

**DETERMINANTS OF GROWTH OF YOUTH LED MICRO AND
SMALL ENTERPRISES IN KIRINYAGA COUNTY, KENYA**

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Economics in Partial Fulfillment of the Degree of Master of Business
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DEDAN KIMATHI UNIVERSITY OF TECHNOLOGY

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DECLARATION

I declare that this thesis is my original work and has not been presented to any other university or institution of higher learning for examination. The thesis is as a result of my own effort and where other people's ideas are cited, they are duly acknowledged.

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DEDICATION

I dedicate this research to my loving children Collins, Cynthia and Ronny for their support and encouragement throughout this masters programme. May God bless you all.

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ABSTRACT

This study sought to evaluate the growth of youth-led MSEs in Kirinyaga County with the aim of coming up with recommendations that will help the enhancement of growth of the initiatives to spur the growth of MSEs. The study's objectives were: To assess the effect of finance availability on the growth of youth-led MSEs; to analyse the extent to which management contributes to the growth of youth-led MSEs; to explore the influence of technology on the growth of youth-led MSEs; and to analyze the effect of laws and regulations on growth of youth-led MSEs. The study adopted a descriptive approach. Stratified random sampling was used to select respondents from 96 Micro and Small Enterprises which represents 20 percent of the target population of 481 MSEs in Kirinyaga County. Data was collected using pre-tested questionnaires and analyzed using Statistical Package for Social Sciences. The study findings indicated that availability of finance, proper management skills and good business laws and regulations are important elements to the growth of Youth led MSEs. Finally, though the future for any business will depend on technology, this study found that technology was not important for the growth of Youth led enterprises mainly because of the cost associated to installation of technology and the nature of customers who are not technologically informed. The study recommends deliberate efforts be made by the Government to sensitize the Youths on availability of Government loans for their uptake. MSE specific courses/trainings should be introduced in secondary schools to prepare the Youths on the necessary business skills needed to start and run a business. The Government should subsidize the cost of technology adoption to enable youths embrace the same. The National and County Governments should endeavour to enact and operationalize laws and regulations which enhance business initiatives.

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LIST OF ACRONYMS

AIDS	Acquired Immune Deficiency Syndrome
AREs	Adult Run Enterprises
CWA	Companionship of Works Association
CYES	Constituency Youth Enterprise Scheme
GDP	Gross National Product
GoK	Government of Kenya
HEI	Higher Education Institutions
HIV	the Human Immunodeficiency Virus
ILO	International Labor Organization
ICT	Information Communication and Technology
IFC	International Financial Corporation
KNBS	Kenya National Bureau of Statistics
KYBT	Kenya Youth Business Trust
K Y D F	Kenya Youth GrowthFund
MDGs	Millennium GrowthGoals
MFI s	Micro Finance Institutions
MOYAS	Ministry of Youth Affairs and Sports
MPND	Ministry of Planning and National Development
MPND and VISION 2030	Ministry of Planning and National Growthand Vision 2030
NFPP	Non-Financial Promotional Programs
NGO's	Non-Governmental Organizations
OECD	Organization for Economic Co-operation and Development
OMSEP	Office of Micro and small enterprises Promotion
PA	Per Annum
SEED	Schlumberger Excellence in Educational Development
SED	Small Enterprise Growth
SFEDI	Small Firms Enterprise Growth Initiative
MSEs	Micro and Small Enterprises

MSEs	Micro and small enterprises
TEI	Technological Education Institutions
UK	United Kingdom
UNDP	United Nations Growth Programme
YREs	Youth Run Enterprises

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CHAPTER ONE : INTRODUCTION

1.1 Background of the Study

The major problem facing many governments in the world today is inadequate Employment opportunities for the youths who graduate from universities and colleges every year. Approximately 88 million youths around the world are unemployed and underemployed (World Youth Report, 2005). Micro and Small Enterprises (MSEs) sector has over the years played pivotal role in addressing the youth unemployment problems all over the world. According to Sharma and Wadhawan (2009), employment provision to the Youths creates a significant contribution to a country's income growth, through growth in national output. In the last 10 years, policy makers and other proponents of economic growth and growth have underscored the significance of MSEs as critical catalysts for economic growth and growth through provision of employment and improved living standard for the people.

Studies documented from around the world attest to the importance of MSEs to the economies. Kuratko and Hodgetts (2001) demonstrates the importance of MSEs by pointing out that on average 600,000 new businesses are created every year through start-ups, expansions or growth in form of self-employment. The MSEs, according to Kuratko and Hodgetts (2001) translated to creation of more than 34 million new jobs between 1980 and 2001 in various countries throughout the world. In 1996 alone, MSEs created about 1.6 million jobs, representing about 94 percent of the net jobs created in the world during that period (Organization for Economic Co-operation and Growth(OECD, 2010). According to the OECD (2010), about 40 percent of young people who finish colleges had interest in forming their own businesses. In the USA for example, every year, about 67 percent of youths who graduated from colleges had keen interest in participating in starting a new venture. Whereas in the united Kingdom, a survey conducted by OECD (2010), showed that in the entire Europe, the United Kingdom was the leading in terms of self employment creation through MSEs. More than 75 percent of the youths in the United

Kingdom had a desire to start their own businesses each year. Irene (2009) asserts that in the United Kingdom, about 50,000 youths start MSE businesses which in turn employes about 14 percent of youths per year.

The case on the significance of contribution of MSEs to economic growth and growth is more or less the same in both the developed and developing countries. Developing countries such as Japan, China, Malaysia and Singapore, have achieved accelerated economic growth and growth during the past decade through promoting and fostering entrepreneurial activities among the youth (OECD, 2001). The OECD (2001) report found out that in general, the participation of young people in self-employment in developing countries is very low as compared to that in developed countries; the youth only constitute to less than 10 percent of the total self-employed population in developing countries.

In Africa, young people are about three times more likely as adults to be unemployed (OECD, 2001). MSEs in the African context, are not viewed as a source of employment, but rather as a waiting place for youths who are looking for employment in the formal sector after clearing colleges. The youths in Africa view MSEs as a means of helping them to be busy and assert themselves in the world of work, as they search for formal employment (Kiraka, Kobia and Katwalo, 2013). Kiraka, Kobia and Katwalo (2013) conclude that some youths in Africa view MSEs as a means of economic empowerment for the betterment of their living standards. Pelham (2000) argued that MSEs have significant influence in promoting sustainable growth in rural areas as most of MSEs Businesses in Africa embrace utilization of locally available materials for their inputs into the production process.

A survey conducted in Ghana by the OECD in 2001 revealed that young people owned almost 40 percent of the enterprises. Younger youth aged 15-25 owned only 5.4 percent of the enterprises while older youth aged between 26-35 years owned 33.8 percent of the

enterprises. In Zambia for example, Chiguta (2002) carried a study and found out that about 51 percent of the unemployed youth were eager to start their own enterprises in the urban informal sector, while 19.6 percent indicated that they intend to seek informal wage employment and 25 percent of the youth were already self-employed. According to Abor and Quartey (2010), an estimated 91% of formal business entities in South Africa are MSEs. Abor and Quartey (2010), further argues that in South Africa, MSEs contributes up to about 50% of the Country's Gross Domestic Product and provides up to 67 percent of employment opportunity in South Africa.

In Kenya, the importance of MSEs as an engine for economic growth has always been embraced since independence. In 2003, the Economic Recovery Strategy for Wealth and Employment Creation 2003-2007 underscored the importance of MSEs for faster economic growth and growth by mainstreaming the aspirations of MSEs in the country's medium term plans. The MSEs have been viewed as having enormous capacity to create more employment opportunities for youths and thus propelling the engine of wealth creation (Ministry of Planning and National Growth [MPND], 2003). A study done by Karakezi and Majoro (2002) estimated that by 2002 there were 900,000 micro and small enterprises employing 2 million people and generating about 20 percent of the country's GDP. The study further found out that the MSEs created about 64% of the urban employment opportunities. In 2003, the MSEs accounted for 74.2 percent of the total employment opportunities, contributing to about 18.4 percent of the Kenya's GDP (Economic Survey 2003).

In order to ensure youth participation in MSEs, the Government of Kenya created the Youth Enterprise Growth Fund (YEDF) to work jointly with the Ministry of Youth Affairs and Sports (MOYAS) in enterprise growth among the youth. The Kenya Vision 2030 further recognizes the YEDF as one of the flagship projects under the social pillar targeting people aged between 18 and 35. The fund has partnered with various financial intermediaries, from which the young people access funds to start or expand viable

businesses. Growth in youth -owned enterprises is expected to improve as the government implements its procurement policy requiring that 30% of all public contracts be reserved for the youth and women (YEDF, 2014).

According to Irene (2009), the specific entrepreneur skills of the youths in coming up with vibrant MSEs has always been underestimated. The International Finance Corporation (IFC) (2011) has identified various challenges faced by MSEs including lack of innovative capacity, lack of managerial training and experience, inadequate education and skills, technological change, poor infrastructure, scanty market information and unavailability of finance. Wanjohi and Mugure (2008) concurs with the IFC’s findings that innovative capacity, lack of managerial training and experience, inadequate education and skills, technological change, poor infrastructure, scanty market information and access to finance are the universal key challenges for MSEs.

The main intention of this study was pegged on the fact that the growth of the youth led MSEs, lies on the availability of adequate finances, appropriate application of management skills, usage of technology to support innovative initiatives and appropriate regulations, thereby spurring the growth of the businesses.

Despite the importance of YEDF in promoting the growth of youth-led MSEs, Kirinyaga County seems to lag behind in terms of loan disbursement in the former central province. Table 1.1 below presents the data on loan disbursement by YEDF to Youth Groups in Central Province as at December 2013.

Table 1.1 Group loans disbursed by YEDF as at 31st December 2013 in Central Province

County	No. of Youth Groups	Amount
Kiambu	1,190	51,185,140
Muranga	567	24,379,499
Nyeri	560	24,083,870
Nyandarua	483	20,758,740
Kirinyaga	409	17,597,150

Source: Youth Enterprise GrowthFund, 2014.

Table 1.1 shows that Kirinyaga County has the least number of youth groups as compared to all the five counties in the former central province. The less number of youth groups in the county also translated to the least up take of the YEDF in 2013.

1.1.1 Kirinyaga County

This study was done in Kirinyaga County which is in the central part of Kenya with a total area of 1478km², of which 1170.7km² is arable land and 350.7km² is occupied by forests. The total population is 493,422 persons in 114,439 farm holds. The region has high population density of 334 persons per square kilometer leading to an average farm size of 2.5 acres for smallholders. Agriculture employs 87% of the population.

1.2 Statement of the Problem

The micro and small enterprises play an important role in the world over and particularly in the Kenya's economy in employment creation and uplifting economic status of citizens. This is demonstrated by the effort of the government to support youth enterprises by setting up the YEDF, Uwezo Fund and the 30% procurement preference provision for youth and women in all government tenders and contracts. The coming up of these government initiatives was based on the premise that growth of youth led enterprises are likely to play a pivotal role in poverty eradication and wealth creation, achieving Vision 2030 and MDGs.

Although some entrepreneurs running the MSEs have received both financial and non financial assistance, their businesses are still small or are facing viability problems in Kirinyaga County. The study therefore sought to evaluate whether availability of finance,

possession of the right management skills, adoption of appropriate technology and enactment of conducive laws and regulations contribute to the growth of youth led MSEs in Kirinyaga County.

1.3 Research Objectives

1.3.1 General Objective

To evaluate the critical factors affecting the growth of youth led MSEs in Kirinyaga County.

1.3.2 Specific Objectives

- i. To assess the effect of finance availability on the growth of youth-led MSEs.
- ii. To analyse the extent to which management skills contribute to the growth of youth-led MSEs.
- iii. To explore the influence of technology adoption on the growth of youth-led MSEs.
- iv. To analyze the effect of laws and regulations on growth of youth-led MSEs.

1.4 Research Questions

- i. How does availability of finance affect the growth of youth led MSEs?
- ii. To what extent does management skills contribute to the growth of youth led MSEs?
- iii. How does technology adoption influence the growth of youth led MSEs?
- iv. How do laws and regulations affect growth of youth led MSEs?

1.5 Significance of the Study

The study evaluated the factors affecting the growth of youth-led MSEs in Kirinyaga County. The study informs policy makers on the key factors that influence the growth of MSEs and the need for the Government to assist the youth in provision of capital, subsidizing technology, enactment of MSEs friendly laws and coming up with trainings that are geared towards imparting entrepreneurial skills to the youths. The study demonstrated the contribution of availability of finance, business management, adoption of appropriate Technology and business laws and regulations that enhances the success of MSEs growth in Kirinyaga County. The study also adds to existing knowledge for future researchers on factors that influence the growth of youth-led MSEs in Kenya.

1.6 Scope of the Study

This study focused on selected youth-led MSEs within Kirinyaga County by looking at the availability of finances, management, technology as well as laws and regulations governing the running of MSEs. The youth-led MSEs randomly selected from different types of businesses in Kirinyaga County were studied. The sample was drawn from the MSEs that are registered in the County Youth Growth office in Kirinyaga county.

The study focused on agribusiness, (horticulture, poultry keeping and rice growing), manufacturing (tailoring, carpentry, welding and brick making), commercial (kiosks, cereal banking, paraffin selling), service provision (mobile phones money transfer, computer services, salons, *boda boda* transport) businesses. The respondents of the study were the members of the registered MSEs/ youth groups running the businesses in Kirinyaga County.

The choice of Kirinyaga County as the study area was influenced by various factors. The county was chosen because out of the total 3,209 MSEs in Central Province which benefited from the Youth Entreprises Growth Fund since its inception, the county had the least beneficiaries totalling to 409 compared to other counties in the region. For instance, other counties in the region benefited as follows; Nyeri 560; Kiambu, 1,190; Murang'a 567; while Nyandarua had 483 beneficiary youth groups (YEDF Report, 2014). The County was also selected because the county government has identified, secured and allocated land for the establishment of the MSE parks, as one of the flagship projects in the economic pillar of Vision 2030 (Vision 2030 – Govenors' Tool Kit, 2013).

1.7 Limitations and Delimitations of the study

The researcher encountered various limitations that to some extent posed challenges to availability of information for the study. The main limitation of the study was the inability to include all the MSEs in the study area; only 96 out of 481 scientifically selected MSEs were studied. The study covered MSEs in different service sectors in Kirinyaga County thus generalization of findings was done with caution. A lot of time was also spent in explaining to the respondents the content of the questionnaires.

1.8 Definition of Operational Terms

Enterprise: A business or project being undertaken by a youth/group providing goods and services for purposes of profit making and self-employment, it is registered by Registrar of businesses or the Ministry in charge of social services.

Entrepreneurship: Is the process of identifying and starting a new business venture, sourcing and organizing the required resources, while taking both the risks and rewards associated with the venture.

Growth: This entails the expansion of a business enterprise in terms of increase in profits, physical expansion and employment creation.

- Jua Kali Sector :** These are informal businesses applying intermediate technology in production.
- Management:** The ability to coordinate business resources in order to achieve business goal(s).
- Micro-enterprise:** A registered business with five or fewer employees and has a capital base of less than Kshs. 100,000.
- Small Enterprises:** A registered business which has 6-50 employees and a capital base of Kshs. 100,000 - 250,000.
- Performance:** The ability of a business to continue existing while making profits and expanding.
- Self-Employment:** The practice of anyone who works for himself or herself in order to make a profit.
- Youth:** Those persons residing in Kenya who are between the ages of 15 and 35 years.
- Youth Group:** Registered organization of youths aged between 15 and 35 years.
- Youth Entrepreneurship:** Involves the process of the youth identifying and starting a new business venture, sourcing and organizing the required resources, while taking both the risks and rewards associated with the venture.

1.9 Organization of the Study

The study was organized in five chapters. Chapter One includes background information, statement of the problem, purpose of the study, research objectives, research questions, significance of the study, limitation of the study, delimitations of the study, basic assumptions of the study, definition of significant terms and organization of the study. Chapter Two includes the relevant literature review. Chapter Three deals with research methodology that includes the research design, target population, sample size and sampling procedures, validity and reliability of instruments, data collection procedures as well as data analysis techniques. Chapter Four includes data analysis and discussion of findings. Chapter Five provides the summary of research findings conclusion, recommendations and suggestions for further research.

CHAPTER TWO: LITERATURE REVIEW

2.0 Introduction

This chapter reviews literature that is relevant to the study from the global, African and the Kenyan perspectives, with specific attention to the importance of micro and small enterprises in the economy. The review focuses on the roles played by availability of finance, management skills, technology adoption and laws and regulations on the growth of micro and small enterprises. The chapter also discusses the theories that are critical to the development of Micro and Small Enterprises (MSEs) and concludes with factor specific empirical literature.

2.1 Role of Micro and Small Enterprises in the economy

Micro and small enterprises (MSEs) sector is a very critical sector majorly in the economies of developing countries since a majority of their populations are engaged in this sector. The MSEs sector contains small farms and firms whose importance in the economy cannot be ignored. The sector is recognized as a sleeping giant which if stimulated, will transform economic productivity and support progressive economic growth, reduce unemployment and poverty levels more so amongst the youth (Tolentino, 2005).

Economic growth proponents argue that, economic growth, growth and increased per capita income in a country depend on the increased application of capital per unit of labour. Economic growth is also enhanced when the number of working population increases with respect to the total population. To increase the number of working population, it is argued that women and the youth should as well be empowered to engage in income generating activities. The other cause of increased economic growth is by making people on their own productive through quality human capital accumulation and empowerment to utilize the same amount of capital to generate more output through

application of technological progress (World GrowthReport, 2013). This underscores the need for enhanced investment and technical support by governments to the population engaged in the MSE sector, majorly run by the youth, to ensure improved per capita growth in income resulting in increased economic productivity.

In terms of contribution of micro and small enterprises to the economy, it is argued the sector contributes about 55 per cent to the gross domestic products in developed countries while creating an estimated 65 per cent of job opportunities in the same economies. On the other hand, the significance of the MSEs in developing economies cannot be underrated as the sector creates about 70 per cent of new job opportunities and contributes about 60 per cent to the gross domestic products to the economies (Kongolo, 2010).

In addition to contribution of the micro and small enterprises in the developed countries, cross country information indicates that the sector employs about 46% of labour force in the industries in United States of America, 50% in Germany, and 80% in Japan. The statistics shows the importance accorded to the MSEs sector even in the advanced economies. It is equally important to note that in the economies of the OECD countries, over 95 per cent of the firms are micro and small enterprises accounting for approximately 60-70 per cent of employment opportunities and 55 per cent contribution to the gross domestic product (GDP) (World Business Council for Sustainable Growth(WBCSD), 2007).

The micro and small enterprises (MSEs) sector accounts for more jobs creation and employment opportunities to the population of developing countries. The World GrowthReport 2013 published by the World Bank shows that the micro and small enterprises of sizes 0-5 employees contributes about 70% of jobs and employment opportunities created in developing countries. Moreover, the MSEs accounted for 97% of employment opportunities in the manufacturing sector in Ethiopia and 39% in Chile. The report further recognizes that the role played by the sector is also significant in the

Eastern Europe where it creates about 10% to 20% of employment in the manufacturing sector and about 30% to 50% in the services sector (World Growth Report, 2013).

On the other hand, World Business Council for Sustainable Growth (WBCSD) 2007 underscores that the micro and small enterprises sub sector constitute about 93% of firms in the industrial sector, accounts for about 30% of exports, 46% of employment opportunities, 38% of production, and about 33% of investment in Morocco.

The WBCSD (2007) report also indicates that the economic impact and contributions of the micro and small enterprises to growth and industrial enhancement is positive. The MSEs subsector also has significant contributions towards innovations, technological inventions and absorption of emerging technological progress (Newberry, 2006).

Literature has it that the growth of and importance of the MSEs in the economy has been a critical concern for both the academic researchers and the policy makers alike. It is argued that growth and growth of the MSEs is vital to the economy as they promote both economic growth and income distribution in the economy. This is true since the MSEs are spread all over the country (McPherson, 1996).

According to a study done in South Africa on the performance and employment creation by the MSEs, it was established that the MSE sector creates most of the new jobs in the country (Kongolo, 2010). Ndumana (2013) concurred with the findings that the MSEs perform a pivotal role in enhancing expansive growth in South Africa through acting as an intervening sector for the rural and urban economies.

Kilby (1971) argued that the MSEs play the linkage role in the economy between the large firms and the MSEs. The MSEs also act as breeding grounds for future entrepreneurs as the current owners of the micro and small enterprises aspire to manage the large firms. Developing the MSEs is thus important given the role of entrepreneurship in economic development.

McPherson (1996) in the study to establish the growth of MSEs in five countries in the southern Africa region (Swaziland, Zimbabwe, Lesotho, Botswana and two townships in South Africa); found that MSEs are engines for rapid economic growth and thus their growth should be supported. The author recommended that policy makers and other institutions should support the MSEs through building their capacity to a mass as much quality human capital as possible to ensure survival and sustained growth of the MSEs.

Most countries in the developing world especially in Africa have initiated far reaching economic, social and political reforms aimed at enhancing their level of openness to the international market. On the other hand, the majority of the industries in these countries are MSEs which do not have adequate capacity to march the level of competitiveness posed by the international market. Some of the factors that limit the extent to which the MSEs can adapt to stiff competition are the underdeveloped local factor markets, high cost of operations and the low adoption of the current levels of technological advancement. These countries have made some notable steps towards addressing inadequacies mentioned (Langat et al, 2012).

To ensure provision of conducive environment for operation by the MSEs, most economic policy formulations in developing economies have been geared towards upgrading the informal economic enterprises into micro, small and medium enterprises through application of some level of professionalism in their operations. This is after most governments' recognition that setting up large industries may not lead to the intended economic growth and distribution of output in the economy (Department for International Growth (DFID), 2000).

Storey (1994) argues that a firm's growth is influenced by a number of factors and the factors overtime will determine the size of the firm. Firms are therefore classified by either the number of employees in the firm, the firm size in terms of turnover or the number of years the firm has been in existence. This research adopted the number of employees and capital base to classify the MSEs as illustrated in the table 2.1 below.

Table 2.1: Classification of MSEs

Category	No. of Employees	Capital Base
Micro enterprise	1 – 5	Up to Kshs. 100,000
Small enterprise	6- 50	Up to Kshs. 250,000

2.2 The concept of Youth Led MSEs in Kenya

According to the Kenya Youth Policy, a youth is defined as an individual falling between the age of 15 – 35 years of the population. The unemployed youth form 70 per cent of total unemployment in Kenya (Government of Kenya, 2007).

The concept of youth led micro and small enterprises imply the MSEs run by the youth between the age of 15-35 years. This part of the population constitutes the passionate, energetic, innovative and a forward thinking team that if properly engaged and utilized have got the capability of transforming the economy to the intended double digits by 2030 as envisioned.

2.3 The Strategies for growth of MSEs in Kenya

The Kenya government since 1970s has made tremendous steps towards ensuring that the MSE sector, casually referred to as *jua kali*, is transformed. Based on the findings of the Sessional Papers No. 2 of 1992 and 2005, that technology and information sharing were the major factors affecting the MSEs sector, the government initiated the process of bridging the gap. The process led to the growth of the MSE Bill Over a period of 12 Years through a stakeholder consultative process (Government of Kenya, 2005). The Bill later culminated into the Micro and Small Enterprises Act No. 55 of 2012 which also creates the Micro and Small Enterprises Authority (MSEA) to manage the sector (Government of Kenya, 2012).

The government of Kenya in 2003 moreover formulated the Economic Recovery Strategy (ERS) for Wealth and Employment creation of 2003-2007. The strategy clearly outlined many ways through which economic recovery could be achieved. The government focus through the strategy was to transform the MSE sector so as to create more employment and improve economic productivity of the country (Government of Kenya and ERS, 2003).

Upon the expiry of the ERS, the Kenya Vision 2030 was formulated to transform Kenya into a medium level income economy with high levels of industrialization. The financial services sector of the Vision 2030 envisages continued financial deepening and availability by small businesses. The vision also underscores the importance of advancement in technology to ensure improved levels of industrialization to enhance economic productivity (Government of Kenya Vision 2030, 2008)

Literature also has it that the micro and small enterprises sector has the capacity to create job opportunities at low costs of operation (Ayada, 2011). The government of Kenya thus made efforts to exploit this opportunity through creation of the Youth Enterprise GrowthFund in the year 2007 to increase the opportunity for the youth in enterprise creation and development.

Further, the creation of the Ministry of Youth Affairs (MoYA) and subsequent setup of the Youth Enterprise GrowthFund (YEDF) in the year 2007 showed the government's commitment towards youth employment and enterprise development. The YEDF was meant to bridge access to capital gap by the youth to enable them start up business enterprises (Government of Kenya, 2007).

2.4 Current profile of the Micro and Small Enterprise sector in Kenya

In Kenya, adequate information on micro and small enterprises are not readily available as the last comprehensive survey was undertaken in 1999. According to the Kenya

Economic Report (2013), the MSEs in Kenya are found in the service sector such as finance, real estate, construction, insurance and trade (KIPPRA, 2013). According to the Kenya Economic Survey (2013), it is estimated that the MSE sector employed about 10 million people in 2012 accounting for 82.5% of the total number of persons engaged in employment and contributed about 20% in GDP (Kenya National Bureau of Statistics, 2013). The Economic Survey further states that the sector created 591,000 thousand new jobs in 2012 compared to 587,000 jobs created in 2011 constituting 89.7% of all the new jobs created in 2012. This underscores the importance of this sector to the economy of Kenya.

According to the MSE Baseline Survey (1999), the MSE sector contributes about 18.4% of the Gross Domestic Product (GDP) to the economy. This shows that if the sector is transformed through accessibility of finances, adequate business management training and favourable legislations and regulations, the share would increase. The growth and growth of the MSEs sector in Kenya has been affected by high cost of credit, business registration bureaucracies, unfavourable legal systems, procedures and regulations, lack of managerial skills and high cost of doing business (African Economic Outlook, 2012).

2.5 Theoretical Framework

This study evaluated the growth of micro and small businesses in Kirinyaga county in Kenya. To arrive on an appropriate theory to support the study, several theories were reviewed with the view of isolating and understanding key growth aspects of MSEs, therefore, an adaptation of the theories of the growth of the firm (Penrose, 1959 and Storey, 1994) was appropriate. These theories look into how small businesses are started and the factors that determine their success or lack thereof. It is however important to point out that there is no single theory that provides exclusive information on the creation of micro and small enterprises. The available theory discusses setting up of firms in general terms and their growth to maturity.

2.5.1 Penrose Theory of the Growth of the Firm

According to Penrose (1959) growth and growth of a firm is a dynamic process pegged on how best management interacts with different resources in the firm. Penrose (1959) further provides robust guidelines for the growth of the firm and the efficient rate of that growth. However, the contributions of Penrose tend to address more issues not only the growth of the firm (Lockett and Thompson, 2004). The theory also addresses the prudent management of the resources of the firm, proper handling of productive opportunities of the firm and the adoption of the diversification strategy (Penrose, 1959). The theory further states that, "As management tries to make the best use of resources available, a truly dynamic interacting process occurs which encourages continuous growth but limits the rate of growth" (Penrose, 1959, p.5).

More specifically, Penrose argues out the three reasons for close relationship amongst the profitability of the growth of the firm, the firm's resources and the available production opportunities. The first argument of Penrose (1959) is that the resources at the disposal of the firm should be managed more innovatively in an efficient and effective manner for the firm to grow in output, as the quantity of resources owned by the firm do not matter but their proper utilization matters (Mahoney, 1995). Penrose (1959), further argues that proper utilization of the productive resources by the firm has a possibility to promote profitable growth. The focus by the management of the firm should be on how best the resources are utilized to generate more economic productivity of the firm (Loasby, 2002).

Next Penrose (1959) argued that the productive capability and opportunities of the firm are influenced by the level of experience amongst the managers and how they interact in the production process. The theory by Penrose argues further that there is a causative association between the firm's resources and the level of technological innovations used in the productive process for growth. The more dynamic and experienced the firm's managers are the more economic value will be created as the managers function as key facilitators in the productive activities (Penrose, 1959). In addition, Penrose argues that

“There is a close relation between the various kinds of resources with which a firm works and the growth of ideas, experience, and knowledge of its managers and entrepreneurs” (Penrose, 1959, p. 85).

Finally, Penrose (1959) argues that the magnitude and degree of growth is affected by the level of technical capability and talent of the top managers and their subsequent access to conduct businesses of the firm. Further that, the direction and rate of growth of the firm will be determined by the level of utilization of the resources and the level of knowhow by the managers for optimal growth (Penrose, 1959).

2.5.1.1 Relevance of Penrose’s Theory

Penrose (1959), attached great importance to human resources, in particular management and saw managerial constraints as limiting the rate of growth of firms, albeit not its size per se. In Penrose’s approach, managers are prime actors, whose ‘preferences’, however, are shaped by the internal dynamics of firms, their perception of the external and internal ‘reality’, and their own motivation, which includes profits, but also socio-psychological elements. The focus on firms as real life organizations, on human resources, on intra-firm learning, on endogenous knowledge, innovation and growth, and the interaction of exogenous and endogenous elements to include psychological, factors in determining managerial motivations and firms’ growth, puts Penrose in a unique category. According to Christos (1959), “hers was the first organizational theory on the firm that goes well beyond (organizational) economics approaches, of the transaction costs type and provides a natural link to management and organization studies”.

This theory is relevant for this study because the youth led MSEs rely on management which is a human resource element in running the day to day business. From Penrose’s theory, experience in working together, teamwork and external networks can help growth and growth of the firm. For any firm to develop there must exist shared vision and clear organizational structure which supports the decision making to achieve set goals.

In terms of technology, Penrose views innovation as a primary source of long term corporate growth, therefore, this strongly suggests that adoption of technology is a condition for a firm to develop. Further, financial capital represents the traditional economic conception of capital and refers to the tangible monetary resources of the firm. Financial capital impacts growth since it is part of the pools of resources which shape the productive opportunity sets of firms.

2.5.2 D. J. Storey's Theory on Firm Growth

Storey in his writing on, *Understanding the Small Business sector*, argues that across the world much effort, time and resources have been put towards examining the nature of entrepreneurship in terms of starting up a business, its growth overtime and conditions that might lead to its collapse and eventual exit from the market (Storey, 1994).

The theory by Storey (1994) further states that there are about three aspects that determine the growth of micro and small firms in the economy. First are the strategies used by management while making critical decisions affecting the direction and magnitude of growth of the enterprise. The approaches include the capability of the management to identify market gaps or accept shareholding of the enterprise or what level of productive opportunities should the firm engage in. The management should also be alive to the emerging challenges for business growth, such as financial constraints, labour market variables and the general competition in the market.

The second factor is the characteristics/traits of the small business entrepreneur. The theory argues that the background of the entrepreneur plays a critical role in the success of the micro and small enterprises. The level of management experience, the level of education, enthusiasm and commitment to success by the team of managers provides a higher rate of growth opportunity to the small firm.

The third and final factor is the age and size of the enterprise. According to the theory, younger and smaller enterprises tend to grow much faster due to low levels of bureaucracies as opposed to larger and older firms. Other factors such as geographical location of the firm and the sector of operation also affect the level of growth of the firm. All these factors revolve around the nature of the firm and interact with each other to affect the magnitude and direction of a small firm's growth. The interactions of the three traits of the small businesses are shown in figure 2.1 below as postulated by Storey (1994).

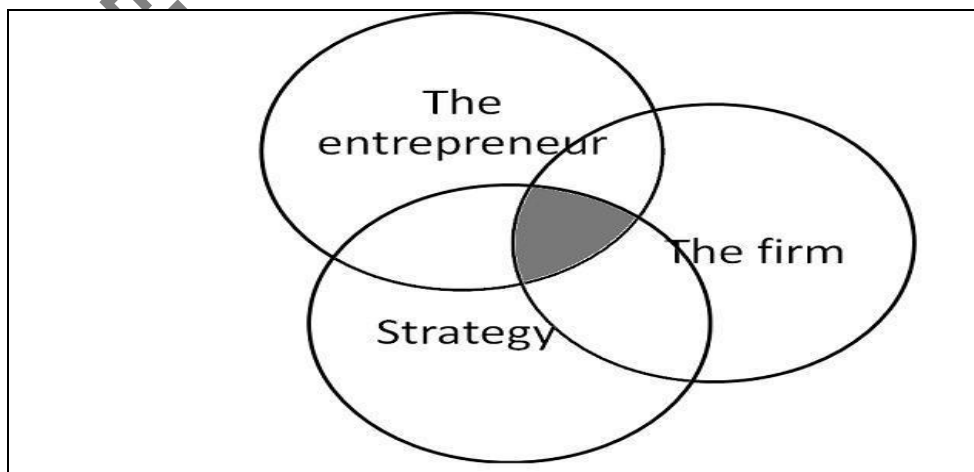


Figure 2.1: The Interaction of the Aspects of a firm's growth

Source: Storey, 1994

2.5.2.1 Relevance of the D.J. Storey Theory to the study

D.J. Storey showed in his writing that the growth and growth of a firm is a multi-dimensional process that encompasses the quality of the entrepreneur, the strategy mix adopted by the firm management and the nature of the firm in terms of age, sector and location. This theory provided the study with background information for the findings and how the interaction by the three factors determined the growth of youth led MSEs in Kirinyaga County.

2.5.3 Relevance of Edith Penrose and D.J. Storey Theories to the Study

The researcher chose the theory because they more or less explain the intricacies that affect the growth of MSEs. From Penrose's theory that focuses on the insides of the organization essentially the managerial interaction with resources, the study tended to show that managerial skills and its interaction with production resources are important to the growth of the youth led MSEs in Kirinyaga County. The study tended to find out if the challenges affecting the micro and small enterprises outlined in the theories also affect the youth led enterprises in Kirinyaga County.

Storey's theory shows that not only does a managerial quality play a part in growth of the firm but also the firm's strategic decision making process as well as the nature of the firm itself. The study tried to find out if all of these characteristics play a major role in either the advancement or failure of a small firm.

2.6 Empirical review on Growth of MSEs

2.6.1 Availability of Finance for Growth of MSEs

Beck and Demurguc argues that availability of financial services to entrepreneurs is the possibility of businesses or individual entrepreneurs to access capital in forms of credit, enterprise risk management services like insurance, advice amongst others (Beck and Demurguc, 2006). Claessens added that while effort is put on the accessibility, focus should also be put on the extent to which the financial services are usable, affordable and meet the requirements of the firms in their quest to grow and expand (Claessens, 2006).

Empirical literature has it that capital is a critical factor of production for any business venture but the importance to youth led micro and small enterprises cannot be overemphasized. On the contrary, the MSEs rarely access the credit as a result of inadequate collateral to secure the loans and general negativity towards the MSEs by financial institutions (Girabi, 2013; Olusola and Olusola, 2013).

According to the cross country study on 71 countries, done by Ayyagari, Demirgüç-Kunt and Maksimovic, mostly in developing countries, 35 percent of the micro, small and medium enterprises graded availability and cost of financial capital as the main barrier to economic growth of the MSEs. The study also shows that other factors highly rated after finance as constraints to MSEs growth are the macroeconomic stability, taxation rate, uncertainty in the economic policy, corruption and the business environment/security. The study found robust causal relationship between availability to finance and growth and growth of MSEs in the developing countries (Ayyagari, Demirgüç-Kunt and Maksimovic, 2006).

A survey conducted on 253 MSEs in India found out that when the firms were given additional finances through the subsidized lending scheme, their sales magnitude

increased. This attests to the fact that the growth of the MSEs was constrained due to credit starvation (Banerjee and Duflo, 2004).

A study by Zia on listed, group and large businesses and the non-group, small and no-listed MSEs in Pakistan on the effect of the subsidized credit to the two groups of firms. The study found out that the large, group and listed firms would not affect their total sales if they do not get the subsidized credit as opposed to the non- group, small and no-listed companies that will marginally alter their sales downwards in case they miss out on the subsidized credit for exports. The author underscores however that a robust relationship between constraint to credit availability and the reduction or elimination in the subsidized credit for export. The study concluded that constrained availability to credit by the small firms inhibits their growth and growth (Zia, 2008).

Studies done by Ligthelm and Cant indicated that financial services availability by the MSEs is limited as they are young and have got no solid business record. This was contrasted by the ease of availability to financial services and credit by large and mature firms. The author explained that the limited access to external financial services and credit constrained the level of productivity of the small firms (Ligthelm and Cant, 2002).

The research done by Pretorius and Shaw (2004) and supported by Atieno (2009) highlighted that limited availability to external financial services by new and upcoming entrepreneurs has become a major barrier to start up new businesses. The study further underscores that as a result of inadequacy of the internal finances, external financing to the new enterprises is also critical to ensure development. In other studies by Maas and Herrington (2006) in South Africa identified constrained external financing of the micro and small enterprises as one of the main factors contributing to low growth of the MSEs in the country.

Studies conducted by Abedian (2001) and supported by Peel and Wilson (1996); explained that larger and mature firms experienced low cost of credit transactions than

the younger and smaller enterprises. In addition, the authors opined that the smaller firms have challenges with their management structures and accounting systems that make the lending institutions shy away from extending credit and other financial services to the firms. This further stifles their growth and subsequent development.

According to Berger and Udell (2006), lending by financial institutions to the MSEs is still considered a high risk venture. The authors elaborated that the financial institutions shy way due to high costs of managing credit to the MSEs, low managerial skills levels and infant accounting systems.

Gacuri and Bwisa (2013) in their research on the challenges facing youth entrepreneurs in accessibility of credit; after analyzing the various components of credit availability found that 63% of the youth entrepreneurs interviewed felt that loan processing fee was high. On the other hand, 90% of the youth entrepreneurs opined that the rate of interest at which the financial institutions extend credit to them is high. This shows that credit availability plays a critical role in the growth of youth led MSEs.

2.6.1.1 Knowledge gaps

It is generally recognized that MSEs face unique issues, which affect their growth and profitability and hence, diminish their ability to contribute effectively to sustainable development. Based on this platform, this study assumes that despite the government and other agencies supporting the MSEs with financial support such as YEDF loan, Uwezo Fund and the 30% procurement preference provision for youth and women in all government tenders and contracts, youth enterprises are not developing, a subject the study sought to find out. The study explored in detail other elements of financial availability that are critical to the growth of youth led MSEs and how availability of finance interact with managerial skills and technology to ensure firm growth.

2.6.2 Management skills and Growth of MSEs

Micro and small enterprises majorly driven by the youth are always viewed as lacking adequate managerial skills to spur their growth and development. Cheug (2008) explains that the MSEs entrepreneurs are not always equipped with the requisite experience and relevant training in business management. This leaves the enterprises vulnerable to collapse and stunted growth. Empirical literature explains that inadequacy in managerial skills is one of the reasons there is massive failure of micro and small enterprises, after constrained availability to financial services (Wawire and Nafukho, 2010). In addition, there still exists a massive managerial skills gap in the micro and small enterprises sector even though there were massive capacity building and training engagements being offered by different institutions to the sector (Kayanula and Quartey, 2000).

Wawire and Nafukho, 2010 in their research work explained that about 54% of the business managers of the micro and small enterprises had not undertaken any training and about 38% could express of having been trained on elements of project management.

According King and McGrath, 2002, most of the entrepreneurs running the micro and small enterprises do not have training on management of businesses hence are unable to set up adequate systems for day to day operations of the enterprises. The authors argue that adequate educational background and training on routine business management and operationalization are critical elements for MSEs growth and growth.

Odhiambo (2013) while studying factors that influence performance of 43 youth owned MSEs, found that managerial skills was a critical factor that most of the MSEs were not properly equipped with. Out of the four variables (entrepreneurship training, networking, leadership styles and managerial skills) under study, the author established that managerial skills was the most robust variable for enhanced performance of youth led MSEs.

Evans and Leighton (1990) argued that the extent to which individuals make decisions to become business owners depends on the quality of their intellectual capability. The authors moreover explain that decisions made by individuals to start new businesses depend positively on the level of their education and training. The work of the duo was supported by Bates (1991), who found out that the higher the level of education the more probable of the individual starting a new company or moving into self-employment. This shows that the level of education is very important in growth of the MSEs by the youth.

2.6.2.1 Knowledge Gap

The youths are the managers for most of the MSEs in Kirinyaga County. Practical skills are required in the management of the MSEs to grow. However, those who run the businesses in this sector lack adequate business skills mainly attributed to low levels of education while for those who have the knowhow, it is not sufficient to develop the businesses. This study attempted to establish if the youths have the relevant managerial training, skills and marketing strategies essential for the growth of the MSEs.

2.6.3 Technology adoption and Growth of MSEs

Neoclassical economists argue that economic productivity of a firm or business is achieved when the value of marginal product of the additional labour applied is equal to the wage payable to the worker. Technological progress will therefore play a critical role in the growth of the firm coupled with the market prices of the product and the wages payable to the workers. Technology is therefore considered as a catalyst in the growth and growth of the micro and small enterprises more so in developing countries (Griliches, 1984).

According to Gable (1991), most micro and small enterprises suffer from limited information and technological (IT) progress know how to apply in the routine operations of their business. This was supported by the study which Gable and Raman (1992) did on

small firms in Singapore. The duo established that the firm managers in the businesses were not equipped with elementary information and technology skills. This made the business managers to reject anything to do with IT in their operations which otherwise would be of much importance in terms of productivity growth of the firms. The study is supported by the research undertaken by Niedleman (1979) in Europe where it was found that most micro and small enterprises in the region fail to grow due to none utilization of information and technology.

A study by Kiveu and Ofafa (2013) in Kenya established that massive chances exist for the MSEs to enhance their growth and growth through application of communication information and technology (ICT) in their operations. The researchers argued that the businesses should adopt ICT in areas of online selling, market research and analysis, production processes, networking amongst others so to avert the problems of limited market access. The resultant gain is low transaction costs, enhanced access to information and efficient communication.

According to the study done by Subrahmanya, Mathirajan, and Krishnaswamy (2010), micro and small enterprises that adopted technological progress in their operations have higher chances of increased productivity and growth as opposed to the MSEs that ignores technological progress. The trio noted further that usage of technological innovations enhances job performance by employees and sales turnover. Apulu and Latham (2011) established that small businesses which adopt ICT have a higher competitive edge to those that assumes it in their routine running of the MSEs.

Kiveu and Ofafa (2013) in their study found that in Kenya, about 95% of the micro, small and medium enterprises have the ability to use technological process in their operation, some because they are unavoidable. This is a high potential area since most of the MSEs are run by the youth who are techno savvy.

The World Bank Working Paper on *Mobile Usage at the Base of the Pyramid in Kenya* (2012), established that most of the MSEs do not have adequate information of the chances and potentials offered by ICT. The study found that, although the small firms may use the ICT systems in performing other functions, the systems have not been fully exploited to increase productivity of the MSEs.

2.6.3.1 Knowledge Gap

Because of their size and resource limitations, they are unable to develop new technologies or to make vital changes in existing ones. Still, there is evidence that MSEs have the potential to initiate minor technological innovations to suit their circumstances for the growth of the business. This study will attempt to establish whether adoption of technology by youth led MSEs has an impact on their development. The study will establish how technology interacts with other factors to realize growth of youth led MSEs in Kirinyaga county.

2.6.4 Laws and regulations effect on Growth of MSEs

The laws and regulations governing the registration, regulation, management and taxation of business enterprises should be favourable to the entrepreneurs to promote their growth given the importance of the businesses in the country. On the other hand, these regulations and laws have become constraints to business developments in developing countries (Beck, 2004).

Beck (2004) undertook econometric analyses on the laws, regulations and other institutional arrangements and their effects on micro and small enterprises in developing countries. The author found out that these institutional arrangements are more constraining in the developing countries than the developed world. The findings support the arguments of De Soto (1989) that in economies where taxes levied are high and

compounded by stern laws, regulations and procedures, the business enterprises will remain small hence leading to growth of the informal sector.

According to a report by World Bank (2005), the micro and small enterprises are much affected in a business environment where government regulations and legal framework keeps on changing. This has negative repercussions on planned investments and on operations of the MSEs.

In the work of Liedholm (2001), the author opined that the MSEs may be disadvantaged in cases of institutional failure. In cases where the import duties and tariffs on capital machinery used by the MSEs is increased, it is the smaller firms that suffer as the larger firms could have the ability to evade or marshal support for subsidies (Tybout, 2000).

A number of emerging and developing economies are, due to the continuously changing economic environments regionally and internationally, adopting political, social and economic institutional restructuring to conform to the current world trends. These reforms agenda have been in the forms of enactment of laws and regulations to improve the ease of doing business, to foster public private partnerships amongst others. A study by Biddel and Milor (1999) supported this argument. However, the two authors argue that, the reforms fronted by the government are meant to facilitate the operations of the business, but the micro and small firms in most cases do not comply with these reforms and policies which constrain their development.

In a benchmark survey done by K'Obonyo, P. et al (1999) on compliance with business regulations and laws in Kenya by the MSEs; the study found that the unregistered businesses spend about Ksh 356 million of money in payment for 'public relations' to enforcement officers for non compliance with regulations and Acts. On the other hand, the unregistered firms spend about Ksh 273 millions in bribes to avoid actions such as evictions, arrests or confiscation of goods by the enforcement officers. The findings show that a lot of finances and time is lost by the MSEs for either paying the public relations

fees or in running battles and playing hide and seek games with the enforcement officers. The researchers found further that non compliance to the laws is due to the centralization of the registration offices in Nairobi hence high cost in registration process.

The government of Kenya has made several initiatives to support and formalize the MSEs sector. The government in 2012 enacted the Micro and Small Enterprises Act to classify the MSEs, set up an authority to manage the sector, provide for registration and certification of the MSEs and finally provide for dispute resolution mechanisms amongst the MSEs.

2.6.4.1 Knowledge Gap

There has been complaints regarding tedious registration and certification processes in Kenya. Various bodies have their requirements and require money and time. One option left to an entrepreneur is to evade the process but this proves more expensive at the end because of penalties given.

The government has embarked on several reform agenda whose main goal is to ensure reduced cost of doing business in Kenya. The reform initiatives including the public-private partnerships, the enactment of the MSE Act to formalize the sector, setting aside 30% of public procurement to the youth, women and people with disabilities amongst others; can be explored to find out their impact on youth led MSEs.

The Constitution of Kenya (CoK, 2010) also brings in the devolved system of government in county governments. The MSEs sector is a devolved function to the county governments. This will provide an opportunity for the sector to grow due to reduced bureaucracy. These are the gaps which the study sought to exploit for the youth led MSEs in Kirinyaga County.

2.6.5 Analysis of Variables

Table 2.2: Table of analysis of variables

Variable	Author(s)	Study	Parameters	Findings
Finance	Gacuri, J.M. and Bwisa, H. (2013)	Challenges facing entrepreneurs in accessing credit: A case of youth entrepreneurs in Makuyu, Kenya.	<ul style="list-style-type: none"> • loan processing fees, • legal fees, • rate of interest, • credit insurance • travelling expenses • credit negotiation fees 	The study found that accessibility of credit is constrained by high interest rates and loan processing fees.
Management	Odhambo, A.A. (2013)	Factors influencing performance of youth owned micro, small and medium enterprises (MSME) in Kenya.	<ul style="list-style-type: none"> • entrepreneurship training, • networking, • leadership styles • managerial skills 	The work established that amongst other factors managerial skills affect the running of MSEs.
Technology	Kiveu, M. and Ofafa, G. (2013)	Enhancing market availability in Kenyan MSEs using ICT.	<ul style="list-style-type: none"> • Market access • ICT opportunities for enhanced market access • Use of ICT tools to enhance market access 	<p>The study found that the following are the constraints to market availability by MSEs in Kenya.</p> <ul style="list-style-type: none"> • limited availability to information, • poor availability to physical markets, • stiff competition due to liberalization of markets and globalization, • limited market research and analysis, • narrow product

Variable	Author(s)	Study	Parameters	Findings
				diversity, <ul style="list-style-type: none"> • weak capacity for e-commerce and, • high transaction costs
Laws and Regulations	K'Obonyo, P., Ikiara, G. K., Mitullah, W., Ongile, G., and McCormick, D. (1999)	Complying With Business Regulation in Kenya A Benchmark Study of the Trade Licensing And Registration of Business Names Acts, 1997-98	<ul style="list-style-type: none"> • level of compliance to laws and regulations • perceptions of the public and policy makers on the importance and benefits of regulation and de-regulated environment for MSEs, • The government's ability and commitment to de-regulation. 	<ul style="list-style-type: none"> • High level of compliance amongst more formal MSEs • The laws and regulations increases corruption • Deregulation is not common amongst the public • High costs are incurred for non-compliance by the registered and non-registered MSEs.

2.7 Conceptual Framework

Growth and management of the youth lead MSEs is very critical. This is because the youths are the ones majorly affected by unemployment. In addition given that a number of the school drop outs and graduates leaving colleges and universities every year are the youth, much focus should be made towards ensuring that the cohort is empowered to initiate MSEs to support in bridging the unemployment gap.

This conceptual framework tended to show to show how the independent variables (availability of finance, management skills, technology adoption and laws and regulations) influence the growth of youth led micro and small enterprises (dependent

variable). See figure 2.2 which presents the conceptual framework describing the relationship between the variables.

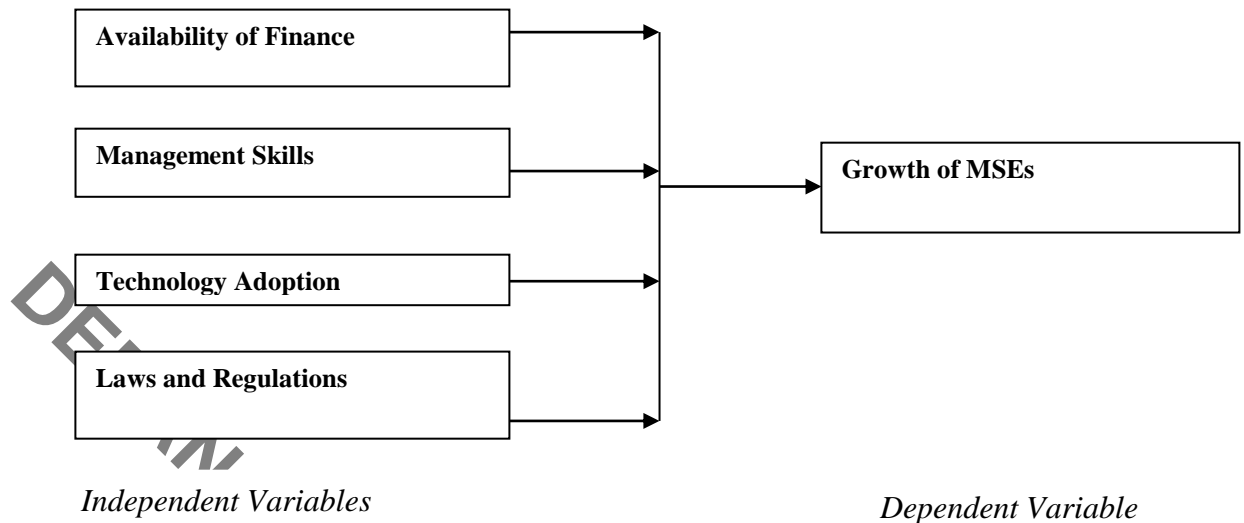


Figure 2.2: Conceptual Framework

The study analyzed the effects of the availability of financial resources, management skills, technology, and laws and regulations to the growth of youth led MSEs vide the conceptual framework.

2.8 Operational Framework

The researcher developed the operational framework that looked at each of the gaps to be filled and their parameters. The operational framework filtered through the independent variables and provided their dimensions to be addressed by the study. To this end, availability of finance is discussed in terms of starting capital, working capital, availability to credit and savings made by the firms.

The next variable for management skills was viewed in the dimensions of levels of education, marketing skills, financial management skills and human resources quality of

the youths running the MSEs. Technology variable will be indicated by adoption of ICT, information management systems in place, scientific development, inventions, research and innovations made by the entrepreneurs. Finally, the laws and regulations encompass government policies, licensing, county laws and regulations. On the other hand, the dependent variable, growth of youth led MSEs is discussed in terms of age of the business, number of employees and profitability of the venture. These variables are consolidated and shown in the operational framework in figure 2.3 below.

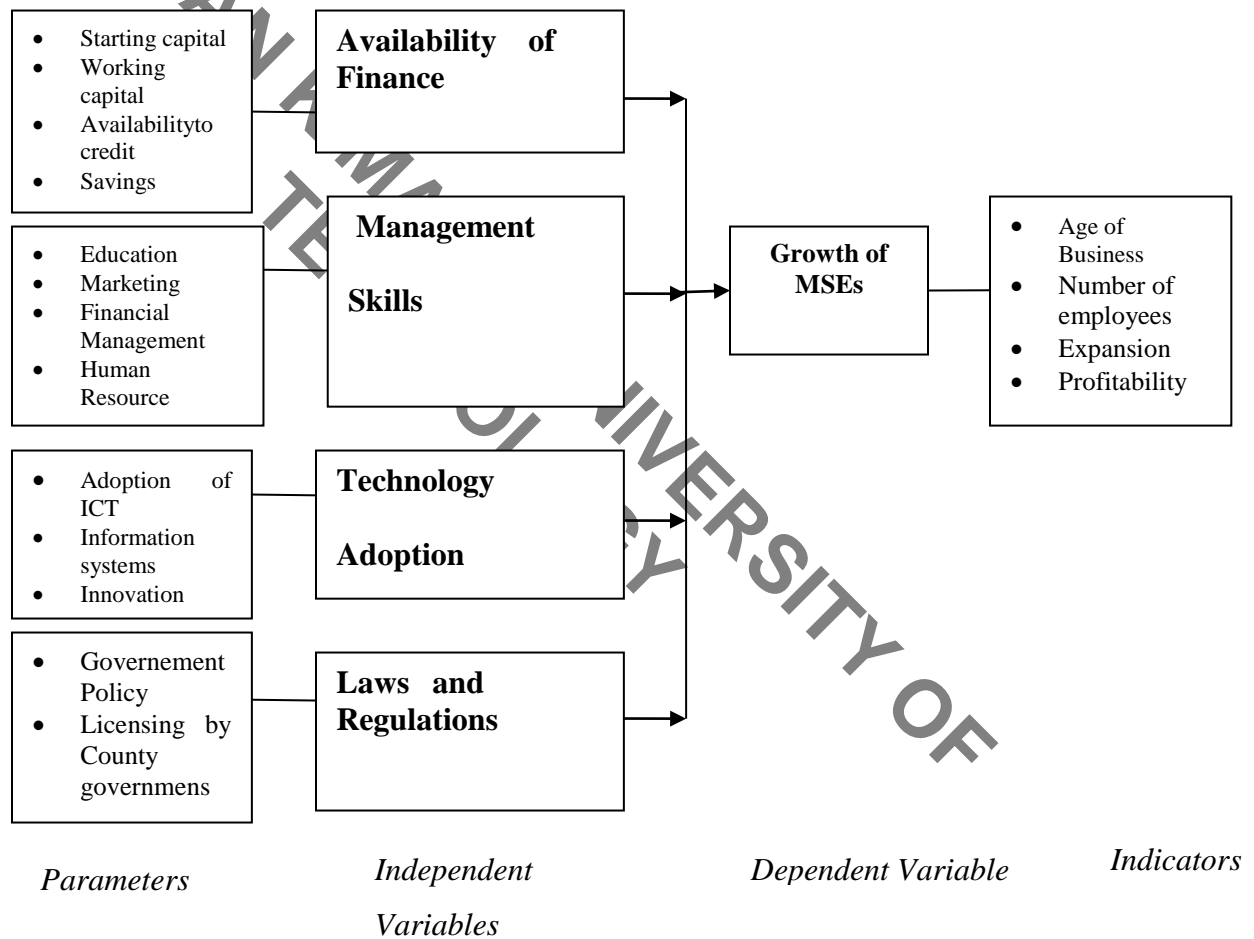


Figure 2.3: Operational framework for growth of youth led MSEs

2.9 Gaps to be filled

This study attempted to address some aspects of youth led MSE growth that have not been fully covered in the studies discussed hitherto. There is limited information about the growth of MSEs in Kenya especially those run by the youths (Irwin, 2011) and in Kirinyaga County in particular. This thesis attempted to address most of the gaps not covered currently by literature in terms of how the factors raised in the studies interact and affect the growth of youth led MSEs in the county.

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CHAPTER THREE: RESEARCH METHODOLOGY

3.0 Introduction

This chapter presents the methodology that was adopted for the study. It presents research design, target population and sampling design, sample size determination, sampling techniques, data collection instruments, validity, reliability, data collection procedure, data analysis and presentation and ethical consideration to be followed when carrying out the study.

3.1 Research Design

The study adopted a descriptive research framework. Descriptive research is a scientific method which involves observing and describing the behavior of a subject without influencing it in any way (Shuttleworth, 2008). The design was best suited for this study given that it primarily shows the state of affairs as it exists at the present (Kothari, 2004). This framework was employed to obtain the most recent, relevant and indepth information about the subject of this study (Mbonya and Ladzani, 2011) in Kirinyaga County. The descriptive framework was also appropriate for this research since the objective was to provide a systematic description thatought to be factual and accurate as possible.

3.2 Target Population

Population is a group of individuals, objects, or items from which samples are taken for measurement (Kombo and Tromp, 2006). According to the County Youth and Gender Growth office in Kirinyaga County, there are 481 registered youth led MSEs in the county which formed the target population for the study (Ministry of Planning and Devolution, 2014)

3.3 Sampling Design

A sample design is a definite plan for obtaining a sample from a given population. According to Kothari and Garg (2014), sample design refers to the technique or the procedure the researcher would adopt in selecting items for the sample.

Stratified random sampling technique was adopted to select the youth-led MSEs for the study. This technique was generally applied to obtain a representative sample. The process entailed dividing the total population into sub-populations that were individually more homogeneous than the total population and then selected items from each stratum to constitute a sample. (Kothari and Garg, 2014).

Orodho (2004) states that stratified sampling is applicable if a population from which a sample is to be drawn does not constitute a homogeneous group. According to Gay and Airasian (2000), sampling 10% to 20% of the population is acceptable for descriptive research. For the present study, a sample of 20% is justifiable for the study thus was adopted. On this strength, the researcher took a sample size of 96 MSEs for the study. The sample was heterogenous in that youths in the county operated various businesses. For the purpose of the study, the businesses were categorized as agribusiness, service provision, commercial and manufacturing. Table 3.1 below presents the sample frame.

Table 3.1 Stratified Sample frame

Category	Number	Percentage (%)	Sample Size
Agribusiness	235	20	47
Service provision	82	20	16
Commercial	148	20	30
Manufacturing	16	20	3
Total	481	20	96

To select the actual respondents in each strata, the researcher used interval sampling as stated under

$\frac{N}{n}$ = the actual sample interval; where $N= 481$ is total population and $n = 96$ is the

targeted population.

Therefore actual interval sampling is given as:-

$$\frac{N}{n} = \frac{481}{96} = 5.01$$

The researcher thereafter used systematic random sampling to select the 5th MSE in intervals from the list of MSEs clustered.

3.4 Data Collection Instrument and Procedure

Primary data was collected from primary source by use of structured and semi structured questionnaires, and interviews. Self-administered questionnaires was used to collect data from the 96 respondents. Questionnaires contained both closed-ended and open-ended questions that were designed according to the research objectives.

3.5 Piloting of the Study

A pilot study was conducted to test validity and reliability of the questionnaires. The aim of the pilot survey was to test whether the design of questions was logical, if questions were clear and easily understood, whether the stated responses will be exhaustive, vague, ambiguous or difficult items in the instrument. The main aim of piloting was to help identify misunderstanding, ambiguities, and inadequate items in the instruments. Wiersma (1985) says that piloting is necessary as a way of finalizing the research

instrument. The responses from the pilot study guided the researcher in making improvements in the questionnaires and questionnaire administration.

Ten MSEs were randomly selected in the Nyeri County which neighbours the study area for the administration of the pilot study. The responses from the pilot study guided the researcher in making improvements in the questionnaires and questionnaire administration. Questions interpreted differently during piloting were rephrased so as to have the same meaning to all respondents. The questionnaires were then finalized and administered to the respective respondents. The pilot study was conducted to enhance the validity and reliability of the questionnaire.

3.6 Instrument Validity and Reliability

In order to improve validity and reliability of the instrument, the researcher first pre-tested the questionnaire in a pilot study.

3.6.1 Validity

Validity in research measures the degree to which the research instrument measures what it presumes to measure (Saunders, Lewis & Thornhill, 2007). This study took cognizant of content validity, face validity, criterion-related validity/predictive validity and construct validity while designing the questionnaire. The content of the questionnaire was enhanced by ensuring that at least four questions were designed to measure the variables outlaid in the conceptual framework. The questions were further peer reviewed by my colleagues with the guidance of the supervisors to ensure that the intended and expected responses for the study were got.

3.6.2 Reliability

Saunders, Lewis & Thornhill (2007) defines reliability as the degree to which an observation, test, questionnaire or any technique used in measurement can reproduce similar outcomes when repeated by other researchers. This is intended to test the consistency or stability of the findings over a period of time. To ensure reliability of the findings of this study, the researcher adopted internal consistency tests by enhancing the quantitative questions to ensure that they also recorded qualitative responses.

3.7 Data collection procedure

After identifying the firms that participated in the study, the researcher made appointments with respondents identified from the groups. This was done through phone calls and physical visits to the premises. The researcher did this with the help of his research assistants. On the day of the study, the researcher and research assistants visited the premises and administered the questionnaires.

3.8 Data Analysis and Presentation

The raw data collected was processed using Statistical Package for Social Sciences (SPSS) version 20.0. The data was analyzed using both descriptive and inferential techniques. Descriptive analysis used measures of central tendency such as means, median and other measures of standard deviation and variance. Inferential techniques of data analysis such as Pearsons' correlation was used to analyze correlation and relationships among the variables. The analyzed data was presented in form of tables, charts and graphs.

When there are two or more independent variables, the analysis concerning their relationship is known as multiple correlations and the equation describing such relationship as the multiple regression equation. The multiple correlation and regression

in this study can be explained through the following equation taking into consideration one dependent and four independent variables.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon_{it} \dots \dots \dots 3.1$$

Where:

Y is the dependent variable which is the measurement of the growth of micro and small enterprises

β_0 Is the constant term

$\beta_1 - \beta_4$ Are the coefficients of the independent variables which explain the extent to

which the independent variables influence the dependent variable Y.

X_1 Is the independent variable for availability of finance

X_2 Is the independent variable denoting management skills

X_3 is the independent variable for technology adoption

X_4 is the independent variable for Laws and regulations

ε_{it} is the error term to capture estimation errors

The analysis resulted into establishing the significance of contribution of youth entrepreneurship in social growth in Kenya thus answering the objectives of this research and coming up with conclusions and recommendations.

3.9 Ethical Considerations

The researcher during the study ensured adherence to the set rules of professional ethical obligations during research. These requirements were upheld during the administration of the instruments, data analysis and in the reporting of the findings of the study. The researcher adequately prepared the respondents before the actual study by providing them with all the information they required about the study, its significance and the use thereafter. The researcher also assured the respondents of the confidentiality of their responses and that they will be used for academic purposes only.

CHAPTER FOUR: DATA ANALYSIS, FINDINGS AN DISCUSSION

4.0 Introduction

This chapter presents a report of the results from the quantitative data. The findings are in relation to the responses from the 96 questionnaires which were administered to collect data from youth-led MSEs in Kirinyaga. The results of the study were analyzed and presented as per the objectives of the study. The results are presented using tables, charts and graphs.

4.1 General Information

The study sought to find out the profiles of these youths who were involved in MSEs in Kirinyaga County. In order to gain insight into the basic demographics of these youth, the

study includes questions about their age, education background, the gender and the education level of the respondents.

4.1.1 Response Rate

The study sought to evaluate factors affecting the growth of youth led MSEs in Kirinyaga County. The research was designed to gather information from 96 youth led MSEs in Kirinyaga County. The study adopted descriptive survey design and used questionnaires self-administered by the researcher. All the questionnaires were filled by the respondents in the presence of the researcher and the research assistants.

4.1.2 Gender of the Respondents

The findings indicate that 55 (57%) of the respondents were female while 41 (43%) of the respondents were male. This indicates an almost equal distribution of female and male respondents in the study. Table 4.1 below shows the gender distribution of the respondents who participated in the study.

Table 4.1 Gender of the Respondents

Gender	Frequency (N)	Percent (%)
Male	41	43
Female	55	57
Total	96	100

4.1.3 Age of the Respondents

The study sought to establish the age of the respondents operating MSEs in Kirinyaga County. The findings indicate that 37 (39%) of the respondents were aged 22-26 years, 36 (38%) were aged 27-31 years, 20 (21%) were aged 32-35 years, 3 (3%) were aged 18-21 years. Table 4.2 below presents the findings of the study on the ages of the respondents.

Table 4.2 Ages of the Respondents

Age	Frequency	Percent
18-21 years	3	3
22-26 years	37	39
27-31 years	36	38
32-35 years	20	21
Total	96	100

The findings of the study therefore indicated that all the youth led businesses were managed by the youths themselves between 18 – 35 years of age.

4.1.4 Marital Status of the respondents

On the marital status of the respondents, the findings indicate that majority 62 (65%) were married, 33 (34%) were single while 1 (1%) of the respondents was divorced or separated. Figure 4.1 below presents the responses on marital status of the respondents.

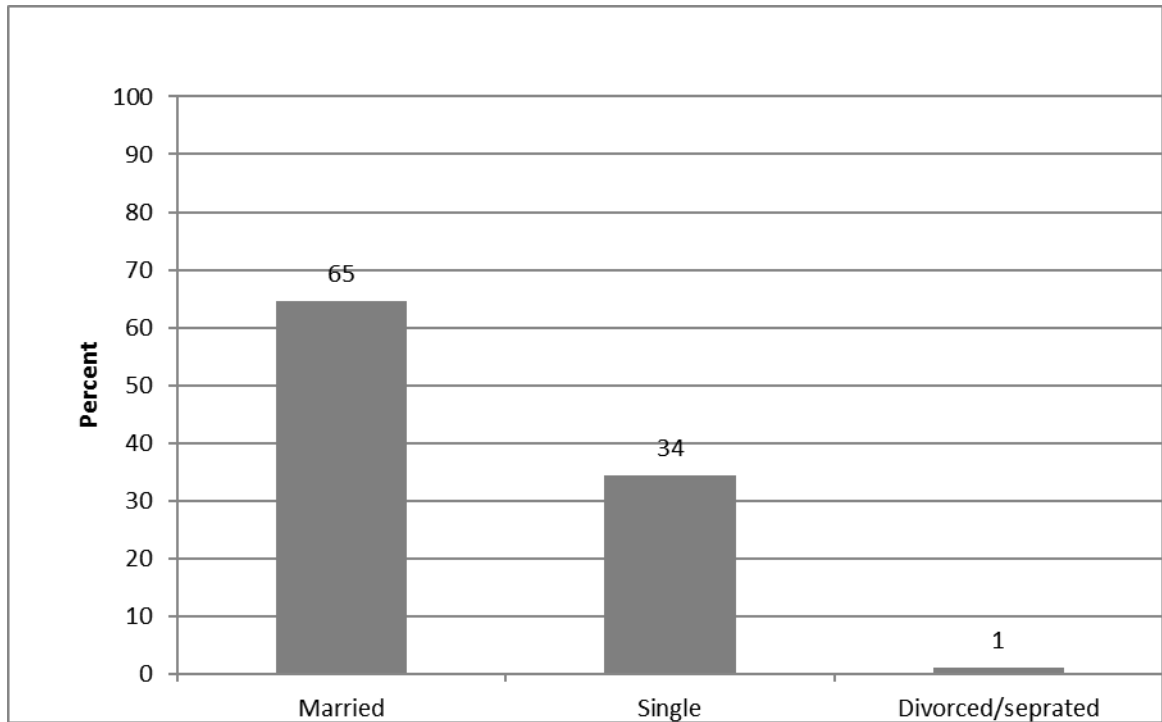


Figure 4.1 Marital Status of the Respondents

4.1.5 Level of Education of the respondents

The study attempted to find out the level of education of the respondents. From the responses 53 (55%) of the respondents had attained secondary level of education, 30 (31%) had college education, 9 (9%) had primary level of education while 4 (4%) had university education. The findings show that the youths running small businesses in Kirinyaga County had attained some level of education. Table 4.3 presents the results.

Table 4.3 Level of Education of the Respondents

Level of Education	Frequency (N)	Percent (%)
Primary	9	9
Secondary	53	55

College	30	31
University	4	4
Total	96	100

The results from table 4.3 above showed that the majority of the respondents had attained secondary level of education whereas while a good number of the respondents had college education. This implies that majority of MSEs owners and or managers had attained some level of basic education.

4.1.6 Type of Business

The study recorded the type of business that the respondents carried out. From the responses, 31 (38%) of the respondents carried out agribusiness, 30 (31%) commercial activities, 26 (27%) service provision while 4 (4%) operated manufacturing activities. Figure 4.2 presents the results on the type of business run by youths in the county.

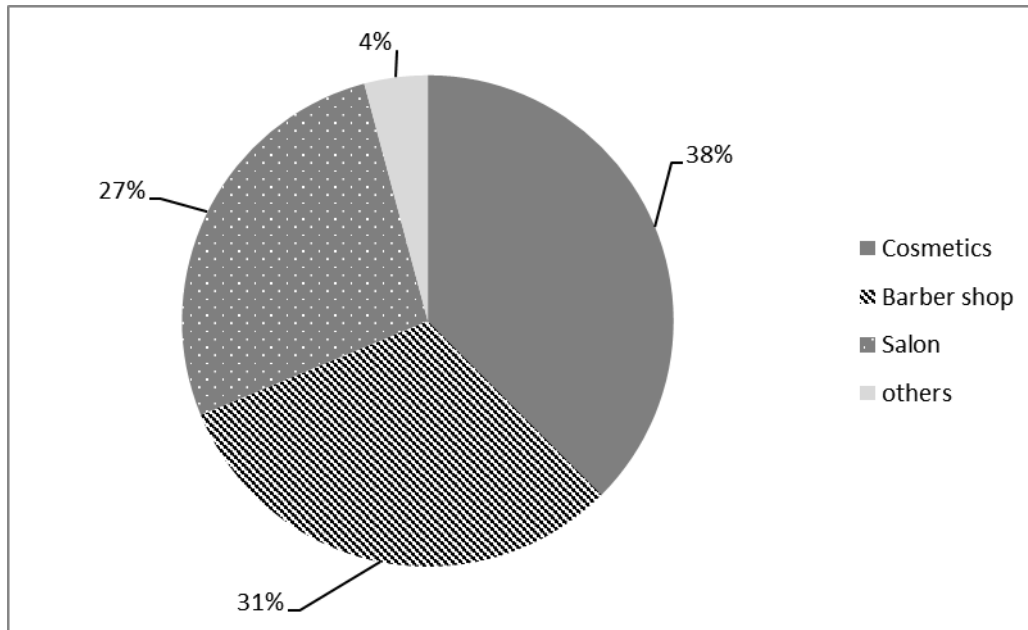


Figure 4.2 Type of Business

The results from figure 4.2 above shows that majority of MSEs in Kirinyaga County were agriculture based followed by commercial and service provision. The results imply that the most lucrative businesses in Kirinyaga County were in the agriculture sector and commercial activities.

4.1.7 Number of Years of the Business

The study attempted to find out from the respondents the number of years the businesses they were operating had been in existence. From the responses, 43 (45%) of the businesses had operated for 1-3 years, 30 (31%) had operated for 3-5years, 14 (15%) for a period of 5-10 years, 6 (6%) had operated for 1 year while 3 (3%) of the businesses had been in existence for a period of over 10 years. Table 4.4 below presents the responses.

Table 4.4 Number of years business has been in existence

Number of years	Frequency	Percent
<1 year	6	6
1-3 years	43	45
3-5 years	30	31
5-10 years	14	15
over 10 years	3	3
Total	96	100

4.1.8 Average Monthly Income

On the average monthly income generated by the enterprises, 48 (50%) of the respondents indicated that the businesses generated Kshs. 10,000 to 50,000, 25 (26%) generated below Kshs. 10,000, 12 (13%) generated Kshs. 50,000 to 100,000 while 8 (8%) generated Kshs. 50,000 to 100,000. Table 4.5 below shows the responses.

Table 4.5 Average monthly income for the business

Monthly income	Frequency	Percent
Below Kshs 10,000	25	26
Kshs. 10,001 to Kshs. 50,000	48	50
Kshs. 50,001 to Kshs. 100,000	12	13
Kshs. 100,001 to Kshs. 250,000	8	8
Kshs. 250,001 to Kshs. 500,000	3	3
Total	96	100

4.2 Descriptive Statistics

This section presents the analysis of the raw data from the questionnaires that were administered. The findings of the study were intended to address the objectives which

were: to assess the effect of finance availability on the growth of youth-led MSEs; to analyze the extent to which management contributes to the growth of youth-led MSEs; to explore the influence of technology on the growth of youth-led MSEs; and to analyze the effect of laws and regulations on growth of youth-led MSEs. The descriptive statistics were carried out in terms of the mean and standard deviation.

4.2.1 Effect of Finance availability on the growth of youth-led MSEs

Raising finance to start business as a challenge was measured using the five point likert scale (1-Strongly Disagree, 2-Disagree, 3-Neutral, 4 agree, 5-Strongly agree). From the responses majority (70%) strongly agreed that it was a challenge, 24% agreed while 6% were neutral. The descriptive statistics, presented in Table 4.6, provide the means and standard deviations for finance variable used in the study.

Table 4.6 Financial factors affecting growth of MSEs

	N	Mean	Std. Deviation
Starting capital	96	4.64	0.60
Credit availability	96	3.89	0.96
Working capital	96	4.17	0.50

From the responses by youth MSEs indicated that raising finance for starting the business was important for the growth of their businesses with a mean score (4.64) and standard deviation (0.60); accessibility to credit with a mean score (3.89) and standard deviation (0.96); and working capital with a mean score (4.17) and standard deviation (0.50). Therefore the average is “agree” which means that the respondents’ opinions were skewed towards strongly agree.

The results of the study attests that lack of financial resources was a major barrier for MSEs and entrepreneurs who have to mobilize their own finance or their own resources to establish or expand their business which concurs with Harvie (2005). In addition, Fatoki and Garwe (2010) indicated that the lack of capital seems to be the primary reason

for business failure and is considered to be the greatest problem facing small and micro business owners. The study therefore found out that availability to finance helps all firms to grow and prosper. Furthermore, the study confirms that firms with greater availability to finance are more able to exploit growth and investment opportunities (Beck *et al*, 2006). Lack of availability to credit is a major impediment inhibiting the growth of micro enterprises (GoK, 2005).

4.2.2 Contribution of Management to Growth of youth-led MSEs

On whether the respondents felt that management skills are important for the success of business; management skills was measured using five likelihood indicators (1-Strongly Disagree, 2-Disagree, 3-Neutral, 4 agree, 5-Strongly agree). From the responses majority (47%) strongly agreed that it was important and 53% agreed. Figure 4.3 below shows the responses.

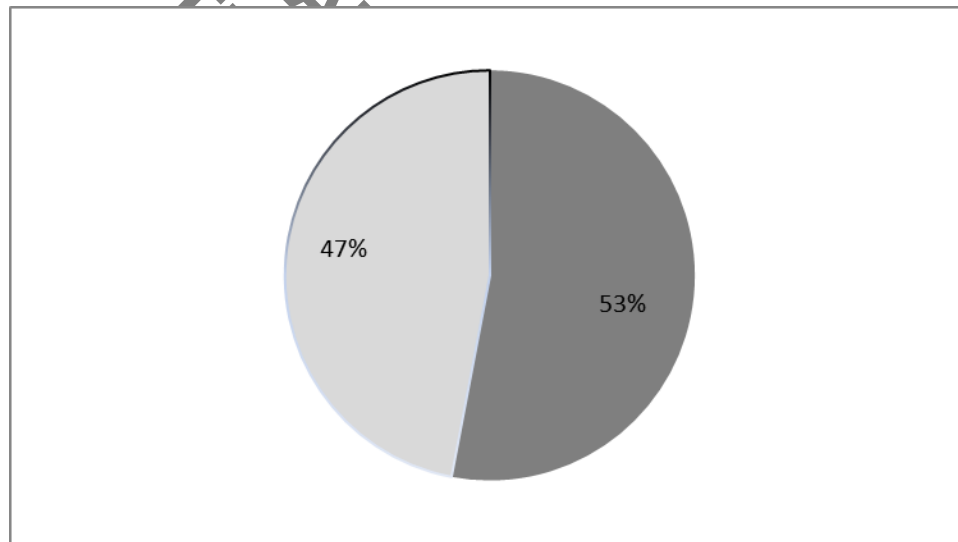


Figure 4.3 Contribution of management skills to MSEs' Growth

On whether the respondents had attended managerial training, 68% indicated that they had not attended while 32% had attended managerial training. In addition, the analysis of

a mean 4.47 and standard deviation 0.502 showed that management training affected the MSEs development.

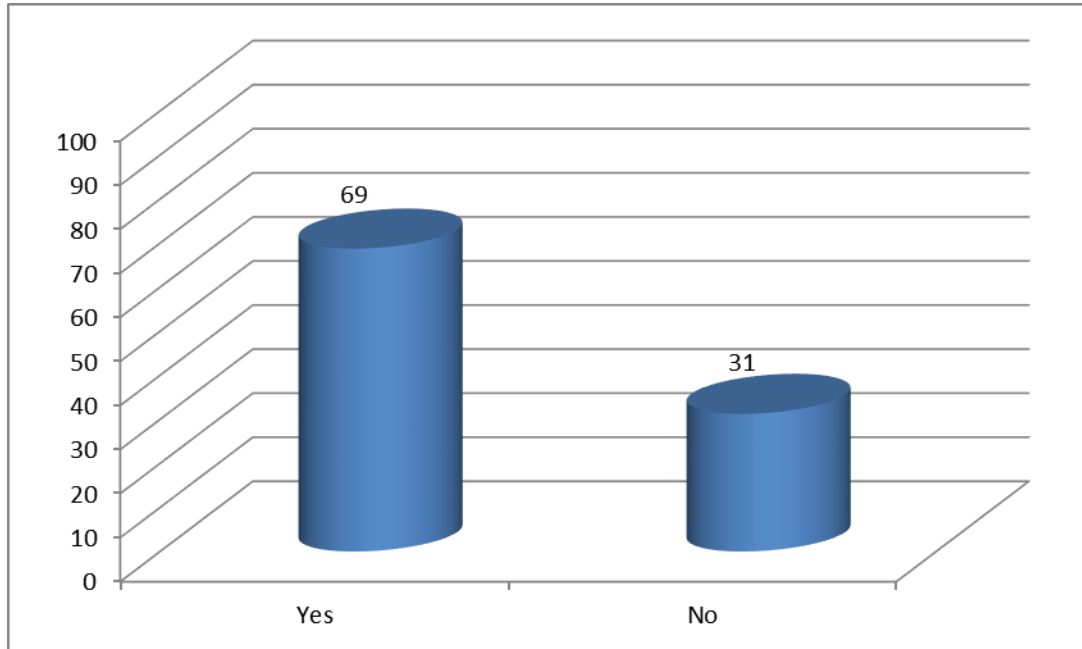


Figure 4.4 Management skills training

On keeping records of the business, majority (97%) indicated they kept records while 3% of the respondents indicated that they did not keep business records. The study further attempted to find out if the entrepreneurs had strategic plans for their business. From the responses, 100% of the respondents had strategic plans.

The descriptive statistics, presented in Table 4.7, provide the means and standard deviations for the contribution of management to the growth of MSEs in Kirinyaga County.

Table 4.7 Effect of Management skills on growth of MSEs

	N	Mean	Std. Deviation
Entrepreneurial Education	96	4.75	0.40

Marketing skills	96	4.48	0.46
Financial management/book keeping	96	4.67	0.64
Human resource management skills	96	3.98	0.50

From the responses, the study found out that entrepreneurial education was important for the growth of MSEs businesses with a mean score (4.74) and standard deviation (0.40); marketing skills with a mean score (4.48) and standard deviation (0.46); financial management/book keeping skills with a mean score (4.67) and standard deviation (0.64) and human resource management skills with mean score (3.98) and standard deviation (0.50).

The above statistical analysis on management skills on average resulted to a mean score of 4.47 and standard deviation of 0.502, showing that management skills affected the MSEs development.

4.2.3 Influence of Technology to Growth of MSEs

The study attempted to find out if the MSEs had adopted ICT in business operations. From the responses, 77 (80%) indicated that they had adopted ICT in business operations while 19 (20%) had not. For those who were using ICT in their business, the respondents identified record keeping, banking and online marketing. Figure 4.5 below presents the results.

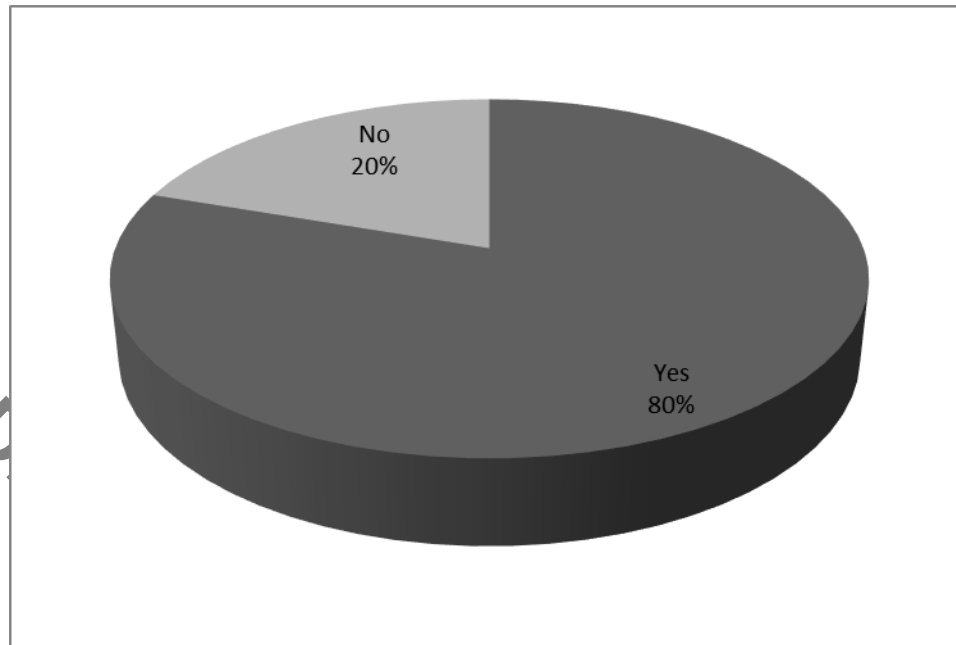


Figure 4.5 Adoption of ICT in MSEs

For those that had not adopted technology, they indicated inaccessibility, lack of knowledge, lack of electricity and finance for purchase of equipment. On whether current technological advancements affect the growth of youth owned MSEs, 52% of the respondents agreed, 33% strongly agreed while 14% were non-committal in their responses. Table 4.8 presents the responses from the respondents.

Table 4.8 Technological Advancements affect MSEs

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
current technological advancements affect the growth	33	52	15	0	0	100
Adapting Technology in business is expensive	51	44	5	0	0	100

On the reason why MSEs had not adapted technology in business, the respondents indicated that it was expensive. 49 (51%) of the respondents strongly agreed, 42 (44%) of

the respondents agreed while 5 (5%) of the respondents were not sure. On the recommendation to the government about technology, majority of the respondents indicated lowering of the cost for computers and training for entrepreneurs.

The descriptive analysis, presented in Table 4.9, indicated that the technological advancement had a mean score of 4.19 and a standard deviation of 0.67 while adopting technology had a mean score of 4.46 and standard deviation of 0.60 which means the respondents agreed that the two variables affected the growth of MSEs in Kirinyaga County.

Table 4.9 Descriptive statistics on Technology

	N	Mean	Std. Deviation
Technological Innovation	96	4.19	0.67
Adapting technology	96	4.46	0.60

4.2.4 Effect of laws and regulations on Growth of MSEs

The respondents were asked on whether they knew any government policy that affected their business. From the responses, 96 (100%) of the respondents indicated that they were aware of the government policies affecting their businesses. On whether documentation of a business needed by the government affects youth entrepreneurship growth 50% of the respondents agreed, 39% strongly agreed, 9% were non-committal while 2% disagreed. Figure 4.6 presents the data on effect of laws and regulations on growth of MSEs.

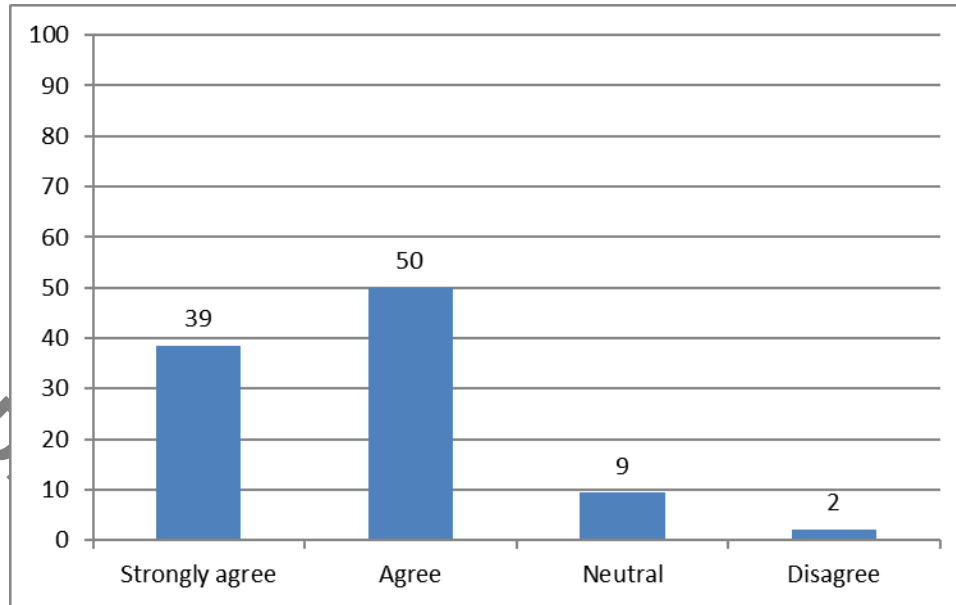


Figure 4.6 Effects of government laws and regulations on MSEs Development

Licensing by the local county government authorities affects youth entrepreneurship growth 65% of the respondents agreed while 31% of the respondents strongly agreed. On the number of licenses required to operate a business 69% of the respondents indicated two licenses 23% indicated three while 9% indicated one license.

The descriptive analysis indicated that the licensing had a mean score of (4.18) and standard deviations (0.68) number of licenses had a mean (4.46) and standard deviations 0.60 which means the respondents agreed that the two variables affected the growth of MSEs in Kirinyaga County.

On the time that it took one to obtain a license for the business from the relevant authorities 61% indicated 0-3 weeks, 39% indicated 1-2 months. The opinion of the respondents was sought on the cost of government levies on business. From the responses, 64% of the respondents indicated that they were too high, 20% indicated high while 16% indicated that they were moderate.

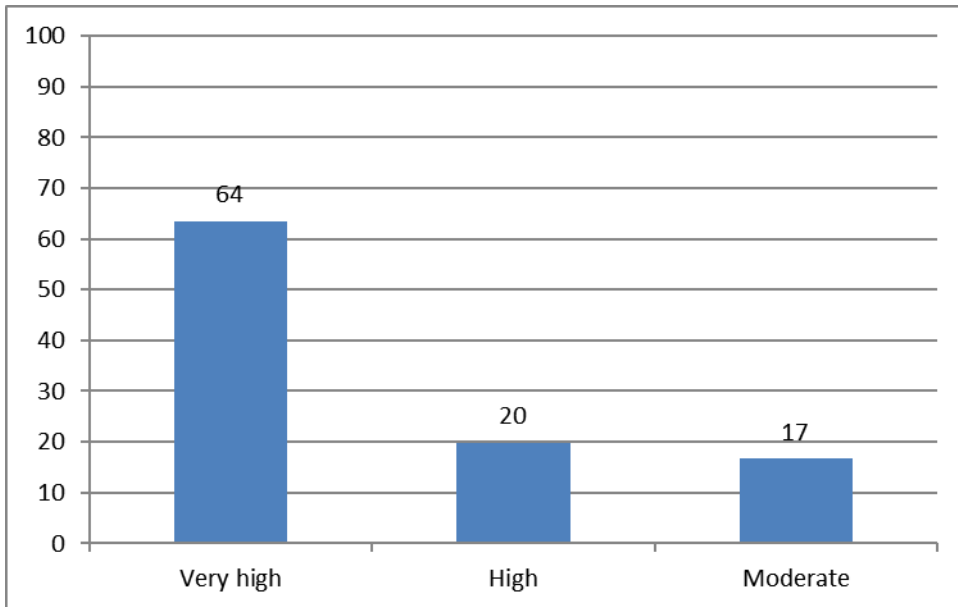


Figure 4.7 Levies by County government

The study attempted to find out how much the county government laws affected the growth of youth led MSEs. From the responses, 40% indicated moderate, 26% of the respondents indicated very much and much respectively while 8% indicated a little.

4.2.5 Comparison of the means of the Independent Variables

An analysis was carried out to compare the means for the independent variables. From the analysis finance had a mean of 4.36 and standard deviation of 0.60, technology had a mean of 4.81 and standard deviation of 0.67, management had a mean of 4.53 and standard deviation of 0.50 while laws and regulations had a mean of 4.19 and standard deviation of 0.59 which implies that the respondents from the study area agreed that all the four variables affected the growth of MSEs in Kirinyaga County. Table 4.10 below presents the descriptive data.

Table 4.10 Comparison means of independent variables

	N	Mean	Std. Deviation
Finance availability	96	4.36	0.60
Technology adoption	96	4.81	0.67
Management skills	96	4.53	0.50
Laws and regulations	96	4.19	0.59

4.3 Inferential Statistics

Based on the study objectives, multiple regression analysis was run to determine whether the four independent variables that is: Finance, Management skills, Technology and business laws and regulations have an effect towards the growth of MSEs in Kirinyaga County.

The regression analysis was used to demonstrate the relationship between the dependent variable, Y and the independent variables that were: Finance (X_1), Management skills (X_2), Technology adoption (X_3) and laws and Regulations (X_4). The coefficient of determinant β_1 , β_2 , β_3 and β_4 were used to explain the extent to which the independent variables influence the dependent variable. The following tables show the regression coefficients, R and R^2 for the multiple regression equation.

Table 4.11: Coefficients of Multiple Regression result of Y on X_1 , X_2 , X_3 and X_4

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Correlations		
	B	Std. Error	Beta			Zero-order	Partial	Part
(Constant)	2.316	.496		4.673	.000			
Availabilty of Finance	0.018	.223	.010	.079	.037	.094	.009	.009
Management	0.114	.156	.088	.734	.045	.070	.087	.084
Technology	-0.431	.186	-.302	-2.312	.024	-.247	-.266	-.263
Laws and Regulations	0.142	.125	.141	1.133	.021	.071	.134	.129

Table 4.11 shows that there is a positive relationship between growth of MSEs and Finance availability, management skills and business laws and regulations. This fact is shown by the positive B values under the three mentioned independent variables. The positive B values indicate that Finance, management skills and business laws and regulations are important ingredients to the growth of MSEs. From the regression table 4.11, the result for multiple regression equation was as follows:

$$Y = 2.316 + 0.018X_1 + 0.114X_2 - 0.431X_3 + 0.142X_4$$

The multiple regression result showed that there is a positive relationship between growth of MSEs (Y) and Finance availability (X1), Management Skills (X2) and laws and regulations (X4). On the other hand, the multiple regression result demonstrated a negative relationship between the growth of MSEs (Y) and technology (X3).

The regression results are interpreted as follows:

- i. If all the other independent variables are held fixed except finance, then for each change of 1 unit in Finance (X1), the growth of MSEs (Y) changes by 0.018 units.
- ii. If all the other independent variables are held fixed except management, then for each change of 1 unit in management (X2), the growth of MSEs (Y) changes by 0.114 units.
- iii. If all the other independent variables are held fixed except technology, then for each change of 1 unit in Technology (X3), the growth of MSEs (Y) changes by -0.431 units.
- iv. If all the other independent variables are held fixed except laws and regulations, then for each change of 1 unit in laws and regulations (X4), the growth of MSEs (Y) changes by 0.142 units.

The value 2.316 in the regression result denotes the change in Y that is not affected by any change in all the independent variables that is the autonomous change in Y. The significance value in all regressed independent variables were less than 0.05, indicating that each independent variables had an effect on the dependent variable at a confidence level of more than 95 percent.

The multiple regression equation had a coefficient of regression (R) equal to 0.85 and R² of 0.96. The R² of 0.96 shows that 0.96 changes in the dependent variable (Y) can be explained by changes in the independent variable (X1, X2, X3 and X4), while the remaining 4 percent changes in Y can be explained by other variables that were not included in the model.

4.3.1 Simple Linear Regression on availability of finance

A simple linear regression was conducted to establish the impact of finance availability on the growth of MSEs. After running a regression analysis, the following result was obtained.

$$Y=2.388+0.164X_1$$

The regression result shows that there is a positive (+0.164) relationship between availability of finance and the growth of MSEs. The result therefore shows that for each change of 1 unit in Finance (X1), the growth of MSEs (Y) changes by 0.164 units. The significance value was 0.021 indicating that at 97.79 percent confidence level, finance has an effect on the growth of MSEs.

4.3.2 Simple Linear Regression on Management Skills

A simple linear regression was conducted to establish the impact of Management skills on the growth of MSEs. The result of the simple linear regression was as follows

$$Y=1.878+0.092X_2$$

There is a positive (+0.092) relationship between management (X2) and the growth of MSEs (Y). The result shows that for each change of 1 unit in management (X2), growth of MSEs (Y) changes by 0.092 units. The significance value was 0.049 indicating that at 95.001 percent confidence level, management skills has an effect on the growth of MSEs.

4.3.3 Simple Linear Regression on Technology

A simple linear regression was conducted to establish the impact of technology on the growth of MSEs. The result of the simple linear regression was as follows:

$$Y=2.724-0.353X_3$$

Technology (X3) shows a negative (-0.353) relationship with the growth of MSEs (Y), meaning that for each change of 1 unit in technology (X3), the growth of MSEs (Y) reduces by -0.353 units. The significance value was 0.032 indicating that at 96.8 percent confidence level, technology has an effect on the growth of MSEs.

4.3.4 Simple Linear Regression on Business laws and Regulations

A simple linear regression was conducted to establish the impact of technology on the growth of MSEs. The result of the simple linear regression of equation 4.5 was as follows

$$Y=1.936+0.72X_4$$

The regression result shows that there is a positive (+0.72) relationship between laws and regulations (X4) and the growth of MSEs (Y). The result therefore shows that for each change of 1 unit in laws and regulations (X4), the growth of MSEs (Y) changes by 0.72 units. The significance value was 0.044 indicating that at 95.6 percent confidence level, business laws and regulations has an effect on the growth of MSEs.

4.3.5 Regression Analysis

The following tables 4.12, 4.13, 4.14 and 4.15 show the regression result coefficients for the simple linear regression equations

Table 4.12: Coefficients Regression result of Y on X₁ (Finance availability)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations	
	B	Std. Error	Beta			Zero-order	Partial
(Constant)	2.388	.380		6.278	.000		
Finance	0.164	.202	.094	.809	.021	.094	.094

A simple linear regression on finance showed that there is a positive relationship between growth of MSE and availability of Finance. At sig. value of 0.21 it means that at 97.9 percent confidence level finance has an effect on the growth of MSEs.

Table 4.13: Coefficients Regression result of Y on X₂ (Management skills)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
	B	Std. Error	Beta			Zero-order	Partial	Part
(Constant)	1.878	.374		5.023	.000			
Management Skills	0.092	.152	.070	.602	.049	.070	.070	.070

A simple linear regression on management skills showed that there is a positive relationship between growth of MSE and management skills of an entrepreneur. At significant value of 0.049 it means that at 95.1 percent confidence level, management skills has an effect on the growth of MSEs.

Table 4.14: Coefficients Regression result of Y on X₃ (Technology adoption)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
	B	Std. Error	Beta			Zero-order	Partial	Part
(Constant)	2.724	.308		8.841	.000			
Technological	-.353	.162	-.247	-2.182	.032	-.247	-.247	-.247

A simple linear regression on technology showed that there is a negative relationship between growth of MSE and the level of technology in use by the entrepreneur. At sig. value of 0.032 it means that at 96.8 percent confidence level, technology has an effect on the growth of MSEs.

Table 4.15: Coefficients of regression result of Y on X₄ (laws and regulations)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
	B	Std. Error	Beta			Zero-order	Partial	Part
(Constant)	1.936	.280		6.925	.000			
Laws and regulations	0.072	.118	.071	.610	.044	.071	.071	.071

A simple linear regression on business laws and regulations showed that there is a positive relationship between growth of MSE and the level of business laws and regulations. At sig. value of 0.044 it means that at 95.6 percent confidence level, business laws and regulations has an effect on the growth of MSEs.

Table 4.16 shows the R and R² for the simple linear regression equations in respect to all the variables that were investigated.

Table 4.16: R and R² for simple linear regression of Finance, Management skills, technology and Business laws and regulations on Y

Independent Variable	R	R²
Availability of Finance	0.24	0.32
Management Skills	0.17	0.25
Technology adoption	0.12	0.18
Laws and Regulations	0.14	0.20

Table 4.16 shows that 32 percent changes in growth of MSEs can be explained by finance, whereas 25 percent, 18 percent and 20 percent changes in growth of MSEs can be explained by management skills, technology adoption and business laws and regulations respectively.

CHAPTER FIVE: SUMMARY OF THE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter contains the summary of findings, conclusions drawn from the study and the recommendations for policy and practice as well as recommendations for further research.

5.1 Summary of the Findings

The study examined the Growth of Youth Led Micro and Small Enterprises in Kirinyaga County. The general objective of the study was to evaluate factors affecting the growth of youth led MSEs in Kirinyaga County. The main objectives of the study was to assess the effect of finance availability on the growth of youth-led MSEs, analyse the extent to which management contributes to the growth of youth-led MSEs, explore the influence of technology on the growth of youth-led MSEs and analyze the effect of laws and regulations on growth of youth-led MSEs.

The study focused on a sample of 96 youth-led MSEs in Kirinyaga County as units of analysis from which 96 respondents participated. The study used a conceptual framework which considered the growth of MSEs based on four independent variables which were availability of finance, role of management, use of appropriate technology and the effect of laws and regulations on growth of MSEs. The collected data was collated and regressed using multiple regression and simple linear regression methods for each independent variable. The multiple regression result showed that there is a positive relationship between the developments of Youth led Enterprises and all the independent variables that were investigated except technology that exhibited a negative relationship.

All the independent variables were seen to affect the behaviour of the dependent variable at more than 95 percent confidence level.

5.2 Conclusion

One of the main objectives of the Government of Kenya towards youth is employment creation, consequently uplifting their social status. This has been demonstrated through Government efforts of setting up the Youth Enterprise Growthfund, Uwezo fund and the 30 percent procurement preference provision for youth and women in all Government tenders. Consequently, it was expected that all these Government initiatives will help in the growth of youth led MSEs to create more employment opportunity to the youth through a multiplier effect. This study analyzed the growth of youth led MSEs in the context of four independent variables that were: Finance, Management skills, Technology and Business laws and regulations.

The findings showed that Finance, Management skills and business laws and regulations had a positive effect on the growth of the MSEs in Kirinyaga County. The positive relationship between growth of MSEs and finance was attributed to the fact that to start any business venture, capital is always a basic requirement for the purchase of goods, services and even payment of business bills. Management skills is an essential ingredient for any business to flourish, it is the management skills such as book keeping and accounting that will ensure that the MSE is making profit for its future survival, therefore the reason for the positive relationship between management and growth of MSEs. The business laws and regulation provide the rule of the game for the operation of the MSEs; it is the laws that will guide the contract and borrowing of business capital. Therefore the laws and regulations positively influence the growth of MSEs. The findings showed a negative relationship between technology and growth of MSEs in Kirinyaga County. This negative relationship was attributed to the cost of business technological equipment such as computers and internet. In addition, the type of clientele for MSE products were not

technologically informed, therefore technology was found to be counter-productive to the growth of MSEs.

5.3 Recommendations

From the study it is evident that finance, management skills and business laws and regulations generally have a positive impact on the growth of youth led MSEs in Kirinyaga County. Based on the findings, the following recommendations are made:

- i. Deliberate efforts should be made by both levels of Government (National and the County) to sensitize the youths on the availability of Government loans for their uptake.
- ii. MSEs specific courses/ trainings should be introduced in secondary schools to prepare the youths to have the necessary business skills needed to start and run a business.
- iii. Knowledge acquisition among the youth especially on managerial skills should be emphasized. This can be achieved by regularly organizing seminars and workshops for the youth in groups to boost their capacity to effectively manage MSEs resources.
- iv. The Government should subsidize the cost of technology adoption including the necessary equipment to enable the youth to comfortably availability and adopt the same.
- v. The National and County Governments should endeavour to enact and operationalize laws and regulations which are friendly and enhancing business initiatives.
- vi. Instead of the requirement that for an MSE to operate, one is supposed to apply for a number of licenses in order to be allowed to operate, it is recommended that only a single business license for MSEs should be introduced.
- vii. There is need to shorten the licensing procedures by the County Government for quicker registration of and growth of the youth-led MSEs.

5.4 Suggestions for Further Research

- i. This study was carried out in Kirinyaga County. A similar study can be carried out in other counties in Kenya to compare the findings.
- ii. Conduct a study to find out why the youths do not eagerly seek Government funding from the already established loan facilities.
- iii. There is need to carry out a study to determine the attitude of youths towards government funding for MSEs.
- iv. A study needs to be carried out in all the forty seven Counties to find out what policies are being put in place to specifically encourage youths to embrace self-employment.

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DAVIDAN KIMATHI UNIVERSITY OF
TECHNOLOGY

APPENDICES

Appendix
I: Letter
from the
University



DEDAN KIMATHI UNIVERSITY OF TECHNOLOGY
P.O. BOX 657, 10100 – NYERI KENYA
TELEPHONE: 0713-835965 EMAIL: schoolofbusiness@dkut.ac.ke
OFFICE OF THE CHAIRMAN, DEPARTMENT OF BUSINESS ADMINISTRATION

TO: Whom it may concern

FROM: Chairman, Business Administration Department

DATE: 21st July 2014

SUBJECT: ASSISTANCE IN DATA COLLECTION

This is to certify that **MAKORI STEPHEN** – Registration No. **B211 – 1578/2011** is registered in the Masters of Business Administration Programme at Dedan Kimathi University of Technology. In partial fulfillment of the requirements for the award of the Degree, the candidate is required to undertake an empirical study to enable him write a thesis.

To this end, **MAKORI STEPHEN** is carrying out a study entitled “**DEVELOPMENT OF YOUTH LED MICRO AND SMALL ENTERPRISES IN KIRINYAGA COUNTY, KENYA.**” This is to request you to offer him the necessary support to enable him collect primary data, which will be used for academic purposes only.

Thank you.

CHAIRMAN
DEPARTMENT OF
BUSINESS ADMINISTRATION
DATE: 21/7/2014

Dr. Ofunya, F.A., PhD., FCIM (UK)

CHAIRMAN, BUSINESS ADMINISTRATION DEPARTMENT



KUCT is ISO 9001: 2008 Certified

Better Life Through Technology

Appendix II: Research Authorization Letter



NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Telephone: +254-20-2213471,
2241349, 310571, 2219420
Fax: +254-20-318245, 318249
Email: secretary@nacosti.go.ke
Website: www.nacosti.go.ke
When replying please quote

9th Floor, Utalii House
Uhuru Highway
P.O. Box 30623-00100
NAIROBI-KENYA

Ref: No.

Date:

5th August, 2014

NACOSTI/P/14/8853/2912

Stephen Kerosi Makori
Dedan Kimathi University of Technology
P.O. Box 657-10100
NYERI.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on *“Development of Youth Led Micro and Small Enterprises in Kirinyaga County, Kenya,”* I am pleased to inform you that you have been authorized to undertake research in **Kirinyaga County** for a period ending **31st August, 2015**.

You are advised to report to **the Managers of selected Micro and Small Enterprises, the County Commissioner and the County Director of Education, Kirinyaga County** before embarking on the research project.

On completion of the research, you are expected to submit **two hard copies and one soft copy in pdf** of the research report/thesis to our office.


SAID HUSSEIN
FOR: SECRETARY/CEO

Copy to:

The Managers
Selected Micro and Small Enterprises.

The County Commissioner
The County Director of Education
Kirinyaga County.

Appendix III: List of MSEs in Kirinyaga County

REPUBLIC OF KENYA



MINISTRY OF DEVOLUTION AND PLANNING

DIRECTORATE OF YOUTH AFFAIRS

Email:

Telephone: **020-2054354**

THE DIRECTOR,

Youth Affairs,

NAIROBI

Dear Sir,

RE: LIST OF REGISTERED YOUTH GROUPS IN KIRINYAGA

Kirinyaga County has 481 registered youth groups operating agriculture, service, commercial and small-scale manufacturing sectors. Attached is the list of these groups for your perusal.

Yours faithfully,

J.G.KING'OINA,

COUNTY DIRECTOR YOUTH DEVELOPMENT, KIRINYAGA

AGRIBUSINESS

S/NO.	NAME OF GROUP	REG.NO.	REG.DAT E	MEMBERSHIP			ACTIVITIES
				M	F	TOTAL	
1.	A.C.K. Gatwe Youth Fish Group	Y.456/2006	22/11/06	19	17	36	Fish Farming
2.	Amkeni Youth Group	y.76/06	26/07/06	19		19	Dairy Farming
3.	Bahati Nguka Self Help Group	A.718/06	9/3/2006	19		19	Rice farming
4.	Bara Njuki Youth	Y.364/06	17/07/06	7	5	12	Bee Keeping
5.	Baraka Mutithi youth group	Y.45/06	11/7/2006	21		21	Rice farming
6.	Baricho catholic youth group	Y.499/06	7/12/2006	17	6	23	Bee keeping
7.	Bethsaida	Y.122/06	9/8/2006	1	3	16	Dairy Farming

	Youth Self Help Group			3			
8.	Bidii Youth Group	Y.755/07	27/08/07	10	13	23	Bull Rearing
9.	Boresha Maisha	Y.449/2006	9/11/2006	16	14	30	Poultry Keeping
10.	Brotherhood Youth Group	Y.6/06	1/2/2006	21		21	Pig rearing
11.	Bygrace Kiandegwa	Y.225/06	1/9/2006	12	3	15	Horticulture Farming
12.	Chagai Welfare Group	A.6270/2005	11/1/2005	17		17	Pig rearing
13.	Ciranga Tree Nursery Youth Group	Y.25/06	14/02/06	25		25	tree nursery
14.	Eight Beginners Self Help Group	A.4178/03	13/09/06	15	5	20	Rice farming
15.	Elishadai Kathiga Youth Self Help Group	Y.117/06	8/8/2006	7	4	11	Rice farming
16.	Gacharaigu Youth Group	Y.299/06	11/1/2007	11	13	24	Pig rearing
17.	Gachigi Mwamko	Y.12/06	19/05/06	15		15	Bull Rearing

18.	Gakoigo Self Elevation Youth Group	Y.354/2006	20/09/06	2 0	4	24	Goat Rearing
19.	Gathigi - ini Self Help Group	Y.670/07	11/12/2006	1 7		17	Pig rearing.
20.	Gathima Self Help Group	A.7255/200 6	25/04/06	1 0	1 0	20	Dairy Farming
21.	Gathoge United Youths	Y.305/06	18/09/06	1 5	1 9	34	French Beans/ horticulture farming
22.	Gathuthuma Kaangui Youth Group	Y.325/2006	26/09/06	1 2	4	16	Pig Rearing
23.	Gati Kairu youth	Y.216/06	31/08/06	1 5	5	20	Poultry keeping
24.	Gatitu Youth	Y.413/06	1/11/2006	1 9		19	Poultry Farming
25.	Gatondo Youth group	Y.67/2006	19/07/06	2 1		21	Horticulture farming
26.	Gatugura Gachagi Youth Group	Y.426/06	1/11/2006	1 2	3	15	Goat Rearing
27.	Gaturi Tana Youth Group	Y.467/06	12/3/2006	1 4	8	22	Horticulture Farming
28.	Giachai Youth Group	Y.29/2006	26/06/06	2 7	5	32	Horticulture farming

29.	Gikiaga Jikaze Youth Group	y.279/2006	12/9/2006	1 2	6	18	Beef Rearing
30.	Githogondo	y.96/06	31/07/06	1 6	1 0	26	Rice farming
31.	Gitondo Mwirutiri Youth Group	Y.745/07	1/10/2007	9	6	15	Pig rearing
32.	Gitumbi Youth Group	Y.300/2006	14/09/06	2 4	4	28	Pig rearing
33.	Gocheka Self Help Group	A.7843/07	13/03/07	1 3	7	20	Horticulture Farming
34.	Guama High Visioned Youth Group	Y.120/06	8/8/2006	1 4	6	20	Dairy goat Farming
35.	Hinyawa Mugumo Youth Group	Y.390/06	10/6/2006	1 0	8	18	Fruit/Tree Nursery
36.	Hope Alive Youngstars	Y.790/2008	7/2/2008	1 3	1 3	16	Poultry Keeping
37.	Iambebo Self Help Group	Y.389/2006	18/10/06	1 7	3	20	Farming
38.	Ithare -ini Vision youth Group	Y.614/07	3/4/2007	1 1	9	20	Poultry Keeping
39.	Ithuka Youth Group	Y.259/06	8/9/2006	1 4		14	Pig rearing

40.	Ititu Youth Group	Y.253/06	6/9/2006	1 2	8	20	Dairy Farming
41.	Jikaze Karuti	Y.794/08	15/02/08	1 9	1 6	35	Horticulture farming
42.	Jipange Youth Group	Y.625/07	12/8/2007	6	1 0	16	poultry Keeping
43.	Jisaidie Usaidiwe Mwea Self Help Group	A.7357/06	20/06/06	1 3	1 7	30	Rice farming
44.	Jokag Self Help group	A.6614/05	9/6/2005	7	8	15	Dairy Farming
45.	K Youth Self Help Group	Y.181/2006	6/6/2006	1 5	1	16	Poultry Keeping
46.	Kerugoya Amani Youth Group	Y.114/2006	8/8/2006	1 5		15	Tents & Chairs renting
47.	Kabibiriri Mwireri Self Help Group	A.3529/01	24/10/01	4 2	2 1	63	Rice farming
48.	Kaburu Youth Self Help Group	Y.536/07	5/2/2007	2 4	5	29	Rice farming
49.	Kagio poverty eradication y. Group	Y.320/06	21/07/06	1 4	4	18	Rice farming

50.	Kagio wirere youth group	Y.544/07	13/02/07	1 8	3	21	Rice farming
51.	Kagioini Nyakio Youth Self Help Group	Y.132/06	19/02/06	1 9	2	21	Cattle Keeping
52.	Kagongo Youth Group	Y.566/07	22/02/07	3	2 0	23	Poultry Keeping
53.	Kagumo Gukemba Youth Group	Y.374/06	23/08/07	1 8	3	21	Rice farming
54.	Kagumo Hawkers Youth Group	Y.293/2006	14/09/06	1 2	6	18	Tree Planting
55.	Kagumo Tumaini Youth Group	Y.1301/2006	10/8/2006	1 0	1 5	25	Poultry Keeping
56.	Kagundu Breezers Youth Self Help Group	Y.527/07	26/01/07	1 1	1 1	22	Pig rearing
57.	Kagutu Youth Farmers Youth Group	Y.452/06	11/3/2006	1 1	4	15	Poultry Rearing
58.	Kaguyu Bahati	Y.6061/2007	27/03/07	1 8	5	23	Pig rearing

59.	Kaguyu Mwireri Youth Group	Y.586/2007	13/03/07	1 2	8	20	Pig rearing
60.	Kahema Self Help Group	A.4531/200 3	14/11/03	2 2		22	Poultry Keeping
61.	Kairegi Pambazuka youth group	Y.181/06	23/08/06	8	5	13	Pig rearing.
62.	Kaitheri Together Youth Group	Y.628/2007	23/04/07	4	1 1	15	Pig rearing
63.	Kamagambo Magnified Youth Group	Y.417/06	1/11/2006	1 3	1 4	27	Poultry Farming
64.	Kamahetho Youth Farmers	Y.278/06	13/09/06	8	4	12	Maize and Tomato Farming
65.	Kambui Umoja youth group.	Y.307/06	19/09/06	1 1	9	20	Rice farming
66.	Kamiraru Youth Group	Y.329/06	28/09/06	2 1	6	27	Horticulture farming
67.	Kamithu youth Self help group	Y.402/06	19/10/06	7	1 0	17	poultry keeping
68.	Kamka Youth Group	Y.789/2008	5/2/2008	1 2	5	17	Poultry Keeping

69.	Kamogani Youth Group	a.7454/06	3/8/2006	1 1	6	17	Poultry Keeping
70.	Kamuiru Giakirai Support Youth Group	Y.173/2006	21/08/06	1 7	2	19	Dairy Farming
71.	Kamumaki Youth Farming Group	Y.1281/200 6	9/8/2006	2 0	8	28	Horticulture farming
72.	Kamunyange y. s. help group	Y.363/06	3/10/2006	1 4	5	19	French beans and tree nursery
73.	Kamutithi young men self group.	A.1968/97	18/08/03	1 7		17	Hort- french beans.
74.	Kamweti Youth Group	Y.247/06	8/9/2006	1 0	5	15	Horticulture farming
75.	Kandi Young farmers	A.4626/04	13/02/04	2 0	1	21	Growing frenth beans & chillies
76.	Kandongu Utheri Youth Group	Y.594/07	19/03/07	1 2	3	15	Poultry Rearing
77.	Kandongu Wendani Bicycle Transporters	Y.548/07	15/12/07	1 8		18	Rice farming

78.	Kangai Marura Righteous Youth Group	Y.656/07	21/05/07	1 5		15	Rice farming
79.	Kangai Nyakama Youth Group	Y.602/07	27/03/07	8	8	16	Rice farming
80.	Kangaita Youth Self Help Group	A.2004/97	14/10/06	6	1 0	16	Bee Keeping
81.	Kango Tujjenge	A.7795/07	15/02/07	1 1	1	12	Rice farming
82.	Kanoru Youth	Y.322/06	10/12/2003	2 9	4	33	tree planting
83.	Kanwe Youth and Development Self help Group	Y.501/06	13/03/06	1 1	9	20	Dairy Farming
84.	Karamaini Youth Group	Y.568/07	22/02/07	1 8	8	26	Dairy farming
85.	Karamani Bidii Youth Group	Y.520/07	12/6/2007	8	3	11	tree planting
86.	KARI Young People	A.7605/06	25/07/06	1 9		19	Horticulture farming
87.	Kariko Jikaze	Y.3008/200	19/09/06	1	5	15	Tree Planting

	Youth Group	6		0			
88.	Kariko Youth Group	Y.401/06	14/06/06	10	6	16	Horticulture Farming
89.	Karikwe Youth Group			10	6	16	Poultry Keeping
90.	Karira Village Water Project	A.5021/04	2/8/2004	9	12	21	Pig rearing.
91.	Kariru Bidii Youth Group	Y.77/06	26/07/06	14	4	18	Poultry Farming
92.	Kariru Young stars	A.1620/96	14/08/06	10	9	19	Pig rearing
93.	Kariti Youth Group	Y.382/06	12/10/2006	11	9	20	Chicken rearing
94.	Karurumo Youth Group	Y.686/07	6/7/2007	10	5	15	tree planting
95.	Kathare Karuri Youth Group	Y.83/06	27/07/06	9	6	15	Chicken Rearing
96.	Kathare West Vision Self help Group	Y.521/07	29/08/06	12	10	22	Horticulture farming
97.	Kathare Youth Self Help Group	y.121/2006	9/8/2006	16	2	18	Farm Inputs
98.	Kathugu Asali Ventures	Y/471/06	11/6/2006	27		27	Cattle Keeping
99.	Kathunguri	a.1686/96	27/07/06	1	9	21	Ilvestock Farming

	Youth Group			2			
100.	Kavote Brethren and CamPigners	A.4018/03	12/8/2004	4	8	12	Farming
101.	Kerugoya Jamii	B.2784/06	9/5/2006	6	7	13	Dairy Goat Farming
102.	Kerugoya Thanduka Youth Group	Y.281/2006	12/9/2006	1 7	9	26	Pig rearing
103.	Kerugoya Vision Youth Group	Y.138/2006	11/8/2006	1 4	3	17	Pig rearing
104.	Kiaga / Kathiru Youth Group	Y.1721/200 6	21/08/06	1 5	1 2	27	Horticulture farming
105.	Kiaga Effort Youth Group	Y.70/2006	20/07/06	2 0	3	23	Poultry Keeping
106.	Kiaga Kimorori Youth Group	Y.439/2006	6/9/2006	2 0	8	28	Rice Farming
107.	Kiaga Torch Youth Self Help Group	Y.511/2007	5/1/2007	1 4	7	21	Poultry Keeping
108.	Kiagi Self Help Group	A.6009/200 4	3/9/2004	1 1	8	19	Bee Keeping
109.	Kiamahiga	Y.4281/200	30/10/06	1	4	18	Pig rearing

	Tujjenge Youth Group	6		4			
110.	Kiamaina Kimuri Self help Group	A.7505/200 6	24/08/06	9	8	17	Pig rearing
111.	Kiambungu Upendo Youth Group	Y.357/2006	2/1/2006	2 5		25	Beef Rearing
112.	Kiamiriru Kaga Creativity Youth Group	Y.440/2006	7/11/2006	1 2	4	16	Fish Farming
113.	Kiamukiroche Youth Grou	Y.470/06	4/12/2006	6	9	15	Tree Nursery
114.	Kiamumu youth Group	Y.151/06	3/1/2006	1 4	4	18	Dairy Farming
115.	Kiamuthambi Multipurpose Youth Group	Y.2011/200 6	28/08/06	3 2	8	40	Horticulture farming
116.	Kiamwambia Upendo Youth Group	B.1271/99	12/11/1999		1 5	15	Bull Rearing
117.	Kiamwangi Gitumbi Youth Group	Y.155/06	15/08/06	1 6	4	20	Pig Rearing
118.	Kiamwathi	Y.419/06	1/11/2006	1	2	12	Pig rearing

	Pambazuka Youth Group			0			
119.	Kiamweki Youth Group	A.4829/04	12/5/2004	1 3	4	17	Horticulture farming
120.	Kiandai Mwikuri youth group.	Y.360/06	3/10/2006	8	7	15	Rice farming
121.	Kiandai Vision Youth Group	Y.522/07	9/4/2007	1 6	4	20	Fruit/Tree Nursery
122.	Kiandai Youth United Group	Y.388/06	10/2/2006	9	6	15	Pig rearing
123.	Kiandegwa Jitegemee Youth Group	Y.260/06	8/9/2006	1 5	4	19	Rice farming
124.	Kiandegwa ladies vision y. Group	Y.187/06	24/08/06	1 9	2	21	Pig keeping, tree nurseries
125.	KIANDERI YOUTH GROUP	Y.297/2006	14/09/06	1 9		19	Farming
126.	Kiandumo Glorious Youth Group	Y.242/06	6/9/2006	1 3	3	16	Horticulture farming
127.	Kiang'ethu Youth Group	Y/362/06	3/9/2006	1 0	5	15	Cattle Keeping
128.	Kiangima	A.1789/96	13/01/06	1		17	Pig Rearing

	Youth Group			7			
129.	Kiangima Youth Self Help Group	A.2665/99	16/08/06	1 8	4	22	Fish Farming
130.	Kiangombe Mnasa	Y.183/06	22/08/06	1 4	4	18	Pig Rearing
131.	Kiangoru youth Self h. group	Y.73/06	3/11/2006	1 3	1 0	23	Chicken rearing
132.	Kianjang'a United Youth Group	A.2050/97	1/9/1900	5		5	Pig rearing
133.	Kianjang'a wiyaitieYou h group.	A.2866/00	1/3/2000	6	3	9	Rice farming
134.	Kianjege Mwireri Youth group	Y.229/2006	1/9/2006	2 2	3	25	Poultry Keeping
135.	Kianjie United Lions Youth Group	Y.372/2006	6/10/2006	1 2	3	15	Pig Rearing
136.	Kianjogu Upendo Youth Group	Y.111/2006	4/8/2006	1 5	7	22	Pig rearing
137.	Kianjogu Youth in	y.264/2006	11/9/2006	1 1	1	12	Rice Farming

	Action						
138.	Kianugu Youth Multipurpose	A.6803/05	23/08/05	1 0		10	Rice farming
139.	Kianyeki United	A.7500/200 6	22/08/06	2 0		20	Pig rearing
140.	Kianyingi Muigwithania Youth Group	Y.110/06	4/8/2006	3 4		34	Pig rearing
141.	Kiaragana Youth Group	Y.342/06	28/09/06	1 5	1 0	25	Horticulture farming
142.	Kiarigi Wendani Youth Group	Y.371/06	5/10/2006	6	1 4	20	Pig rearing
143.	Kiaritha Mwikuria Youth Group	Y.347/2006	28/09/06	2 4		24	Pig rearing
144.	Kiarugari Destiny Youth Group	Y.398/06	10/3/2006	5	1 2	17	Horticulture Farming
145.	Kiawakara Welfare Self help Group	A.7595/200 6	29/09/06	6	1 2	18	Goat Rearing
146.	Kibingo Gatitu Youth Group	y.328/2006	3/10/2006	1 5		15	Horticulture farming
147.	Kibingoti F. Y	Y.429/06	3/4/2006	1	1	27	Horticulture

	Development Group			7	0		Farming
148.	Kiburu United Youth Group	A.4198/03	18/06/03	1 0	6	16	Pig rearing
149.	Kieni Youth Development Self Help Group	Y.534/2007	1/1/2007	2 0	5	25	Dairy Farming
150.	Kiga Self Help Group	A.7687/06	27/11/06	1 2	6	18	Bee Keeping
151.	Kigaki Gachigi Self Help Group	A.5102/04	8/10/2004	1 0	8	18	Bull Rearing
152.	Kigandika youth group.	Y.175/06	22/08/06	1 4	4	18	Pig rearing
153.	Kigioini Jitahidi Youth Group	Y.351/06	17/06/06	1 5		15	Horticulture Farming
154.	Kiguni youth Group	A.4227/03	7/7/2003	1 2	8	20	Dairy Farming
155.	Kihuro Future Leaders youth Group	Y.474/06	12/3/2006	8	7	15	Fish Keeping
156.	Kiingati Youth Self Help Group	Y.37/06	3/7/2006	9	6	15	Rice farming

157.	Kima Youth Group	A.3569/06	9/11/2006	1 8	7	25	Beef Rearing
158.	Kimandi Central Group	Y.64/2006	19/07/06	1 4	4	18	Pig rearing
159.	KIMANDI YOUTH GROUP	Y.378/2006	11/10/2006	1 9	3	22	Pig rearing
160.	Kimandi Youth Poverty Eradication group	Y.101/2006	1/8/2006	2 7	2	29	Horticulture farming
161.	Kimathi Nyangio youth group.	Y.149/06	15/08/06	1 1	6	17	Poultry keeting
162.	Kimbimbi Destiny y. Group	Y.262/06	11/9/2006	1 0	3	13	french beans farming
163.	Kimbimbi Destiny y. Group	Y.262/06	11/9/2006	1 0	3	13	French Beans
164.	Kimbimbi Donkey C- Youth Transporters	Y.317/06	21/09/06	1 4		14	Rice farming
165.	Kimunye Kiriku Youth	Y.210/06	20/08/06	1 8	2	20	Dairy Farming

166.	Kinga Kandongu	A.4459/03	21/04/03	1 7		17	Rice farming
167.	Kinga Kandongu	A.4459/03	29/09/03	1 4	4	18	Rice farming
168.	Kingati Tirithia	Y.618/07	31/03/06	1 0	5	15	Rice farming
169.	Kinyaga Multiple Youth Group	A.6279/05	14/01/05	1 2	5	17	Rice farming
170.	Kinyange Youth Group	Y.410/06	15/06/06	4	1 1	15	Pig rearing
171.	Kiorugari Destiny youth group	Y.398/06	18/10/06	1 0	3	13	French beans farming
172.	Kirikinya Youth Group	Y.27/06	11/9/2006	1 6		16	poultry farming
173.	Kiriko Men's Welfare	Y.623/07	4/8/2006	1 9		19	Goat Rearing
174.	Kirimaini Youth Group	Y.27/06	16/06/06	2 9		29	Fish Keeping
175.	Kirimara Kirimaini Youth Self Help Group	y.394/06	18/10/06	1 8	2	20	Horticulture Farming
176.	Kirinyaga Youth	Y.629/07	24/04/07	9	9	18	Rabbit rearing

177.	Kirutira Mwangaza Youth Group	Y.321/2006	25/09/06	1 4	8	22	Horticulture farming
178.	klthanga'aini Youth Group	Y.528/07	26/01/07	1 3	3	16	Horticulture farming
179.	Kithinguri Island	Y.588/06	17/04/07	9	9	18	Pig rearing
180.	Kitundumo Self Help Youth Group	A.553/07	12/5/2007	9	6	15	Poultry Rearing
181.	Kiuma Kabiriri	Y.380/06	12/10/2006	1 3	1 2	25	Rice farming
182.	KI-Undu Self Help Group	A.4195/03	18/06/03	1 8		18	Horticulture farming
183.	Kiunyu Youth	Y.719/07	10/8/2007	2 5	3	28	Horticulture farming
184.	Kiuria Bicycle Transporters Self Help Group	A.482/04	9/6/2004	1 7		17	Rice farming
185.	KM Youth Group	Y.131/06	10/8/2006	2 0	8	28	poultry farming
186.	Korata Youth Project	Y.721/07	6/7/2007	1 0	6	16	Bull Rearing
187.	Koroma Youth Group	Y.42/2006	11/7/2006	3 4		34	Horticulture farming

188.	Kugana Gwika kiarui y. group	Y.258/06	7/9/2006	1 1	6	17	Pig rearing
189.	Kugana Gwika youth group	Y.387/06	19/09/06	2 1		21	french beans farming
190.	Kutus Baraka Youth Group	Y.74/06	20/11/02	2 7		27	Rice farming
191.	Kutus Hawkers Self Help Group	A.5017/04	2/8/2004	1 5		15	Poultry Keeping
192.	Kutus Taxi Self Help Group	A.3943/02	6/10/2006	2 4	1	25	Rice farming
193.	Kutus Youth Group	Y.15/06	30/05/06	4 2		42	Pig rearing.
194.	Lulu Youth Group	Y.587/2007	13/03/07	1 9 4		23	Poultry Keeping
195.	Maganjo Youth Group	Y.377/06	8/6/2008	1 1	4	15	Horticulture Farming
196.	Magegania Mutige W. Group	B.3977	7/2/2008		1 5	15	Dairy Goat Farming
197.	Mahoya riverside y S. H. G.	Y.154/06	15/08/06	1 1	3	14	fish farming

198.	Makena youth Group	Y.125/06	9/8/2006	1 3	1 0	23	Pig rearing
199.	Mathangauta Tumaini Youth Association	Y.265/06	11/9/2006	1 4	3	17	Rice farming
200.	Mathatha Youth Group	Y.41/06	5/7/2006	1 1	9	20	Tree Nursery
201.	Mathia Youth Group	Y.722/07	6/7/2007	1 4	1	15	Pig rearing
202.	Mathigaini Kariua Youth Group	Y.603/07	27/03/07	1 5	2	17	Rice farming
203.	Mathigaini Kariua Youth Group	Y.572/07	10/2/2007	1 5	2	17	poultry farming
204.	Matunda Farming	Y.53/06	3/10/2006	8	8	16	Horticulture farming
205.	Mawindo Youth Group	Y.54/06	17/07/06	1 2	5	17	Poultry rearing
206.	Mbora Gatugi Self Help Group	A.7939/07	24/04/07	1 4	3	17	Horticulture farming
207.	Mburari Young Youth Group	Y.391/2006	18/10/06	2 4		24	Rice Farming
208.	Membe Yoooo	Y.368/06	5/10/2006	1	6	20	Farming

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209.	Mikima - ini Youth Taxis	Y.287/06		2 0		20	Pig rearing.
210.	Mikimaini Youth Group	Y.464/06	29/11/06	1 1	8	19	French Bean
211.	Mikimainin Kwinyitia Youth Group	Y.604/07	27/03/07	1 0	5	15	Rice farming
212.	Miti ini Tree Seedling	A.7474/06	18/08/06	1 4	2	16	Tree Planting
213.	Mitiini youth Group	Y.558/07	21/01/07	7	8	15	Goat Rearing
214.	Mt. Kenya Kanyeki Project	A.7582/06	28/09/06	9	8	17	Dairy Farming
215.	Mt. Kenya Kanyeki Project	A.7582/06	28/09/06	9	1 2	21	Dairy Goat Farming
216.	Mt. Kenya United Welfare Self Help Group	A.6234/04	17/12/04	2 0	1 1	31	Pig rearing
217.	Mugaya Youth Group	Y.1121/200 6	8/8/2006	1 5	3	18	Pig rearing
218.	MUGIMI YOUTH	Y.289/2006	13/09/06	9	4	13	Rearing Pigs

	GROUP						
219.	Mugiuni Development Youth Group	Y.2007/200 6	28/08/06	2 2	1	23	Bee Keeping
220.	Mugumo Youth Group	Y.253/06	9/2/2006	1 1	4	15	Horticulture Farming
221.	Muiguithania Gatwe Youth Group	Y.2331/200 6	4/9/2006	3 3	1 0	43	Poultry Keeping
222.	Mujigathe Kabui youth Group	Y.582/07	9/3/2007	1 7		17	Fish farming
223.	Mukangu Youth Project	Y.294/06	21/02/06	2 0	1 9	39	Dairy Farming
224.	Mukuria youth group.	Y.295/06	14/09/06	2 2	8	30	Pig rearing
225.	Mukuyu Youth Group	Y.693/07	11/7/2007	1 4	8	22	Fish farming
226.	Mukyatha Self Help Group	A.7542/200 6	8/9/2006	2 0	5	25	Dairy Farming
227.	Mumathi women Group	b.2797/06	26/05/06		3 0	30	Poultry Keeping
228.	Mumo Youth Project	Y.346/06	6/3/2006	1 4	4	18	Pig rearing
229.	Mungama youth group.	Y.32/06	27/06/06	1 6		16	hort farming, bull rearing.

230.	Mung'aru youth Group	A.680/05	23/08/05	1 7		17	Pig rearing
231.	Munyaka Vision Youth Group	A.4284/03	28/07/03	1 3	4	17	Rice farming
232.	Muragara Bidii Youth Group	Y.280/06	10/3/2006	1 5	2	17	Poultry Keeping
233.	Murata youth group.	Y.82/06	27/07/06	1 3	2	15	horticultutal farming, passion fruits.
234.	Muriko Youth Group	Y.79/06	25/07/06	1 1	9	20	Pig Rearing
235.	Murubara upraising Youth Group	Y.328/06	27/09/06	2 4	5	29	poultry keeping

SERVICE PROVISION

S/N O.	NAME OFGROUP	REG.NO.	REG.D ATE	MEMBERSHIP			ACTIVITIES
				M	F	TOTAL	
1.	AFCA youth AIDS Group	A.4951/04	7/8/200 4	5	15	20	Computer Services

2.	Arahuka Youth Group	y.783/07	30/01/07	5	10	15	Wedding Decorations
3.	ELIMU KWA JAMII	A.4710/2004	22/02/04	8	4	12	Catering
4.	GIATATHA UNITED YOUTH WELFARE	Y.313/2006	21/09/06	14	1	15	Battery Charge & Kinyozi
5.	Haraka youth bicycle taxi	Y.28/06	22/06/06	28	1	29	motorcycle taxi
6.	Haraka youth bicycle taxi	Y.28/06	22/06/06	28	1	29	motorcycle taxi
7.	IRII DESTINY YOUTH GROUP	Y.235/2006	14/09/06	13	10	23	Car Wash
8.	Ithiegeni Machira Youth Group	A.2715/99	25/01/05	8	4	12	Production of CDS & DVDS
9.	Kagumo Mwhoko Youth Group	Y.109/2006	3/8/2006	17	7	24	Computer Project
10.	Kagumo Sunrise Youth Group	Y.324/2006	27/09/06	21	21	42	Catering

11.	Kairungu youth group	Y.715/07	9/8/2007	15	5	20	Art and Design
12.	Kamungi Youth Group	Y.241/06	8/9/2006	9	7	16	Cereals Store
13.	Kangaita Youth Empowerment Programme	A.6802/2004	23/08/04	25	6	31	Computer Project
14.	Kanju Seekers Youth Group	Y.504/2006	11/12/2006	15	5	20	Tents & Chairs renting
15.	Kathaka youth Cycle Group	Y.535/06	1/2/2007	13	5	18	Motror Bikes Operations
16.	Kawanjani Youth Group	A.6767/05	5-Aug	11	3	14	Video Shooting
17.	Kerugoya Amani Youth Group	Y.114/2006	8/8/2006	15		15	Tents & Chairs renting
18.	Kerugoya High Visioned Youth group	Y.232/2006	4/9/2006	6	9	15	Kinyozi
19.	Kerugoya Utq Youth Grp.	Y.35/2006	28/06/06	11	11	22	Music production
20.	Kiamaina Vision	Y.269/200	11/9/20	4	17	21	Catering

	Youth Group	6	06				
21.	Kiandai Mobile Taxi Services	A.3478/01	1/26/19 00			0	taxi- bicycle
22.	Kibange Oriu Youth Group	Y.585/07	13/03/0 7	13	5	18	HIV/AIDS Sensitization
23.	Kibingo Jikaze Self Help Group	a.4960/200 4	13/07/0 4	11	4	15	Mobile Communication
24.	Kibingoti Royal and Sovereign Youth Group	A.4861/04	3/4/200 4	15		15	Café Business
25.	Kiriko Kirobo Stage Tax	A.6516/05	10/5/20 05	17		17	Bicycle Taxis
26.	Kirinyaga Daawa Youth Group	A.4566/05	13/04/0 3	10	4	14	Hotel Business
27.	Kutus Visioned Youth Group	Y.20/06	6-Jul	11		11	Oxen Ploughing
28.	Maridadi Youth Group	y.169/06	21/08/0 6	4	16	20	Pool Table
29.	Mbarangu youth group	Y.227/06	1/9/200 6	8	12	20	Tents purchasing
30.	MBIRI BODA	A.3885/02	22/08/0	17		17	Transporting

	BODA SELF H. GROUP		6				people to work/ markets using motor bikes.
31.	Mount Kenya Drama Club	A.3596/02	18/01/0 2	14	3	17	Pool Table
32.	Mukenia Youth Research Group	A.5076/04	17/08/0 4	8	9	17	Saloon Business
33.	Mukui Youth Project	Y.355/06	1/10/20 06	17	5	22	HIV/AIDS
34.	Mururu Youth Self Help Group	Y.331/06	28/09/0 6	13	2	15	Café Business
35.	Mutarabo Horticulture	A.3957/06	9/11/20 06	5	21	26	Bicycle Taxis
36.	Muteithania Kaburi Youth Group	Y.36/06	30/06/0 6	17	3	20	Hotel Business
37.	Mutetya Kutus Self Help Group	A.8254/07	12/9/20 07	15		15	Oxen Ploughing
38.	Muthigi Mwireri Youth Group	Y.222/06	1/9/200 6	16		16	Pool Table
39.	Mutithi Bahati	Y.55/06	17/07/0	12		12	Tents

	Youth Group		6				purchasing
40.	Mutithi Ebenezer Youth Group	Y.52/06	17/07/0 6	16		16	Transporting people to work/markets using motor bikes.
41.	Mutithi Kabiriri	Y.160/06	16/08/0 6	15	31	46	Pool Table
42.	Mutithi Riga Ebeneza	Y.561/07	22/02/0 7		16	16	Saloon Business
43.	Mutithi Riga Kuuga Na Gwika Youth Group	Y.396/06	18/10/0 6	8	12	20	HIV/AIDS
44.	Mutitu Youth Development Group	Y.255/200 6	7/9/200 6	28	5	33	Café Business
45.	Mutuanguyi Youth Dairy	A.7431/20 06	26/07/0 6	18		18	Bicycle Taxis
46.	Muungano Youth Progressive	Y.554/07	16/02/0 7	21	5	26	Hotel Business
47.	Mwamko Youth Challengers	Y.5/06	31/01/0 6	10	6	16	Oxen Ploughing

48.	Mwana Wi Kio Self Help Group	A.3323/01	21/03/0 1	9	10	19	Pool Table
49.	Mwangaza Youth Group	Y.567/07	22/02/0 7	15	7	22	Tents purchasing
50.	Mwathai - ni Self Help Group	A.6987/05	14/11/0 5	15		15	Transporting people to work/ markets using motor bikes.
51.	Mwathani Nduthia Youth Group	Y.405/200 6	20/10/0 6	10	5	15	Pool Table
52.	Mwendi Men Self Help Group	A.47861/2 004	22/04/0 4	15		15	Café Business
53.	Mwerua Kianjang'a United	Y.414/05	164/05	11	9	20	Bicycle Taxis
54.	Mwihoko Kandongo Youth Group	Y.102/06	2/8/200 6	14	3	17	Hotel Business
55.	Mwihoko Mwireri Self Help Group	A.6355/05	1/3/200 5	9	7	16	Oxen Ploughing

56.	Mwihoko riverside women group	B.2479/05	10/5/20 05		12	12	Pool Table
57.	Mwiikiriria Youth Group	Y.438/06	6/11/20 06	22	3	25	Tents purchasing
58.	Mwiko Youth Group	T.437/06	6/11/20 06	17	1	18	Transporting people to work/ markets using motor bikes.
59.	Mwireri Githure Youth Group	y.605/07	27/03/0 7		17	17	Pool Table
60.	Mwireri Kiarigi Youth Group	Y.665/07	5/6/200 7		15	15	Saloon Business
61.	MWITAITHIA S. H GROUP.	A.4249/20 03	16/07/0 3	8	11	19	HIV/AIDS
62.	Mwongozo Chicken Sellers	Y.665/05	5/7/200 5	6	12	18	Café Business
63.	Ndimi Gakuyu Youth Group	Y.212/200 6	30/08/0 6	15	1	16	Bicycle Taxis
64.	Nditi Ya Anake Youth Group	Y.701/07	7/9/200 7	15		15	Hotel Business

65.	Ndorome Young Victor Youth Group	Y.583/07	12/3/20 07	11	5	16	Oxen Ploughing
66.	Nduini Elite Welfare Group	A.6263/20 05	4/1/200 5	11	8	19	Pool Table
67.	Neema Persons With Disability	A.6438/20 05	6/4/200 5	28	12	40	Tents purchasing
68.	New Era	A.4564/03	18/12/0 6	13	6	19	Transporting people to work/ markets using motor bikes.
69.	Ngarange Self Help Group	A.2588/99	14/08/0 6	9	6	15	Pool Table
70.	Ngoraka Youth Group	Y.168/200 6	18/08/0 6	21	4	25	Saloon Business
71.	Ngugu-ini youth group	Y.17/06	6/6/200 6	18	4	22	HIV/AIDS
72.	Ngugu-ini youth group	Y.17/06	6/6/200 6	18	4	22	Bodaboda
73.	Nguka mapambano	A.4893/04	9/6/200 4	8	12	20	drama.

	drama & comedy						
74.	Nguka mapambano drama & comedy	A.4893/04	9/6/200 4	8	12	20	Drama and Comedy
75.	Nguka nyakio Boda Boda	Y.179/06	22/08/0 6	14	4	18	Bicycle Taxis
76.	Nguka taxi	A.2823/99	10/5/20 05	37		37	taxi- bicycle
77.	Rehema Gitwe Youth Group	y.409/2006	27/10/0 6	11	4	15	Bicycle Transport
78.	Rukenya Youth Self Help Group	A.2173/97	7/10/20 05	8	6	14	Educative Drama
79.	Tuthii Youth Group	Y.524/07	18/04/0 7	4	12	16	Ta le Banking
80.	Umoja Bicycle Transporters	A.4097/20 03	26/02/0 7	15		15	Boda Boda Business
81.	Ushindi Kibirigwi Youth Group	A.3460/07	3/3/200 7	9	6	15	drama.
82.	Wiumiririe Commuter Youth	Y.427/200 6	30/10/0 6	17	2	19	Boda Boda Business

	Group						
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COMMERCIAL

S/NO	NAME OF GROUP	REG.NO.	REG.DAT E	MEMBERSHIP			ACTIVITIE S
				M	F	TOTA L	
1.	AFCA youth AIDS Group	A.4951/04	7/8/2004	5	1 5	20	Cereals
2.	Arahuka Youth Group	y.783/07	30/01/07	5	1 0	15	Milk bar
3.	ELIMU KWA JAMII	A.4710/200 4	22/02/04	8	4	12	French beans
4.	GIATATHA UNITED YOUTH WELFARE	Y.313/2006	21/09/06	1 4	1	15	Cereals store
5.	Haraka youth bicycle taxi	Y.28/06	22/06/06	2 8	1	29	Grocery
6.	Haraka youth	Y.28/06	22/06/06	2	1	29	Fruit store

	bicycle taxi			8			
7.	IRII DESTINY YOUTH GROUP	Y.235/2006	14/09/06	1 3	1 0	23	Agrovet
8.	Ithiegeni Machira Youth Group	A.2715/99	25/01/05	8	4	12	Kiosk
9.	Kagumo Mwihoko Youth Group	Y.109/2006	3/8/2006	1 7	7	24	Shop
10.	Kagumo Sunrise Youth Group	Y.324/2006	27/09/06	2 1	2 1	42	Wholesale
11.	Kairungu youth group	Y.715/07	9/8/2007	1 5	5	20	Cereals
12.	Kamungi Youth Group	Y.241/06	8/9/2006	9	7	16	Milk bar
13.	Kangaita Youth Empowermen	A.6802/200 4	23/08/04	2 5	6	31	French beans

	t Programme						
14.	Kanjii Seekers Youth Group	Y.504/2006	11/12/2006	1 5	5	20	Cereals store
15.	Kathaka youth Cycle Group	Y.535/06	1/2/2007	1 3	5	18	Grocery
16.	Kawanjani Youth Group	A.6767/05	5-Aug	1 1	3	14	Fruit store
17.	Kerugoya Amani Youth Group	Y.114/2006	8/8/2006	1 5		15	Agrovet
18.	Kerugoya High Visioned Youthgroup	Y.232/2006	4/9/2006	6	9	15	Kiosk
19.	Kerugoya UTQ Youth Group	Y.35/2006	28/06/06	1 1	1 1	22	Shop
20.	Kiamaina Vision Youth Group	Y.269/2006	11/9/2006	4	1 7	21	Wholesale
21.	Kiandai Mobile Taxi	A.3478/01	1/26/1900			0	Cereals

	Services						
22.	Kibange Oriu Youth Group	Y.585/07	13/03/07	1 3	5	18	Milk bar
23.	Kibingo Jikaze Self Help Group	a.4960/2004	13/07/04	1 1	4	15	French beans
24.	Kibingoti Royal and Soverign Youth Group	A.4861/04	3/4/2004	1 5		15	Cereals store
25.	Kiriko Kirobo Stage Tax	A.6516/05	10/5/2005	1 7		17	Grocery
26.	Kirinyaga Daawa Youth Group	A.4566/05	13/04/03	1 0	4	14	Fruit store
27.	Kutus Visioned Youth Group	Y.20/06	6-Jul	1 1		11	Agrovet
28.	Maridadi Youth Group	y.169/06	21/08/06	4	1 6	20	Kiosk
29.	Mbarangu	Y.227/06	1/9/2006	8	1	20	Shop

	youth group				2		
30.	MBIRI BODA BODA SELF H. GROUP	A.3885/02	22/08/06	1 7		17	Wholesale
31.	Mount Kenya Drama Club	A.3596/02	18/01/02	1 4	3	17	Cereals
32.	Mukenia Youth Research Group	A.5076/04	17/08/04	8	9	17	Milk bar
33.	Mukui Youth Project	Y.355/06	1/10/2006	1 7	5	22	French beans
34.	Mutetya Kutus Self Help Group	A.8254/07	12/9/2007	1 5		15	Cereals store
35.	Ngugu-ini youth group	Y.17/06	6/6/2006	1 8	4	22	Grocery
36.	Nguka mapambano drama &	A.4893/04	9/6/2004	8	1 2	20	Fruit store

	comedy						
37.	Nguka mapambano drama & comedy	A.4893/04	9/6/2004	8	1 2	20	Agrovet
38.	Nguka nyakio Boda Boda	Y.179/06	22/08/06	1 4	4	18	Kiosk
39.	Nguka taxi	A.2823/99	10/5/2005	3 7		37	Shop
40.	Ngurubani Bicycle	Y.286/06	22/09/06	6	1 4	20	Wholesale
41.	Ngurubani Donkey Women Self Help Group	A.7031/05	8/12/2005	1 5		15	Cereals
42.	Ngurubani Environmenta l Vision	Y.724/07	26/04/05	8	4	12	Milk bar
43.	Ngurubani Generations Self Help	Y.4330/03	23/02/07	1 2	5	17	French beans

	Group						
44.	Ngurubani Shamaz Youth Self Help Group	y.208/06	29/08/06	1 7	1 4	31	Cereals store
45.	Ngwerwe Visionary	Y.521/07	13/06/06	1 0	7	17	Grocery
46.	Nimrod youth group.	Y.420/06	1/11/2006	1 4	6	20	Fruit store
47.	NJARIAMA YOUTH SELF HELP GROUP	Y.381/2006	12/10/2006	8	9	17	Agrovet
48.	Njega Youth Self Help Group	Y.97/2006	31/07/06	1 3	1	14	Kiosk
49.	Njinjenge Mukure youth Group	Y.366/06	5/10/2006	1 3	4	17	Shop
50.	Njohuku Self help group.	Y.465/06	30/11/06	2 5		25	Wholesale

51.	Njukiria Youth Group	Y.211/06	29/08/06	1 1	7	18	Cereals
52.	Nyaka Self Help Group	A.728/06	10/5/2006	1 5		15	Milk bar
53.	Nyakanga Youth Group	Y.147/06	1/1/2006	1 5		15	French beans
54.	Nyakio Youth Self Help Group	Y.459/06	27/11/06	8	1 2	20	Cereals store
55.	Nyamidi Riagicheru Youth Group	Y.588/07	3/5/2007	5	1 3	18	Grocery
56.	Nyangati Ebeneza	Y.547/07	15/02/07	1 4	4	18	Fruit store
57.	Nyangati Githuri Youth Group	Y.468/06	1/12/2006	1 7		17	Agrovet
58.	Nyangati Githuri Youth Group	Y.468/006	1/12/2006	1 7		17	Kiosk
59.	Nyangio	A.6942/05	17/10/05	9	1	24	Shop

	Royal Youth Group				5		
60.	Nyaru Youth Group	B.2879/06	23/08/06	4	8	12	Wholesale
61.	Passion Youth Group	Y.453/06	13/07/06	5	1 4	19	Cereals
62.	Passion Youth Group	Y.453/06	20/11/07	1 5	6	21	Milk bar
63.	Polland Youth Group	Y.421/06	1/11/2006	7	8	15	French beans
64.	Reboboth	Y.787/08	4/2/2008	1 1	9	20	Cereals store
65.	Red soil KIMRED	Y.174/06	22/08/06	1 0	4	14	Grocery
66.	Rehema Gitwe Youth Group	y.409/2006	27/10/06	1 1	4	15	Fruit store
67.	Riagicheru Gathiriku	Y.578/07	23/01/07	1 3	3	16	Agrovet
68.	Riagicheru Kathiriku	Y.578/06	23/01/07	1 3	3	16	Kiosk

69.	Riagititu Youth Group	y.214/2006	30/08/06	2 8	2	30	Shop
70.	Ruiru Bafana youth Group	Y.256/06	7/9/2006	1 0	1 4	24	Wholesale
71.	Ruiru Bafana youth Group	Y.256/06	15/08/06	6	8	14	Cereals
72.	Ruiru Poverty Eradication	Y.356/06	1/10/2006	8	6	14	Milk bar
73.	Rukanga Jikaze Youth Group	G.55/07	20/12/07	2 1	9	30	French beans
74.	Rukanga Kabuku Youth Group	Y.592/07	19/03/07	1 4	8	22	Cereals store
75.	Rukanga Kamahethu Youth Group	Y.278/06	11/4/2007	1 0	6	16	Grocery
76.	Rukanua Youth Group	Y.557/07	12/5/2007	1 2	6	18	Fruit store
77.	Rukenya Nyota Njema	A.7458/06	15/12/06	1 1	9	20	Agrovet

	Youth						
78.	Rukenya Youth Self Help Group	A.2173/97	7/10/2005	8	6	14	Kiosk
79.	Rukuri Youth Group	Y.58/06	18/07/06	2 4		24	Shop
80.	Rumagare Youth Group	Y.89/06	Y.89/06	1 4	4	18	Wholesale
81.	Rumathi Youth Group	Y.218/06	31/08/06	9	8	17	Cereals
82.	Rung'eto Pioneer Youth Group	a.4463/03	30/09/03	2 4	6	30	Milk bar
83.	Rung'eto progressive.	A.7525/06	1/9/2006	1 4	1 2	26	French beans
84.	Rwambiti Youth stars	Y.349/06	29/09/06	1 3	1 2	25	Cereals store
85.	Rwamuthamb i Youth Self Help group	Y.506/06	14/12/06	8	4	12	Grocery
86.	Rwangigi	Y.221/06	11/4/2006	7	8	15	Fruit store

	Youth Group						
87.	Rwangondu Kagio Youth Group	Y.161/06	16/08/06	1 4	2	16	Agrovet
88.	Rwangondu Self Help Group	A.669/05	5/7/2005	1 5	3	18	Kiosk
89.	Rwangondu Self Help Group	A.6692/05	13/07/05	3 2		32	Shop
90.	Siloam Rice Growers	Y.545/07	15/02/07	6	7	13	Wholesale
91.	Sloam Youth Group	Y.365/06	4/10/2006	2 1		21	Cereals
92.	Sportlight Youth Group	Y.376/06	6/10/2006	9	3	12	Milk bar
93.	Sunrise Youth Group	Y.178/06	22/08/06	1 4	2	16	French beans
94.	Tebere Dynamic Movement	A.3038/03	21/07/03	1 3	2	15	Cereals store

	Self Help Group						
95.	Tebere Loading Self Help Group	A.484/04	21/05/04	1 8		18	Grocery
96.	Terin Youth Group	Y.139/2006	11/8/2006	1 6	4	20	Fruit store
97.	Tetu Developing Youth Group	Y.525/07	10/4/2007	1 1	1 3	24	Agrovet
98.	Thangari Youth Group	Y.94/2006	31/07/06	1 6	2	18	Kiosk
99.	Thiba South Youth Group	Y.248/06	6/9/2006	2 0	1	21	Shop
100	Thigirichi Central Youth Group	Y.447/06	9/11/2006	1 4	9	23	Wholesale
101	Thimu North United youth Group	Y.228/06	1/9/2006	2 2	5	27	Cereals
102	Thumaita East	Y.246/06	8/9/2006	9	4	13	Milk bar

	Youth Group						
103	Thumaita Kamwende youth group.	A.1266/95	19/05/03	1 9	1 5	34	French beans
104	Thumaita West United Youth Group	Y.442/06	10/4/2006	2 0	5	25	Cereals
105	Thumari youth group.	Y.153/06	15/08/06	1 3	5	18	Milk bar
106	Township Youth Group	Y.156/06	15/08/06	6	1 4	20	French beans
107	Triumph Christian Group	A.6627/05	14/06/05	1 0	9	19	Cereals store
108	Tumaini brothers	A.4290/03	28/07/03	1 6		16	Grocery
109	Tumaini Kiandunyu Youth Group	Y.339/06	28/08/06	1 5	1 5	30	Fruit store
110	Tumaini Mbili Youth Group	A.6506/05	3/5/2005	1 1	8	19	Agrovet

111	Tumaini Thiguku Youth Group	y.798/07	28/02/07	1 7	1 7	34	Kiosk
112	Tuthamba youth group	Y.166/06	18/08/06	1 2	3	15	Shop
113	UGI Youth P.	A.385/06	10/2/2006	8	7	15	Wholesale
114	Uguurio Youth Group	y.404/06	14/06/06	7	9	16	Cereals
115	Ujamaa Youth Group	Y.514/07	9/1/2007	1 3	1 1	24	Milk bar
116	Umoja Gatuto Women Group	Y.3521/200 7	17/10/07		1 6	16	French beans
117	United Mbiri Youth Group	Y.399/06	19/10/06	1 3	2	15	Cereals store
118	United Njuku Youth Group	Y.209/06	29/08/06	1 4	6	20	Cereals
119	Upendo Jua kali youth group.	Y.431/06	31/10/06	9	8	17	Milk bar
120	Utheri WA	Y.206/2006	28/08/06	2	1	31	French beans

	Rurii Youth Group			0	1		
121	Uwezo Youth Group	Y.250/06	6/9/2006	1 3	5	18	Cereals store
122	Valley of Victory Youth Group	Y.653/07	18/05/07	8	1 2	20	Grocery
123	Vijana Tuendele Mukure Youth Group	Y.447/06	11/3/2006	9	7	16	Fruit store
124	Vision Brothers Youth Group	Y.303/06	18/09/06	1 7		17	Agrovet
125	Waigiri Youth Group	Y.177/2006	22/08/06	1 4	2	16	Kiosk
126	Waka Youth Self Help group	Y.2003/200 6	28/08/06	2 3		23	Shop
127	Wamumu disabled s.	A.4333/03	8/8/2003	5	1 6	21	Wholesale

	help group						
128	Wamumu disabled s. help group	Y.4333/03	10/3/2003	5	1 6	21	Cereals
129	Wanguru Good Hope	Y.375/06	6/10/2006	3	9	12	Milk bar
130	Wanguru Youth Group	y.400/06	19/10/06	1 4	1	15	French beans
131	Wanjuguna Intergrated	Y.572/07	1/3/2007	2 3	8	31	Cereals store
132	Wendani Nguruini Youth Group	y.681/2006	20/07/06	9	6	15	Grocery
133	Wendani youth group.	Y.316/06	21/09/06	1 0	6	16	Fruit store
134	Wendani youth group.	Y.316/06	21/09/06	1 0	6	16	Agrovet
135	Wendo Wa Tha kiamiciri	Y.337/07	5/2/2007	4	1 5	19	Kiosk
136	Wiigwithano Ngurubani	Y.670/07	15/06/07	1 1	5	16	Shop

	Youth Group						
137	Wimenye Mwitirithia Youth Group	Y.646/2007	7/5/2007	7	8	15	Wholesale
138	Witeithie Probation Self Help Group	A.8129/07	11/7/2007	1 6	5	21	Cereals
139	Witeithie Probation Self Help Group	a.7185/06	14/03/06	1 5	3	18	Milk bar
140	Wiyumiririe Kiania Youth Group	Y.457/07	30/04/07	8	7	15	French beans
141	YM Kianjogu Y. group	Y.66/06	19/07/06	2 1		21	Cereals store
142	Young Millenium Kianjogu	Y.66/06	5/6/2006	5	1 3	18	Grocery
143	Youth Bidii Youth Development	A.7802/07	11/11/2007	7	1 0	17	Cereals

	Group						
144	Youth leaders dev. Forum	A.6935/05	14/10/05	1 4	7	21	Milk bar
145	Murubara upraising Youth Group	Y.328/06	27/09/06	2 4	5	29	French beans
146	Mururi ini Youth Group	Y.270/06	11/9/2006	2 6	2	28	Cereals store
147	Mathikiri youth group	Y.448/06	9/11/2006	8	4	12	Grocery
148	Ngugu-ini youth group	Y.17/06	6/6/2006	1 8	4	22	Pigs butchery

MANUFACTURING

S/N O.	NAME OFGROUP	REG.NO.	REG.D ATE	MEMBERSHIP			ACTIVITIE S
				M	F	TOTA L	
1.	Gift of Nature Youth Group	Y.86/06	25/07/0 6	8	7	15	Making Soaps
2.	Gikutha Youth	Y.24/06	4/10/20 06	10	5	15	Woodworsho p

3.	Ithiegeni Machira Youth Group	A.2715/99	25/01/05	8	4	12	Production of CDS & DVDS
4.	Jiinue Karii y. group	Y.46/06	11/7/2006	3	7	10	mini bakery
5.	Kabibiriri Giathumbi	Y.298/06	7/6/2006	5	11	16	Quarry Materials
6.	KAMONDO SELF ELEVATION Y. G.	Y.162/2006	16/08/06	21	2	23	DETERGENT MAKING
7.	Kianjogu kombo- ini	Y.397/06	18/10/06	7	4	11	mini bakery
8.	Kianjogu kombo- ini	Y.394/07	18/10/06	7	4	11	Bakery
9.	KIFORE SELF HELP GROUP	A.4499/2003	29/10/03	12	10	22	BARSOAP PRODUCTION
10.	Mutithi Ebenezer Youth Group	Y.52/06	17/07/06	16		16	Milk processing
11.	Mwihotori Group	Y.574/200	1/3/200	4	11	15	Dress Making

		7	7				
12.	Mwireri mwega youth group.	Y.91/06	28/07/06	3	10	13	Tailoring
13.	Mwireri mwega youth group.	Y.91/06	28/07/06	3	10	13	Tailoring
14.	Ngiroche Mapambazuko youth Group	Y.9/06	7/4/2006	16	9	25	Production of Milk salve & bar soap
15.	Rung'eto Classic	y.245/06	8/6/2006	14	2	16	Fruit Processing
16.	Tuungane Tuamue Youth Group	y.103/2006	2/8/2006	11	5	16	Tailoring

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