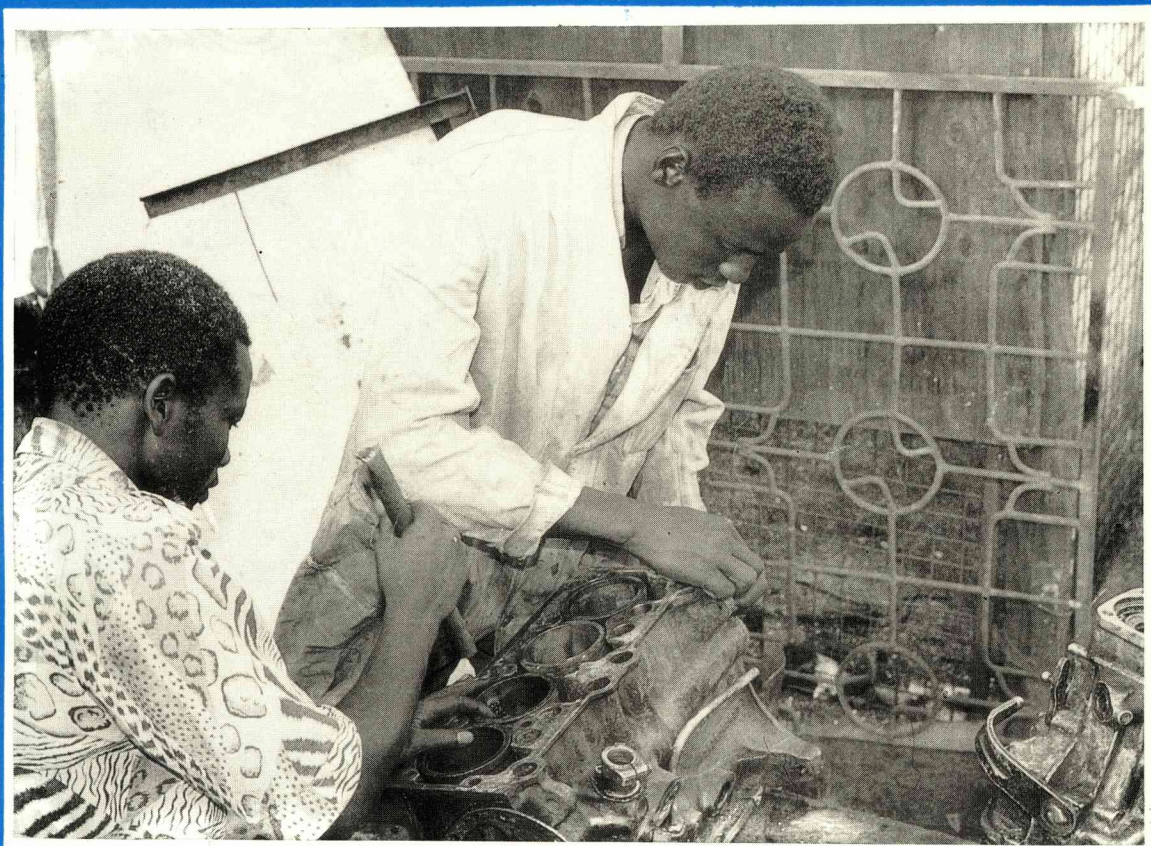


INFORMAL SECTOR DEVELOPMENT MODELS AND ASSISTANCE PROGRAMMES IN KENYA



**FINAL REPORT
BY
PETER O. ONDIEGE (Ph.D)**

**WITH A CONTRIBUTION
FROM
C. ALEKE-DONDO**

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UNIVERSITY OF NAIROBI
HOUSING & BUILDING RESEARCH INSTITUTE
(HABRI)

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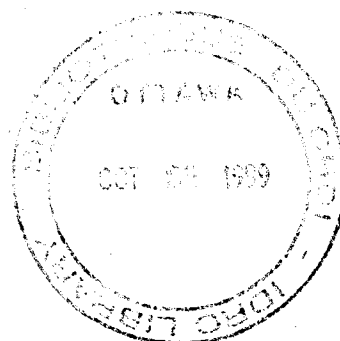
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PREFACE

The economic structure of African countries is basically characterized by an exchange economy, narrow production base, neglected informal and small scale enterprises (I/SSEs) sector, environmental degradation, urban bias of public policies and openness and excessive dependence on external resources.

In the recent years, many countries have come to realize the importance of I/SSEs sector in promoting income and employment generation. For instance, available evidence in Kenya shows that outside agriculture and the public sector, employment opportunities in the I/SSEs sector outweigh those in the formal wage sector in industry and commerce. The I/SSEs sector includes microenterprises employing upto 10 persons and small enterprises that have between 11 and 50 employees.

The I/SSEs could be of three types. First the **sub-contracting type** of enterprises which is closely associated with large firms and supplies specific components of products to these large firms. Secondly, the **local supplier** type which developed to meet the demand for goods in the local market that is within the periphery of the enterprise. Lastly, the type of industry that relies on the **local resources of the region** in which the enterprise is located.

The first group is not yet well-developed in Kenya while the second and the last one are the most common among the I/SSEs. These types may require different policies and assistance for their development by different assisting agencies. For instance, sub-contracting type may attract private sector assistance in technology, credit and marketing.

Enterprise development is affected by various factors such as policy environment, resource availability, entrepreneurship of the local people and legal and political systems of a given economy. These tend to affect all types of enterprises. Enterprise development is significant to both economic and industrial development of an economy. It takes time depending on the given economic conditions over a period of time. Examples from the South East Asian economies and other developed countries are drawn to give lessons for Kenya's I/SSEs sector development could be drawn from these examples.

The Kenya government views the sector as an important one in the context of industrialization and commercial development and also for employment and income generation. However, the sector faces a number of constraints that hinder its sustainable development such as inadequate capital; poor management practices; lack of access to credit; poor infrastructure; inadequate protection; market accessibility and appropriate technologies; and access to professional services such as banking, insurance and legal services.

This study makes a comparative analysis of the I/SSEs sector's development models and assistance types and programmes in Kenya by various agencies taking into consideration the existing constraints to the sector's development. It focuses on the impact of credit, technical training, marketing, business management training, technology and infrastructure related assistance models/types on the performance of the sector in order to determine the most effective assistance types to the sector's development. These performance indicators include labour productivity, sales volume/revenues, profits, savings and employment levels.

A total of 1986 enterprises in the manufacturing, trade and restaurant and service sectors in Nairobi, Mombasa, Kisumu, Eldoret, Nyeri, Meru and Bungoma were surveyed. The analysis shows that it is imperative to have sectoral and subsectoral approach in designing assistance programmes or models to the I/SSEs sector. This would have positive and sustainable development of the sector especially in the areas of improving the performance indicators. It is also clear that different subsectors require different assistance types to promote their development.

The report is divided into 7 chapters. Chapter 1 is the introduction and chapter 2 discusses a conceptual analysis and the Kenyan experience in terms of enterprise development and policy environment. Chapter 3 presents current informal sector and small scale enterprise development models and assistance programmes in Kenya while Chapter 4 discusses the data and the socio-economic characteristics of the I/SSEs sector.

Chapter 5 discusses size of the I/SSEs sector and factors related to its development. Chapter 6 provides an analysis of the impact of assistance types/models in the performance of I/SSEs sector: towards a pragmatic development and assistance programmes for the sector. Chapter 7 is the Conclusion and recommendations.

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It is my sincere hope that the results of this exercise will provide a further insight to enable the Government, donor agencies, NGOs and the private sector develop assistance programmes that are pragmatic and effective in sustaining the development of the I/SSEs sector.

1.0 INTRODUCTION

1.1 BACKGROUND

Sub-Saharan Africa had high expectations at the beginning of the 1960s of making rapid progress in raising incomes, employment and improving welfare. A number of these countries successfully expanded the basic infrastructure and social services. However, the beginning of the 1970s saw this initial growth faltering and decline in growth set in. In the 1980s, the situation worsened as the region faced famine, hunger and malnutrition; disintegration of physical infrastructure and social and political instability. Thus the region's economic performance was particularly dismal since the beginning of the last decade with an average annual growth rate of the GDP of only 0.4% for the region as a whole during the period 1980-1987 while per capita income had declined by about 2.6% for the same period (UNECA, 1988; World Bank, 1994). The situation has been exacerbated by increasing poverty and disintegration of the productive and infrastructural facilities. Sub-Sahara Africa is experiencing serious deficiencies in basic and social infrastructure, especially the physical capital, research capabilities, technological know-how and human resources development that are indispensable to an integrated and dynamic economy. (UNECA, 1986: 4).

In the past, African economies have also tended to ignore the Informal/Small Scale Enterprises (I/SSEs) sector which in the middle of the last decade were estimated to account for 20% of total output and over 20% of the total labour force (World Bank, 1989). Estimates by International Labour Organization (ILO) indicate that the I/SSEs sector accounts for 59% of Sub-Saharan Africa's urban labour force. An ILO survey of 17 African countries found that the I/SSEs sector contributes, on average, 20% of GDP (or US \$15 billion a year) to the economies studied (World Bank, 1989). This sector, which has majority of the poor participating as entrepreneurs, employees and customers plays an important role in production, distribution, finance and employment creation in the African economies and needs, therefore, to be given serious consideration to help reform Africa's economic structure (Ondiege, 1992).

In recent years, many economies have come to realize the importance of I/SSEs sector in promoting income and employment generation especially so in the Third World countries. These countries have since then engaged in designing policies and programmes that would promote and sustain the growth and development of the sector. The economies of most of the developed countries have experience some form of stagnation and structural decline in the recent years. A number of studies that have been undertaken in this respect have shown that small and medium size enterprises (SMEs) may generate new growth (Giaoutzi, et al. 1990). This is explained by the fact that these enterprises act as sources of technological change and, through employment generation, as one of the major factors in maintaining socio-economic stability. The SMEs have increasingly become the focus of policymakers.

However, Little (1987) argues that in surveys of narrowly defined industries, the very small manufacturing firms are not in general, relatively efficient users of resources in labour-abundant economies though the medium size establishments tend to be. He further argues that the claim that I/SSEs are more innovative than the larger firms is not valid based on the evidence from the developed world, though he concedes that I/SSEs are dynamic and the seedbed for entrepreneurs even if we know nothing about how large the seedbed has to be. The entrepreneur seedbed argument may lack force for the developing economies case since the rate of their formation is still very high given the high rate failure rates (Little, 1987). This is because there is still high numerical increases of very small enterprises.

The I/SSEs sector includes microenterprises employing upto 10 persons and small enterprises that have between 11 and 50 employees. Available evidence in Kenya for instance, shows that outside agriculture and the public sector, employment opportunities in the I/SSEs sector outweigh those in the formal wage sector in industry and commerce. For instance, Central Bureau of Statistics (CBS) estimates that the I/SSEs sector employed 1,792,375 people countrywide in 1994, out of which 1,165,043 (65%) were in the urban areas and 27.5% were engaged in the manufacturing sector (Kenya,1995).

However, analysts note that CBS underestimates the size of the sector. A survey carried out by Kenya Rural Enterprise Programme (K-REP) in November/ December 1993 estimated total employment in the sector

to be 2.1 million persons out of which 22.4% are in the urban areas and 27% were engaged in Manufacturing industry countrywide during 1993 (Parker and Torres, 1994). Since then CBS has revised its estimates as indicated in Tables 1.1, 1.2 and 1.3.

TABLE 1.1: PERSONS ENGAGED: RECORDED TOTALS, JUNE, 1991 - 1994 ('000's)

	1991	1992	1993	1994*
Modern Establishments-Urban and Rural Areas:				
Wage Employees:	1441.7	1462.1	1474.9	1504.4
Self-employed and unpaid Family workers:	52.2	53.8	56.2	58.3
Informal Sector**	1063.2	1237.5	1466.5	1792.4
Total	2557.1	2753.4	2997.6	3355.1

Source: Kenya (1995), Economic Survey

* Provisional

** Revised Series

TABLE 1.2: INFORMAL SECTOR, 1991 - 1994 :NUMBER OF PERSONS ENGAGED BY PROVINCE

Province	1991	1992	1993	1994
Nairobi	251,068	298,890	366,332	433,016
Central	173,455	196,886	226,305	281,643
Nyanza	126,975	149,418	177,921	213,642
Western	73,428	84,400	98,254	131,472
Rift Valley	198,912	234,020	279,260	332,256
Eastern	107,626	121,065	138,852	164,340
Coast	127,727	148,342	174,582	229,905
North Eastern	4,027	4,459	5,006	6,101
TOTAL	1,063,218	1,237,480	1,466,512	1,792,375
Of Which				
Urban	709,034	817,106	960,801	1,165,043
Rural	354,184	420,374	505,711	627,332

Source: Kenya (1995), Economic Survey

* Provisional

The I/SSEs sector was in 1994 estimated to have 910,455 establishments employing a total of about 2,050,844 persons in the country. Commerce, manufacturing, and service sectors respectively account for 60.6%, 26.9% and 12.5% of the total establishments and 52.8%, 29.5% and 17.7 % of total employment (Parker and Torres, 1994). However, the CBS estimates show that the sector had a total of 1.47 million persons employed out of which the urban areas account for 65.5% of total I/SSEs sector employment (Kenya, 1994).

However, productivity is low due to inadequate access to appropriate technology and to credit, poor enabling environment and poor entrepreneurial culture such as risk-taking. Management of the existing establishments in the sector is also poor and the qualities of the products is low due to lack of appropriate technology, tools and machinery. This apparent constraints need to be addressed in order to improve productivity and incomes in the sector's enterprises. This could lead to greater utilization of the potential

that exist in the sector. There is also need to focus on key sectors like manufacturing and certain service enterprises that have highest potential to development for assistance in order to improve productivity, incomes and employment capacities.

The I/SSEs sector plays an important role in income and employment generation as well as poverty alleviation and is thus viewed by the Government of Kenya as an important sector in the context of industrialization and commercial development. The sector is also expected to promote the degree of indigenous participation and control of the economy and help improve the distribution of income in many directions such as gender, location and sector.

TABLE 1.3: INFORMAL SECTOR, 1991 - 1994: NUMBER OF PERSONS ENGAGED BY ACTIVITY

Activity	1991	1992	1993	1994
Manufacturing	286,628	342,653	418,252	492,439
Construction	15,690	17,884	20,591	26,015
Wholesale and Retail Trade, Hotels and Restaurants	673,391	777,263	909,879	1,126,217
Transport and Communications*	16,050	18,961	23,642	28,861
Community, social and Personal Services	71,459	80,719	94,148	118,841
TOTAL	1,063,218	1,237,480	1,466,512	1,792,373

Source Kenya (1995), Economic Survey

* Includes mainly support services to transport activity

Constraints to I/SSEs Sector Development

The I/SSEs sector faces a number of constraints that hinder the development potential. These include lack of capital, poor management practices, inadequate access to credit, poor infrastructure and lack of protection among others (Ondiege & Aleke-Dondo, 1991). Some studies have therefore called for legal and institutional adjustments that would favour the growth of the sector. Reforms in macro-economic policies in areas where reliance on capital-intensive foreign exchange dependent technologies that produce appropriate products for local consumers need to be made if the factor has to produce appropriate products for local consumption and the export market.

Other constraints that face the sector are access to markets both domestic and export for inputs and products; inadequate access to appropriate technologies and professional services such as banking, insurance and legal services among others. Very few studies have addressed themselves to product quality and diversification and there is, therefore, very little understanding of the key factor that enables the sector to maintain its activities: **technological dynamism** (Juma et al., 1993). It is imperative that existing technologies get the capacity to increase production and product quality.

Technology is viewed to be critical to development. Technology has traditionally been associated with knowledge about machines and process though a broader analysis includes skills, knowledge and procedures for making, using and doing useful things (Meier, 1984). It includes both the hardware and software in the production process- such as relationship between mechanical process and managerial techniques and infrastructure services. It is considered to consist of a system of knowledge, skills, experience and organization required to produce, utilize and control goods and services (Juma et al., 1993).

Technology is a resource and creator of new resources. It incorporates, reflects and perpetuates value systems and it not only influences society but society imposes limits on the choice and development of technology. What Kenya and the I/SSEs sector in particular, requires is appropriate technology that makes

use of available resources in order to achieve sustainable economic growth in the best and efficient way; secures wide and equitable participation in growth process; and enables the whole population to satisfy their basic needs while protecting the environment.

Appropriate technologies within the I/SSEs sector are increasingly becoming important in Kenya. It is now recognized that the I/SSEs sector is becoming the most innovative and adaptive sector in the economy and the government intends to promote I/SSEs and entrepreneurial development through economic, financial and regulatory policies that provide an enabling environment for sustainable growth and development. The government encourages the private sector, NGOs and donor agencies to be more involved in I/SSEs development through provision of a wide range of measures and incentives to improve the I/SSEs operations such as access to credit, provision of appropriate technology and training (Kenya, Development Plan, 1994-1996).

Ondiege and Aleke-Dondo (1991) observed that factors related to credit and training accessibility and market opportunities have greater impact on employment and income generation in the sector. These factors have influenced the performance of the sector's enterprises greatly as compared to those without access to these assistance. The performance in terms of productivity and employment also varied with the subsectors studied. This observation calls for a comprehensive analysis of the sector's dynamism.

However, most of the entrepreneurs tend to de-emphasize the management training requirement and poor management as a problem affecting their performance although many analysts see it as a constraint and hence are critical to the sector's performance (Ondiege and Aleke-Dondo, 1991). These issues are explicitly analyzed in this study. It is also noted that women owned less than 3% of the manufacturing and service (garage services) subsectors surveyed (Ondiege and Aleke Dondo, 1991), though women tend to dominate the I/SSEs sector especially in the trade and restaurants subsector (Syagga, Kamau and Ondiege, 1989). In this study, we extend the sample coverage to include the subsectors where women participation is high.

Ondiege and Aleke-Dondo (1991) also observed that despite the fact that Kenya has over 50 institutions with credit schemes or assistance programs for informal sector and small-scale enterprise development, less than 10% of these entrepreneurs in the three towns of Nairobi, Mombasa and Kisumu knew of the existence of such NGOs assistance programs. This suggests lack of adequate information on these programmes and also the selective nature of those involved in assisting the sector's enterprises. This necessitated the need to have samples from the assisted enterprises and groups and the assisting agencies and institutions. The approach used in this study is to identify enterprises through the assisting agencies as well as random sampling of neighbouring enterprises in the studied locations and areas.

A survey of policy documents (Ondiege and Aleke-Dondo, 1991) reveals that the Government has initiated policies touching on a wide area of the I/SSEs sector development. It is seen that Government policies toward the development of the I/SSEs sector have been continuously innovative, which is, encouraging; though the level of implementation of suggested strategies has been poor. Only a few of the suggested strategies in the past have been implemented, and some to very insignificant levels. But a change definitely took place in the plan period of 1983-88. Many policies suggested in that plan were implemented. The Sessional Paper No 1 of 1986 left no doubt that the Government had recognized the role this sector can play in the economy if impediments which have in the past strangled the productive forces of the sector can be removed.

In 1988 Kenya's population was estimated to be 22.7 million persons and was expected to rise to 27.3 million in 1993. The labour-force i.e. those persons between the ages 15 to 65 years, who are working or searching for work, was expected to grow from 8.6 million in 1988 to 10.6 million in 1993. The economy was thus expected to generate employment opportunities for the 2 million people that would be entering the active labour-force during the five year Development Plan period (1988-1993). At the turn of the century, the population is estimated to be 35 million, of which 75% will be rural (National Development Plan 1989/93). This will result in a workforce of 14 million which will be 6.5 million more than that of 1984 (Sessional Paper No. 1 of 1986, Economic Management for Renewed Growth, Republic of Kenya).

The I/SSEs sector was expected to create jobs for a good proportion of the 2 million additional labourforce

between 1989 and 1993 and promote the degree of indigenous control of the economy. The Government is to support the sector based on its potential contribution to the development of the economy in its own right. Agencies in both the public and private sectors as well as NGOs are encouraged to develop supportive efforts to the sector in credit, training, marketing and management among others. The analysis of these supportive efforts form the core of this study through comparative analysis of different assistance programs and models of both the public and the private sectors, the NGO's and other donor agencies. The major challenge, therefore, is to pursue a combination of macroeconomic and sectoral policies and programmes aimed at achieving growth with equity. This requires programmes that foster the participation of the poor in the process of economic growth, in particular by improving their access to jobs and income generating assets. The programmes should also aim at increasing the productivity of their assets both material and human.

This study focuses on three sectors: **manufacturing, trade and restaurant, and service sectors** in the three large cities of Nairobi, Mombasa and Kisumu; and four secondary towns of Eldoret, Nyeri, Meru and Bungoma. The study also explicitly examines other important factors, including credit and training, affecting I/SSEs sector development such as marketing, management, technology and infrastructure which are considered to be important by many analysts. It further analyzes enterprises revenues/ income distribution, employment and productivity issues and related factors according to gender, cities and subsectors.

1.2 OBJECTIVES OF THE STUDY

The main purpose of the study is to make a comparative analysis of I/SSEs sector development models and assistance programmes in Kenya by various agencies, and to design effective models and assistance programs for the sector that would improve productivity, generate jobs and incomes, and lead to sustainable development at low costs.

The specific objectives of the study are to:

- i) analyze socio-economic characteristics and factors related to the I/SSEs development;
- ii) identify and analyze **credit, training, marketing, management, technology and infrastructure related models and assistance programs** to the sector according to gender, cities and subsectors;
- iii) evaluate the impacts of these models and assistance types/ programs, either singly or a combination of the two or more programs, on the sector's performance and development and make a comparative assessment of these models and programs; and
- iv) recommend appropriate assistance types/ programmes that both the public and private sectors including NGOs and other donor agencies would adopt to assist I/SSEs subsectors.

1.3 DATA COLLECTION METHODS AND ANALYSIS

The data used in this study is mainly based on the field surveys where a total of 1986 I/SSEs sector enterprises in the seven towns as given in Table 1.4 were interviewed using questionnaires and discussions with various agencies involved in the sector's development. Secondary sources were also used for purposes of comparing our findings with those of other researchers. The data was analyzed using both qualitative and quantitative methods. Statistical techniques used included Discriminant Analysis to identify beneficiaries and non-beneficiaries of various assistance programmes.

The sample cities and towns were chosen to allow for comparison of the impact of the I/SSEs sector development models and assistance programs have on these enterprises in different cities of varying sizes, different economic and political functions; and different population growth rates. The choice of these towns determine the assisting agencies' rationale in their selection of the towns and I/SSEs sector activities that they extend assistance to and if there is any influence from outside determining their locational choice.

The study sample included: manufacturing, trade and restaurants and service subsectors of the I/SSEs sector economy. These subsectors allowed for comparative analysis of the impact of these assistance types/models and programs on the development of cities of different sizes and economies. This allowed for formulation of effective assistance and development policy for the sector. The sample includes both assisted and non assisted groups in the same towns. The latter group formed the control group.

Table 1.4: DATA SAMPLE AND STUDY SITES AND POPULATION(POP) 1979 & 1989

CITY	SAMPLE SIZE (N)	1979 POP. (000)	SHARE (%) OF TOTAL URBAN 1979 POP	1989 POP. (000)	SHARE (%) OF TOTAL URBAN 1989 POP	GROWTH RATE (%) 1979/89
NAIROBI	777	827.8	35.89	1,324.6	34.16	4.70
MOMBASA	320	341.1	14.79	461.8	11.91	3.03
KISUMU	304	152.6	6.62	192.7	4.97	2.33
ELDORET	185	50.5	2.19	111.9	2.88	7.95
NYERI	127	35.8	1.55	91.3	2.45	9.37
MERU	106	70.4	3.05	94.9	2.35	2.76
BUNGOMA	167	25.2	1.09	26.8	0.69	0.63
TOTAL	1,986	1,503.4	65.19	2,303.46	59.41	

Source: Survey Data 1992;
Economic Survey 1991;
Population Census 1979 & 1989.

The study was based on data collected from:

- i) NGOs assisted groups;
- ii) Government assisted groups;
- iii) Donor agencies assisted groups;
- iv) Private sector assisted groups; and
- v) Non-assisted groups;

which were specifically identified by some of these agencies giving assistance to the I/SSEs sector and also those that were identified during random sampling and interviewing process.

Data was collected using questionnaires, discussions and interviews, first from the agencies involved in I/SSEs sector development. Data and information collected from these agencies was then used to identify some of the enterprises in the 2000 sample of the survey. Both qualitative and quantitative techniques of analysis are used.

To achieve the first two objectives, agencies involved in assisting I/SSEs sector development were surveyed in order to identify the beneficiaries in our sample. The detailed development and assistance programs such as credit, training, marketing, management, technology and infrastructure related issues were conducted through interviews and discussions with the relevant agencies. These include:

- target group(s) and criteria for choosing the groups by the agencies involved;
- geographical coverage of these programs;
- type of assistance programs offered;
- sources of finance for these programs;
- costs incurred in financing the programs;
- terms and conditions that the beneficiaries have to meet and if they do comply with them or not;
- if agencies' objectives and expectations of these programs are being realized or not;
- how long the agencies have been operating the programs;
- problems they have faced or solved; and success and failures of the programs;
- impact of these programs in terms of productivity, income and employment generation; and
- any innovation/and or improvements required or are being contemplated and when they will be implemented.

Entrepreneurs' socio-economic data, enterprise data on revenues and expenditures, products and services made, savings and profits were collected including problems being experienced by these enterprises. Analysis of these data was used to achieve objectives (iii) and (iv).

1.4 SIGNIFICANCE OF THE STUDY

Few studies have been carried out in Kenya, enumerating and describing credit programs for small-scale and micro-enterprise (Mbogori and Buijs, 1987; Gachugi, 1988; Gichira and Aleke-Dondo, 1988). These studies simply describe the nature, functions and entrepreneurs assisted by various organizations. They do not offer a comparative analysis of these assistance programs by various agencies and also by other different development models and assistance programs. They are not subsectoral studies either and they do not differentiate between city sizes.

A comparative analysis of these Assistance programs and types/models is critical as it allowed for determining various ways and combinations of assistance programs that could result in effective and sustainable development of the sector. Prioritizing subsectors for assistance would lead to efficient use of scarce resources that lead to effective development of the sector. Thus, this study takes into account all these differences and various assistance models and programs to the sector in order to arrive at effective assistance models and programs for different subsectors and by different agencies.

This study also contributes to formulation of more effective I/SSEs sector development and assistance policies and programs. It will also be useful to NGOs and other agencies involved in the sector's development as they will compare their programs with those of others.

2.0 ENTERPRISE DEVELOPMENT AND POLICY ENVIRONMENT: A CONCEPTUAL ANALYSIS AND THE KENYAN EXPERIENCE

This chapter presents conceptual analyses of enterprise development both I/SSE, and medium and large scale enterprises from the view point of policy environment. This provides some lessons for Kenya that would be useful in promoting enterprises development and the economy as a whole.

According to the UNIDO's 1993 Industry and Development Report, for Sub-Saharan African countries to effectively implement industrialization strategies, macroeconomic management, export promotion, market incentives schemes and regional economic integration, they must have political commitment to policy reforms and the organisational capacity to implement them. It is further observed in the UNIDO's report that Sub-Saharan Africa's growth in Manufacturing is constrained by lack of resources such as capital, foreign exchange and technology. This is exacerbated by a shortage of high quality human expertise, especially managers, public administrators, technicians and skilled workers.

Enterprise development in an economy depends on a number of factors chief of which are policy environment, resource availability, entrepreneurship of the local people, and legal and political systems. Enterprise development is also crucial to economic and industrial development of a given economy and takes time keeping with economic conditions over the time period.

Policy environment will greatly influence enterprise development and their performance. Individual enterprises and other economic agents decide on what, how, and how much to produce and consume, save and invest. In making these decisions, experiences especially from South-East Asia, have shown that markets, prices, and incentives have worked better than the state interventions (Naya, 1990; Inoue et al., 1993; Francks, 1992). It is therefore necessary that the policy environment supports the development of enterprises and private sector, as these take risk and uncertainty that are entrenched in all economic systems. These enterprises share the risk and thereby reduce the average level of risk faced by each one to an acceptable level. Macroeconomic, sectoral, and regulatory policies can be used to develop enterprises and the private sector which will promote economic growth as well as widen the opportunity set that economic agents face (Naya, 1990).

Macroeconomic policies address the issues of development planning, public and private sector participation and cooperation in the economy, trade and industrialization policies, fiscal and monetary policies, regional economic cooperation, resource mobilization, and direct foreign investment. Sectoral and other policies address issues related to small-scale industry development, human resource development, entrepreneurship development, transportation and communication, the legal and regulatory framework and agricultural service among others. Some of these policy environment issues which are key to enterprise development are discussed in the sections that follow.

2.1 MACROECONOMIC POLICIES

Development Planning and Performance

Most of the developing countries make national development plans with intentions to realize faster economic growth. India, for instance, using lessons from the Soviet Union, was the first country in Asia to make a Five Year Plan in 1951 becoming a model for other newly independent states (Gills et al 1983; Naya, 1990). Newly Industrializing Countries (NICs) experience shows that some form of planning and regulatory framework tends to have positive effects on rapid industrial development and economic growth. In the South-East Asian economies, with the exception of Hong Kong, Governments have been the main force determining economic growth in the region than what neoclassical economists would think (Naya, 1990). Government intervention in the South-East Asian region was aimed at facilitating the market process rather than overwhelming and taking over the market (UNECA, 1988; Naya, 1990; Inoue et al., 1993). This led to supporting enterprise development and rapid industrial and economic development.

Proponents of National Planning argue that to some considerable extent, market economies require some intervention by the state. This is because societies impose on them national goals and due to market failures, a well-functioning market may also not satisfy and/or generate necessary information that the market requires to function efficiently (Gills et al., 1983; Naya, 1990). Planning should therefore be used to provide and generate necessary information as well as convey right price signals in order to facilitate efficient market system, enterprise development, and rapid industrial and economic development. It should be aimed at achieving a set of social, political and economic goals through proper articulation of policy instruments rather than controlling the market per se.

Experience in Japan, South Korea, Taiwan and more recently in Thailand shows that utilization of market mechanisms was employed to foster faster growth and development. This development was also given a boost by government intervention. Planners, policy-makers and private sector enterprises in South-East Asia economies worked in a close relationship (Francks, 1992; Inoue et al., 1993; Naya, 1990). These countries found it imperative to make policy-makers and the private sector have dialogue on appropriate economic and investment policies. They combined strong planning and flexible policies that accommodated private sector contribution. This may also work for other developing economies like Kenya.

Development planning in Kenya has involved preparation and implementation of five year, and since 1994 three year national development plans, sessional papers for specific sectors and developmental issues, annual budgets, programme reviews and forward budgets, Public Investment Programmes (PIPs), district development plans and rural-urban development. In 1986 and 1994, the Government respectively launched sessional Paper No.1 of 1986 on Economic Management for Renewed Growth covering the period of 1986-2000 and Sessional Paper No. 1 of 1994 on Recovery and Sustainable Development to the Year 2010. The papers set out the kind of economy Kenya is going to have then and how it is going to get there. They provide a blueprint for the sixth and seventh development plans.

The National Development Plan of 1989/93 is the sixth plan while the current one 1994/96 is the seventh since independence. Unlike the past development plans whose orientation was sectoral and project based, current development planning (the sixth and seventh) has adopted an Integrated Approach to planning where development issues are viewed inter-sectorally so that a set of issues are addressed at the same time by all sectors for solutions. Prioritization of major issues facing the economy is then made and strategies to redress them are then set out. The new approach facilitates on-going and timely examination of possible constraints to development and initiates steps towards overcoming such constraints.

The past development planning lacked effective monitoring and evaluation systems. These systems, however, are currently being emphasized. The Ministry of Planning and National Development is developing information flows between the districts, provincial and national levels. The capacity of the districts to collect and analyze data for effective decision-making is being strengthened. The district development plan production is part of these measures aimed at achieving efficient allocation of resources, promoting economic development and channelling resources particularly, public resources. Budget Rationalization Programme (BRP) and PIPs are also being used for the same purpose.

The BRP is used for planning public expenditure. The PIPs provide a more comprehensive instrument for strategic forward investment planning that precede and feed into the forward and Annual Budget exercises. Specifically PIPs require explicit application of standard criteria for project appraisal and for investment selection. They include project data on total estimated costs and the amount spent to-date as well as state corporation investments. They monitor public sector borrowing especially by the state corporations and also include explicit consideration of the future recurrent cost implications that will result from completion of projects.

Performance of development planning in Kenya for the period of 1989-93, has had poor results in terms of attaining the targets set. For instance, the target for GDP and per capita GDP annual real growth rates in the period was 5.4% and 1.6% respectively. The realized rates between 1989 and 1994 have been far below the targets. In the 1989-93 plan period, the Government emphasized the need to lower the overall growth of Government expenditure especially in the fields of education and health as a means of attaining the desired levels of the target budget deficits. Evidence shows that this has not been achieved as public

expenditure in education and health as well as budget deficits have been increasing above the target levels.

Current account deficit target for 1988 was 4.7% and 2.0% of GDP in 1993. But the realized rates were 8.4% of GDP in 1988 and 10.2%, 7.8% and 5.8% respectively for 1989, 1990 and 1991. In the manufacturing sector the target for the annual real growth rates for the 1989-93 were set at 6.4% but the realized rates declined from 5.9% in 1989 to 3.8% in 1991 and 1.9% in 1994. In agriculture the target was 4.5% annually, the realized target was 3.4% in 1989/90 and negative 1.1% in 1990/91 and 2.8% in 1993/94. The Government sector was targeted at 5.0% average annual real growth rate in the period 1989-93 but the realized annual growth rates in 1989/90 and 1990/91 are respectively 4.4% and 3.6% and 1.5% in 1993/94.

The annual employment growth rates for the 1989-93 period was targeted at 4.2% for recorded employment, 10.6% and 4.1% for I/SSEs sector and modern wage employment respectively. The realized growth rates in modern wage employment declined from 4.7% in 1989 to 2.4% in 1991, while in informal sector it increased from 10.7% in 1989 to 13.9% in 1991 which was above the target. This is because the market forces tend to work well in the I/SSEs sector with little or no controls from the Government. The growth rates for total recorded employment of 3.5%, 5.5% and 5.1% respectively in 1989, 1990 and 1991 was realized mainly because of the rapid growth in the I/SSEs sector employment.

Evidence shows that most of the targets set for the period 1989-93 were not realized. This is largely due to lack of strong commitment by the Government to implement the set out programmes during the period. This includes carrying out comprehensive reforms in the civil service and parastatal sectors, reducing current public expenditure especially in education and health sectors, failure to reduce growth of money supply and to control inflation and implementation of measures that are necessary to improve the enabling environment for the private sector. However, adverse external and domestic developments such as the Gulf war, drought, world recession and scarcity of foreign exchange required for the importation of essential inputs and the withdrawal of balance of payments support in 1991 may have also contributed to the failure to meet the realized targets. The target rates may also have been over-ambitious especially after improved performance between 1985 and 1989. There is need for Development Planning in Kenya to draw some lessons from the South East Asian economies where the political will and commitment to development issues was strong and also where human resource development was strongly emphasized. The latter was to enable the South Asian governments to acquire the capacity of human resources that are required to implement the necessary changes to foster development.

2.2 THE PUBLIC ENTERPRISE SECTOR

Parastatal Reform Programme (PRP)

Kenya until 1991, had over 395 commercially-oriented and regulatory parastatals. The Government had a majority holding in over half of them. During 1986-90, Government estimates show that parastatals accounted for about 11% of GDP, 16% of GFCF, 30% of public sector employment which is 15% of total modern wage employment with 120,000 employees. In 1990/91, the Government serviced parastatals debt to the tune of Ksh. 1.1 billion while in 1991/92 it was Ksh. 636 million.

Parastatals have been a net drain on the government expenditure. They use labour and capital inefficiently. It is estimated that if those resources were transferred to the private sector, the economy would grow faster by about 2 percentage points annually. During 1990/91 the Government adopted a comprehensive PRP whose aim is to increase efficiency in the use of scarce resources, reduce direct government involvement in commercial activity and reduce the burden of parastatals on the government budget.

A Parastatal Reform Policy Committee (PRPC) was established in 1991 to carry out the PRP reforms. The Executive Secretarial Technical Unit (ESTU) was formed to support the work of PRPC. Parastatals have been categorised into strategic, non-strategic and regulatory organisation. The strategic organisations are to be restructured to be efficient while the non-strategic are to be disposed of over time.

By December, 1991, 22 companies had been sold to the highest bidders. By March 1992, 13 companies were processed for sale. Government's shareholding in 5 companies listed in Nairobi Stock Exchange (NSE) was

sold out and Development Financial Institutions (DFIs) are being restructured. Restructuring work on the Industrial Development Bank (IDB) and Industrial and Commercial Development Corporation (ICDC) began in 1992. These DFIs are to provide venture capital for new businesses that have non-bankable risks. A special account was to be operated at the Central Bank of Kenya (CBK) for the proceeds from the sale of direct equity holdings of the Government and accounted as a receipt to the budget which was to be used to reduce the Pay Master General's (PMG) overdraft.

The privatization or liquidation component of PRP made adequate progress as agreed by the International Development Agency (IDA) and the Government. However, Action Plan on restructuring the strategic parastatals and regulatory reforms made little progress. The divestiture programmes should be enhanced by regulatory and institutional reforms for the strategic parastatals in order to achieve production efficiency. Successful PRP reform would promote production efficiency, promote competition in the economy. It would also support entrepreneurial development which is a critical constraint in Kenya.

2.3 TRADE AND INDUSTRIALIZATION POLICIES

The concept of industrial policy in development economics was first clearly designed and implemented in Japan after the second world war. However similar terms had been used in France and Italy where for instance, the idea of cooperation between the government, state-run companies, and private companies in order to promote development of key sectors in France was promoted through economies concerte idea (Inoue, et al, 1993).

Various industrialization strategies have been adopted by third world countries since 1950s. In the 1950s and 1960s the main strategy was import substitution. However with successful industrialization of the Newly Industrialized Countries (NICs) in the South East Asia i.e. Hongkong, Singapore, Korea and Taiwan in the 1970s, emphasis changed to export-led industrialization strategies. In the late 1980s and 1990s emphasis was on flexible specialization and new competition which focuses on Small and Medium Sized Enterprises (SMSEs) development (Van Dijk, 1984; Naya, 1990; Meier 1984; Piore and Sabel 1984). The current emphasis on the potential of small scale enterprises is a reflection of specialization concept which acknowledges the importance of horizontal and vertical links among independent enterprises of different sizes. Other strategies for industrialization that have been proposed though less important include agricultural led industrialization by Alderman, 1984.

Those developing countries that have relied on import substitution industrialization and overvalued exchange rates discouraged exports while at the same time promoting inefficient public and private sector industries. These has led to poor performance of local industries and promoted little industrialization as is evident in most of Sub-Sahara African economies.

The most important elements of industrial policy include policies related to: exports and investment promotion; extension of regional economic cooperation; improvement of infrastructure; labour legislation reform, price decontrolling removal of exchange control; import tariffs reduction; sound economic and political stability are also necessary. Some of these policies, especially trade liberalization, tariffs reduction and removal of price controls would lead to stiffer competition for local enterprises both internally and externally. It would force these industries to become more efficient, cost conscious and employ appropriate technology in production and thereby contribute to growth. However these require a wide market for exports and necessitates a wider regional trading block for inter-regional trade.

Sub-Sahara Africa accounts for only 0.3% of the total world manufacturing. This is said to be not growing. It also accounts for only 1% of world exports. Although the region is relatively cheaper in terms of labour costs to potential investors, this is outweighed by other costs of production. The sub-Saharan African region is seen to be not trading extensively and whatever is traded is mainly through international trading agents.

There are fewer countries in the region with relatively large manufacturing sector such as Kenya, Zimbabwe, Mauritius and Cote d'Ivoire. However, these countries are still at the very early stages of industrialization. For instance, out of 30 African countries, 24 countries have primary commodities accounting for 80% or more of their total export revenues. The total manufactured export earnings of all 30 African countries

(around Sterling Pounds 3 billion) was only 5% of the Republic of Korea manufactured exports. Most of the sub-Saharan African manufacturing industries are operating under capacity. This is seen as a major contributing factor to poor industrial productivity (Ondiege and Kiamba 1994).

Manufacturing Industry and Investment in Kenya: A Macro-economic Review

Kenya's industrial sector is among the largest in Sub-Sahara Africa. As of 1985, the sector had about 560 medium and large-scale enterprises, 720 small-scale and 1600 micro enterprises, employing a total of 159,000 persons. Since independence, the sector has played an important role in Kenya's development being the fastest growing sector of the economy.

The Manufacturing industry accounted for between 13.3% and 13.8% of GDP during the period between 1990 and 1994. The most important subsectors are beverages and tobacco, textiles, miscellaneous food products, petroleum products, electrical and electronic appliances and machinery. Others include basic and secondary metal products, printing and publishing, pulp and paper products, and sugar and confectionery (Kenya, 1994a; EIU, 1993).

Like many developing countries, Kenya until the early 1980s favoured industrial development protected by tariffs and import quotas all enforced through foreign exchange allocation. The objectives were rapid growth of industry, easing balance of payments pressures, indigenous participation in the sector, high productivity and high income employment. The import substitution industrial development strategy was supported by: overvalued exchange rates that made imported capital goods and other imports relatively cheap; subsidized interest rates making investment attractive and direct government investment in the industry through public corporations.

The Manufacturing industry grew at rapid rates until in the latter part of the 1970s when it began to slow down as domestic and foreign demand declined and structural problems in the economy became noticeable. This was accompanied by deceleration in agricultural growth and the demise of the East African Community. The manufacturing sector had become inward looking as the incentives made by the Government resulted in the domestic market being more favourable than the exports. The sector failed to meet most of its objectives. For instance, growth had slowed down; balance of payments pressures had not eased; and not much employment had been created. Indigenization of manufacturing had increased mainly through the public sector whose corporations were experiencing financial stress.

These structural problems in the economy were recognized by the government in the 1979/83 Development Plan. In the 1980s the Government began implementing the World Bank and IMF and other donor supported Structural Adjustment Programs/Policies. Since the mid-1980's, the industrial policy has gradually been shifting from protected import substitution towards trade liberalization and export promotion. Some of these policies were enunciated in the Sessional Paper No. 1 of 1986 on Economic Management for Renewed Growth. These policies included: accelerating the pace of import liberalization by lifting restrictions on imports and gradually reducing high duty rates; adjusting the real effective exchange rates to maintain Kenya's external competitive position; and improving incentives for exports so that the economy becomes more outward oriented. Market forces were emphasized so that the manufacturing sector investment would become more efficient and outward looking.

The main problem facing Kenya's manufacturing sector is **inadequate investments** both by local and foreign firms. In the last decade (1980s), Kenya has had fluctuations in investments and in some years it experienced negative growth rates of investment. For instance Real Gross Fixed Capital Formation (GFCF) for the period between 1981-84 recorded negative growth rates while for 1985-1991 it was positive with the exception of 1989 (-0.88%) and 1991 (-3.08%). The negative growth rates continued during 1992 (-4.36%) and 1993 (-3.55%). However, in 1994, GFCF grew at 13.3% in real terms mainly as a result of import liberalization policies (Kenya, 1995).

Growth of fixed investment in manufacturing increased from negative 19% in 1984 to 28.7% in 1986, declined to 6.9% and rose to 25.3% respectively in 1987 and 1988. However, in 1989 the real growth rate was negative 1.6% rising to 18.4% in 1990 and grew by negative 14.8% in 1991. The decline continued into 1992

(-0.99%). However, this saw an upward trend in 1993 (7.5%) and 1994 (12%) as the economy picked up. In real terms growth of fixed investment in manufacturing averaged 11.5% per annum during the period of reform 1986-90 compared with the 3.3% in the overall economy. Manufactured exports have also increased in real terms by 70% since 1986 against a mere 7% for overall exports. The proportion of non-traditional exports have almost doubled since 1984 which shows the progress in diversification of exports policy and programmes.

Distortions in the Kenyan economy in the early 1980s led to disincentives to investment and export. Efficiency was also reduced by administrative regulations and monopolistic environment. There was a complex investment approval process which discriminated against foreign equity participation. Development Financial Institutions DFIs were acting as holding companies rather than sources for venture capital. The small-scale informal sector industry was discriminated against by the industrial and commercial development policies.

Policies and Strategies for Industrial Development in Kenya

Kenya offers specific incentives to investors. These include Manufacturing Under Bond (MUB); Export Processing Zones (EPZs); Investment Allowance; Exemption from Customs Duties and Value Added Tax (VAT); Capital Allowance/Depreciation and Low rates of Withholding taxes. Enterprises that operate in EPZs enjoy a number of tax incentives. These include: import duty and VAT exemption on imported plant, equipment and raw materials; Ten (10) years tax holiday followed by 25% tax for the next ten years; exemption from all withholding taxes on dividends and payments of non-residents for the first ten years; and no foreign exchange control. In addition, there will be acceptance of single-factory EPZ concept and MUBs opting for this facility will be given the same incentives available to operators in EPZs.

The current liberalization processes are part of SAPs, that have been undertaken specifically in licensing regime; price liberalization; the exchange rate management; internal trade; export promotion; and small scale enterprises will help in improving investment environment in both Commerce and Industry.

Promotion of trade arrangements such as the revived East African Treaty of Cooperation between Uganda, Tanzania and Kenya; the transformation of the Preferential Trade Area (PTA) into Common Market for Eastern and Southern Africa (COMESA) and Global Systems of Trade Preferences (GSTP) to which Kenya is a member, will help promote exports, thereby promoting investments in Kenya by both local and foreign firms.

In the Development Plan 1994/96, the Government notes that despite the measures undertaken by SAPs in the past years, the industrial sector continues to be inward-oriented, excessively import dependent, capital-intensive and incapable of absorbing an adequate proportion of the rapidly increasing labour force. This has led to insufficient structures that are also not integrated. Manufacturing sector has not been dynamic and has failed to raise productivity and to increase its share in international markets.

The government's main objective now is to enhance efficiency and competition in the domestic market. It also intends to increase export orientation in the manufacturing sector. The strategies adopted during 1989-93 period include the Export Processing Zones (EPZs) and Manufacturing Under Bond (MUB), both initiated through provision of a variety of attractive packages, for the manufacturer's to access export market. The liberalization measures undertaken in the foreign exchange sector also serve as incentives to both local and foreign investors.

2.4 FISCAL AND MONETARY POLICIES

Sustainable growth of the private sector and hence of enterprises requires sound fiscal and monetary policies. Taxation at various levels and of various types will determine how enterprises allocate resources in terms of savings and earnings (Naya 1990). It also affects relative prices that consumers and producers face in the economy thereby affecting enterprises decisions in their investment and their growth.

High budget deficits, if especially financed by domestic borrowing, would for instance lead to undesirable pressure on domestic prices, interest rates, balance of payments and in the exchange rates. This leads to distortion of resources allocation and also erodes the private sector confidence. High interest rates for instance affect enterprise investment demand components that are sensitive to interest rate fluctuations.

High tax rates will reduce disposable incomes of enterprises and this would affect savings and investments to be made by these enterprises. High rates will also affect consumption levels of consumers leading to reduction in demand for enterprise products and services thereby contracting the size of the market that is necessary for enterprise development. Fiscal policies on depreciation allowances and tax holidays could be defined in such a way that they encourage production and the export sector. It is thus desirable that the budget deficit be minimized and or eliminated especially through reduction of government expenditures.

The objective of the economic adjustment and particularly that of fiscal policy in Kenya has been and still is to reduce the **fiscal deficit**. In this respect, the Government has not been very successful. On the contrary, in 1989, the budget deficit including grants was 4.8% of GDP instead of the target, 4.6% of GDP and in 1987 it was 4.2% of GDP while in 1988 it was 3.5%. In 1990, the budget deficit was at all time high at 6.3% of GDP.

Monetary and Financial Sector Development

The central objectives of monetary policy in an economy is to maintain a stable price level and a stable exchange rate. These can be realised through managing liquidity in the domestic economy and maintaining an appropriate balance between inflation and interest rates. Sound monetary policy should therefore provide stability of prices and minimize uncertainty so that enterprises can plan investment and production decisions.

In 1990 and 1991, money supply grew by 20.0% and 19.7% respectively, compared with 8% in 1988 and 13% in 1989. This supply increased to 28% during 1993 and 31% in 1994. However, this was still below the 33% growth during 1986. The high growth of money supply in 1990, for instance, was mainly due to expansion of total domestic credit that rose by 27% in 1990, compared with 7% in 1989. This growth led to increased average liquidity ratio of commercial banks which was 30% in 1990, compared with 26% in 1989 and 22% in 1991. These are above the statutory requirement of 20% for commercial banks and 24% for Non-Banking Financial Institutions (NBFIs) according to the regulation enacted in 1983. The growth in domestic credit declined to 19% in 1991. This decline in growth of money supply could be partially due to monetary policy aimed at reducing Government's borrowing from the banking system in order not to crowd out the private sector.

Until recently, the financial sector was highly segmented and interest rates distorted. Commercial banks and NBFIs were working under different sets of rules and regulations. The Government took a number of phased measures between 1985 and 1989 to strengthen Central Bank of Kenya's (CBK's) ability to inspect and audit financial institutions. The 1989 Act also laid down capital adequacy and exposure limits and established a Deposit Protection Fund. This Act also facilitated restructuring of weak financial institutions by 1990. Some of the reforms included liberalizing interest rates, development of long-term capital market, open market operations and foreign exchange liberalization.

Although the Government is improving efficiency in monetary policy instruments, monetary policy in Kenya is essentially driven by fiscal policy. Also recent Central Government borrowing from the banking system has exerted a more significant influence on money supply than the combined effect of the other monetary aggregates. These worsened inflation rate in the economy which made most of deposit interest rates negative.

There is need for the Government to control budget deficits. This will reduce upward inflationary pressures in the economy. This in turn will make deposit interest rates positive that will attract more depositors to save and lead to improved investment levels. The Government should also ensure that money supply expansion is reduced and that credit to the Central Government and parastatals from the banking system is checked to allow private sector access to credit in order to enhance its development.

2.5 REGIONAL ECONOMIC COOPERATION

Kenya signed the Preferential Trade Area (PTA) Treaty in 1983 and that of establishing the Common Market for Eastern and Southern Africa (COMESA) in November 1993. PTA/COMESA provides opportunities for economic integration and growth and trade liberalization on collective basis for Eastern and Southern African countries. The PTA offers Kenyan exports a wider market in the 18 member countries with a population of about 260 million. Tariff concessions to the extent of 65% are offered to Kenyan exporters to the PTA. In the long term, the PTA treaty provides for progressive reduction and eventually elimination of tariff and non-tariff barriers of trade on selected items. It also provides for establishment and rehabilitation of industrial concerns on a complimentary basis. However, the PTA market despite its size, is a small market in terms of purchasing power. Most of the PTA member countries are some of the poorest nations in Sub-Saharan Africa. This will limit markets for Kenyan products. Efforts are also being made to improve trade relations with former member countries of the East African Community and the Republic of South Africa.

The PTA market accounts for less than 20% of Kenyan exports while the EEC accounts for 40% making it the largest trading partner of Kenya. The former EAC member countries, Uganda and Tanzania accounted respectively for 39% and 20% of Kenya's exports to PTA market in 1991. Kenyan imports from the PTA accounted for only 2.2% in 1991 while those from EEC is 42%. Overall, trade with PTA and the rest of Africa has been in favour of Kenya except for Zambia, Zimbabwe and Swaziland in 1991.

Exports to the PTA countries increased by 26.6% while imports rose by 17.1% in 1990. In 1991 exports rose by 36.8% while imports grew by negative 17.5% while the respective data for 1994 was 64% and 23.5%. Over the past five years Kenya has recorded, in nominal terms, increased volume of exports to PTA. The balance of trade with PTA has been in favour of Kenya. However, the exports to PTA as a proportion of Kenya's total exports declined over the period 1987-89 from 21.7% in 1987 to 15.4% in 1989. This share rose to 16% and 16.7% respectively in 1990 and 1991. Imports from PTA countries during the period 1987-90 accounted for about 2.7% of total imports to Kenya. This declined to 2.2% in 1991. A similar trend of trade with the whole of African region is observed. For instance, exports to PTA and other African countries as a percentage of total Kenyan exports declined from 27.8% in 1987 to 21.7% in 1990 rising to 23.3% in 1991. Imports from African countries accounted for an average of 3% of total Kenyan import during the period 1987-91.

Kenya has not been able to significantly increase the share of export and imports to PTA countries and other African countries over the period of 1987-91, despite increases in nominal values of the exports. The share of imports have stagnated. This could be due to weak economic performance of the PTA member countries and the continued reliance on non-African markets for both imports and exports. Efforts need to be made to increase the export and import shares of the PTA member countries, reduce reliance on non-African markets if economic integration is to be realized in the near future.

2.6 ENVIRONMENTAL POLICIES

Development will not only lead to GDP growth rates and welfare improvements but also has, unless checked, deleterious effects on natural environment in terms of deforestation, overstocking, soil erosion, air and water pollution as well as urban blight. Rapid population growth rates in Kenya have led to increasing pressure on land and wildlife resources, and pressing demand for rural and urban shelter, infrastructure and services. In this respect the Government has stated environmental management policies in agriculture, livestock and water development, industrial, forestry, fisheries and marine resources, tourism and wildlife, and mineral resources development.

However, the Government's current immediate priorities are in forestry, arid and semi-arid lands (ASALs) and the wildlife sector. In public sector investments, the environmental issues are also addressed. The long-term policy is to have environmental issues translated into specific action plans that identify policy measures and investment priorities that would promote the rehabilitation and preservation of the fragile environment. The public institutions monitoring and protecting the environment include Rural Afforestation and Extension Services (RAES), Department of Resource Surveys and Remote Sensing (DRSRS), International Union

for Conservation of Nature and Natural Resources (IUCNR) and National Environment Secretariat (NES).

Encroachment of farmers and pastoralists in forests and rangelands and indiscriminate harvesting is deforestating Kenya's forests rapidly. To check this widespread deforestation and the laying bare of the rangelands, the Government is strengthening its forestry and reafforestation programmes through a forestry policy. The policy addresses the issues of forestry legislation, indigenous forest conservation and protection and management. In this respect a comprehensive inventory of natural and plantation forests will be made. The policy through RAES is to encourage individuals, smallholder farmers and the community at large including the private sector to increasingly participate in forestry and reforestation programmes. Kenya Forestry Research Institutes (KEFRIs) work in research and extension activities is to be improved and institutional capacity of the forestry departments is to be strengthened.

Since 1987, the area under forest plantation has increased marginally. Indigenous softwood area increased by 7.3% from 11,000 ha in 1990 to 11,800 ha in 1991 while the area under exotic hardwoods for timber continued to decline. However in 1991 total area under forest plantation declined by 2.4% from 169,000 ha to 164,900 ha. The decline was due to expansion of Nyayo Tea Zones leading to excision of gazetted plantation area and the Government's directive to step-down plantation areas of those species which are threatened by the aphid pest. The total plantation area made dropped by 34.5% from 5,500 ha in 1988 to 3,600 ha in 1991. However, the area felled for timber and other uses dropped by 21% from 4,300 ha in 1987 to 3,400 ha in 1990 and increased by 126% to 7,700 ha in 1991. The observed marginal increases of the area under forest plantation during the 1987-91 period is inadequate if Kenya has to meet the increasing demand for firewood by rural households and other forestry products. There is a need to increase forestry and reforestation programmes in order to meet this increasing demand for fuelwood and to improve the condition of the environment.

ASALs account for about 80% of Kenya's land supporting about 20% of the population and about 50% of livestock in the country. ASAL has a fragile area which is currently experiencing increasing pressure from migrants from the high-potential areas. Environmental issues and problems affecting sustainable development of ASALs have been identified by the Government and donors. An Environmental Strategy for ASALs was completed by the Ministry for Reclamation and Development of Arid and Semi-Arid Lands and Wastelands in 1990. This study is a major component of the National Environmental Action Programme (NEAP) being undertaken by the Government with the assistance of donors. The NEAP project's objective is to identify environmental pressure points and danger signals. Another objective is to enhance both the carrying and assimilative capacity of the environment. NEAP is to provide a sound environmental data base for use in the preparation and implementation of district development plans. In 1991 NEAP only covered Taita district due to lack of funds. The progress in district environmental action plans is slow and efforts need to be made to cover more ASAL districts.

In order to preserve the ecological balance and natural resource heritage the Government emphasizes wildlife conservation. It has banned the exportation of Ivory and in 1990 it reconstituted the Wildlife Department into a parastatal, the Kenya Wildlife Services (KWS). KWS has controlled poaching and continues, in conjunction with DRSRS, monitoring the extent and impact of poaching and human encroachment that interfere with animal population, migration patterns and their distribution. KWS has developed a comprehensive policy framework and a five-year investment programme for wildlife conservation and development.

Over the last three years, the entire wildlife in the country has continued to grow. The elephant population has stagnated at around 17,000 since 1987. However, with recent decision of 5 Southern African countries to export ivory poaching activities may reactivate in Kenya again. These together with the increasing conflict between wildlife and human population and severe environmental degradation, is a big challenge to KWS and Wildlife conservation efforts in the future. To reduce the conflict with the affected communities KWS needs to work out plans of sharing revenues generated from tourism and the wildlife sector.

Overall, there is need to have a long-term strategy that improves environmental management. This should take into account all private and public sector development projects in industry, agriculture, energy, mineral and all other natural resources to achieve sound balance between the natural development needs and

environmental protection.

2.7 INFORMAL SECTOR & SMALL SCALE ENTERPRISE DEVELOPMENT POLICIES IN KENYA

The Government is addressing some of the I/SSEs constraints discussed in Chapter 1 in its reform programmes of various sectors. The Government strategy is to provide investment incentives such as investment allowances, import duty exemption for machinery, District Development Fund (DDF), Rural Enterprise Fund (REF) and provision of workshops and physical infrastructure and information network for the sector. The Government also encourage private sector, donor agencies and NGOs to support I/SSEs development.

Evolution of Government Policy

The Government strategy for industrialization and commerce soon after independence was geared toward the expansion of overall output. The strategy focused on large scale modern enterprises, ignoring the small scale enterprises altogether. The implicit assumption of the strategy was that only large scale enterprises in the formal sector contributed to economic growth. However in 1967, this policy approach began to change.

In 1967, the Act establishing the Industrial Commercial Development Corporation (ICDC) was amended. The ICDC had been established by the colonial government in 1954 to facilitate economic development of Kenya through the provision of financial and technical assistance to industrial and commercial enterprises. The amendment to the Act created the Kenya Industrial Estates (KIE) as a subsidiary of the ICDC. KIE was to look into matters relating to finance and technical assistance of industrial ventures to Kenyan citizens. This had limited operation in the country. In the same year, 1967, the Trade and Licensing Act was enacted with a view of opening up commerce to indigenous Kenyans.

In the second development plan (1970-74), the Government pledged to put emphasis on the development of small scale industries and training of entrepreneurs as a strategy for the alleviation of unemployment which was part of Kenyanization of the Kenyan economic strategy. However, no concrete measures were laid down for the implementation of the strategy.

The ILO Report on Kenya (1972)

This report emanated from an ILO study mission to Kenya on increasing productive employment in Kenya. It used, for the first time, the term '**informal sector**' to describe the portion of the urban economy that escapes enumeration in official statistics. The study desegregated the employment in Kenya's economy into formal and informal. The characteristics of the informal sector were for the first time examined. The report highly recommended the sector as a priority area for emphasis in the economic development of the country.

The Government's response to the ILO report was prompt. The 1973 sessional paper on employment wholly accommodated the ILO recommendations on the informal sector. Since then commitments to the development of the informal sector continues to be mentioned in all subsequent development plans, though their implementation was not very significant.

As a result of the ILO report and the ensuing sessional Paper on employment, the informal sector received considerable attention in the **third development plan (1974-1978)**. The establishment of industrial estates and rural industrial development centres were proposed. Also harassment of the sector's entrepreneurs was to be curbed through the review of central and local government regulations inimical to I/SSEs development. Direct assistance to informal sector enterprises and the setting up of an administering organization for the sector was envisaged for the plan period. Unfortunately, none of these policy strategies were implemented.

During the **fourth development plan period (1979-1983)**, various measures to encourage and support small scale and rural industrial development in the country were proposed. Handicaps facing small scale manufacturers and the potential of the informal sector were noted. Measures for the promotion of small

scale industries during the plan period included: massive expansion of KIE services to every district, provision of Ksh. 50 million funding for the informal sector, review of inimical laws and regulations, training and encouraging subcontracting between small manufacturers and large enterprises. In addition, the Kenya External Trade Authority was to assist handicraft producers to modify and adopt designs to meet export market requirements. The level of implementation of these programs was very low. The implementation of most of them began after the plan period.

The **fifth development plan (1983-1989)** envisaged the establishment of a full fledged small industries division in the Ministry of Commerce and Industry to monitor the implementation of small scale development programs and to provide assistance to the industrial extension service. The division was established as planned. A shift of emphasis from capital intensive modern industries to small and cottage industries to increase the level of employment in the country was also proposed. Partial protectionism for the manufacture of some items by small and cottage industries for the sake of their development was envisaged, but not enforced.

With the adoption of the District Focus Strategy, it was hoped that the dispersion of the small scale industries would be accomplished. At the initiative of the President, several workshops commonly known as 'Nyayo' sheds were constructed as a support measure for the I/SSEs sector entrepreneurs in the country.

The **Sessional Paper No. 1 1986 on Economic Management for Renewed growth** made it clear that the sector features much more prominently in the country's development strategies and that it 'shoulders' a much heavier responsibility and plays a vital role in the 'renewed growth of the country'. To make the I/SSEs sector play its intended role, a number of measures were proposed to be undertaken, these include:

- i) The setting up of a special task force to review all policies, laws, by-laws and regulations governing I/SSEs sector activities with a view to protecting self-employed people and hawkers.
- ii) Reorganizing and rationalizing all technical training and vocational training to make it relevant to the sector's entrepreneurs.
- iii) Making credit accessible to the I/SSEs sector much easier by amending collateral requirements, encouraging aid donors to provide funds to lending institutions for the sector's firms and encouraging the formation of cooperatives and associations to represent the sector's entrepreneurs.
- iv) The government was to promote schemes to provide graduates of youth polytechnic and other secondary schools with tools and small infusions of working capital to start their own businesses.
- v) Macro-economic policies were also to be geared towards assistance of I/SSEs sector entrepreneurs especially those in manufacturing, transport, construction and housing.

6th Development Plan (1989-93)

During the plan period, agencies in both public and private sectors were to be encouraged to develop supportive efforts in training, advising and counselling entrepreneurs in project formulation, implementation, operation monitoring and evaluation. The Capital Markets Development Authority (CMDA) was charged with the task of designing ways and means through which successful small scale and 'jua kali' enterprises could expand their capital base, whereas NGOs working in this area were to form an umbrella organization to facilitate the optimal use of scarce resources in small enterprise development activities. It was during this plan period that the Government prepared and adopted the Sessional Paper No. 2 of 1992 on small enterprise and 'jua kali' development in Kenya.

Sessional Paper No. 2 of 1992 on Small Enterprise and Jua Kali Development in Kenya

This sessional paper can be said to have 'formerly' provided a comprehensive framework for the promotion of small enterprise and jua kali development in Kenya. It is geared towards the improvement of existing policy and regulatory environment, gender specific issues, policy measures to improve access to credit facilities and

measures to improve provision of non-financial promotion programmes. The Government's role will largely be to provide an enabling environment for sustainable growth and development within the small scale and jua kali sector. For this to come about, the following measures will be undertaken:

- i) Structural adjustment policies of de-regulation and liberalisation will be pursued. This will include:
 - (a) Investment incentives for new factories outside Nairobi and Mombasa.
 - (b) Exemption from import duties on capital machineries for small enterprises located in rural areas, where cost of such machinery does not exceed Ksh. 20 million.
 - (c) Establishment of District Development Fund (DDF) charged with providing the enabling infrastructure at the local level.
 - (d) Establishment of a rural enterprise fund to finance I/SSEs at the district level.
 - (e) Provide finance for the construction of 'Nyayo' sheds to accommodate jua kali artisans in rural areas.
- ii) The government will divest itself of its hitherto direct involvement in promoting the small scale enterprise sector. Instead it will be involved in providing the physical infrastructure and information networks to enable efficient operation of small scale sector.
- iii) Needs assessment on actual and prioritized requirements of infrastructure, availing industrial land to small enterprises and encouraging formation of associations will be done through the District Development Committees.
- iv) Kenya Industrial Research Development Institute (KIRDI) together with public universities have been mandated to research, modify and adapt foreign technologies for use by the small scale enterprises. The results of the research done will be widely disseminated to the small scale and informal sector.
- v) The exploitation of export market opportunities through tax incentives, and the encouragement of improved linkages and subcontracting relationships forms the strategy for expanding market outlets for the small scale and informal sector.
- vi) Women form a large and growing proportion of the entrepreneurs venturing into the I/SSEs sector. Consequently, they will need to know about their rights, inheritance laws, how to form women's groups, companies, get into tendering and subcontracting. This awareness is expected to be brought about through the media, Public Law Institute, Women's Bureau and private sector organizations.
- vii) The availability of credit is crucial to the overall development of the I/SSEs sector. Therefore it is envisaged that credit officers should be trained in appraisal and supervision of small term loans to the small scale entrepreneurs on the basis of cash flow lending as opposed to collateral based lending. These will be ensured by the Central Bank of Kenya (CBK) together with Ministry of Planning and National Development which will require that banks introduce these courses in their training programmes, and provide integrated training packages for small scale sector clients. The government will on the other hand explore the possibility of setting up a venture capital institution for small scale enterprises to enable them obtain more equity capital.
- viii) Non-financial promotional programmes including managerial and technical training, counselling, consulting, marketing, extension, programme design, programme implementation and evaluation, use of technology and quality production will be

encouraged. This will be done through encouragement of promotional organizations to devote more resources to staff training and development, starting special training programmes for women and giving priority to training programmes aimed at small scale sector development.

- ix) Finally, government organs will collaborate with existing relevant institutions to facilitate improved mechanism for information sharing, research training and other promotional activities.

These measures together with a comprehensive review of all pertinent acts, licensing arrangements and the building codes, with a view to removing adverse impacts hindering small scale sector development are currently under implementation.

7th National Development Plan (1994-96)

During this plan period, policies laid down in Sessional Paper No. 2 of 1992 are being actively implemented. The government is aiming at divesting itself of direct control of I/SSEs sector activities and will concentrate on providing an enabling environment. This will be done through the provision of necessary institutional and economic infrastructure at the local level.

More private sector involvement will be encouraged through the provision of a wide range of measures and incentives to improve small scale enterprises operations such as access to credit and provision of appropriate technology and training.

A continuous review and assessment of programmes and policies outlined in Sessional paper No. 2 of 1992 is being carried out by the National Co-ordinating Committee in the Ministry of Planning and National Development whose results are incorporated in the implementation of programmes for realization of the goals of the sector.

2.8 NATIONAL SPATIAL POLICIES

Development planning process also includes the spatial dimensions for both rural and urban areas. In 1979, the urban population was 2.3 million which increased, at an annual growth rate of 4.8% to 3.8 million in 1989. This represents 19% of the total population compared with 15% in 1979. The number of urban centres also increased to over 135 centres compared with 117 in 1979. The current urban population is estimated to be 4.2 million. Although the level of urbanization is low, the continued migration of rural population to the major urban areas and other urban centres requires provision of infrastructure and services. These migrations may lead to increased concentration of economic growth benefits in the urban areas that will lead to undesirable spatial distribution between big cities, small urban centres and the rural areas unless proper spatial planning is undertaken.

The spatial dimension policy of the Government is to achieve rural-urban balance by dispersing development activities to as many parts of the country as possible. This is to be achieved through District Focus for Rural Development (DFRD), Small Town Development (STDs) and Rural Trading and Production Centres (RTPCs) strategies. These will promote productive interaction between rural agriculture and non-farm activities with the urban industry, especially, the small-scale (informal sector) activities in the small urban centres. Increasing productivity in agriculture is closely linked to the growth of small farms and rural centres.

Rapid increase in size, numbers and composition of urban centres has been realized in Kenya since 1963. The number of centres increased from 34 in 1962 to 135 towns in 1989, accommodating 2.3 million people. Whereas in 1969 the urban population was 1.08 million, constituting only 10% of the total population, by 1990 the urban population had reached an estimated 4.17 million constituting 18.3% of the total population. According to estimates, the urban population will continue to rise from 5.12 million in 1994 to 5.65 in 1996, constituting 19.9% and 20.8% of the total population respectively. It is expected that the earlier rapid rate of growth of urbanization will stabilize although Nairobi and Mombasa will continue to accommodate increasing proportions of the total urban population (Kenya, 1994e).

Currently it is estimated that of the total urban population, 36.1% lives in Nairobi alone, while 30.1% live in 6 towns with a population of 100,000 and over. Another 17.0% live in 18 towns with a population of 20,000 and 99,000. The rest 16.8% live in 110 small towns and centres with a population range of 2,000 to 19,999. By the year 2000, it is estimated that the urban population will reach 9 to 10 million (26% to 29%) of the total population of 34.8 million.

This rapid growth of major urban centres is a point of concern to the government as it is a manifestation of concentration of economic growth benefits thereby preventing a better spatial distribution of incomes between smaller urban centres and rural areas as well. Government policy is to increase the rate of urbanization generally, while ensuring that increase occurs in smaller urban centres rather than bigger ones. Emphasis has been placed upon the development of stimulating factors in smaller urban centres currently within the 2000 to 20,000 population range to grow fast at an annual rate of over 7.5%, while at the same time moderating growth of larger towns which are currently growing at an annual rate of 6.5%.

The spatial dimension policy basically aims at inducing a balanced pattern of rural-urban development through the District Focus Strategy for Rural Development. This aims at promoting the development of small scale and informal sector activities especially in the Rural Trade and Production Centres, RTPCs.

Government Urban Development Policies

Government policies for improving urban management up to the year 2000 are contained in the Sessional Paper No. 1 of 1986 and the sixth and seventh development plans. The policies intend to foster the many linkages between rural and urban areas, through investment in infrastructure, financial and managerial support for Local Authorities (LAs), and measures to stimulate small scale and informal sector manufacturing and services enterprises. The need to cater for a rural-urban balanced development stems from the urgent need to effectively cater for the rapid urbanization and avoid infrastructure supply constraints usually associated with heavy concentration of population in major urban areas. Indeed the rationale in promoting the development of urban centres and economic activities outside the major urban areas such as Nairobi and Mombasa is based on the need to minimize those constraints in the existing major urban areas. Priority in the allocation of government funds will be given to infrastructure investments that promote the growth of production and employment in small scale agro-industry, manufacturing and commercial enterprises (Kenya, 1986).

However, public investment in urban infrastructure has not matched the growth of urban population in recent years. Capital spending has been shown to be declining for most of the urban infrastructure sectors (Ondiege, 1991). Therefore, private sector's both formal and informal contribution to urban infrastructure investment may change the picture of the per capita expenditure especially in housing and urban land development as well as on-site infrastructure where their contribution may be significant (Ondiege, 1989b).

Decline in capital expenditure by the public sector has led to deterioration of already existing urban infrastructure, while the backlog in the provision of such services has been steadily increasing. Rapid urbanization will therefore mean a very high demand for the provision of various types of infrastructure and services in excess of Local Authorities (LAs) ability to provide them. To enable them play their role more effectively, LAs need restructuring and strengthening, especially in areas of general management and financial control.

Since 1986, policy documents on the whole have and continue to focus on the rural-urban balance strategy whose objectives are to avoid the excessive concentration of population in the large cities; promote vigorous growth of secondary and smaller urban settlements through the development of agriculture; foster productive linkages between rural areas and local service centres, market towns, gateway towns and secondary cities; and bring renewed economic growth to all regions in the country, so that even the least developed regions can share in the general growth of the economy (Kenya, 1986). The rural-urban strategy has become a central feature of urban planning in Kenya. Given the fact that most of the urban centres have sprung up in areas of high agricultural potential which make up only 17% of the country, the strategy becomes significant if an optimal rural urban balance is to be achieved (Ondiege, 1994).

In terms of employment creation, the I/SSEs sector which thrives in these urban centres is the source of 40-60% of the created job opportunities for the urban population. This becomes important when it is realized that the urban labour force will increase by about 4 million, representing an increase of about 40% in the next ten years (UNCHS, 1993).

The institutional framework for the development of RTPCs will be streamlined in all areas. A co-ordination mechanism will be developed to harmonize central government, local government, the District Development Committees, and Non-Governmental Organizations activities. Local authorities will be expected to formulate infrastructural development plans within the framework of a broad institutionalized mandatory Local Authorities Development Planning Programme (LADPP). Further, in allocating government land in urban and rural areas, priority will be given to strategic and small scale industries such as 'jua kali' (Kenya, 1994).

3. CURRENT INFORMAL SECTOR AND SMALL SCALE ENTERPRISES (I/SSEs) DEVELOPMENT MODELS AND ASSISTANCE PROGRAMS IN KENYA

(BY C. ALEKE-DONDO)

In this chapter, current development models and assistance programs by some of the existing sources of assistance for the development of the I/SSEs sector in Kenya, both in the public and private sector are discussed focusing mainly on credit assistance. Credits may allow for or facilitate technology and infrastructure acquisition and access to management training. The government has a number of agencies for promoting the sector. Some ministerial agencies with assistance programs for the I/SSEs sector include the Kenya Institute for Business Training, the Joint Loan Board Scheme, the Kenya Industrial Training Institute, District Industrial Committees, and the Women's Bureau. Government parastatals promoting sector enterprises development include Kenya Industrial Estates (KIE), Small Enterprise Finance Company Ltd. (SEFCO), Industrial Commercial and Development Company (ICDC) and Kenya Commercial Bank (KCB).

There are over 50 Non-Governmental Organizations (NGOs) in Kenya which are involved in the promotion of the sector's enterprises. The major ones include Kenya Rural Enterprise (K-REP), National Council of Churches of Kenya (NCCCK), Undugu Society, Partnership for Productivity - Kenya, Tototo Home Industries, Kenya Women Finance (KWTF), and PRIDE- Kenya

Private sector initiatives for the promotion of the sector include, the Kenya Institute of Management (KIM), which provides programmes for development of management and entrepreneurial skills while the Kenya Management Assistance Program (K-MAP) maintains a list of experts who advise I/SSEs sector entrepreneurs on a one-to-one basis on specific business problems. BAT provides business promotion through I/SSEs annual exhibitions. Donor agencies actively participating in this sector include: United States Agency for International Development (USAID), Ford Foundation, Canadian International Development Agency (CIDA), Overseas Development Foundation (ODA) etc.

I/SSEs sector co-operatives and organisations have sprung up as lobby groups or trade associations. These include Kenya Small Traders Society (KSTS), Kenya Hawkers Association and Kenya National Federation of Jua Kali Associations (KNFJA). Multilateral organisations such as the ILO, UNIDO, UNDP, World Bank and UNESCO also contribute to the promotion of this sector.

The array of organizations supporting the sector is impressive. However, integration between these programs is little or non-existent, consequently making their cumulative effect in the short run minimal. These assistance agencies use various models and programme components to deliver credit and other non-financial assistance to the I/SSEs sector entrepreneurs. For instance, agencies such as Kenya Industrial Estates (KIE) provide finance and basic business management training; National Council of Churches of Kenya (NCCCK) provide credit and vocational training; Women's Enterprises Development (WED) give credit and training; Kenya Small Traders Society (KSTS) give business management training, credit and business counselling; Undugu Society of Kenya (USK) give credit and training; and Church of Province of Kenya (CPK), Eldoret and Kenya Rural Enterprise Programme (KREP) both provide credit and business management training.

3.1 CREDIT TO THE I/SSEs SECTOR APPROACHES AND MODELS EXPERIENCED IN KENYA

This section examines eight credit models applied to I/SSEs that have been employed in Kenya. It is organized in four parts. The first part discusses the importance of credit to I/SSEs followed by a discussion on financial infrastructure in Kenya and its limitations. The following part describes the various models experienced in Kenya. The last part presents conclusions that are relevant for policy.

THE IMPORTANCE OF CREDIT

The limited access of I/SSEs to credit and financial services is often presented as one of the most important constraints confronting the I/SSEs sector. Research findings indicate that financial problems are one of the main reasons why relatively few I/SSEs in Kenya "graduate" into medium and larger enterprises. The vast majority of I/SSEs have been established without capital from the formal financial institutions, usually being financed exclusively from savings and loans from either friends and family members or informal money lenders.

The importance of improved access to credit has been confirmed by many studies on I/SSEs in Kenya, with the credit constraint usually figuring high on the list of constraints confronting small businesses. At the same time these studies caution against regarding credit as a panacea to the growth of I/SSEs. A credit problem, it is frequently pointed out, may simply be symptomatic of other problems which, like the use of inappropriate technology or marketing difficulties, may be more structural in character and cannot be addressed by credit alone.

Nevertheless, a number of studies in Kenya have confirmed the positive relationship that exists between credit, income and employment. For instance, a study undertaken by GTZ of Kenya Industrial Estates Informal Sector Programme indicated that borrowers achieved an annual growth in real terms of 12% in total assets, 17% in income and 50% in employment. Similarly, the recent GEMINI Baseline Survey of I/SSEs in Kenya revealed that I/SSEs that have benefited from formal credit programmes have a growth rate that is 43% higher than those that have not had access to credit programmes, with the growth rate being highest (64%) in the case of enterprises that have benefited from multiple forms of assistance.

KENYA'S FINANCIAL INFRASTRUCTURE

Compared with the majority of countries in Sub-Saharan Africa, Kenya has a well-developed system of financial institutions. These can be grouped under six main types. The first type of financial institutions are the commercial banks. There are 30 commercial banks having more than 225 fully operating branch offices in the country. Four major commercial banks dominate the sector: Barclays Bank of Kenya (BBK), Kenya Commercial Bank (KCB), Standard Chartered Bank, and National Bank of Kenya (NBK). These four banks hold 60% of all deposits and account for 60% of all credit volumes.

Although the number of commercial banks has grown rapidly, increased competition has not resulted in increased lending to I/SSEs sector. Only two banks - BBK and KCB - operate on a significant scale special programmes targeted at I/SSEs and such groups as "Jua Kali", unemployed graduates and women entrepreneurs. Secondly, the banks are complimented by 57 Non Bank Financial Institutions (NBFIs), 36 insurance companies, 64 hire purchase firms, 33 building societies, over 1000 Savings and Credit Cooperative Societies (SACCUS) and a post office savings bank.

A third type of financial institutions, and the one which has historically been the most active in the area of small enterprise lending, is the Development Finance Institutions (DFIs). There are 9 DFIs, but the two which are most relevant to I/SSEs lending are the Kenya Industrial Estates (KIE) and the Small Enterprise Finance Company (SEFCO). The fourth and newest set of actors in small enterprise lending are the NGOs. There are about 40 NGOs lending to this sector throughout the country. The total portfolio of loans outstanding of the major six NGOs, namely K-REP, NCKK, PEA Chogoria, PRIDE, Kenya Women Finance Trust (KWFT) and Tototo Home Industries in May, 1994, was about Ksh. 201 million to over 18,000 borrowers.

The oldest actor in the sector is the Government of Kenya (GOK), through its Joint Loan Board Scheme (launched in the 1950s). The GOK launched its Rural Enterprise Fund and disbursed Ksh. 400 million in the financial year 1991/92. The sixth type of actors in SME lending are Rotating Savings and Credit Associations (ROSCAS). Kenya has an estimated 10,000 ROSCA's which are a source of credit for thousands of people with micro enterprises.

3.2 THE CHANGING ROLES OF THE KEY INSTITUTIONAL ACTORS

Kenya has one of the longest histories in promoting I/SSEs in Africa. The first real effort at promoting I/SSEs was in 1967, when the Kenya Industrial Estates (KIE) was established. KIE was set up to provide **credit, management assistance and industrial estates** so as to encourage the formation of enterprises in urban and rural areas by Kenyan citizens of African origin. Today there are 75 credit programmes for I/SSEs in Kenya implemented by the Government, Development Finance Institutions (DFI's), Commercial banks and NGOs. The significant increase in numbers of institutions supporting this sector has not been matched by significant changes in policy although many policy pronouncements have been made. However significant operational changes have occurred among some implementing institutions. In the last three years, new lending methodologies have been started and innovative strategies have been adopted for providing credit to the sector.

THE GOVERNMENT

The Government has been a key actor in I/SSEs development. It implements two credit programmes directly the Joint Loan Board Scheme and the Rural Enterprise Fund, and is involved in four others through parastatal organizations.

The Government which has not been particularly successful in its direct support programmes in credit and extension services, is now, according to the Sessional Paper No. 2 of 1992 on "Small Scale and Jua Kali Enterprises Development", expected to play a facilitative role in a number of vital areas which could improve the overall climate for investment and expansion of small enterprises.

The Government, however, is uncomfortable with its new role as a facilitator. This is clear from the contradictions that appear on the Sessional Paper. The most obvious of these is the inclusion of a newly created Rural Enterprise Fund with a loan capital of Ksh. 400 million. The fund is interventionist, charges subsidized interest rates (8%), and ignores all past failures made by the Government in implementing the Joint Loan Boards Scheme.

The Joint Loan Board Scheme (JLBS)

Started during the colonial period in 1955, the JLBS was established with the main objective of assisting indigenous African entrepreneurs to start and run small businesses. The main focus was, and continues to be, on retail and wholesale trade, small hotels, restaurants, transport and commission agencies. Tangible securities are replaced with guarantors and in some cases chattels. Loan terms are two to five years and the interest rate since its inception has been 6.5%. There is a Board in every District and the major Municipalities. The Boards are in charge of managing the credit scheme. All of these Boards have substantial arrears, and their continued support has on several occasions been questioned. In 1986 a Task Force was formed in the Ministry of Commerce to look into how the Boards could be reformed.

The taskforce identified a number of weaknesses such as the fact that income from interest was only covering 65% of the direct operating expenses, the appraisal methodology was inefficient, loan arrears were jeopardizing the credibility of the scheme, and the administration of the programme was complicated by the fact that it was jointly managed by the Ministry of Commerce and the local authorities while the appraisal committee is chaired by the District Commissioner. The task force formulated recommendations which included the raising of interest rates. Unfortunately, the task force was dissolved before any of these could be implemented.

THE NON GOVERNMENTAL ORGANIZATIONS (NGOS)

This group of small enterprise lenders is the newest and potentially most interesting with respect to further growth and sustainability of institutionalized credit for I/SSEs. While there had been some lending being done by NGOs in the late 70's and early 80's, it was not until the advent of the USAID financed Kenya Rural Enterprise Programme (K-REP) in 1984 that any comprehensive approach to I/SSEs credit emerged. K-REP was established primarily as a sub-donor for USAID. It channelled loan funds to other NGOs who

either wished to extend their lending operations but lacked funds or who wanted to start their own programmes and needed as much technical assistance as they did loan capital.

Experiences revealed a mediocre performance of the participating NGOs despite major efforts at institutional building, staff training and the provision of funds for on-lending to I/SSEs. Somewhat, surprisingly the first attempts were very similar, on a more modest scale, to the "integrated approach" popular with the DFT's in the 70's. The programme provided training to individual borrowers prior to their loan and also provided them with post loan counselling. K-REP also supported their NGO borrowers with a great deal of institution building assistance related to staff development, loan monitoring systems and conceptual planning.

After several years of trying this approach and recording very low levels of disbursements and recoveries averaging 78%, K-REP decided to alter course and adapt the minimalistic model developed in Asia by the Grameen Bank of Bangladesh. Including K-REP itself, all major NGOs operating credit schemes in Kenya today have adopted the minimalist model.

The main features of this model are the use of groups of 5 borrowers to secure the loans, the disbursement of small loan amounts, high recovery rates, relatively low operational costs, and the mobilization of savings. Although this approach is still relatively new in Kenya, it does offer hope for lending small amounts in a cost effective manner to large numbers of SSE operators. Using this method, the cost effectiveness of these programs has been improved to the extent that the ratio of credit administration cost to credit disbursed is 0.25:1.

Despite the fact that some of these NGOs are doing well, the long term commitment of most of them to small enterprise lending is questionable. Many still have a social orientation and find it difficult to harmonize a tough banking approach with their original goals of public welfare. The NGOs which were set up specifically for the purpose of lending to small enterprises such as K-REP, PRIDE and the Kenya Women Finance Trust and are less confused in their missions, offer some of the best prospects for sustainable programmes for the sector.

The Kenya Rural Enterprise Programme

This section relates the experiences of the Kenya Rural Enterprise Program (K-REP) in developing effective microenterprise credit programmes. It also reviews some of the factors that limit the ability of NGOs to function as financial intermediaries.

The Kenya Rural Enterprise Programme was established in 1984 with funding from USAID. In the beginning, K-REP's strategy for developing microenterprises was through promotion of Kenyan NGO credit programmes. The objective, then, was to build the institutional capacity of Kenyan NGOs. This was done by providing them with **grants, training, and technical assistance**. In a period of four years, a dozen credit programmes were supported. All the credit schemes supported were add-ons to existing welfare programmes.

Over time, it became clear that NGOs which had been primarily involved in traditional social-welfare programmes and the transition to sustainability focused lending difficult to make. It also became obvious that the "integrated" method of developing microenterprises - largely through grants or subsidized loans - had limited impact on the beneficiaries, was costly, and could only be sustained or expanded through grant funding.

In the light of the experience, the strategy was changed in 1989 in four ways. First, the programme was re-designed to work with only four of the most promising NGOs namely, NCCK, PEA Chogoria hospital, Tototo Home Industries and PRIDE. Secondly, the methodology of credit delivery was changed from the integrated to the "minimalist approach". Thirdly, financial assistance to assisted NGOs, which previously took the form of 100% grant --and no loans, was changed to 70% loan and 30% grant. Finally, to address self-sufficiency concerns, and put into practice what it had learned from experiences over the years, K-REP broadened its programme focus beyond the NGOs by launching its own direct lending programmes, the Juhudi and the Chikola Credit Schemes.

COMMERCIAL BANKS

Despite the fact that Kenya has a relatively sophisticated banking sector with 30 commercial banks having more than 400 branches, sub-branches, agencies and mobile units, most of the banks are passive observers as far as lending to I/SSEs is concerned. Indeed, until the 1980s, none of the banks had a credit programme specifically for I/SSEs.

Almost all the lending by commercial banks is short term (2 years or less), with the bulk of the credit being in the form of bank overdrafts. This is mainly as a result of the need to balance maturities of their assets and liabilities. However, although most of this credit is for financing short term working capital needs, in practise the bulk of the overdrafts are rolled over effectively becoming defacto term loans. Although historically commercial banks have been the main deposit mobilizer and source of credit in the economy their share has been declining as a result of the proliferation of the Non-bank financial institutions. The commercial bank system is dominated by four major banks - Kenya Commercial Bank, Barclays Bank of Kenya, Standard Chartered Bank, and the National Bank of Kenya - which together account for over 60% of the commercial bank deposits and credit volume.

The commercial banks are generally conservative in their lending policies in an effort to be prudent in safeguarding their depositors money. In particular they do not put emphasis on the financing of the small enterprises sector as they do not regard the sector as an important part of their portfolio.

Although most bankers cite high lending risks and high transaction costs of lending to the sector as the reason for their reluctance to lend to the sector, many admit that they have neither the technology nor the incentive to lend to the I/SSE sector. The few banks that have specific programmes for the I/SSEs, are servicing the sector, more as a result of initiative by a donor or government or as a public relations exercise rather than seeing the sector as a new and potential market. Decisions to finance I/SSEs are made in the board rooms rather than at the operations levels. Consequently at the branch manager level, which is the entry point for most small entrepreneurs, the tendency has been to deal with only those who can fully guarantee their loans regardless of the projects viability.

At one time some bankers argued that the control on interest rates by the central bank was the main factor that kept commercial banks from lending to the sector since they could not charge the rates consistent with the perceived risks. Since the liberalization of interest rates however, no change of attitude is noticed. While one may argue that change is a slow process, and it will take a while before results can be seen there has been no indication that the liberalization of interest rates will have effect in increasing the access of credit to I/SSEs from commercial banks.

There is limited lending by commercial banks to SSEs based on projected cash flow and this is usually to the very well established customers otherwise the bulk of their lending is collateralized with land, building and equipment being the main forms of collateral. Discussions in Kenya would seem to suggest that banks will not be easily persuaded to grant collateral free loans to the I/SSEs sector but they seem willing to develop "functional equivalents" which would render the need for conventional securities unnecessary.

The commercial banks lend to the I/SSEs sector under special donor or government initiated programmes/schemes which specifically target the I/SSEs sector. As a result of the increasing attention that the government has shown to the I/SSEs sector, some of the commercial banks have, mainly through initiatives by donor organizations, developed certain lending schemes that target this sector. Most of these schemes have been modelled in such a manner that they minimise the most common fears that the banks have when it comes to lending to the sector.

Not surprisingly, guarantees have been introduced to eliminate or minimise the credit risks, funds have been provided by donors to pay for the administrative cost and advisory services, subsidized funds have been made available for on lending in order to increase the banks margin etc. The banks involved in such schemes are Barclays Bank of Kenya and Kenya Commercial Bank.

Barclays Bank of Kenya

Barclays Bank has been operating in Kenya for over 75 years. It has more than 90 branches and sub-branches throughout the country. For the last six years, Barclays has cooperated with a number of donors and local NGOs in the development of several schemes targeted at: women enterprises and youth polytechnic graduates. These schemes are managed under their Small Business Unit. Barclays categorizes small enterprises into two broad groups, those employing between 1 and 9 workers, and those employing between 10 and 50.

On the larger end of the spectrum Barclays manages a scheme, guaranteed by USAID, for projects of up to Ksh. 4 million. Under this project the borrower is responsible for providing 50% of the securities while the rest is covered by the guarantee scheme. The entrepreneur is assisted with a business plan and the loan is monitored by the branch office just as with any other normal loan. The USAID funded **Rural Private Enterprise (RPE) Programme** was started by USAID in 1985 for the dual purposes of providing long term credit to commercial banks to lend, and to begin the process of changing the attitude of commercial bankers to small borrowers by de-emphasizing securities while placing more stress on the character of the borrowers and the potential viability of their projects. This scheme is also being implemented by two other major commercial banks. On the lower end, Barclays and the British Overseas Development Administration (ODA) have developed a similar scheme to the one with USAID but with targeted loan size ranging between Ksh. 40,000 to Ksh.300,000.

In collaboration with the Kenya Women's Finance Trust, Barclays runs a programme for women entrepreneurs. The loans are fully secured by a guarantee fund and, in addition, the NGO provides monitoring and management support to the borrowers. Barclays also supports, with its own funds, another NGO in the replication of a successful group based lending scheme developed in Bangladesh. It also operates a scheme for Youth Polytechnic Graduates which is guaranteed by ILO and is for loans of between Ksh. 10,000 to Ksh. 60,000. With a growing branch network to many smaller towns, Barclays considers small businesses to be one of their new target markets particularly in these recently opened branches.

There are three major objectives in operating the various schemes listed above: First, to build up future clients. Secondly, these programmes enhance the image of the institution both with the general public as well as the Government, and, thirdly, to capitalise on the training opportunities that these programmes offer to their staff. Faced with significant problems in debt recovery, as all financial institutions in Kenya are today, Barclays has identified the need to expand the skills of their branch managers beyond branch management and the evaluation of securities, to examining the cash flows, balance sheets, and business plans of their potential borrowers. It is for this reason that Barclays have recruited former development bankers to strengthen their Small Business Unit.

Kenya Commercial Bank (KCB)

Another commercial bank which has been engaged in lending to the I/SSEs is the Kenya Commercial Bank. KCB has the largest network of offices, with 69 full branches, 59 sub-branches, and 117 mobile centres. While Barclays is privately owned, KCB is predominantly owned by Government, with only 30% of its shares owned by the public. Its interest in the small enterprise sector is inspired primarily by the Government's direct involvement in setting the policy of the bank.

In addition to participating in the USAID/RPE Guarantee Scheme for Small Enterprises programmes mentioned above, KCB has a few other schemes aimed at the lower end of the market. One of these is the **"Jua Kali" Credit Scheme** also funded by USAID. This programme started in 1987, operated only in Nairobi, and reached 200 borrowers with Ksh. 2.5 million. USAID provided an equal amount to cover the administration costs of the scheme. More recently, KCB has started a graduate loan scheme, aimed at providing credit of upto Ksh. 300,000 to graduates to start new businesses. The total funds available under this scheme are Ksh. 30 million plus an additional Ksh. 10 million only for women graduates.

The top management of KCB appears committed to doing more than they are currently doing in the sector, and their thinking involves appointing one officer per branch to handle this type of credit, and eventually

merging their Special Loans Unit, which currently deals with all their small enterprise schemes, with the mainstream of KCB's lending. As a step in this direction, KCB has begun looking for alternative forms of security and in some of their branches they have started advancing loans against letters of allotment of land as opposed to full title deeds. Their experience in debt recovery on these loans has been similar with their fully secured loans.

DEVELOPMENT FINANCE INSTITUTIONS (DFI'S)

DFIs which have always been seen in Kenya as the main enterprise promotion organizations, have had the following problems: a reliance on foreign capital, which has made them more vulnerable to currency fluctuations; public ownership, which has led to the influence of political over commercial objectives; high risk lending, which has resulted in significant arrears; and, their mainly integrated approach of lengthy and time consuming appraisal has resulted in a costly institutional infrastructure and a diminishing number of entrepreneurs who can afford the time it takes to get a loan under these conditions.

The DFIs as originally designed were particularly suitable for the country which was then following an import substitution strategy of industrialization where a market could be conveniently identified from import data, standard technology could be ordered, raw material licenses could be arranged, protection could be assured by the Government and factory space guaranteed. But today, the number of import substitution opportunities are limited and it is only those entrepreneurs already in business who are in a position to identify the new viable investments which have been the mainstay of DFI projects in the past. This means that the traditional target group of the development banks i.e. the totally new entrepreneur with a viable investment opportunity has actually outgrown the DFI's.

The structure of the typical DFIs have been rigid and unable to adapt to the changing needs of indigenous entrepreneurship at the lower end of investments scale. However, in some instances departments have been established to cater for the small scale enterprises and, in a few cases, these have developed into specialized I/SSE-DFIs. Two such institutions are the KIE and the Small Enterprises Finance Company Ltd, (SEFCO).

Kenya Industrial Estates (KIE)

Started in 1967, mainly as a promotional agency for stimulating embryonic indigenous entrepreneurship. KIE is the oldest lending institution specifically aimed at I/SSEs. Its initial focus was on supplying industrial space and hence the derivation of its name. In addition to assisting entrepreneurs with sheds KIE also, at various stages of its life, helped entrepreneurs by writing their feasibility studies, choosing their equipment and machinery, installing their equipment, marketing their products, and obtained import restrictions on foreign competitors, supplied raw materials, etc, on their behalf. This model of providing technical assistance with credit is called the "integrated approach".

An evaluation of the impact of this approach has been detailed in "Breaking the Entrepreneur Bottleneck in Late Developing Countries: Is there a Useful Role for Government?", by P. Kilby. The main opponents of this approach argue that by constantly "spoonfeeding" would-be entrepreneurs, the promotional organization only generates dependencies rather than self reliance. Furthermore, when the two roles of banker and promoter are combined, the inevitable compromise is made on the banking function and poor repayments become common.

The realization of the inadequacies of this methodology have been sharpened by the cancellation in the last two years of large loans from two of KIE's main donors: the World Bank and the German KFW. At the same time, in the wake of Kenya's parastatal reform programme, it has become clear that a more commercial approach to lending has to be taken if KIE is to meet the audit requirements pertaining to certain of its financial ratios. KIE secures its loans with land and buildings and some chattel mortgages. Operational expenses have been in the region of Ksh. 80 million per annum while disbursements in Fiscal Years (FY's) 1989/90 and 1990/91 were Ksh. 38.4 million and Ksh. 83 million respectively. The maximum loan size for KIE is Ksh. 5 million.

In addition to what KIE calls its formal sector loans, it also has a scheme for smaller borrowers with an

average loan size of Ksh. 22,500. This programme was launched in late 1988 with assistance from the German Government agency, the GTZ. Its objective is to finance owner/managers of firms with an average employment size of 2.5 people. Since its inception it has lent to 2,000 businesses a total of Ksh. 35 million. This programme secures its loans with stiff selection procedures, chattels on movable assets and Deeds of Guarantee from two guarantors. An evaluation conducted in late 1991 indicated that the average growth in employment in these firms over the previous year was 50%. The expenses of this programme in Fiscal Year 1990/91 were Ksh. 8 million, while disbursements were Ksh. 24 million.

Although not included in the immediate restructuring programme of the Government, KIE has initiated a re-examination of its own feasibility to determine an appropriate plan to restructure itself. Its "mission statement" has been redefined to eliminate many of the subsidized elements. This has been approved in principle by the Government although it has yet to be demonstrated that the organization will be able to overcome the severe obstacles to comprehensive reform such as; improving its recovery rate, reducing its branch offices, and increasing the productivity of its staff to generate a higher portfolio to staff member ratio.

The Small Enterprise Finance Company (SEFCO)

SEFCO was established in 1983 with similar objectives as KIE. The main difference is in its shareholding. While KIE is wholly Government owned (99% by Treasury and 1% by Ministry of Industry), SEFCO is owned by the Development Finance Company of Kenya, the Netherlands Finance Company for Developing Countries, a German foundation called Friedrich Ebert Stiftung (FES), the Industrial Commercial Development Corporation and the German Developing Company for Investment in Developing Countries. The maximum loan size of SEFCO is smaller than KIE's, Ksh. 2 million as opposed to KIE's Ksh. 5 Million.

In 1989, with subsidies from one of its shareholders (FES), SEFCO started a revolving loan scheme for self employment projects. The **Double Credit Guarantee Scheme**, as it came to be known, is based on the security of members in an association backed up with a loan guarantee fund. In this scheme each member of the association guarantees every loan recipient on the assumption that peer pressure will be strong enough to encourage the borrower to pay back the loan. If the association should fail for some reason to honour the debt, then a guarantee fund comes into effect to pay SEFCO for the loan. The average loan size is Ksh. 10,000. In December, 1990, there were 16 associations with 350 members, employing 1,400 people. As of September of 1992 the loans to these associations had begun to shrink. The approach has been found to be too expensive to be sustainable in the long run due to the high personnel cost of administering the programme. Furthermore debt collection has begun to be problematic. SEFCO management also feels that the image that goes with this programme, i.e., that of an NGO, is not appropriate for instilling the kind of respect it needs from its larger and more profitable clients.

As with KIE, SEFCO is seriously looking at its own future role as a financial institution. It is also anticipating a shortage of funds and as a result has applied for a banking license as an alternative to permanently relying on increased shareholdings and concessional loans from donors. These plans may also involve a change in the composition of shareholdings to include some of the larger institutional investors in Kenya.

This new outlook has also resulted in a gradual move away from start-up businesses to the expansion of existing ones as their main clients. The major operational constraint facing SEFCO is the lethargy of the legal system. Because of this, it is very difficult for SEFCO to foreclose on the loans that either fail or go into heavy arrears. This fact alone contributes to the necessity to have a substantial provision for bad debts (between 5-10%). With operating expenses at the level of Ksh. 25 million SEFCO disbursed Ksh. 30 million in Fiscal Year 1990/91 and Ksh. 36.6 million in Fiscal Year 1991/92.

3.3 LIMITATION OF THE FINANCIAL INFRASTRUCTURE

Despite the relatively good financial infrastructure, there are a number weaknesses and limitations which can be defined and come to the fore. These include the following:-

- a) **Inconsistencies in Government Policies:** While the Government has defined its role as one of "facilitator" it is evident that it is still uncomfortable with this role, reflected in several inconsistencies in its policies towards the I/SSEs sector. This is most evident in its treatment of the credit issue. It has been reluctant to wind up the Joint Loan Boards, which serve political as well as development financing purposes, even in the light of incontrovertible evidence of poor performance, and it elected to create the Rural Enterprise Fund which is interventionist, employs highly subsidized interest rates and ignores all of the failures made by the Government in the sector. Such inconsistencies support the view that policies towards the sector continue to be shaped as much by political considerations - "vote catching" interventions - as acceptance of the sector as credible source of economic growth and employment creation.
- b) **Unmet Credit Needs:** Although a relatively large number of I/SSEs have benefitted from formal credit programmes, there is still a large demand for credit which is not being met. Tomecko and Aleke Dondo (1993) have estimated total effective demand for credit at around Ksh. 1 billion annually. This could be an underestimate since Tomecko and Aleke Dondo base their estimate on Central Bureau of Statistics figures for I/SSEs which, especially in respect of rural enterprises, are far lower than the numbers enumerated in the GEMINI baseline survey (Parker and Torres, 1994). Meeting this demand would effectively require more than a doubling of the portfolios of the institutions engaged in lending to the sector. At the same time, the current maximum absorptive capacity for new funds for businesses employing 1-20 persons has been estimated at Ksh: 219 million, or around one fifth of the effective demand. This means that there is not only a large unmet need for credit but also significant bottlenecks in the capacity of existing institutions to deliver it.
- c) **Lack of Instruments and Differentiation:** A well-developed financial system should be capable of meeting the particular needs of different types of I/SSEs engaged in different activities in different locations during different times in the life-cycles of the enterprise. Against this background, Kenya's financial system must still be considered rudimentary, displaying an absence of differentiation and deficiencies in the range of financial instruments. Credit guarantee schemes, equity and leasing arrangements are, for example, either poorly developed or virtually non-existent, while the working relationships between formal financial institutions and NGOs are still very much in their infancy. More conspicuously, lending to I/SSEs tends to be judged on the same criteria as lending to large enterprises, while little distinction is made in estimating the needs for working and long term capital.
- d) **Low Commercial Bank Participation and Responsibilities:** Although Kenya has 30 commercial banks, the vast majority have so far shown little interest in the I/SSEs sector. Even the few banks, like Barclays and KCB, that have established special credit programmes have been mainly involved in the onlending of donor funds with guarantee schemes financed by donors to cover the extra risks associated with lending to small businesses. The credit needs of the vast majority of small enterprises are modest and bank transaction costs are high. In addition, few I/SSEs are able to meet the marketable collateral and personal guarantee requirements of commercial banks. Few I/SSEs own land, the most widely accepted form of security, and even in cases where it is owned, the titles may be unproven because the process of land titling and adjudication, even though it has gone further in Kenya than in many African countries, has yet to be completed in large parts of the country. Moreover, because lending to small businesses is considered risky, the collateral requirements are often far in excess of the value of the loan. Although there are signs of change, the commercial banks have been slow in exploring other forms of security appropriate to I/SSEs.
- e) **Sustainability of Lending Programmes:** The majority of lending programmes have been excessively dependent on donor funds and have proven to be unsustainable. This applies to Government lending programmes, as well as those of DFIs like KIE and SEFCO and the majority of NGOs. The principal reason for failure can be attributed to interest rates charged for loans and the ineffectiveness of enforcement and recovery procedures. Most I/SSEs programmes in Kenya still makes use of subsidized interest rates (some NGOs, notably church NGOs, charge zero interest) on the assumption, widespread in the 1970s, that market rates are too expensive for poor borrowers

and that subsidies allow for a greater reinvestment of profits and hence growth. Low interest rates combined with ineffective enforcement has reinforced the impression among borrowers that loans extended have the character of a handout.

However, a growing body of literature has demonstrated that the cost of credit is far less of a constraint to the small entrepreneur than the availability of credit. The amount of extra cost involved in the higher interest rate in practice is minimal in relation to the time, energy and transport costs that the small entrepreneur must invest in accessing subsidized credit when the demand is high. Evaluations of successful credit programmes in Asia and Latin America confirm that the main elements of success are the treatment of the poor as commercial clients rather than as "beneficiaries", interest rates set at 10-15% above commercial bank rates, and the mobilization of large numbers of borrowers and substantial savings.

The sustainability of lending programmes is dependent upon the application of "financial markets approach" in which loans are awarded on the basis of economic considerations and at a commercial rate sufficient to cover the lender's capital and transaction costs. In Kenya at present, this means that interest rates chargeable to small enterprises will need to be set at around 45%. While higher than the rates charged by many institutions, it is still considerably lower than the rates charged by informal money lenders, which may be in excess of 360% per annum. Such money lenders have no shortage of clients.

- f) **Performance of the NGO sector:** Although a large number of NGOs are involved in lending to I/SSEs, the performance has been mixed. The majority of NGOs were not established specifically to support small businesses but have rather grown from a social welfare background. Their social orientation make it difficult for them to reconcile their original goals of social development with a market banking approach, reflected in subsidized interest rates and low recovery rates. Some NGOs have openly declared that commercial rates of interest are exploitative and believe that the poor should benefit from subsidies. Such NGOs may regard loan recovery as a secondary consideration.

In comparison, NGOs established with the sole or dominant purpose of lending to small enterprises based on a more "minimalist" approach, such as K-REP, PRIDE, and KWFT, have been far less confused in their mandates and their performance has been far more satisfactory, with recovery rates usually above 96%. The cost effectiveness of the credit programmes operated by these NGOs has improved to the extent that the average cost of processing a loan has been reduced to below Ksh. 3,000 and the ratio of credit administration cost to credit disbursed to 0.3:1, compared with a figure of 1:1 for many NGOs with a social welfare function.

3.4 MODELS/ APPROACHES TO CREDIT FOR I/SSEs IN KENYA

This section examines the major approaches and models of credit experienced in Kenya. The major approaches include, **group based minimalist credit schemes, lending to individuals, lending to community based enterprises and integrated credit models.**

Minimalist credit model

The term minimalist approach refers to programmes that provide only credit and no other form of assistance such as training, technical assistance, marketing etc. In Kenya there are two types of minimalist credit models:- **group based and Individual credit.**

Group based minimalist credit model:

There are two categories of group based minimalist credit models, the first is based on groups that are formed by the organization providing credit while the second is based on already existing groups of entrepreneurs or ROSCAs.

Minimalist model based on newly formed groups:

This model, based on the principles of the Grameen Bank, provides credit with little or no training or technical assistance. It operates from the premise that credit is the single most important limitation to the success of small and micro-enterprises, and it seeks to establish high-volume, high repayment loan schemes that can become self-sustaining.

Basically, credit is provided to small groups that guarantee the loans to their individual members and help each other resolve common business problems. During promotional activities, programme staff provide very basic Technical Assistance (TA) to the individuals or groups. Considerable stress is laid on the principles of self-help and organization, operating through these newly formed self-help groups, empowers or devolves authority and responsibility for the selection of clients, appraisal, approval and collection of loans to the clients. This cuts down administrative costs and consequently enhances sustainability.

The minimalist credit movement in Kenya is still relatively new having begun in 1989. In 1990, the model received a major boost when K-REP led 5 other NGOs namely, NCKK, PEA Chogoria Hospital, Tototo Home Industries and Kenya Women Finance Trust (KWFT) in adopting the model, since then they have been joined by, among others, Action Aid Kenya, Food for the Hungry, CPK Diocese of Eldoret etc. There are good reasons for the diffusion of this model. It is a unique methodology that can be easily replicated with comparatively successful results. This model has been found particularly appropriate for micro-entrepreneurs. Credit is given in small initial amounts such as a maximum of Ksh. 10,000 (K-REP, NCKK) or Ksh. 5,000 (PRIDE, Tototo, PEA Chogoria).

When these loans have been successfully repaid, clients may apply for larger ones. A description of the mechanisms adopted by K-REP provides a useful illustration: Individuals involved in the same trade, or living or working in close proximity, link up in groups of five, known as "WATANO". Each Watano links up with five others to form a group of 30, which is known as a "KIWA" and which must register with the Ministry of Culture and social services as a self-help group.

Members are required to contribute Ksh. 50 per week for eight weeks to a joint account in the name of K-REP and the KIWA. This fund serves as a savings account for each member and as a loan guarantee fund in the event of default. In the ninth week, members selected by the Watano members, receive a loan - maximum size Ksh. 10,000. After four weeks of uninterrupted loan repayment, and continued weekly contributions of Ksh. 50 to the savings/loan guarantee fund by all members, the other members receive their loan. Loans are generally for one year at higher than commercial rates of interest. When this loan is repaid, members can either receive a second and larger loan, or withdraw from membership in the scheme and receive back their savings plus accrued interest less any losses from defaults. Members meet weekly with the loan officer in order to (a) Make loan repayments, (b) Make weekly savings, and (c) Do problem solving.

The groups of 30 entrepreneurs elect officers who are responsible for running the weekly meetings, managing the funds, bookkeeping and banking transactions. All transactions are done in public with records available to any member. At the end of each loan period, KIWA members have the power to expel delinquent or troublesome members who fail to repay their loan or cause other complications.

This model has several advantages. The responsibility for administering the loan lies with the client groups, whose regular savings function as a loan guarantee fund. This provides considerable peer pressure to keep up with repayments. In addition, members' savings can be drawn upon after a period and can be reinvested in the micro-enterprises or used to meet personal needs. Together, these mechanisms lead to high repayment rates and reach large numbers of people, especially women, at minimal time and cost to the lending organization. As a result, it is possible to reach high levels of institutional sustainability. The experience in Kenya shows that branches of institutions applying this model are able to achieve sustainability after three years of operation. This model, though relatively new, in Kenya does offer hope for lending small amounts in a cost effective manner. It is effective at reaching women with micro-enterprises. To be cost effective, however, the model is operated where there are concentrations of small enterprises thus women in rural areas are not easily reached by this model.

There are about twenty (20) organizations who have adopted this model. The major ones are K-REP, PRIDE, KWFT, PEA Chogoria, Tototo Home Industries, Action AID, Food for Hungry and NCKK. These organizations have in the last 3 years disbursed over 15,000 loans to some 11,455 entrepreneurs, 7,087 of whom are women. The interest rates charged by these organization on declining balance are above current commercial rates in the Country. For example, NCKK charges 27.5%, Tototo 33%, K-REP 35%, KWFT 35%.

Minimalist model based on existing groups:

Like many countries the world over, Kenya has thousands of Rotating Savings and Credit Associations (ROSCAs) referred to by K-REP as "Chikola groups" which are a source of credit to thousands of people with Small-Scale Enterprises (SSEs). Many rural credit analysts are enthusiastic about the apparent successes of such associations.

In Kenya, ROSCAs or Chikola groups are found in rural and urban areas, either as registered social welfare groups (mostly women's groups) or as unregistered groups of friends and family members. They operate on simple principles: At regular meetings, each member contributes a fixed sum of money. The total so raised is given to one member, and each member gets a turn as a recipient. The Chikolas (ROSCAs) provide credit to those who would be ineligible to borrow from other sources. They also mobilize savings, serve a social function, and provide a form of insurance (e.g from the group's savings). The Chikolas offer a number of advantages to members. The main one is that their operations are simple and easily understood by even illiterate or semi-literate people who form the bulk of their membership. Springing from local initiatives, Chikolas generate a sense of ownership and loyalty, and embody truly participatory development. One of the problems faced by Chikolas groups is their small capital base, and thus a limited ability to meet the credit needs of the membership. With a larger capital base, more group members could receive larger loans more often.

A number of NGOs e.g K-REP, Partnership for productivity, Tototo Home Industries recognized this need and began loan programmes designed to meet this need. In this approach a contract is prepared between the NGO and the Chikola in which a loan is made to the group at market rates of interest, over a one two year period. The Chikola then on-lends a specified amount of money to an individual at a rate of interest higher than between the NGO and the Chikola. Each member makes repayments to the Chikola which then repays the NGO on a monthly basis. The spread is retained by the Chikola as a means of building up their capital base. In this way, benefits accrue to both the individual Chikola member as well as the Chikola itself.

This arrangement has proven to be a cost-effective method of extending credit in that much of the administrative work, usually done by the loan officer, is done by the group members. As many as 25 to 40 people many receive loans for the work of one loan prepared by one loan officer. Because these groups have been in existence for years, they have achieved high levels of cohesiveness and thus tend not to have the interpersonal conflicts typical of new groups. After three years of implementing the model K-REP has so far made 204 loans to 176 groups. The value of the loans made in Ksh. 97 million to 4340 individual members. The repayments rate has remained at 99% over period.

This model is very effective at reaching even those women in remote rural areas. Lending to enterprises using Chikola groups present a promising approach to developing sustainable credit schemes for micro enterprises particularly those owned by women. Interest rate charges vary from 20% by Care Kenya to 35% charged by K-REP. This model is appropriate for even the very lowest class of entrepreneurs with very little business assets. The weakness of this model is that it does not include training in business management.

Minimalist Individual Credit Models

Individual Credit requiring tangible collateral:

This model, the simplest of the models presented here, has been adopted by commercial banks and non-bank financial institutions. Under this model credit provision is restricted to those who can secure them with tangible collateral. In principle, this kind of model can be relatively cost-effective to pursue as it minimizes

costs for specialized staff and does not involve costly preparation of feasibility and provision of training and technical assistance. Because this model utilizes existing commercial banks with their wide branch network, it has considerable potential for reaching many people with small and micro enterprises.

Given that one of the most critical bottleneck to access to credit by micro and small scale enterprises is lack of tangible collateral, this model is not appropriate to most of the I/SSEs especially Women entrepreneurs, the majority of whom have no tangible collateral in their names. This severely limits women's ability to access credit from commercial banks. Until recently women have faced the additional hurdle set up by many commercial banks that required them to obtain what amounted to "permission" from their spouses before they could access loans even where they had tangible collateral.

Individual Credit without requirement for tangible collateral:

Lending to individuals without requirement for tangible collateral has been adopted by many organizations with credit programmes for micro and small scale enterprises in Kenya. Tangible securities are replaced with guarantors and in some cases, chattel mortgages. Loan terms are usually one to three years.

The model is applied by the government programmes, the Joint Loan Board Scheme and the Rural Enterprise Fund, the Kenya Industrial Estates Informal Sector Project etc. This model is relatively expensive and has limited prospect for achieving sustainability. It is appropriate in reaching I/SSEs entrepreneurs, although the experience of the organizations above have not been very good in terms of numbers of entrepreneurs reached in any given period of time.

Community Based (Owned) Enterprises (CBEs)

This model focuses on providing financial assistance to a group owned and managed enterprises. The model emerged from grant giving programmes of the NGO's who in the 70s and early 80s made grants to women groups to start or expand their enterprises, this later changed to credit at subsidized interest rates. Among organization that have applied this model, but have since stopped using it, are Tototo Home Industries, NCCCK, Adventist Development and Relief agency, K-REP, Care Kenya etc. Between 1984 and 1991 these organizations made a total of 104 loans amounting to about Ksh. 9 million. The average loan size was Ksh. 80,000. Interest rates charged were all below the then prevailing commercial rates of interest.

CBEs groups typically consist of 20 - 40 members. For a different of reasons, the results have not been very satisfactory. Repayment rates, for example, were generally low. While financial returns to the group are reasonable, when divided among 20 - 40 members, the returns are small. The small returns are a disincentive for members of the group to give the enterprise the time it needs to function well. In addition group cohesiveness tends to be weak which generates intra-group conflicts which are not easily solved.

Administrative costs for this model also tend to be high, given the need to identify, prepare project documents, appraise, and monitor the projects. Although there are some social benefits accruing to the CBEs, they are difficult to justify in terms of financial costs and benefits. Consequently many organization pursuing this model have either stopped altogether or substantially deemphasised it.

Integrated Model

In the integrated model training and technical assistance is provided along with credit. Participation in a formal training workshop is a typical prerequisite to receiving the loan.

Loans are given to individuals and the primary interaction is between the client and the "Loan Officer". Although there are variations, the method typically includes the following elements; As part of the initial inquiry by the interested client, the loan officer makes a quick assessment of how serious the client is and the ability of the business to productively use the loan. A loan application form is completed and a visit is made to the client's business. Often, a simple balance sheet is appraised by the loan officer. An assessment is made to determine the appropriate loan size, since often the size of the loan requested is different from what the business needs or can use. One or two other people are usually required to guarantee the loan in

the event of difficulties with repayment or if the borrower defaults.

This approach often requires the potential client to participate in a one-two week training workshop where skills are learned in areas such as credit education, bookkeeping, production strategies, marketing, etc. Although the major purpose of the training is skill development, the training is often also used by the lending organization to assess the client's commitment, seriousness, and character - given the time required to participate in the training.

When the loan application, training and appraisal process is completed, with preliminary approval given by the loan officer, the loan is reviewed by a loan review committee. Under normal circumstances, it is unusual that an application is rejected that has reached this stage of the application process, is denied the loan. After the loan is approved, funds are disbursed to the client. A number of follow-up visits are made to the client's business by the loan officer in order to verify that funds are being spent as specified in the loan contract and to assess progress being made by the business, as well to provide business counselling.

Although the process used in lending to individual appears to be rather straight forward, the amount of time elapsing between the initial application and actual disbursement of the loan money can vary significantly. The schemes are not appropriate in reaching women with micro enterprises particularly those in the rural area and those who are illiterate.

There are other programmes which assist entrepreneurs to gain access to formal institutions credit by helping them prepare proposals for submission to participating financial intermediaries. Business extension begins during the proposal assistance phase and continues after the loan is granted. The ILO/ABC project with Undugu, NCKK, Action Aid, and Plan International, Embu is a case in point. Entrepreneurs go through a screening, then orientation sessions which include training in basic business management, bookkeeping, etc. This model does not reach many people as the screening and training take a long time. Default rates are, however, reported to be low because of the thorough screening that is done.

This model is relatively expensive because of the training and technical assistance involved. It is suitable for individuals with slightly bigger enterprises than micro enterprises because these individuals are most able to apply the business skills and training to their activities.

In lending to individuals, the number of clients managed by the loan officer is small. Part of the reason for this is that clients come from a wide geographic area and a considerable amount of time is spent just travelling to the client's business to do follow-up. Consequently, and when combined with the training requirements, it is difficult for such a program to achieve reasonable levels of sustainability because of the high costs involved.

Credit Guarantee Schemes

Loan guarantee schemes are increasingly being implemented in order to persuade commercial banks and other lending institutions to step up their lending to riskier sectors and to those entrepreneurs without the requisite formal securities. Guarantee schemes are also meant to facilitate availability of long-term funding and to familiarize banks with project start-ups in risky sectors. Commercial banks, in particular, are unwilling to use their own funds in financing risky projects, where such risks are considered untenable. This is common to micro enterprises, especially during the start-up stages when the survival of the enterprises is not assured as the mortality rate of many micro enterprises is high in their first three years of existence.

Most of the loan guarantee schemes currently being implemented in Kenya were introduced less than five years ago. There is therefore not enough experiences from the schemes in which Barclays Bank, Kenya Commercial Bank and SEFCO are participating. Barclays Bank, together with the Kenya Women Finance Trust and the Women World Banking (WWB), are lending on loan guarantee basis to women entrepreneurs. Apart from relaxing security requirements, all other terms required by banks must be fulfilled.

The Kenya Commercial Bank is running one loan guarantee scheme with a grant of Ksh. 25 million from USAID. Under the scheme the government guarantee is meant to reduce both the risk and lack of security

for the borrowers, without which the bank could not extend loan facilities. Applicants under the credit guarantee scheme are expected to satisfy all bank requirements other than provision of tangible securities.

SEFCO's approach has been through a craftsmen credit guarantee programme where potential borrowers are required to form credit guarantee associations. The little experience gained in Kenya points to several problems. Guarantee schemes address themselves to the problem of lack of tangible securities, and to some extent reduction of risk. Determining how much risk should be taken by the banks without adverse effects on their own appraisals has posed problems.

Banks have not been willing to accept much risk. Barclays Bank's credit guarantee scheme with Dag Hammarskjold Foundation is risk free for the Bank as the loans are guaranteed 100% by a standing letter of credit. In its scheme with KWFT and WWB, Barclays Bank accepted a 25% risk on the loans. The credit guarantee schemes have tended to attract even borrowers with tangible securities. This has resulted in a lot of work in screening the applicants.

Loan guarantee schemes are a short-term solution. Experience from the World Bank programmes indicates that such schemes have been tried in many countries all over the world with varying degrees of success.

Social Promotion

This model explicitly recognises "empowerment" as a program goal and trains group members to develop problem solving and leadership skills. It puts considerable effort in promoting the ideas of self-help and organization. Community development goals are stressed through promotional meetings with prospective group members.

Some organizations often add a social promotion component to their credit programmes to assist small and micro-enterprises. Such a component most frequently is part of assistance programmes to the most marginal groups, majority of whom are women. Social promotion activities stress the provision of social welfare and community development benefits to a particular clientele or locality and the inculcation of attitudes and behaviours such as cooperativeness, mutual trust, and self-esteem. Social promotion efforts require considerable commitments of staff time and are difficult to measure in terms of their effectiveness.

This model has been found particularly appropriate for very low income entrepreneurs. Credit is given in small initial amounts, sometimes in amounts as low as Ksh. 1,000. When these initial amounts have been repaid more is given. Programme staff accompany their promotional and community development activities with simple technical assistance to individuals or groups of credit recipients. The model is the basis of approaches applied by Christian Health Association of Kenya (CHAK), Catholic Diocese of Embu, Isiolo Deanery of the Catholic Diocese of Meru, etc. The experience of these organizations in pursuing this model indicates that they are expensive and cannot achieve sustainability. However they are very effective at reaching women with very small enterprises.

4. THE DATA: SOCIO-ECONOMIC CHARACTERISTICS OF I/SSEs

4.1 THE DATA

The 1986 I/SSEs sector activities surveyed were grouped into three major categories. These included enterprises engaged in manufacturing which constituted 51.2% of all the studied enterprises, trade and restaurant sector, accounting for 29.8% and the services sector for 12.8% of the study sample. Enterprises categorised under the manufacturing sector included tailoring, knitting, shoemaking, furniture making, metal furniture and fixtures, structural metal production and fabrication and tinsmithing. The trade and restaurant sector comprised of food/ drink/ tobacco retail, textile/shoe retail and restaurants and drinking businesses. The service sector enterprises include shoe repair, motor vehicle repairs, electrical repairs and watch and jewellery repairs.

Other enterprises not falling in any of the above categories and referred to as Others in the study are: salon, leather/kiondo making, timber selling, bicycle repair and animal feed selling, accounted for 6.2%. Most of the enterprises were drawn from the tailoring (12%), furniture making (16%), food/drink/tobacco (18%) and shoe repair (5%) subsector as indicated in Table 4.1.

4.2 ENTREPRENEUR CHARACTERISTICS

The majority of the 1986 entrepreneurs in the are male (74.3%) while females accounted for 25.2%. Businesses jointly owned by both male and female accounted for 0.6% as observed in Table 4.2. Male ownership of the sector's enterprises ranges from 68.1% in Kisumu to 80.6% in Nairobi. Of those interviewed, 93% were owner managers while the rest were employee managers. Males accounted for 74% of the respondents. This is similar to the share of male business owners in all the towns surveyed.

Enterprise Ownership

Enterprise ownership varied with subsectors and gender, where, for instance male business owners overall accounted for 75%. Female owners dominated in knitting (98%), food, drink and tobacco retailing (60.3%) and in tailoring accounted for 47.5%. Males had over 90% of enterprise ownership in shoemaking (99.4%), furniture making (97.4%), metal furniture and fixtures (93.1%), structural metal production (97.9%), tinsmithing (97.3%), shoe repair (97%), electrical repair (96.6%), motor vehicle repair (100%), watch jewellery repair (97.6%). Males also dominated in tailoring (63.3%) and restaurant and drinking places (63.3%). Female ownership of furniture and metal manufacturing enterprises was found to be in Nairobi, Mombasa and Kisumu only, where 2.3% 2.4% and 2.2% respectively of the furniture making enterprises are female owned. However, in Eldoret, Nyeri, Meru and Bungoma subsectors were either wholly dominated by males or by females as indicated in Table 4.3

In trade and restaurant sectors, female entrepreneurs make up 60% of the investors in food/drink/tobacco activities, and about 44% in the textile and shoe retail activities. In the service sector, 36% of restaurant investors are females, while there are few female investors in shoe repairs (1%), electrical repairs (3%) and none in motor vehicle repair. Therefore there is a significant number of female investors in food drink and tobacco retail subsector in which they are a majority and also in the textile and shoe retailing activities but are insignificant in manufacturing activities as seen in Table 4.3.

Entrepreneurs Age

Age of entrepreneurs could have some influence on the design of assistance programmes to the sector and also the performance and management of individual enterprises. The average age of surveyed business owners in all the towns is 33 years. Knitting subsector owners had the lowest mean age of 30 years while structural metal production and motor vehicle repair subsector had the highest mean age of 35.1 years and 36.2 years respectively. These mean ages varied according to towns and gender as indicated in Table 4.4. For instance in Nairobi, tailoring subsector owners had a mean age of 30.5 years but female owners mean age was 28.4 years while that of male owners was 32.1 years. In the Food, drink and tobacco retail subsector male

TABLE 4.1: THE DISTRIBUTION OF ENTERPRISES (%) IN ALL THE TOWNS

SUBSECTOR	ALL TOWNS (ALL)	NAIROBI (NRB)	MOMBASA (MOM)	KISUMU (KSM)	ELDORET (ELD)	NYERI (NYR)	MERU	BUNGOMA (BGM)
	N = 1986*	N = 777	N = 320	N = 304	N = 185	N = 127	N = 106	N = 167
TAILORING	12.1	9.2	15.3	14.2	9.7	9.4	14.2	18.6
KNITTING	1.4	1.3	0.6	-	-	5.5	2.8	3.6
SHOEMAKING	8.2	7.6	11.6	4.3	2.2	11.8	25.5	4.8
FUNUTURE MAKING	15.9	22.7	12.8	15.2	7.6	10.2	9.4	9.0
METAL FURNITURE/FIXTURES	3.0	4.7	3.1	3.0	1.1	1.6	-	-
STRUCTURAL METAL PROD	6.6	8.2	3.4	8.3	4.9	3.1	1.9	9.6
TINSMITHING	4.0	4.3	4.4	5.6	0.5	3.1	2.8	4.8
FOOD/DRINKS/TOBACCO RETAIL	18.1	10.1	22.8	24.1	35.7	28.3	16.0	9.6
TEXTILE/SHOE RETAIL	7.6	6.7	8.8	5.6	8.6	7.9	10.4	9.6
RESTAURANT'S /DRINKS	4.1	4.9	3.8	4.0	5.4	0.8	3.8	2.4
SHOE REPAIR	5.3	5.1	6.9	1.7	6.5	6.3	5.7	7.8
ELECTRICAL REPAIR	1.5	1.9	1.9	1.7	1.1	-	0.9	0.6
VEHICLE REPAIR	3.9	4.1	1.3	4.6	8.1	-	0.9	6.6
WATCH/JEWELLERY REPAIR	2.1	2.2	1.3	1.0	2.7	0.8	2.8	5.4
OTHERS	6.2	7.0	2.2	6.3	5.9	11.0	2.9	7.8

SOURCE: SURVEY DATA, 1992

N: Sample size in all the tables in the study i.e. number of corresponding enterprises.

TABLE 4.2 DISTRIBUTION % OF SOCIO - ECONOMIC CHARACTERISTICS OF ENTREPRENEURS BY CITY

CITY	RESPONDENT	BUSINESS OWNER'S SEX	OWNERS AGE	OWNER EDUCATION LEVEL	OWNER MARITAL STATUS	OWNER HAS DEPENDANTS
NAIROBI N	758	763	772	749	769	762
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	87.5	80.6	3	8.1	23.3	90.4
2	12.5	18.6	20.9	42.5	74.5	9.6
3	0.0	8	31.3	45.9	1.0	0.0
4	0.0	0.0	21.4	2.4	0.0	0.0
5	0.0	0.0	13.1	1.1	1.2	0.0
6	0.0	0.0	6.0	0.0	0.0	0.0
7	0.0	0.0	4.1	0.0	0.0	0.0
8	0.0	0.0	1.7	0.0	0.0	0.0
9	0.0	0.0	1.3	0.0	0.0	0.0
MOMBASA N	312	310	318	299	320	318
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	95.8	68.7	0.0	12.4	13.8	93.7
2	4.2	31.3	15.1	49.8	82.5	6.3
3	0.0	0.0	28.9	36.8	1.6	0.0
4	0.0	0.0	28.0	1.0	6	0.0
5	0.0	0.0	15.4	0.0	1.6	0.0
6	0.0	0.0	4.7	0.0	0.0	0.0
7	0.0	0.0	3.5	0.0	0.0	0.0
8	0.0	0.0	3.1	0.0	0.0	0.0
9	0.0	0.0	1.3	0.0	0.0	0.0
KISUMU N	300	295	304	281	299	302
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	94.7	68.1	7	14.9	12.4	90.1
2	5.3	31.2	16.4	52.3	86.3	9.6
3	0.0	7	24.7	31.3	1.0	3
4	0.0	0.0	21.1	1.4	0.0	0.0
5	0.0	0.0	15.8	0.0	3	0.0
6	0.0	0.0	9.2	0.0	0.0	0.0
7	0.0	0.0	7.6	0.0	0.0	0.0
8	0.0	0.0	1.0	0.0	0.0	0.0
9	0.0	0.0	3.6	0.0	0.0	0.0
ELDORET N	185	185	185	179	185	185
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	99.5	65.4	0.0	8.9	9.7	99.5
2	.5	34.1	9.2	45.3	88.1	.5
3	0.0	5	27.0	41.9	1.1	0.0
4	0.0	0.0	32.4	3.4	5	0.0
5	0.0	0.0	15.7	6	5	0.0
6	0.0	0.0	7.0	0.0	0.0	0.0
7	0.0	0.0	4.3	0.0	0.0	0.0
8	0.0	0.0	2.2	0.0	0.0	0.0
9	0.0	0.0	2.2	0.0	0.0	0.0
NYERI N	124	126	127	123	126	126
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	100.0	72.2	0.0	7.3	13.5	93.7
2	0.0	27.8	12.6	56.9	86.5	6.3
3	0.0	0.0	30.7	35.8	0.0	0.0
4	0.0	0.0	22.0	0.0	0.0	0.0

TABLE 4.3 DISTRIBUTION % OF SOCIO - ECONOMIC CHARACTERISTICS OF ENTREPRENEURS BY CITY

CITY	RESPONDENT	BUSINESS OWNER'S SEX	OWNERS AGE	OWNER EDUCATION LEVEL	OWNER MARITAL STATUS	OWNER HAS DEPENDANTS
5	0.0	0.0	15.7	0.0	0.0	0.0
6	0.0	0.0	3.9	0.0	0.0	0.0
7	0.0	0.0	2.4	0.0	0.0	0.0
8	0.0	0.0	6.3	0.0	0.0	0.0
9	0.0	0.0	6.3	0.0	0.0	0.0
MERU N	104	106	106	104	106	106
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	97.1	79.2	0.0	17.3	27.4	90.6
2	2.9	20.8	16.0	48.1	67.9	9.4
3	0.0	0.0	32.1	34.6	.9	0.0
4	0.0	0.0	23.6	0.0	2.8	0.0
5	0.0	0.0	12.3	0.0	.9	0.0
6	0.0	0.0	10.4	0.0	0.0	0.0
7	0.0	0.0	2.8	0.0	0.0	0.0
8	0.0	0.0	.9	0.0	0.0	0.0
9	0.0	0.0	1.9	0.0	0.0	0.0
BUNGOMAN	167	166	167	162	167	167
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	92.8	74.7	1.8	14.8	16.8	91.0
2	7.2	24.1	12.6	43.2	77.8	9.0
3	0.0	1.2	24.6	40.1	2.4	0.0
4	0.0	0.0	22.8	1.9	1.2	0.0
5	0.0	0.0	15.6	0.0	1.8	0.0
6	0.0	0.0	9.0	0.0	0.0	0.0
7	0.0	0.0	4.2	0.0	0.0	0.0
8	0.0	0.0	4.8	0.0	0.0	0.0
9	0.0	0.0	0.0	0.0	0.0	0.0
TOTAL N	1950	1951	1979	1897	1972	1966
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	92.8	74.3	4	10.9	17.8	92.0
2	7.2	25.2	16.7	46.7	79.6	7.9
3	0.0	.6	29.0	40.2	1.2	.1
4	0.0	0.0	23.7	1.8	.4	0.0
5	0.0	0.0	14.5	.5	1.0	0.0
6	0.0	0.0	6.7	0.0	0.0	0.0
7	0.0	0.0	4.4	0.0	0.0	0.0
8	0.0	0.0	2.4	0.0	0.0	0.0
9	0.0	0.0	2.4	0.0	0.0	0.0

SOURCE: SURVEY DATA 1992

KEY:

Respondent 1: Owner Manager 2: Employee Manager
Business Owner's Sex: 1: Male 2: Female
Owner's Age (Years): 1: <18 2: 18-25 3: 26-30 4: 31-35 5: 36-40 6: 41-45 7: 46-50 8: 51-55 9: >55
Owner Educational Level: 1: Lower Primary(1-4) 2: Upper Primary(5-8) 3: Secondary Education 4: Higher Education 5: College/University
Owner Marital Status: 1: Single 2: Married 3: Widowed 4: Divorced 5: Separated
Owner Has Dependents: 1: Yes 2: No 3: No Response

TABLE 4.3 SOCIO - ECONOMIC CHARACTERISTICS OF ENTREPRENEURS BY CITY AND SECTORS - DISTRIBUTION (%) BY CATEGORY

CITY	SUBSECTOR	RESPONDENT	BUSINESS			OWNER			OWNER HAS DEPENDANTS
			OWNERS	SEX	AGE	EDUCATION	MARTIAL	STATUS	
NAIROBI	TAILORING N	71	69	71	71	71	71	71	70
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Total	91.5	58.0	0.0	4.2	25.4	71.8	100.0	90.0
		2	8.5	42.0	23.9	35.2	28.2	100	100
		3	0.0	0.0	33.8	59.2	1.4	0.0	0.0
		4	0.0	0.0	26.8	1.4	0.0	0.0	0.0
		5	0.0	0.0	7.0	0.0	1.4	0.0	0.0
		6	0.0	0.0	5.6	0.0	0.0	0.0	0.0
		7	0.0	0.0	2.8	0.0	0.0	0.0	0.0
		10	10	10	9	10	10	10	10
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		90.0	10.0	10.0	0.0	20.0	60.0	100.0	90.0
NAIROBI	KNITTING N	100	90.0	20.0	33.3	60.0	100	100	100
		2	10.0	30.0	66.7	20.0	0.0	0.0	0.0
	Total	0.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0
		5	0.0	10.0	0.0	0.0	0.0	0.0	0.0
		7	0.0	10.0	0.0	0.0	0.0	0.0	0.0
		58	59	59	56	58	56	56	56
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		91.4	98.3	0.0	8.9	22.4	75.9	71.1	92.9
		8.6	1.7	20.3	55.4	35.7	0.0	0.0	0.0
		0.0	0.0	45.8	0.0	0.0	0.0	0.0	0.0
		0.0	0.0	13.6	0.0	0.0	1.7	0.0	0.0
		0.0	0.0	8.5	0.0	0.0	0.0	0.0	0.0
NAIROBI	SHOEMAKING N	0.0	0.0	3.4	0.0	0.0	0.0	0.0	0.0
		5.1	0.0	5.1	0.0	0.0	0.0	0.0	0.0
	Total	1.7	0.0	1.7	0.0	0.0	0.0	0.0	0.0
		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		171	171	175	173	173	173	173	173
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		78.8	96.5	0.0	7.5	22.0	90.2	90.2	90.2
		21.2	2.3	19.4	39.9	77.5	0.0	0.0	0.0
		0.0	1.2	32.6	46.2	6	0.0	0.0	0.0
		0.0	0.0	26.3	5.8	0.0	0.0	0.0	0.0
		0.0	0.0	11.4	6	0.0	0.0	0.0	0.0
		0.0	0.0	4.6	0.0	0.0	0.0	0.0	0.0
NAIROBI	FURNITURE MAKING N	0.0	0.0	2.9	0.0	0.0	0.0	0.0	0.0
		1.1	0.0	1.1	0.0	0.0	0.0	0.0	0.0
	Total	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		36	35	36	36	34	36	36	36
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		72.2	97.1	0.0	5.6	17.6	91.7	91.7	91.7
		27.8	2.9	16.7	33.3	82.4	8.3	8.3	8.3
		0.0	0.0	27.8	52.8	0.0	0.0	0.0	0.0
		0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0
		0.0	0.0	22.2	8.3	0.0	0.0	0.0	0.0
		0.0	0.0	2.8	0.0	0.0	0.0	0.0	0.0
NAIROBI	METAL FURNITURE/REPAIRS N	0.0	0.0	1.7	0.0	0.0	0.0	0.0	0.0
		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		36	35	36	36	34	36	36	36
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		72.2	97.1	0.0	5.6	17.6	91.7	91.7	91.7
		27.8	2.9	16.7	33.3	82.4	8.3	8.3	8.3
		0.0	0.0	27.8	52.8	0.0	0.0	0.0	0.0
		0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0
		0.0	0.0	22.2	8.3	0.0	0.0	0.0	0.0
		0.0	0.0	2.8	0.0	0.0	0.0	0.0	0.0
NAIROBI	STRUCTURAL METAL PRODS N	0.0	0.0	2.8	0.0	0.0	0.0	0.0	0.0
		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	61	63	63	61	63	63	63	62
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		72.2	97.1	0.0	5.6	17.6	91.7	91.7	91.7
		27.8	2.9	16.7	33.3	82.4	8.3	8.3	8.3
		0.0	0.0	27.8	52.8	0.0	0.0	0.0	0.0
		0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0
		0.0	0.0	22.2	8.3	0.0	0.0	0.0	0.0
		0.0	0.0	2.8	0.0	0.0	0.0	0.0	0.0
		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

TABLE 4.3 SOCIO - ECONOMIC CHARACTERISTICS OF ENTREPRENEURS BY CITY AND SECTORS - DISTRIBUTION (%) BY CATEGORY

CITY	SUBSECTOR	RESPONDENT	BUSINESS		OWNERS		OWNER		OWNER HAS DEPENDANTS	
			OWNERS	SEX	AGE	EDUCATION	MARITAL	STATUS		
NAIROBI	TINSMITTING N	Total	100.0%	100.0%	100.0%	0.0	9.8	100.0%	100.0%	100.0%
		1	86.9	96.8	0.0	0.0	9.8	11.1	93.5	93.5
		2	13.1	1.6	9.5	31.1	1.6	84.1	3.2	6.5
		3	0.0	1.6	25.4	57.4	0.0	0.0	0.0	0.0
		4	0.0	0.0	23.8	0.0	0.0	0.0	0.0	0.0
		5	0.0	0.0	22.2	1.6	1.6	0.0	0.0	0.0
		6	0.0	0.0	6.3	0.0	0.0	0.0	0.0	0.0
		7	0.0	0.0	9.5	0.0	0.0	0.0	0.0	0.0
		9	0.0	0.0	3.2	0.0	0.0	0.0	0.0	0.0
		Total	33	33	100.0%	32	33	100.0%	100.0%	100.0%
NAIROBI	FOOD/DRINK/TOB RETAIL N	Total	100.0%	100.0%	100.0%	0.0	6.3	30.3	84.8	84.8
		1	93.9	93.9	0.0	18.2	43.8	69.7	15.2	15.2
		2	6.1	0.0	18.2	36.4	50.0	0.0	0.0	0.0
		3	0.0	6.1	15.2	0.0	0.0	0.0	0.0	0.0
		4	0.0	0.0	15.2	0.0	0.0	0.0	0.0	0.0
		5	0.0	0.0	15.2	0.0	0.0	0.0	0.0	0.0
		6	0.0	0.0	9.1	0.0	0.0	0.0	0.0	0.0
		7	0.0	0.0	3.0	0.0	0.0	0.0	0.0	0.0
		9	0.0	0.0	3.0	0.0	0.0	0.0	0.0	0.0
		Total	76	77	100.0%	72	78	100.0%	100.0%	100.0%
NAIROBI	TEXTILES/SHOE RETAIL N	Total	100.0%	100.0%	100.0%	0.0	15.3	15.4	94.9	94.9
		1	92.1	49.4	0.0	26.9	54.2	79.5	1.3	5.1
		2	7.9	50.6	30.8	29.2	1.3	0.0	0.0	0.0
		3	0.0	0.0	17.9	0.0	0.0	0.0	0.0	0.0
		4	0.0	0.0	12.8	1.4	3.8	0.0	0.0	0.0
		5	0.0	0.0	1.3	0.0	0.0	0.0	0.0	0.0
		6	0.0	0.0	5.1	0.0	0.0	0.0	0.0	0.0
		7	0.0	0.0	2.6	0.0	0.0	0.0	0.0	0.0
		8	0.0	0.0	2.6	0.0	0.0	0.0	0.0	0.0
		9	0.0	0.0	2.6	0.0	0.0	0.0	0.0	0.0
NAIROBI	RESTAURANTS/DRINKING N	Total	100.0%	100.0%	100.0%	2.0	4.1	46.2	82.0	82.0
		1	90.2	59.6	33.3	40.4	49.0	53.8	18.0	18.0
		2	9.8	40.4	27.5	44.9	0.0	0.0	0.0	0.0
		3	0.0	0.0	19.6	2.0	0.0	0.0	0.0	0.0
		4	0.0	0.0	5.9	0.0	0.0	0.0	0.0	0.0
		5	0.0	0.0	7.8	0.0	0.0	0.0	0.0	0.0
		6	0.0	0.0	3.9	0.0	0.0	0.0	0.0	0.0
		8	0.0	0.0	3.9	0.0	0.0	0.0	0.0	0.0
		Total	37	37	100.0%	37	38	100.0%	100.0%	100.0%
		NAIROBI	SHOE REPAIR N	Total	100.0%	100.0%	100.0%	0.0	8.1	18.4
1	94.6			64.9	13.2	54.1	78.9	2.6	2.6	2.6
2	5.4			35.1	21.1	35.1	0.0	0.0	0.0	0.0
3	0.0			0.0	18.4	0.0	0.0	0.0	0.0	0.0
4	0.0			0.0	34.2	2.7	2.6	0.0	0.0	0.0
5	0.0			0.0	10.5	0.0	0.0	0.0	0.0	0.0
6	0.0			0.0	2.6	0.0	0.0	0.0	0.0	0.0
8	0.0			0.0	3.9	0.0	0.0	0.0	0.0	0.0
Total	38			39	100.0%	37	39	100.0%	100.0%	100.0%

TABLE 4.3 SOCO - ECONOMIC CHARACTERISTICS OF ENTREPRENEURS BY CITY AND SECTORS - DISTRIBUTION (%) BY CATEGORY

BUSINESS		OWNER'S		OWNER		MARTIAL		OWNER HAS	
CITY	SUBSECTOR	RESPONDENT	SEX	AGE	LEVEL	STATUS	DEPENDANTS		
NAIROBI	ELECTRICAL REPAIR N	1	100.0	97.4	0.0	24.3	23.1	89.5	
		2	0.0	2.6	28.2	54.1	74.4	10.5	
		3	0.0	0.0	25.6	21.6	0.0	0.0	
		4	0.0	0.0	17.9	0.0	0.0	0.0	
		5	0.0	0.0	12.8	0.0	2.6	0.0	
		6	0.0	0.0	7.7	0.0	0.0	0.0	
		7	0.0	0.0	5.1	0.0	0.0	0.0	
		8	0.0	0.0	2.6	0.0	0.0	0.0	
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
		1	85.7	93.3	0.0	20.0	40.0	66.7	
NAIROBI	MOTOR VEHICLE REPAIR N	2	14.3	6.7	33.3	26.7	60.0	33.3	
		3	0.0	0.0	20.0	66.7	0.0	0.0	
		4	0.0	0.0	26.7	13.3	0.0	0.0	
		5	0.0	0.0	13.3	0.0	0.0	0.0	
		6	0.0	0.0	6.7	0.0	0.0	0.0	
		7	0.0	0.0	3.2	3.0	3.1	3.2	
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
		1	87.1	100.0	0.0	3.3	19.4	93.8	
		2	12.9	0.0	15.6	26.7	80.6	6.3	
		3	0.0	0.0	21.9	63.3	0.0	0.0	
WATCH/JEWELLERY RP N	Total	4	0.0	0.0	21.9	3.3	0.0	0.0	
		5	0.0	0.0	15.6	3.3	0.0	0.0	
		6	0.0	0.0	9.4	0.0	0.0	0.0	
		7	0.0	0.0	9.4	0.0	0.0	0.0	
		8	0.0	0.0	6.3	0.0	0.0	0.0	
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
		1	87.5	100.0	0.0	0.0	29.4	88.2	
		2	12.5	0.0	25.0	50.0	70.6	11.8	
		3	0.0	0.0	25.0	50.0	0.0	0.0	
		4	0.0	0.0	25.0	0.0	0.0	0.0	
OTHERS N	Total	5	0.0	0.0	6.3	0.0	0.0	0.0	
		6	0.0	0.0	12.5	0.0	0.0	0.0	
		7	0.0	0.0	6.3	0.0	0.0	0.0	
		8	0.0	0.0	3.2	0.0	0.0	0.0	
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
		1	89.3	59.6	0.0	7.3	28.1	90.7	
		2	10.7	38.6	17.9	41.8	68.4	9.3	
		3	0.0	1.8	41.1	45.5	1.8	0.0	
		4	0.0	0.0	14.3	5.5	0.0	0.0	
		5	0.0	0.0	7.1	0.0	1.8	0.0	
TOTAL N	Total	6	0.0	0.0	12.5	0.0	0.0	0.0	
		7	0.0	0.0	5.4	0.0	0.0	0.0	
		8	0.0	0.0	1.8	0.0	0.0	0.0	
		Total	758	763	772	749	769	762	
		1	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
		2	87.5	80.6	3	8.1	23.3	90.4	
		3	12.5	18.6	20.9	42.5	74.5	9.6	
		4	0.0	8	31.3	45.9	1.0	0.0	
		5	0.0	0.0	0.0	0.0	0.0	0.0	
		6	0.0	0.0	0.0	0.0	0.0	0.0	

TABLE 4.3 SOCO - ECONOMIC CHARACTERISTICS OF ENTREPRENEURS BY CITY AND SECTORS - DISTRIBUTION (%) BY CATEGORY

BUSINESS		OWNER'S		OWNER		MARTIAL		OWNER HAS	
CITY	SUBSECTOR	RESPONDENT	SEX	AGE	LEVEL	STATUS	DEPENDANTS		
MOMBASA	TAILORING N	4	0.0	0.0	21.4	2.4	0.0	0.0	
		5	0.0	0.0	13.1	1.1	1.2	0.0	
		6	0.0	0.0	6.0	0.0	0.0	0.0	
		7	0.0	0.0	4.1	0.0	0.0	0.0	
		8	0.0	0.0	1.7	0.0	0.0	0.0	
		9	0.0	0.0	1.3	0.0	0.0	0.0	
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
		1	97.9	55.3	0.0	12.8	8.2	98.0	
		2	2.1	44.7	8.3	48.9	89.8	2.0	
		3	0.0	0.0	41.7	38.3	0.0	0.0	
MOMBASA	KNITTING N	4	0.0	0.0	31.3	0.0	0.0	0.0	
		5	0.0	0.0	4.2	0.0	2.0	0.0	
		6	0.0	0.0	4.2	0.0	0.0	0.0	
		8	0.0	0.0	8.3	0.0	0.0	0.0	
		9	0.0	0.0	2.1	0.0	0.0	0.0	
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
		1	100.0	0.0	0.0	0.0	0.0	100.0	
		2	0.0	100.0	50.0	50.0	100.0	0.0	
		3	0.0	0.0	0.0	50.0	0.0	0.0	
		5	0.0	0.0	50.0	0.0	0.0	0.0	
SHOEMAKING N	Total	1	37	36	37	34	37	36	
		2	97.3	100.0	0.0	11.8	21.6	80.6	
		3	2.7	0.0	21.6	55.9	78.4	19.4	
		4	0.0	0.0	27.0	2.9	0.0	0.0	
		5	0.0	0.0	29.7	0.0	0.0	0.0	
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
		1	92.5	97.6	0.0	17.5	7.3	100.0	
		2	7.5	2.4	4.9	40.0	92.7	0.0	
		3	0.0	0.0	36.8	42.5	0.0	0.0	
		4	0.0	0.0	36.6	0.0	0.0	0.0	
FURNITURE MAKING N	Total	5	0.0	0.0	12.2	0.0	0.0	0.0	
		6	0.0	0.0	7.3	0.0	0.0	0.0	
		7	0.0	0.0	4.9	0.0	0.0	0.0	
		8	0.0	0.0	2.4	0.0	0.0	0.0	
		9	0.0	0.0	0.0	0.0	0.0	0.0	
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
		1	10	10	10	10	10	10	
		2	90.0	100.0	0.0	0.0	0.0	100.0	
		3	0.0	0.0	0.0	70.0	100.0	0.0	
		4	0.0	0.0	0.0	20.0	0.0	0.0	
METAL FURNITURE/REPAIRS N	Total	5	0.0	0.0	100	0.0	0.0	0.0	
		6	0.0	0.0	20.0	0.0	0.0	0.0	
		7	0.0	0.0	100	0.0	0.0	0.0	
		8	0.0	0.0	100	0.0	0.0	0.0	
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
		1	100.0	100.0	0.0	0.0	0.0	0.0	
		2	0.0	0.0	0.0	0.0	0.0	0.0	
		3	0.0	0.0	0.0	0.0	0.0	0.0	
		4	0.0	0.0	0.0	0.0	0.0	0.0	
		5	0.0	0.0	0.0	0.0	0.0	0.0	

TABLE 43 8000 - ECONOMIC CHARACTERISTICS OF ENTREPRENEURS BY CITY AND SECTORS - DISTRIBUTION (%) BY CATEGORY

CITY	SUBSECTOR	RESPONDENT	BUSINESS			OWNER			OWNER HAS
			OWNER'S	SEX	AGE	EDUCATION	MARITAL	STATUS	
MOMBASA	ELECTRICAL REPAIR	N	100.0%	6	100.0%	36.4	0.0	0.0	0.0
MOMBASA	MOTOR VEHICLE REPAIR	N	100.0%	4	100.0%	100.0%	100.0%	100.0%	100.0%
MOMBASA	WATCH/JEWELLERY RP	N	100.0%	4	100.0%	100.0%	100.0%	100.0%	100.0%
MOMBASA	OTHERS	N	100.0%	6	100.0%	100.0%	100.0%	100.0%	100.0%
KISUMU	TAILORING	N	100.0%	43	100.0%	100.0%	100.0%	100.0%	100.0%

TABLE 43 8000 - ECONOMIC CHARACTERISTICS OF ENTREPRENEURS BY CITY AND SECTORS - DISTRIBUTION (%) BY CATEGORY

CITY	SUBSECTOR	RESPONDENT	BUSINESS			OWNER			OWNER HAS
			OWNER'S	SEX	AGE	EDUCATION	MARITAL	STATUS	
MOMBASA	STRUCTURAL METAL PRODS	N	100.0%	11	100.0%	100.0%	100.0%	100.0%	100.0%
MOMBASA	TINSMITING	N	100.0%	14	100.0%	100.0%	100.0%	100.0%	100.0%
MOMBASA	FOOD/DRINK/TOB RETAIL	N	100.0%	71	100.0%	100.0%	100.0%	100.0%	100.0%
MOMBASA	TEXTILES/SHOE RETAIL	N	100.0%	27	100.0%	100.0%	100.0%	100.0%	100.0%
MOMBASA	RESTAURANTS/DRINKING	N	100.0%	12	100.0%	100.0%	100.0%	100.0%	100.0%
MOMBASA	SHOE REPAIR	N	100.0%	20	100.0%	100.0%	100.0%	100.0%	100.0%

TABLE 13. SOCIO - ECONOMIC CHARACTERISTICS OF ENTREPRENEURS BY CITY AND SECTORS - DISTRIBUTION (%) BY CATEGORY

HARAR (100%) BY CATEGORY									
CITY	SUBSECTOR	RESPONDENT	BUSINESS OWNERS SEX	OWNERS AGE	OWNER EDUCATION LEVEL	OWNER MARITAL STATUS	OWNER HAS DEPENDANTS		
	6	0.0	0.0	11.6	0.0	0.0	0.0		
	7	0.0	0.0	14.0	0.0	0.0	0.0		
	8	0.0	0.0	2.3	0.0	0.0	0.0		
	9	0.0	0.0	7.0	0.0	0.0	0.0		
	SHOEMAKING N		12	13	12	13	13		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	1	83.3	100.0	0.0	33.3	23.1	76.9		
	2	16.7	0.0	23.1	41.7	76.9	23.1		
	3	0.0	0.0	7.7	25.0	0.0	0.0		
	4	0.0	0.0	7.7	0.0	0.0	0.0		
	5	0.0	0.0	23.1	0.0	0.0	0.0		
	6	0.0	0.0	7.7	0.0	0.0	0.0		
	7	0.0	0.0	7.7	0.0	0.0	0.0		
	9	0.0	0.0	23.1	0.0	0.0	0.0		
	FURNITUREMAKING N		46	46	46	45	46		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	1	97.8	97.8	0.0	15.2	8.9	95.7		
	2	2.2	2.2	8.7	47.8	91.1	4.3		
	3	0.0	0.0	26.1	37.0	0.0	0.0		
	4	0.0	0.0	37.0	0.0	0.0	0.0		
	5	0.0	0.0	8.7	0.0	0.0	0.0		
	6	0.0	0.0	8.7	0.0	0.0	0.0		
	7	0.0	0.0	8.7	0.0	0.0	0.0		
	9	0.0	0.0	2.2	0.0	0.0	0.0		
	METAL FURNITURE/FIXES N		8	9	9	8	9		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	1	87.5	66.7	0.0	11.1	25.0	88.9		
	2	12.5	22.2	44.4	11.1	75.0	11.1		
	3	0.0	11.1	33.3	66.7	0.0	0.0		
	4	0.0	0.0	11.1	11.1	0.0	0.0		
	5	-0.0	0.0	11.1	0.0	0.0	0.0		
	STRUCTUR METAL PRODS N		25	25	23	25	24		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	1	84.0	100.0	4.0	13.0	16.0	87.5		
	2	16.0	0.0	12.0	60.9	84.0	12.5		
	3	0.0	0.0	44.0	17.4	0.0	0.0		
	4	0.0	0.0	8.0	8.7	0.0	0.0		
	5	0.0	0.0	12.0	0.0	0.0	0.0		
	6	0.0	0.0	4.0	0.0	0.0	0.0		
	7	0.0	0.0	4.0	0.0	0.0	0.0		
	8	0.0	0.0	8.0	0.0	0.0	0.0		
	9	0.0	0.0	4.0	0.0	0.0	0.0		
	TINSMITING N		17	17	15	16	16		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	1	100.0	100.0	0.0	20.0	31.3	87.5		
	2	0.0	0.0	17.6	66.7	68.8	12.5		
	3	0.0	0.0	29.4	13.3	0.0	0.0		
	4	0.0	0.0	23.5	0.0	0.0	0.0		
	5	0.0	0.0	17.6	0.0	0.0	0.0		
	7	0.0	0.0	5.9	0.0	0.0	0.0		

TABLE 13. SOCIO - ECONOMIC CHARACTERISTICS OF ENTREPRENEURS BY CITY AND SECTORS - DISTRIBUTION (%) BY CATEGORY

HARAR (100%) BY CATEGORY									
CITY	SUBSECTOR	RESPONDENT	BUSINESS OWNERS SEX	OWNERS AGE	OWNER EDUCATION LEVEL	OWNER MARITAL STATUS	OWNER HAS DEPENDANTS		
	6	0.0	0.0	5.0	0.0	0.0	0.0		
	FOOD/DRINK/TOB RETAIL N		71	70	73	63	72		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	1	95.8	28.6	1.4	19.0	4.2	95.9		
	2	4.2	71.4	15.1	60.3	93.1	2.7		
	3	0.0	0.0	13.7	20.6	2.8	1.4		
	4	0.0	0.0	21.0	0.0	0.0	0.0		
	5	0.0	0.0	23.3	0.0	0.0	0.0		
	6	0.0	0.0	13.7	0.0	0.0	0.0		
	7	0.0	0.0	9.6	0.0	0.0	0.0		
	9	0.0	0.0	1.4	0.0	0.0	0.0		
	TEXTILES/SHOE RETAIL N		17	17	16	17	17		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	1	100.0	35.3	0.0	25.0	5.9	94.1		
	2	0.0	64.7	5.0	12.5	94.1	5.9		
	3	0.0	0.0	17.6	62.5	0.0	0.0		
	4	0.0	0.0	35.3	0.0	0.0	0.0		
	5	0.0	0.0	11.8	0.0	0.0	0.0		
	6	0.0	0.0	11.8	0.0	0.0	0.0		
	7	0.0	0.0	5.9	0.0	0.0	0.0		
	RESTAURANTS/DRINKING N		12	12	12	11	12		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	1	91.7	33.3	0.0	18.2	8.3	83.3		
	2	8.3	66.7	8.3	54.5	91.7	16.7		
	3	0.0	0.0	50.0	27.3	0.0	0.0		
	4	0.0	0.0	16.7	0.0	0.0	0.0		
	5	0.0	0.0	16.7	0.0	0.0	0.0		
	7	0.0	0.0	8.3	0.0	0.0	0.0		
	SHOE REPAIR N		5	5	4	5	5		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	1	100.0	100.0	0.0	25.0	20.0	80.0		
	2	0.0	0.0	40.0	75.0	0.0	0.0		
	4	0.0	0.0	40.0	0.0	0.0	0.0		
	6	0.0	0.0	20.0	0.0	0.0	0.0		
	KISUMU ELECTRICAL REPAIR N		5	4	5	5	5		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	1	100.0	100.0	0.0	0.0	20.0	100.0		
	2	0.0	0.0	20.0	60.0	80.0	0.0		
	3	0.0	0.0	40.0	40.0	0.0	0.0		
	4	0.0	0.0	20.0	0.0	0.0	0.0		
	5	0.0	0.0	20.0	0.0	0.0	0.0		
	MOTOR VEHICLE REPAIR N		14	12	14	13	14		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	1	92.9	100.0	0.0	7.1	38.5	64.3		
	2	7.1	0.0	35.7	35.7	61.5	35.7		
	3	0.0	0.0	21.4	57.1	0.0	0.0		
	4	0.0	0.0	21.4	0.0	0.0	0.0		
	5	0.0	0.0	14.3	0.0	0.0	0.0		
	6	0.0	0.0	7.1	0.0	0.0	0.0		

TABLE 43 SOCIO - ECONOMIC CHARACTERISTICS OF ENTREPRENEURS BY CITY AND SECTORS - DISTRIBUTION (%) BY CATEGORY

CITY	SUBSECTOR	RESPONDENT	SEX	OWNERS AGE	OWNER EDUCATION LEVEL	OWNER MARITAL STATUS	OWNER HAS DEPENDANTS
WATCH/ JEWELLERY	RP	N	3	3	3	3	3
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	100.0	100.0	0.0	0.0	0.0	0.0
	2	0.0	0.0	0.0	66.7	100.0	0.0
	3	0.0	0.0	0.0	33.3	0.0	0.0
	4	0.0	0.0	33.3	0.0	0.0	0.0
	5	0.0	0.0	33.3	0.0	0.0	0.0
	6	0.0	0.0	33.3	0.0	0.0	0.0
	OTHERS	N	22	22	21	22	22
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
OTHERS	1	90.9	68.2	0.0	0.0	18.2	86.4
	2	9.1	27.3	27.3	66.7	72.7	13.6
	3	0.0	4.5	31.8	33.3	4.5	0.0
	4	0.0	0.0	13.6	0.0	0.0	0.0
	5	0.0	0.0	18.2	0.0	4.5	0.0
	6	0.0	0.0	9.1	0.0	0.0	0.0
	TOTAL	N	300	295	281	299	302
DORET	TAILORING	N	18	18	18	18	18
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	94.7	68.1	7	14.9	12.4	90.1
	2	5.3	31.2	16.4	52.3	86.3	9.6
	3	0.0	7	24.7	31.3	1.0	3
	4	0.0	0.0	21.1	1.4	0.0	0.0
	5	0.0	0.0	15.8	0.0	3	0.0
	6	0.0	0.0	9.2	0.0	0.0	0.0
	7	0.0	0.0	7.6	0.0	0.0	0.0
	8	0.0	0.0	1.0	0.0	0.0	0.0
DORET	SHOEMAKING	N	4	4	4	4	4
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	100.0	33.3	0.0	0.0	11.1	100.0
	2	0.0	66.7	16.7	50.0	88.9	0.0
	3	0.0	0.0	27.8	44.4	0.0	0.0
	4	0.0	0.0	27.8	5.6	0.0	0.0
	5	0.0	0.0	16.7	0.0	0.0	0.0
	6	0.0	0.0	11.1	0.0	0.0	0.0
	7	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	0.0	0.0	0.0
	9	0.0	0.0	0.0	0.0	0.0	0.0
DORET	SHOEMAKING	N	14	14	13	14	14
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	100.0	100.0	0.0	25.0	0.0	100.0
	2	0.0	0.0	0.0	25.0	100.0	0.0
	3	0.0	0.0	50.0	25.0	0.0	0.0
	4	0.0	0.0	25.0	25.0	0.0	0.0
	5	0.0	0.0	25.0	0.0	0.0	0.0
	6	0.0	0.0	25.0	0.0	0.0	0.0
	7	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	0.0	0.0	0.0
	9	0.0	0.0	0.0	0.0	0.0	0.0
FURNITURE MAKING	RESTAURANTS/ DRINKING	N	10	10	10	10	10
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	92.9	100.0	0.0	7.7	0.0	100.0
	2	7.1	0.0	0.0	46.2	100.0	0.0
	3	0.0	0.0	14.3	38.5	0.0	0.0
	4	0.0	0.0	21.4	7.7	0.0	0.0
	5	0.0	0.0	21.4	0.0	0.0	0.0
	6	0.0	0.0	21.4	0.0	0.0	0.0
	7	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	0.0	0.0	0.0
	9	0.0	0.0	0.0	0.0	0.0	0.0
SHOE REPAIR	SHOE REPAIR	N	12	12	12	12	12
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	100.0	100.0	0.0	0.0	0.0	100.0
	2	0.0	0.0	0.0	55.6	90.0	0.0
	3	0.0	0.0	50.0	44.4	0.0	0.0
	4	0.0	0.0	30.0	0.0	0.0	0.0
	5	0.0	0.0	10.0	0.0	0.0	0.0
	6	0.0	0.0	10.0	0.0	0.0	0.0
	7	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	0.0	0.0	0.0
	9	0.0	0.0	0.0	0.0	0.0	0.0

TABLE 43 SOCIO - ECONOMIC CHARACTERISTICS OF ENTREPRENEURS BY CITY AND SECTORS - DISTRIBUTION (%) BY CATEGORY

CITY	SUBSECTOR	RESPONDENT	SEX	OWNERS AGE	OWNER EDUCATION LEVEL	OWNER MARITAL STATUS	OWNER HAS DEPENDANTS
METAL FURNITURE/FIXES	RP	N	2	2	2	2	2
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	100.0	100.0	0.0	0.0	0.0	0.0
	2	0.0	0.0	0.0	50.0	100.0	0.0
	3	0.0	0.0	0.0	50.0	0.0	0.0
	4	0.0	0.0	50.0	0.0	0.0	0.0
	5	0.0	0.0	50.0	0.0	0.0	0.0
	6	0.0	0.0	50.0	0.0	0.0	0.0
	7	0.0	0.0	50.0	0.0	0.0	0.0
	8	0.0	0.0	50.0	0.0	0.0	0.0
STRUCTURE METAL PRODS	RP	N	9	9	9	9	9
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	100.0	100.0	0.0	11.1	0.0	100.0
	2	0.0	0.0	0.0	55.6	100.0	0.0
	3	0.0	0.0	22.2	33.3	0.0	0.0
	4	0.0	0.0	55.6	0.0	0.0	0.0
	5	0.0	0.0	11.1	0.0	0.0	0.0
	6	0.0	0.0	11.1	0.0	0.0	0.0
	7	0.0	0.0	11.1	0.0	0.0	0.0
	8	0.0	0.0	11.1	0.0	0.0	0.0
TINS/SMITHING	RP	N	1	1	1	1	1
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	100.0	100.0	0.0	0.0	0.0	100.0
	2	0.0	0.0	0.0	100.0	100.0	0.0
	3	0.0	0.0	100.0	0.0	0.0	0.0
	4	0.0	0.0	0.0	0.0	0.0	0.0
	5	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	0.0	0.0	0.0	0.0	0.0
	7	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	0.0	0.0	0.0
FOOD/DRINK/TOB RETAIL	RP	N	66	66	62	66	66
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	100.0	47.0	0.0	9.7	13.6	100.0
	2	0.0	51.5	7.6	48.4	84.8	0.0
	3	0.0	1.5	30.3	38.7	0.0	0.0
	4	0.0	0.0	28.8	1.6	1.5	0.0
	5	0.0	0.0	21.2	1.6	0.0	0.0
	6	0.0	0.0	4.5	0.0	0.0	0.0
	7	0.0	0.0	6.1	0.0	0.0	0.0
	8	0.0	0.0	1.5	0.0	0.0	0.0
TEXTILES/SHOE RETAIL	RP	N	16	16	16	16	16
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	100.0	43.8	0.0	18.8	12.5	100.0
	2	0.0	56.3	25.0	56.3	75.0	0.0
	3	0.0	0.0	18.8	25.0	6.3	0.0
	4	0.0	0.0	37.5	0.0	0.0	0.0
	5	0.0	0.0	12.5	0.0	6.3	0.0
	6	0.0	0.0	6.3	0.0	0.0	0.0
	7	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	0.0	0.0	0.0
ELDOROT	RESTAURANTS/ DRINKING	N	10	10	9	10	10
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	100.0	60.0	0.0	0.0	10.0	100.0
	2	0.0	40.0	0.0	55.6	90.0	0.0
	3	0.0	0.0	50.0	44.4	0.0	0.0
	4	0.0	0.0	30.0	0.0	0.0	0.0
	5	0.0	0.0	10.0	0.0	0.0	0.0
	6	0.0	0.0	10.0	0.0	0.0	0.0
	7	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	0.0	0.0	0.0
	9	0.0	0.0	0.0	0.0	0.0	0.0

TABLE 4.3(SO)C - ECONOMIC CHARACTERISTICS OF ENTREPRENEURS BY CITY AND SECTORS - DISTRIBUTION (%) BY CATEGORY

CITY	SUBSECTOR	RESPONDENT	BUSINESS OWNER'S SEX	OWNERS AGE	OWNER EDUCATION LEVEL	OWNER MARITAL STATUS	OWNER HAS DEPENDANTS
Total	1	100.0%	100.0%	0.0	16.7	25.0	100.0%
	2	0.0	0.0	25.0	25.0	66.7	91.7
	3	0.0	0.0	25.0	58.3	8.3	8.3
	4	0.0	0.0	25.0	0.0	0.0	0.0
	5	0.0	0.0	16.7	0.0	0.0	0.0
	8	0.0	0.0	8.3	0.0	0.0	0.0
	ELECTRICAL REPAIR N	2	2	2	2	2	2
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	100.0	100.0	0.0	0.0	0.0	100.0
	2	0.0	0.0	0.0	50.0	100.0	0.0
MOTOR VEHICLE REPAIR N	3	0.0	0.0	50.0	50.0	0.0	0.0
	4	0.0	0.0	50.0	0.0	0.0	0.0
	15	15	15	15	15	15	15
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	100.0	100.0	0.0	6.7	0.0	100.0
WATCH/JEWELLERY RP N	2	0.0	0.0	0.0	40.0	100.0	0.0
	3	0.0	0.0	0.0	53.3	0.0	0.0
	4	0.0	0.0	46.7	0.0	0.0	0.0
	5	0.0	0.0	20.0	0.0	0.0	0.0
	6	0.0	0.0	20.0	0.0	0.0	0.0
	8	0.0	0.0	13.3	0.0	0.0	0.0
	5	5	5	5	5	5	5
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total	1	100.0	100.0	0.0	0.0	0.0	100.0
	2	0.0	0.0	20.0	40.0	100.0	0.0
	3	0.0	0.0	60.0	40.0	0.0	0.0
	4	0.0	0.0	40.0	20.0	0.0	0.0
	11	11	11	11	11	11	11
	OTHERS N	11	11	11	11	11	11
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	100.0	100.0	72.7	9.1	9.1	100.0
	2	0.0	0.0	18.2	18.2	90.9	0.0
TOTAL N	3	0.0	0.0	36.4	63.6	0.0	0.0
	4	0.0	0.0	27.3	9.1	0.0	0.0
	5	0.0	0.0	9.1	0.0	0.0	0.0
	9	0.0	0.0	9.1	0.0	0.0	0.0
	185	185	185	185	179	185	185
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	99.5	65.4	0.0	8.9	9.7	99.5
	2	.5	34.1	9.2	45.3	88.1	.5
NYERI TAILORING N	3	0.0	.5	27.0	41.9	1.1	0.0
	4	0.0	0.0	32.4	3.4	5	0.0
	5	0.0	0.0	15.7	.6	.5	0.0
	6	0.0	0.0	7.0	0.0	0.0	0.0
	7	0.0	0.0	4.3	0.0	0.0	0.0
	8	0.0	0.0	2.2	0.0	0.0	0.0
	9	0.0	0.0	2.2	0.0	0.0	0.0
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	100.0	66.7	0.0	0.0	25.0	91.7

TABLE 4.3(SO)D - ECONOMIC CHARACTERISTICS OF ENTREPRENEURS BY CITY AND SECTORS - DISTRIBUTION (%) BY CATEGORY

CITY	SUBSECTOR	RESPONDENT	BUSINESS OWNER'S SEX	OWNERS AGE	OWNER EDUCATION LEVEL	OWNER MARITAL STATUS	OWNER HAS DEPENDANTS
Total	2	0.0	33.3	33.3	66.7	75.0	8.3
	3	0.0	0.0	33.3	33.3	0.0	0.0
	4	0.0	0.0	8.3	0.0	0.0	0.0
	5	0.0	0.0	16.7	0.0	0.0	0.0
	9	0.0	0.0	8.3	0.0	0.0	0.0
KNITTING N	7	7	7	7	7	7	7
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	100.0	0.0	0.0	14.3	28.6	85.7
	2	0.0	100.0	0.0	42.9	71.4	14.3
	3	0.0	0.0	57.1	42.9	0.0	0.0
SHOEMAKING N	4	0.0	0.0	14.3	0.0	0.0	0.0
	5	0.0	0.0	28.6	0.0	0.0	0.0
	15	15	15	15	15	15	15
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	100.0	100.0	0.0	6.7	20.0	93.3
FURNITURE MAKING N	2	0.0	0.0	13.3	66.7	80.0	6.7
	3	0.0	0.0	40.0	26.7	0.0	0.0
	4	0.0	0.0	26.7	0.0	0.0	0.0
	5	0.0	0.0	20.0	0.0	0.0	0.0
	13	13	13	13	12	12	12
METAL FURNITURE/FIXS N	2	0.0	2	2	2	2	2
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	100.0	100.0	0.0	0.0	0.0	100.0
	3	0.0	0.0	7.7	58.3	0.0	0.0
	4	0.0	0.0	38.5	0.0	0.0	0.0
STRUCTURAL METAL PRODS N	5	0.0	0.0	30.8	0.0	0.0	0.0
	6	0.0	0.0	7.7	0.0	0.0	0.0
	8	0.0	0.0	7.7	0.0	0.0	0.0
	9	0.0	0.0	7.7	0.0	0.0	0.0
	2	2	2	2	2	2	2
NYERI TINSMITHING N	4	4	4	4	4	4	4
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	100.0	100.0	0.0	0.0	25.0	100.0
	2	0.0	0.0	0.0	50.0	0.0	0.0
	3	0.0	0.0	25.0	50.0	0.0	0.0
	4	0.0	0.0	25.0	0.0	0.0	0.0
	7	0.0	0.0	25.0	0.0	0.0	0.0
	8	0.0	0.0	25.0	0.0	0.0	0.0
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	100.0	75.0	0.0	0.0	0.0	100.0
Total	2	0.0	25.0	0.0	75.0	100.0	0.0
	3	0.0	0.0	75.0	25.0	0.0	0.0
	4	0.0	0.0	25.0	0.0	0.0	0.0

TABLE 4.3 SOCIO - ECONOMIC CHARACTERISTICS OF ENTREPRENEURS BY CITY AND SECTORS - DISTRIBUTION (%) BY CATEGORY

CITY		BUSINESS OWNER'S		OWNERS		OWNER		OWNER		OWNER HAS	
SUBSECTOR	RESPONDENT	SEX	AGE	LEVEL	STATUS	MARITAL	EDUCATION	DEPENDANTS	DEPENDANTS	STATUS	DEPENDANTS
FOOD/DRINK/TOB RETAIL N											
Total	35	36	36	34	36	36	100.0%	100.0%	36	100.0%	36
1	100.0%	50.0	0.0	2.9	8.3	94.4	0.0	0.0	94.4	0.0	0.0
2	0.0	50.0	13.9	64.7	91.7	5.6	0.0	0.0	5.6	0.0	0.0
3	0.0	0.0	36.1	32.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	0.0	0.0	22.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5	0.0	0.0	8.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6	0.0	0.0	5.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8	0.0	0.0	8.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9	0.0	0.0	5.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
TEXTILES/SHOE RETAIL N											
Total	9	9	10	10	10	10	100.0%	100.0%	10	100.0%	10
1	100.0%	55.6	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0
2	0.0	44.4	10.0	50.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0
3	0.0	0.0	30.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	0.0	0.0	30.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5	0.0	0.0	30.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
RESTAURANTS/DRINKING N											
Total	1	1	1	1	1	1	100.0%	100.0%	1	100.0%	1
1	100.0%	100.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0
2	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0
6	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SHOE REPAIR N											
Total	7	8	8	8	8	8	100.0%	100.0%	8	100.0%	8
1	100.0%	100.0	0.0	25.0	25.0	87.5	0.0	0.0	87.5	0.0	0.0
2	0.0	0.0	37.5	50.0	75.0	12.5	0.0	0.0	12.5	0.0	0.0
3	0.0	0.0	25.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	0.0	0.0	12.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7	0.0	0.0	12.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9	0.0	0.0	12.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
WATCH/JEWELLERY RP N											
Total	1	1	1	1	1	1	100.0%	100.0%	1	100.0%	1
1	100.0%	100.0	0.0	0.0	100.0	100.0	0.0	0.0	100.0	0.0	0.0
2	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
OTHERS											
Total	14	14	14	13	14	14	100.0%	100.0%	14	100.0%	14
1	100.0%	92.9	0.0	30.8	14.3	85.7	0.0	0.0	85.7	0.0	0.0
2	0.0	7.1	7.1	38.5	85.7	14.3	0.0	0.0	14.3	0.0	0.0
3	0.0	0.0	14.3	30.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	0.0	0.0	21.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5	0.0	0.0	14.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7	0.0	0.0	7.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8	0.0	0.0	14.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9	0.0	0.0	21.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
TOTAL											
Total	124	126	127	123	126	126	100.0%	100.0%	126	100.0%	126
1	100.0%	72.2	0.0	7.3	13.5	93.7	0.0	0.0	93.7	0.0	0.0
2	0.0	27.8	12.6	56.9	86.5	6.3	0.0	0.0	6.3	0.0	0.0
3	0.0	0.0	30.7	35.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0

TABLE 4.3 SOCIO - ECONOMIC CHARACTERISTICS OF ENTREPRENEURS BY CITY AND SECTORS - DISTRIBUTION (%) BY CATEGORY

CITY		BUSINESS OWNER'S		OWNERS		OWNER		OWNER		OWNER HAS	
SUBSECTOR	RESPONDENT	SEX	AGE	LEVEL	STATUS	MARITAL	EDUCATION	DEPENDANTS	DEPENDANTS	STATUS	DEPENDANTS
MERU											
FOOD/DRINK/TOB RETAIL N											
4	0.0	0.0	22.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5	0.0	0.0	15.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6	0.0	0.0	3.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7	0.0	0.0	2.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8	0.0	0.0	6.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9	0.0	0.0	6.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
TAILORING N											
Total	14	15	15	15	15	15	100.0%	100.0%	15	100.0%	15
1	100.0%	80.0	0.0	0.0	13.3	100.0	0.0	0.0	100.0	0.0	0.0
2	0.0	20.0	6.7	46.7	80.0	0.0	0.0	0.0	0.0	0.0	0.0
3	0.0	0.0	40.0	53.3	6.7	0.0	0.0	0.0	0.0	0.0	0.0
4	0.0	0.0	26.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5	0.0	0.0	13.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6	0.0	0.0	13.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
KNITTING N											
Total	3	3	3	3	3	3	100.0%	100.0%	3	100.0%	3
1	100.0%	0.0	0.0	0.0	100.0	66.7	0.0	0.0	66.7	0.0	0.0
2	0.0	100.0	66.7	66.7	0.0	33.3	0.0	0.0	33.3	0.0	0.0
3	0.0	0.0	33.3	33.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SHOEMAKING N											
Total	27	27	27	25	27	27	100.0%	100.0%	27	100.0%	27
1	100.0%	100.0	0.0	20.0	44.4	74.1	0.0	0.0	74.1	0.0	0.0
2	0.0	0.0	33.3	60.0	55.6	25.9	0.0	0.0	25.9	0.0	0.0
3	0.0	0.0	40.7	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	0.0	0.0	14.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5	0.0	0.0	7.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6	0.0	0.0	3.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FURNITURE MAKING N											
Total	10	10	10	10	10	10	100.0%	100.0%	10	100.0%	10
1	100.0%	100.0	0.0	30.0	10.0	100.0	0.0	0.0	100.0	0.0	0.0
2	0.0	0.0	0.0	30.0	90.0	0.0	0.0	0.0	0.0	0.0	0.0
3	0.0	0.0	30.0	40.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	0.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5	0.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6	0.0	0.0	10.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
STRUCTURE METAL PRODS N											
Total	2	2	2	2	2	2	100.0%	100.0%	2	100.0%	2
1	100.0%	100.0	0.0	0.0	50.0	100.0	0.0	0.0	100.0	0.0	0.0
2	0.0	0.0	0.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5	0.0	0.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7	0.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
TINS/SMITHING N											
Total	3	3	3	3	3	3	100.0%	100.0%	3	100.0%	3
1	100.0%	100.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0
2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3	0.0	0.0	66.7	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6	0.0	0.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
MERU											
FOOD/DRINK/TOB RETAIL N											
17	17	17	17	17	17	17	100.0%	100.0%	17	100.0%	17

TABLE 4.3 SOCIO - ECONOMIC CHARACTERISTICS OF ENTREPRENEURS BY CITY AND SECTORS - DISTRIBUTION (%) BY CATEGORY

CITY	SUBSECTOR	RESPONDENT	BUSINESS		OWNERS		OWNER		OWNER HAS DEPENDANTS
			OWNER'S SEX	AGE	EDUCATION LEVEL	MARITAL STATUS			
Total	1	100.0%	100.0%	29.4	0.0	35.3	11.8	100.0	
	2	0.0	70.6	5.9	47.1	70.6	0.0		
	3	0.0	0.0	0.0	17.6	0.0	0.0		
	4	0.0	0.0	58.8	0.0	11.8	0.0		
	5	0.0	0.0	5.9	0.0	5.9	0.0		
	6	0.0	0.0	23.5	0.0	0.0	0.0		
	8	0.0	0.0	5.9	0.0	0.0	0.0		
	TEXTILES/SHOE RETAIL N	11	11	11	11	11	11		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	Total	1	90.9	72.7	0.0	9.1	36.4	100.0	
2		9.1	27.3	27.3	45.5	54.5	0.0		
3		0.0	0.0	45.5	45.5	0.0	0.0		
4		0.0	0.0	9.1	0.0	9.1	0.0		
6		0.0	0.0	9.1	0.0	0.0	0.0		
9		0.0	0.0	9.1	0.0	0.0	0.0		
RESTAURANTS/DRINKING N		4	4	4	4	4	4		
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Total		1	75.0	100.0	0.0	0.0	25.0	75.0	
	2	25.0	0.0	0.0	75.0	75.0	25.0		
	3	0.0	0.0	25.0	25.0	0.0	0.0		
	5	0.0	0.0	50.0	0.0	0.0	0.0		
	7	0.0	0.0	25.0	0.0	0.0	0.0		
	SHOE REPAIR N	6	6	6	6	6	6		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Total	1	100.0	100.0	0.0	33.3	16.7	83.3		
	2	0.0	0.0	16.7	50.0	83.3	16.7		
	3	0.0	0.0	50.0	16.7	0.0	0.0		
	4	0.0	0.0	16.7	0.0	0.0	0.0		
	5	0.0	0.0	16.7	0.0	0.0	0.0		
	ELECTRICAL REPAIR N	1	1	1	1	1	1		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Total	1	100.0	100.0	0.0	0.0	0.0	100.0		
	2	0.0	0.0	0.0	0.0	100.0	0.0		
	3	0.0	0.0	0.0	100.0	0.0	0.0		
	5	0.0	0.0	100.0	0.0	0.0	0.0		
	MOTOR VEHICLE REPAIR N	1	1	1	1	1	1		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Total	1	0.0	100.0	0.0	0.0	0.0	100.0		
	2	100.0	0.0	0.0	100.0	0.0	0.0		
	6	0.0	0.0	100.0	0.0	0.0	0.0		
	WATCH/JEWELLERY RP N	3	3	3	3	3	3		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Total	1	100.0	100.0	0.0	33.3	33.3	100.0		
	2	0.0	0.0	0.0	66.7	0.0	0.0		
	3	0.0	0.0	33.3	66.7	0.0	0.0		
	4	0.0	0.0	33.3	0.0	0.0	0.0		
	9	0.0	0.0	33.3	0.0	0.0	0.0		
	MERU OTHERS N	2	3	3	3	3	3		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		

TABLE 4.3 SOCIO - ECONOMIC CHARACTERISTICS OF ENTREPRENEURS BY CITY AND SECTORS - DISTRIBUTION (%) BY CATEGORY

CITY	SUBSECTOR	RESPONDENT	BUSINESS OWNERS		OWNERS		OWNER		OWNER HAS DEPENDANTS
			SEX	AGE	EDUCATION LEVEL	MARITAL STATUS			
	1	100.0	66.7	0.0	0.0	33.3	100.0		
	2	0.0	33.3	0.0	66.7	66.7	0.0		
	3	0.0	0.0	33.3	33.3	0.0	0.0		
	4	0.0	0.0	33.3	0.0	0.0	0.0		
	5	0.0	0.0	33.3	0.0	0.0	0.0		
	TOTAL N	104	106	106	104	106	106		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	1	97.1	79.2	0.0	17.3	27.4	90.6		
	2	2.9	20.8	16.0	48.1	67.9	9.4		
	3	0.0	0.0	32.1	34.6	.9	0.0		
4	0.0	0.0	23.6	0.0	2.8	0.0			
5	0.0	0.0	12.3	0.0	.9	0.0			
6	0.0	0.0	10.4	0.0	0.0	0.0			
7	0.0	0.0	2.8	0.0	0.0	0.0			
8	0.0	0.0	.9	0.0	0.0	0.0			
9	0.0	0.0	1.9	0.0	0.0	0.0			
BUNGOMA TAILORING N	31	31	31	30	31	31			
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
1	96.8	41.9	0.0	13.3	22.6	96.8			
2	3.2	58.1	16.1	33.3	67.7	3.2			
3	0.0	0.0	32.3	50.0	0.0	0.0			
4	0.0	0.0	32.3	3.3	6.5	0.0			
5	0.0	0.0	3.2	0.0	3.2	0.0			
6	0.0	0.0	6.5	0.0	0.0	0.0			
8	0.0	0.0	3.2	0.0	0.0	0.0			
9	0.0	0.0	6.5	0.0	0.0	0.0			
KNITTING N	6	6	6	6	6	6			
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
1	100.0	0.0	0.0	33.3	33.3	100.0			
2	0.0	100.0	0.0	0.0	16.7	0.0			
3	0.0	0.0	66.7	66.7	50.0	0.0			
4	0.0	0.0	16.7	0.0	0.0	0.0			
8	0.0	0.0	16.7	0.0	0.0	0.0			
SHOEMAKING N	8	8	8	8	8	8			
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
1	87.5	100.0	0.0	0.0	50.0	62.5			
2	12.5	0.0	50.0	62.5	50.0	37.5			
3	0.0	0.0	25.0	37.5	0.0	0.0			
5	0.0	0.0	25.0	0.0	0.0	0.0			
FURNITURE MAKING N	15	15	15	14	15	15			
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
1	93.3	100.0	0.0	14.3	0.0	100.0			
2	6.7	0.0	0.0	57.1	100.0	0.0			
3	0.0	0.0	20.0	28.6	0.0	0.0			
4	0.0	0.0	26.7	0.0	0.0	0.0			
5	0.0	0.0	33.3	0.0	0.0	0.0			
6	0.0	0.0	6.7	0.0	0.0	0.0			
7	0.0	0.0	6.7	0.0	0.0	0.0			
9	0.0	0.0	6.7	0.0	0.0	0.0			
STRUCTURAL METAL PRODS N	16	16	16	16	16	16			

SECTORS - DISTRIBUTION (%) BY CATEGORY

CITY	SUBSECTOR	RESPONDENT	BUSINESS OWNER'S AGE	OWNER EDUCATION LEVEL	OWNER MARITAL STATUS	OWNER HAS DEPENDANTS
BUNGOMA	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	93.8	93.8	0.0	6.3	0.0
	2	6.3	6.3	0.0	50.0	93.8
	3	0.0	0.0	25.0	43.8	0.0
	4	0.0	0.0	37.5	0.0	0.0
	5	0.0	0.0	25.0	0.0	6.3
	6	0.0	0.0	6.3	0.0	0.0
	8	0.0	0.0	6.3	0.0	0.0
	BUNGOMA TINSMITHING N	8	8	8	8	8
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
FOOD/DRINK/TOB RETAIL	1	100.0	100.0	0.0	25.0	0.0
	2	0.0	0.0	0.0	25.0	100.0
	3	0.0	0.0	0.0	37.5	0.0
	4	0.0	0.0	37.5	12.5	0.0
	5	0.0	0.0	25.0	0.0	0.0
	6	0.0	0.0	25.0	0.0	0.0
	9	0.0	0.0	12.5	0.0	0.0
	FOOD/DRINK/TOB RETAIL N	16	15	16	15	16
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
TEXTILES/SHOE RETAIL	1	93.8	46.7	6.3	6.7	18.8
	2	6.3	46.7	6.3	60.0	81.3
	3	0.0	6.7	12.5	33.3	0.0
	4	0.0	0.0	18.8	0.0	0.0
	5	0.0	0.0	37.5	0.0	0.0
	6	0.0	0.0	6.3	0.0	0.0
	7	0.0	0.0	12.5	0.0	0.0
	TEXTILES/SHOE RETAIL N	16	16	16	16	16
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
RESTAURANTS/DRINKING	1	81.3	81.3	0.0	18.8	12.5
	2	18.8	18.8	18.8	81.3	12.5
	3	0.0	0.0	31.3	62.5	0.0
	4	0.0	0.0	25.0	0.0	0.0
	5	0.0	0.0	12.5	0.0	6.3
	6	0.0	0.0	6.3	0.0	0.0
	8	0.0	0.0	6.3	0.0	0.0
	RESTAURANTS/DRINKING N	4	4	4	4	4
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
SHOE REPAIR	1	75.0	75.0	25.0	25.0	75.0
	2	25.0	25.0	0.0	50.0	75.0
	3	0.0	0.0	0.0	25.0	0.0
	6	0.0	0.0	25.0	0.0	0.0
	7	0.0	0.0	25.0	0.0	0.0
	8	0.0	0.0	25.0	0.0	0.0
	SHOE REPAIR N	13	13	13	12	13
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
BUNGOMA TINS	1	100.0	100.0	0.0	25.0	23.1
	2	0.0	0.0	30.8	75.0	76.9
	3	0.0	0.0	38.5	0.0	0.0
	4	0.0	0.0	7.7	0.0	0.0
	6	0.0	0.0	23.1	0.0	0.0
	BUNGOMA TINS N	13	13	13	12	13
	Total	100.0%	100.0%	100.0%	100.0%	100.0%

KEY:

Respondent: 1. Owner Manager 2. Employee Manager

Business Owner's Sex: 1. Male 2. Female

Owner's Age (Years): 1. <18 2. 18-25 3. 26-30 4. 31-35 5. 36-40 6. 41-45 7. 46-50 8. 51-55 9. >55

Owner Educational Level: 1. Lower Primary (1-4) 2. Upper Primary (5-8) 3. Secondary Education 4. Higher Education 5. College/University

Owner Marital Status: 1. Single 2. Married 3. Widowed 4. Divorced 5. Separated

Owner Has Dependents: 1. Yes 2. No 3. No Response

SECTORS - DISTRIBUTION (%) BY CATEGORY

CITY	SUBSECTOR	RESPONDENT	BUSINESS OWNER'S SEX	OWNERS AGE	OWNER EDUCATION LEVEL	OWNER MARITAL STATUS	OWNER HAS DEPENDANTS
ELECTRICAL REPAIR	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	100.0	100.0	0.0	0.0	0.0	100.0
	2	0.0	0.0	0.0	0.0	100.0	0.0
	3	0.0	0.0	100.0	100.0	0.0	0.0
	BUNGOMAMOTOR VEHICLE REPAIR N	11	11	11	11	11	11
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	100.0	100.0	0.0	9.1	9.1	100.0
	2	0.0	0.0	0.0	54.5	90.9	0.0
	3	0.0	0.0	18.2	36.4	0.0	0.0
	4	0.0	0.0	18.2	0.0	0.0	0.0
WATCH/JEWELLERY RP	1	100.0	100.0	0.0	9.1	9.1	100.0
	2	0.0	0.0	0.0	54.5	90.9	0.0
	3	0.0	0.0	18.2	36.4	0.0	0.0
	4	0.0	0.0	18.2	0.0	0.0	0.0
	5	0.0	0.0	9.1	0.0	0.0	0.0
	6	0.0	0.0	9.1	0.0	0.0	0.0
	7	0.0	0.0	18.2	0.0	0.0	0.0
	8	0.0	0.0	9.1	0.0	0.0	0.0
	9	0.0	0.0	18.2	0.0	0.0	0.0
	WATCH/JEWELLERY RP N	9	9	9	8	9	9
OTHERS	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	88.9	100.0	0.0	0.0	0.0	11.1
	2	11.1	0.0	33.3	75.0	77.8	77.8
	3	0.0	0.0	22.2	25.0	11.1	22.2
	4	0.0	0.0	11.1	0.0	0.0	0.0
	5	0.0	0.0	11.1	0.0	0.0	0.0
	8	0.0	0.0	11.1	0.0	0.0	0.0
	9	0.0	0.0	11.1	0.0	0.0	0.0
	OTHERS N	13	13	13	13	13	13
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
TOTAL	1	84.6	61.5	7.7	30.8	30.8	84.6
	2	15.4	30.8	7.7	15.4	69.2	15.4
	3	0.0	7.7	7.7	46.2	0.0	0.0
	4	0.0	0.0	23.1	7.7	0.0	0.0
	5	0.0	0.0	15.4	0.0	0.0	0.0
	6	0.0	0.0	15.4	0.0	0.0	0.0
	7	0.0	0.0	7.7	0.0	0.0	0.0
	8	0.0	0.0	7.7	0.0	0.0	0.0
	9	0.0	0.0	7.7	0.0	0.0	0.0
	TOTAL N	167	166	167	162	167	167
TOTAL	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	92.8	74.7	1.8	14.8	16.8	91.0
	2	7.2	24.1	12.6	43.2	77.8	9.0
	3	0.0	1.2	24.6	40.1	2.4	0.0
	4	0.0	0.0	22.8	1.9	1.2	0.0
	5	0.0	0.0	15.6	0.0	1.8	0.0
	6	0.0	0.0	9.0	0.0	0.0	0.0
	7	0.0	0.0	4.2	0.0	0.0	0.0
	8	0.0	0.0	4.8	0.0	0.0	0.0
	9	0.0	0.0	4.8	0.0	0.0	0.0

SOURCE: SURVEY DATA 1992.

Table 4.4: ENTERPRISE AND ENTREPRENEURS SOCIO - ECONOMIC CHARACTERISTICS AND LABOUR SIZE : MEAN VALUES.

CITY	SUBSECTOR	RESPONDENT SEX	OWNERS AGE	OWNER EDUCATION LEVEL	BUSINESS AGE	BUSINESS		ORIGINAL WORKFORCE NO	CURRENT WORKFORCE NO
						TOTAL EMPLOYED	NUMBER		
NAIROBI	TAILORING	MALE N	41	41	41	40	16	25	
		Mean	32.1	10	6.59	3	1.88	2.72	
		FEMALE N	30	30	30	29	11	13	
		Mean	28.4	11	4.83	2	1.82	1.77	
		TOTAL N	71	71	71	69	27	38	
	KNITTING	Mean	30.5	10	5.85	2	1.85	2.39	
		FEMALE N	10	9	10	10	2	4	
		Mean	29.7	11	4.90	2	1.00	2.00	
		TOTAL N	10	9	10	10	2	4	
		Mean	29.7	11	4.90	2	1.00	2.00	
	SHOEMAKING	MALE N	58	55	58	58	23	29	
		Mean	31.0	9	6.97	2	2.57	2.10	
		FEMALE N	1	1	1	1	1	1	
		Mean	31.0	12	5.00	9	5.00	8.00	
		TOTAL N	59	56	59	59	24	30	
	FURNITURE MAKING	Mean	31.0	9	6.93	2	2.67	2.30	
		MALE N	171	170	170	168	97	140	
		Mean	31.5	10	6.35	3	1.91	3.29	
		FEMALE N	4	3	4	4	3	3	
		Mean	34.3	11	7.75	8	3.33	7.33	
	METAL FURNITURE FIXS	TOTAL N	175	173	174	172	100	143	
		Mean	31.5	10	6.39	4	1.95	3.37	
		MALE N	34	34	33	34	25	26	
		Mean	32.2	10	6.36	4	2.16	3.69	
		FEMALE N	2	2	2	2	1	2	
NAIROBI	STRUCTUR METAL PRODS	Mean	34.0	14	6.00	4	1.00	2.00	
		TOTAL N	36	36	35	36	26	28	
		Mean	32.3	11	6.34	4	2.12	3.57	
		MALE N	62	60	61	60	34	46	
		Mean	34.7	10	8.48	4	2.56	4.09	
	TINSMITTING	FEMALE N	1	1	1	1	1	1	
		Mean	30.0	12	2.00	3	5.00	5.00	
		TOTAL N	63	61	62	61	35	47	
		Mean	34.6	10	8.37	4	2.63	4.11	
		MALE N	31	30	31	30	15	19	
	FOOD/DRINK/TOB RETAIL	Mean	33.0	10	7.61	3	1.60	3.16	
		FEMALE N	2	2	2	2	2	2	
		Mean	27.0	12	6.50	4	3.00	4.00	
		TOTAL N	33	32	33	32	17	21	
		Mean	32.7	10	7.55	3	1.76	3.24	
	TEXTILES/SHOE RETAIL	MALE N	38	37	38	37	16	20	
		Mean	31.5	9	6.39	2	1.38	2.10	
		FEMALE N	40	35	40	38	14	13	
		Mean	31.2	8	6.18	1	1.43	1.62	
		TOTAL N	78	72	78	75	30	33	

Table 4.4: ENTERPRISE AND ENTREPRENEURS SOCIO - ECONOMIC CHARACTERISTICS AND LABOUR SIZE : MEAN VALUES

CITY	SUBSECTOR	RESPONDENT SEX	OWNERS AGE	OWNER EDUCATION LEVEL	BUSINESS AGE	BUSINESS		ORIGINAL WORKFORCE NO	CURRENT WORKFORCE NO
						TOTAL EMPLOYED	NUMBER		
	RESTAURANTS/DRINKING	TOTAL N	51	49	51	51	23	28	
		Mean	29.6	10	5.65	2	1.52	1.57	
		MALE N	25	25	25	25	22	23	
		Mean	33.3	10	6.32	4	2.23	3.39	
		FEMALE N	13	12	13	13	3	4	
	NAIROBI SHOE REPAIR	Mean	34.8	9	4.69	2	1.33	3.00	
		TOTAL N	38	37	38	38	25	27	
		Mean	33.8	9	5.76	3	2.12	3.33	
		MALE N	39	37	39	37	10	12	
		Mean	31.5	8	7.31	1	1.30	1.25	
	ELECTRICAL REPAIR	TOTAL N	39	37	39	37	10	12	
		Mean	31.5	8	7.31	37	10	12	
		MALE N	31.5	8	7.31	1	1.30	1.25	
		Mean	13	13	13	13	5	8	
		FEMALE N	31.0	11	5.92	2	1.40	1.75	
	MOTOR VEHICLE REPAIR	Mean	2	2	2	2	1	0	
		TOTAL N	27.3	12	5.00	2	4.00	8	
		Mean	15	15	15	15	6	8	
		MALE N	32	30	31	31	12	19	
		Mean	35.1	11	8.45	4	2.42	5.26	
	WATCH/JEWELLERY RP	TOTAL N	35.1	30	31	31	12	19	
		Mean	32	11	8.45	4	2.42	5.26	
		MALE N	16	16	16	16	6	7	
		Mean	31.7	10	10.31	1	1.00	1.71	
		TOTAL N	16	16	16	16	6	7	
	OTHERS	Mean	31.7	10	10.31	1	1.00	1.71	
		MALE N	35	34	36	35	11	15	
		Mean	31.6	9	6.81	2	2.36	3.20	
		FEMALE N	21	21	22	22	7	7	
		Mean	32.9	11	3.82	2	1.43	1.71	
MOMBASA	TAILORING	TOTAL N	56	55	58	57	18	22	
		Mean	32.1	10	5.67	2	2.00	2.73	
		MALE N	27	26	28	28	5	8	
		Mean	35.0	8	9.86	2	2.20	2.25	
		FEMALE N	21	21	21	21	5	6	
	KNITTING	Mean	30.8	10	4.90	2	1.80	2.17	
		TOTAL N	48	47	49	49	10	14	
		Mean	33.2	9	7.73	2	2.00	2.21	
		FEMALE N	2	2	2	1	0	0	
		Mean	31.5	10	3.50	1	0	0	
	SHOEMAKING	TOTAL N	2	2	2	1	0	0	
		Mean	31.5	10	3.50	1	0	0	
		MALE N	37	34	37	37	10	18	
		Mean	30.9	9	5.62	2	1.10	1.44	
		TOTAL N	37	34	37	37	10	18	
	FURNITURE MAKING	Mean	30.9	9	5.62	2	1.10	1.44	
		MALE N	39	38	38	38	18	26	
		Mean	34.6	9	8.68	4	2.11	3.27	
		FEMALE N	0	0	0	0	0	0	
		Mean	0	0	0	0	0	0	

Table 4.4: ENTERPRISE AND ENTREPRENEURS SOCIO - ECONOMIC CHARACTERISTICS AND LABOUR SIZE : MEAN VALUES BUSINESS

CITY		SUBSECTOR	RESPONDENT SEX	OWNERS AGE	OWNER EDUCATION LEVEL	BUSINESS AGE	TOTAL NUMBER EMPLOYED	ORIGINAL WORKFORCE NO	CURRENT WORKFORCE NO
KISUMU	OTHERS		MALE N	33.3	3	3	3	2	3
			Mean		11	3.67	2	1.00	1.33
			FEMALE N	4	4	4	4	1	3
			Mean	33.8	10	2.50	2	1.00	1.00
			TOTAL N	7	7	7	7	3	6
			Mean	33.6	10	3.00	2	1.00	1.17
			MALE N	29	27	27	27	8	13
			Mean	37.4	8	7.63	3	2.75	4.46
			FEMALE N	14	12	14	14	4	6
			Mean	34.4	10	8.86	3	1.25	4.17
KISUMU	TAILORING		TOTAL N	43	39	41	41	12	19
			Mean	36.4	9	8.05	3	2.25	4.37
			MALE N	13	12	13	12	0	2
			Mean	39.2	8	15.46	1		1.00
			TOTAL N	13	12	13	12	0	2
			Mean	39.2	8	15.46	1		1.00
			MALE N	45	45	44	42	9	14
			Mean	33.4	9	7.52	3	1.78	3.36
			FEMALE N	1	1	1	1	0	1
			Mean	46.0	8	18.00	3		3.00
KISUMU	FURNITURE MAKING		TOTAL N	46	46	45	43	9	15
			Mean	33.7	9	7.76	3	1.78	3.33
			MALE N	6	6	6	6	5	5
			Mean	25.3	12	5.17	4	1.60	2.60
			FEMALE N	3	3	3	3	3	3
			Mean	32.3	8	7.67	4	1.67	3.33
			TOTAL N	9	9	9	9	8	8
			Mean	27.7	11	6.00	4	1.63	2.88
			MALE N	25	23	23	24	9	13
			Mean	33.0	9.74	3	1.78	3.23	
KISUMU	METAL FURNITURE/FIXS		TOTAL N	25	23	23	24	9	13
			Mean	33.0	9	9.74	3	1.78	3.23
			MALE N	17	15	15	15	2	4
			Mean	33.1	8	13.87	2	1.00	2.25
			TOTAL N	17	15	15	15	2	4
			Mean	33.1	8	13.87	2	1.00	2.25
			MALE N	19	19	18	17	1	1
			Mean	33.3	9	5.94	16	1.00	1.00
			FEMALE N	54	44	50	52	8	11
			Mean	35.5	8	12.28	4	1.38	1.91
KISUMU	FOOD/DRINK/TOB RETAIL		TOTAL N	73	63	68	69	9	12
			Mean	34.9	8	10.60	7	1.33	1.83
			MALE N	6	6	5	6	0	1
			Mean	39.8	9	11.60	1		1.00
			FEMALE N	11	10	10	10	0	1
			Mean	35.4	10	13.40	2		2.00
			TOTAL N	17	16	15	16	0	2
			Mean	36.9	5	12.80	2		1.50
			MALE N	5	5	5	5	2	3
			Mean	32.0	9	9.40	2	1.00	2.33

CITY	SUBSECTOR	RESPONDENT SEX	OWNERS AGE	OWNER		BUSINESS AGE	BUSINESS TOTAL NUMBER EMPLOYED	ORIGINAL WORKFORCE NO	CURRENT WORKFORCE NO
				EDUCATION LEVEL	AGE				
ELDORET	SHOE REPAIR	FEMALE N	7	6	6	6	6	2	5
		Mean	32.6	8	5.50	11	4	1.50	3.20
		TOTAL N	12	11	11	4	11	4	8
		Mean	32.3	8	7.27	3	3	1.25	2.88
		MALE N	5	4	5	5	5	0	0
	ELECTRICAL REPAIR	Mean	31.2	7	4.20	1	1	0	0
		TOTAL N	5	4	5	5	5	0	0
		Mean	31.2	7	4.20	1	1	0	0
		MALE N	5	5	5	4	4	1	1
		Mean	30.4	10	10.40	2	2	2.00	4.00
ELDORET	MOTOR VEHICLE REPAIR	TOTAL N	5	5	5	4	4	1	1
		Mean	30.4	10	10.40	2	2	2.00	4.00
		MALE N	14	14	14	14	14	5	7
		Mean	30.3	10	8.36	3	3	1.40	3.00
		TOTAL N	14	14	14	14	14	5	7
	WATCH/JEWELLERY RP	Mean	30.3	10	8.36	3	3	1.40	3.00
		MALE N	3	3	3	2	2	0	0
		Mean	37.7	9	11.33	1	1	0	0
		TOTAL N	3	3	3	2	2	0	0
		Mean	37.7	9	11.33	1	1	0	0
ELDORET	OTHERS	MALE N	16	16	16	16	16	4	5
		Mean	31.1	9	7.75	2	2	1.25	2.20
		FEMALE N	6	5	6	6	6	1	0
		Mean	29.7	10	7.67	2	2	1.00	5
		TOTAL N	22	21	22	22	22	5	5
	TAILORING	Mean	30.7	9	7.73	2	2	1.20	2.20
		MALE N	6	6	6	6	6	2	2
		Mean	38.2	10	5.83	2	2	1.00	3.00
		FEMALE N	12	12	12	11	11	1	5
		Mean	31.3	10	6.08	2	2	5.00	2.80
ELDORET	SHOEMAKING	TOTAL N	18	18	18	17	17	3	7
		Mean	33.6	10	6.00	2	2	2.33	2.86
		MALE N	4	4	4	4	4	2	4
		Mean	31.5	9	12.00	6	6	7.00	5.25
		TOTAL N	4	4	4	4	4	2	4
	FURNITURE MAKING	Mean	31.5	9	12.00	6	6	7.00	5.25
		MALE N	14	13	14	14	14	8	10
		Mean	40.1	10	6.29	3	3	2.13	3.40
		TOTAL N	14	13	14	14	14	8	10
		Mean	40.1	10	6.29	3	3	2.13	3.40
ELDORET	METAL FURNITURE/FIXES	MALE N	2	2	2	2	2	2	2
		Mean	37.5	10	9.50	4	4	1.50	4.00
		TOTAL N	2	2	2	2	2	2	2
		Mean	37.5	10	9.50	4	4	1.50	4.00
		MALE N	9	9	9	8	8	5	7
	STRUCTUR METAL PRODS	Mean	35.1	9	8.44	3	3	1.60	4.57
		TOTAL N	9	9	8.44	3	3	1.60	4.57
		Mean	35.1	9	8.44	3	3	1.60	4.57
		MALE N	1	1	1	1	1	0	0
		Mean	31.0	8	3.00	1	1	0	0
ELDORET	FOOD/DRINK/TDDB RETAIL	TOTAL N	1	1	1	1	1	0	0
		Mean	31.0	8	3.00	1	1	0	0
		MALE N	30	30	30	30	30	6	11
		Mean	34.8	10	6.77	2	2	3.17	3.27
		FEMALE N	36	32	36	36	36	8	10
	FOOD/DRINK/TDDB RETAIL	Mean	33.2	9	7.69	1	1	1.25	1.80
		TOTAL N	66	62	66	66	66	14	21
		Mean	33.9	9	7.27	2	2	2.07	2.57
		MALE N	7	7	7	7	7	2	3
		Mean	31.6	9	5.71	1	1	1.00	1.33
ELDORET	TEXTILESSHOE RETAIL	FEMALE N	9	9	9	9	9	2	2
		Mean	30.6	8	4.78	1	1	1.00	1.00
		TOTAL N	16	16	16	16	16	4	5
		Mean	31.0	8	5.19	1	1	1.00	1.20
		MALE N	6	6	6	6	6	3	5
	RESTAURANTS/DRINKING	Mean	32.0	10	3.33	3	3	2.00	2.60
		FEMALE N	4	3	4	4	4	2	3
		Mean	38.3	9	9.75	3	3	5.50	2.00
		TOTAL N	10	9	10	10	10	5	8
		Mean	34.5	10	5.90	3	3	3.40	2.38
ELDORET	SHOE REPAIR	MALE N	12	12	12	12	12	2	3
		Mean	31.7	10	4.75	1	1	1.00	1.33
		TOTAL N	12	12	12	12	12	2	3
		Mean	31.7	10	4.75	1	1	1.00	1.33
		MALE N	2	2	2	2	2	0	1
	ELECTRICAL REPAIR	Mean	31.0	10	3.00	2	2	0	2.00
		TOTAL N	2	2	2	2	2	0	1
		Mean	31.0	10	3.00	2	2	0	1
		MALE N	15	15	15	15	15	11	14
		Mean	38.3	10	7.00	4	4	2.91	4.14
ELDORET	MOTOR VEHICLE REPAIR	TOTAL N	15	15	15	15	15	11	14
		Mean	38.3	10	7.00	4	4	2.91	4.14
		MALE N	5	5	5	4	4	0	0
		Mean	28.8	11	3.80	2	2	0	0
		TOTAL N	5	5	5	4	4	0	0
	WATCH/JEWELLERY RP	Mean	28.8	11	3.80	2	2	0	0
		MALE N	8	8	8	8	8	3	5
		Mean	34.8	10	4.75	2	2	1.33	1.80
		FEMALE N	3	3	3	3	3	0	3
		Mean	25.7	12	5.33	2	2	1.33	1.33
ELDORET	OTHERS	TOTAL N	11	11	11	11	11	3	8
		Mean	32.3	11	4.91	2	2	1.33	1.63
		MALE N	8	8	8	8	8	1	2
		Mean	33.5	9	12.38	1	1	1.00	1.00
		FEMALE N	4	4	4	4	4	0	2
	TAILORING	Mean	27.5	10	4.25	2	2	1	4
		TOTAL N	12	12	12	12	12	1	4
		Mean	31.5	9	9.67	1	1	1.00	1.00
		MALE N	7	7	7	7	7	0	2
		Mean	31.9	9	7.00	1	1	0	1.00
ELDORET	KNITTING	TOTAL N	1	1	1	1	1	0	0
		Mean	31.9	9	7.00	1	1	0	0
		MALE N	1	1	1	1	1	0	0
		Mean	31.9	9	7.00	1	1	0	0
		FEMALE N	1	1	1	1	1	0	0
	TAILORING	Mean	31.9	9	7.00	1	1	0	0
		TOTAL N	1	1	1	1	1	0	0
		MALE N	1	1	1	1	1	0	0
		Mean	31.9	9	7.00	1	1	0	0
		FEMALE N	1	1	1	1	1	0	0

Table 4.4: ENTERPRISE AND ENTREPRENEURS SOCIO - ECONOMIC CHARACTERISTICS AND LABOUR SIZE - MEAN VALUES

CITY	SUBSECTOR	RESPONDENT SEX	OWNERS AGE	OWNER EDUCATION LEVEL	BUSINESS AGE	BUSINESS			CURRENT WORKFORCE NO
						TOTAL NUMBER EMPLOYED	ORIGINAL WORKFORCE NO		
NYERI	SHOEMAKING	TOTAL N	7	7	7	7	0	2	
		Mean	31.9	9	7.00	1		1.00	
		MALE N	15	15	14	14	0	3	
		Mean	30.7	9	7.29	1		2.00	
		TOTAL N	15	15	14	14	0	3	
	FURNITURE MAKING	Mean	30.7	9	7.29	1		2.00	
		MALE N	13	12	13	13	6	9	
		Mean	37.8	10	9.00	4	1.33	3.33	
		TOTAL N	13	12	13	13	6	9	
		Mean	37.8	10	9.00	4	1.33	3.33	
NYERI	METAL FURNITURE/REPAIRS	MALE N	2	2	2	2	0	1	
		Mean	40.5	10	4.50	2		1.00	
		TOTAL N	2	2	2	2	0	1	
		Mean	40.5	10	4.50	2		1.00	
		MALE N	4	4	4	4	0	1	
	STRUCTURE METAL PRODS	Mean	40.3	10	14.50	2		2.00	
		TOTAL N	4	4	4	4	0	1	
		Mean	40.3	10	14.50	2		2.00	
		MALE N	2	2	2	2	0	0	
		Mean	28.5	8	2.50	1		0	
NYERI	TINSMITHING	FEMALE N	2	2	2	2	1	0	
		Mean	30.5	10	7.00	2	1.00		
		TOTAL N	4	4	4	4	1	0	
		Mean	29.5	9	4.75	1	1.00		
		MALE N	18	16	17	18	4	4	
	FOOD/DRINK/TOB RETAIL	Mean	38.9	10	5.76	1	1.50	1.50	
		FEMALE N	18	18	18	18	0	0	
		Mean	29.5	9	4.83	1		0	
		TOTAL N	36	34	35	36	4	4	
		Mean	34.2	9	5.29	1	1.50	1.50	
NYERI	TEXTILES/SHOE RETAIL	MALE N	6	6	6	6	1	1	
		Mean	32.5	10	6.33	1	1.00	1.00	
		FEMALE N	4	4	4	4	0	0	
		Mean	30.3	10	4.25	1		0	
		TOTAL N	10	10	10	10	1	1	
	RESTAURANTS/DRINKING	Mean	31.6	10	5.50	1	1.00	1.00	
		MALE N	1	1	1	1	0	0	
		Mean	43.0	8	4.00	5		0	
		TOTAL N	1	1	1	1	0	0	
		Mean	43.0	8	4.00	5		0	
NYERI	SHOE REPAIR	MALE N	8	8	7	7	0	0	
		Mean	33.4	8	6.29	1		0	
		TOTAL N	8	8	7	7	0	0	
		Mean	33.4	8	6.29	1		0	
		MALE N	1	1	1	1	0	0	
	WATCH/JEWELLERY RP	Mean	55.0	8	31.00	1		0	
		TOTAL N	1	1	1	1	0	0	
		Mean	55.0	8	31.00	1		0	
		MALE N	13	12	13	13	2	4	
		Mean	43.8	8	13.54	1	1.00	1.00	

Table 4.4: ENTERPRISE AND ENTREPRENEURS SOCIO - ECONOMIC CHARACTERISTICS AND LABOUR SIZE - MEAN VALUES

CITY	SUBSECTOR	RESPONDENT SEX	OWNERS AGE	OWNER EDUCATION LEVEL	BUSINESS AGE	BUSINESS		CURRENT WORKFORCE NO
						TOTAL NUMBER EMPLOYED	ORIGINAL WORKFORCE NO	
MERU	TAILORING	FEMALE N	1	1	1	1	0	0
		Mean	28.0	12	3.00	1		
		TOTAL N	14	13	14	14	2	4
		Mean	42.7	8	12.79	1	1.00	1.00
		MALE N	12	12	12	12	6	11
	KNITTING	Mean	33.3	10	6.17	3	1.83	2.91
		FEMALE N	3	3	3	3	0	2
		Mean	28.3	12	5.67	3		3.00
		TOTAL N	15	15	15	15	6	13
		Mean	32.3	10	6.07	3	1.83	2.92
MERU	SHOEMAKING	FEMALE N	3	3	3	3	1	1
		Mean	24.3	9	3.00	1	1.00	1.00
		TOTAL N	3	3	3	3	1	1
		Mean	24.3	9	3.00	1	1.00	1.00
		MALE N	27	25	27	27	8	17
	FURNITURE MAKING	Mean	28.3	8	6.89	3	1.50	2.71
		TOTAL N	27	25	27	27	8	17
		Mean	28.3	8	6.89	3	1.50	2.71
		MALE N	10	10	10	10	7	8
		Mean	36.3	8	8.10	6	3.71	6.25
MERU	STRUCTURE METAL PRODS	TOTAL N	10	10	10	10	7	8
		Mean	36.3	8	8.10	6	3.71	6.25
		MALE N	2	2	2	2	2	2
		Mean	36.5	10	7.50	6	1.00	4.50
		TOTAL N	2	2	2	2	2	2
	TINSMITHING	Mean	36.5	10	7.50	6	1.00	4.50
		MALE N	3	3	3	3	2	3
		Mean	33.3	12	4.33	4	1.00	2.33
		TOTAL N	3	3	3	3	2	3
		Mean	33.3	12	4.33	4	1.00	2.33
MERU	FOOD/DRINK/TOB RETAIL	MALE N	5	5	5	5	2	2
		Mean	41.4	6	8.20	3	3.00	4.00
		FEMALE N	12	12	12	12	1	2
		Mean	35.1	8	9.25	1	1.00	2.00
		TOTAL N	17	17	17	17	3	4
	TEXTILES/SHOE RETAIL	Mean	36.9	7	8.94	2	2.33	3.00
		MALE N	7	7	7	7	4	7
		Mean	26.4	10	4.00	2	1.00	1.43
		FEMALE N	4	4	4	4	1	1
		Mean	38.8	9	4.00	1	2.00	2.00
MERU	RESTAURANTS/DRINKING	TOTAL N	11	11	11	11	5	8
		Mean	30.9	9	4.00	2	1.20	1.50
		MALE N	4	4	4	4	3	3
		Mean	38.3	9	6.25	3	1.67	2.00
		TOTAL N	4	4	4	4	3	3
	SHOE REPAIR	Mean	38.3	9	6.25	3	1.67	2.00
		MALE N	6	6	6	6	1	1
		Mean	29.3	7	6.50	1	1.00	2.00
		TOTAL N	6	6	6	6	1	1
		Mean	29.3	7	6.50	1	1.00	2.00

Table 4.4: ENTERPRISE AND ENTREPRENEURS SOCIO - ECONOMIC CHARACTERISTICS AND LABOUR SIZE : MEAN VALUES

Table 4.4: ENTERPRISE AND ENTREPRENEURS SOCIO - ECONOMIC CHARACTERISTICS AND LABOUR SIZE : MEAN VALUES											
CITY	SUBSECTOR	RESPONDENT SEX	OWNERS AGE	OWNER		BUSINESS AGE	BUSINESS		ORIGINAL WORKFORCE NO	CURRENT WORKFORCE NO	
				EDUCATION LEVEL	LEVEL		NUMBER EMPLOYED	NO			
ELECTRICAL REPAIR		MALE N	1	1	1	1	1	1	1	1	
		Mean	37.0	12	4.00	1	3	1.00	3.00	1	
		TOTAL N	1	1	1	1	3	1	1	1	
		Mean	37.0	12	4.00	1	3	1.00	3.00	1	
		MALE N	1	1	1	1	1	1	1	1	
MOTOR VEHICLE REPAIR		Mean	43.0	8	13.00	1	6	8.00	5.00	1	
		TOTAL N	1	1	1	1	6	1	1	1	
		Mean	43.0	8	13.00	1	6	8.00	5.00	1	
		MALE N	1	1	1	1	6	1	1	1	
		Mean	43.0	8	13.00	1	6	8.00	5.00	1	
WATCHJEWELLERY RP		MALE N	3	3	3	3	3	0	0	0	
		Mean	40.3	9	12.33	3	1	0	0	0	
		TOTAL N	3	3	3	3	3	0	0	0	
		Mean	40.3	9	12.33	3	1	0	0	0	
		MALE N	2	2	2	2	2	0	1	1	
OTHERS		Mean	32.5	8	19.50	2	2	0	2.00	2.00	
		TOTAL N	1	1	1	1	1	0	1	1	
		Mean	38.0	12	3.00	3	3	0	2.00	2.00	
		TOTAL N	3	3	3	3	3	0	2	2	
		Mean	34.3	9	14.00	2	2	0	2.00	2.00	
BUNGOMA TAILORING		MALE N	13	13	13	13	13	6	8	8	
		Mean	39.5	8	8.08	2	2	1.83	2.87	12	
		FEMALE N	18	17	8	10	18	10	12	12	
		Mean	28.5	11	5.83	2	2	1.60	1.75	20	
		TOTAL N	31	30	31	31	31	16	20	20	
BUNGOMA KNITTING		Mean	33.1	10	6.77	2	2	1.69	2.20	2.20	
		FEMALE N	6	6	6	6	6	3	4	4	
		Mean	32.5	9	7.83	1	1	1.67	1.25	4	
		TOTAL N	6	6	6	6	6	3	4	4	
		Mean	32.5	9	7.83	1	1	1.67	1.25	4	
SHOEMAKING		MALE N	8	8	8	8	8	4	5	5	
		Mean	27.0	10	6.00	2	2	3.00	2.00	2.00	
		TOTAL N	8	8	8	8	8	4	5	5	
		Mean	27.0	10	6.00	2	2	3.00	2.00	2.00	
		MALE N	15	14	15	15	15	14	14	14	
FURNITURE MAKING		Mean	37.7	9	6.00	4	4	1.86	4.00	14	
		TOTAL N	15	14	15	15	15	14	14	14	
		Mean	37.7	9	6.00	4	4	1.86	4.00	14	
		MALE N	15	15	15	15	15	14	15	15	
		Mean	35.5	10	5.80	5	5	1.79	3.53	3.53	
STRUCTUR METAL PRODS		FEMALE N	1	1	1	1	1	1	1	1	
		Mean	32.0	8	2.00	3	3	2.00	2.00	2.00	
		TOTAL N	16	16	16	16	16	15	16	16	
		Mean	35.3	10	5.56	5	5	1.80	3.44	3.44	
		MALE N	8	8	8	8	8	5	8	8	
TINSMITING		Mean	39.8	9	8.38	3	3	1.20	2.38	2.38	
		TOTAL N	8	8	8	8	8	5	8	8	
		Mean	39.8	9	8.38	3	3	1.20	2.38	2.38	
		MALE N	8	8	8	8	8	8	8	8	
		Mean	31.2	10	6.50	3	3	1.50	2.63	2.63	
FOOD/DRINK/TOB RETAIL		FEMALE N	8	7	8	8	8	3	4	4	
		Mean	39.1	9	10.63	2	2	1.00	2.25	2.25	
		TOTAL N	39.1	9	10.63	2	2	1.00	2.25	2.25	
		MALE N	39.1	9	10.63	2	2	1.00	2.25	2.25	
		Mean	39.1	9	10.63	2	2	1.00	2.25	2.25	

CITY	SUBSECTOR	RESPONDENT SEX	OWNERS AGE	OWNER		BUSINESS AGE	BUSINESS		ORIGINAL WORKFORCE NO	CURRENT WORKFORCE NO	
				EDUCATION LEVEL	LEVEL		NUMBER EMPLOYED	NO			
BUNGOMA TEXTILES/SHOE RETAIL		TOTAL N	16	15	16	16	16	11	11	12	
		Mean	35.2	9	8.56	13	2	1.36	2.50	2.50	
		MALE N	13	13	13	13	13	5	8	8	
		Mean	33.0	9	7.38	2	2	1.40	1.63	1.63	
		FEMALE N	3	3	3	3	3	2	3	3	
RESTAURANTS/DRINKING		Mean	27.3	12	8.67	16	2	1.00	1.00	1.00	
		TOTAL N	16	16	16	16	16	7	11	11	
		Mean	31.9	10	7.63	2	2	1.29	1.45	1.45	
		MALE N	3	3	3	3	3	3	3	3	
		Mean	48.0	8	6.67	4	4	2.33	3.33	3.33	
SHOE REPAIR		FEMALE N	1	1	1	1	1	1	1	1	
		Mean	17.0	8	2.00	2	2	1.00	2.00	2.00	
		TOTAL N	4	4	4	4	4	4	4	4	
		Mean	40.3	8	5.50	13	13	7	7	7	
		MALE N	13	12	13	13	13	7	7	7	
ELECTRICAL REPAIR		Mean	30.0	7	8.54	1	1	1.14	1.14	1.14	
		TOTAL N	13	12	13	13	13	7	7	7	
		Mean	30.0	7	8.54	1	1	1.14	1.14	1.14	
		MALE N	1	1	1	1	1	0	1	1	
		Mean	28.0	12	6.00	4	4	0	3.00	3.00	
MOTOR VEHICLE REPAIR		TOTAL N	1	1	1	1	1	0	1	1	
		Mean	28.0	12	6.00	4	4	0	3.00	3.00	
		MALE N	11	11	10	11	11	10	11	11	
		Mean	43.0	9	11.70	6	6	2.90	5.18	5.18	
		TOTAL N	11	11	10	11	11	10	11	11	
WATCHJEWELLERY RP		Mean	43.0	9	11.70	6	6	2.90	5.18	5.18	
		MALE N	9	9	9	9	9	5	5	5	
		Mean	33.9	9	12.44	1	1	1.00	1.20	1.20	
		TOTAL N	9	9	9	9	9	5	5	5	
		MALE N	8	8	8	8	8	8	8	8	
OTHERS		Mean	40.1	8	11.38	5	5	1.38	2.13	2.13	
		MALE N	5	5	5	5	5	4	4	4	
		Mean	33.0	10	7.00	4	4	5.75	2.50	2.50	
		TOTAL N	13	13	13	13	13	12	12	12	
		Mean	37.4	9	9.69	3	3	2.83	2.25	2.25	

SOURCE: SURVAY DATA 1992.

and female owners had a mean age of 31.5 and 31.2 years respectively while in textiles and shoe retail subsector male owners had mean age of 28.9 years while female had 30.6 years.

Entrepreneurs studied in the sector are youthful. For instance, about 84% were aged below 41 years. Up to 16.6% of the entrepreneurs fell in the 18 to 25 year age group, while 29.9% were in the age group of 26 to 30 and about 9% were above 45 years. It was also observed that most of furniture and metal manufacturers fall in the 26 to 35 year age group, accounting for 59%, 63% and 63% of the furniture makers in Nairobi, Mombasa and Kisumu respectively. Furniture and metal manufacturing subsectors in Eldoret, Nyeri, Meru and Bungoma did not have entrepreneurs below 25 years (see Table 4.5).

Marital Status

About 80% of the investors are married while 17.8% are single. Occurrence of single entrepreneurs could be explained by the fact that there are about 17% of the entrepreneurs who are below 26 years of age. In the smaller towns, widowed or divorce cases are almost non-existent, while in Nairobi, Mombasa and Kisumu, divorced or widowed entrepreneurs account for about 2% of all entrepreneurs. Most of these entrepreneurs have dependants (92.0%) as indicated in Table 4.2. This could have some repercussions on the way enterprise revenues are allocated and utilized by owners.

Entrepreneurs Education Level

The levels of formal education together with post school training may affect the overall performance of the sector especially in terms of management, productivity and sustainable development of the enterprises. This is because relatively lower incomes/revenues may not allow the entrepreneurs to hire the services of good managers and technical staff. This observation would partly explain poor or lower income levels earned in the sector. Majority of these entrepreneurs are owner-managers (92.8%) as only 7.2% of the entrepreneurs had employee managers.

Overall results show that 10.9% of the entrepreneurs surveyed in the seven towns had an education level of lower primary level while 46.7% had primary level of education of 4-8 years. Another 40.2% of the entrepreneurs had secondary school education while 1.8 % had higher and/or college education level. An insignificant number of entrepreneurs had university education (0.5%). This varied according to subsectors and towns. For instance, the metal manufacturing subsector had higher percentages of entrepreneurs having higher educational levels. Over 50% of metal furniture and fixtures manufacturers in Nairobi, Kisumu, Eldoret and Nyeri had secondary education. It is also in this subsector where entrepreneurs indicate highest levels of post secondary school education with 8.3% and 11.1% for Nairobi and Kisumu respectively (see Table 4.3).

In trade and restaurant service sectors, the education levels of the entrepreneurs was not very different. The Textiles/shoe retailers had 50% who had attained 12 years of education. Electrical and motor vehicle repair had the highest number of entrepreneurs who had attained secondary school level of education (12 years), having 67% and 56% respectively of their entrepreneurs in this category. Generally therefore, investors in these sectors fall within the upper primary and secondary educational levels of education, which together account for about 80% of all entrepreneurs' educational attainment.

4.3 ENTERPRISE CHARACTERISTICS

Location

Enterprises in the sector especially at their infant stages usually locate where there is demand for their products and services. These points tend to be usually near or on the main and minor roads especially those passing through residential areas. Road reserves are usually squatted on bringing about conflicts with local authorities' planning by-laws. Thus, road reserves and open spaces close to areas with high levels of commercial activities form the 'niches' of these enterprises.

TABLE 4.5: SOCIO - ECONOMIC CHARACTERISTICS OF ENTREPRENEURS BY SECTOR - DISTRIBUTION (%) BY CATEGORY

SUBSECTOR	RESPONDENT	BUSINESS OWNERS SEX	OWNERS AGE	OWNER EDUCATION LEVEL	OWNER MARITAL STATUS	OWNER HAS DEPENDANTS
TAILORING N	237	235	238	232	239	238
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	96.2	57.0	0.0	7.3	16.3	94.1
2	3.8	43.0	16.8	44.8	80.8	5.9
3	0.0	0.0	34.0	46.1	.8	0.0
4	0.0	0.0	24.8	1.7	.8	0.0
5	0.0	0.0	8.4	0.0	1.3	0.0
6	0.0	0.0	6.3	0.0	0.0	0.0
7	0.0	0.0	4.2	0.0	0.0	0.0
8	0.0	0.0	2.5	0.0	0.0	0.0
9	0.0	0.0	2.9	0.0	0.0	0.0
KNITTING N	28	28	28	27	28	28
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	96.4	3.6	3.6	11.1	32.1	89.3
2	3.6	96.4	17.9	33.3	50.0	10.7
3	0.0	0.0	42.9	55.6	17.9	0.0
4	0.0	0.0	14.3	0.0	0.0	0.0
5	0.0	0.0	14.3	0.0	0.0	0.0
6	0.0	0.0	3.6	0.0	0.0	0.0
7	0.0	0.0	3.6	0.0	0.0	0.0
8	0.0	0.0	3.6	0.0	0.0	0.0
SHOEMAKING N	161	159	163	154	162	159
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	94.4	99.4	0.0	13.0	26.5	84.3
2	5.6	.6	23.3	55.8	72.8	15.7
3	0.0	0.0	35.0	29.9	0.0	0.0
4	0.0	0.0	17.2	1.3	0.0	0.0
5	0.0	0.0	16.6	0.0	.6	0.0
6	0.0	0.0	2.5	0.0	0.0	0.0
7	0.0	0.0	2.5	0.0	0.0	0.0
8	0.0	0.0	.6	0.0	0.0	0.0
9	0.0	0.0	2.5	0.0	0.0	0.0
FURNITURE MAKING N	308	310	314	308	310	311
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	86.4	97.4	0.0	10.7	14.8	93.9
2	13.6	1.9	12.7	41.9	84.8	6.1
3	0.0	.6	28.3	43.5	.3	0.0
4	0.0	0.0	29.3	3.6	0.0	0.0
5	0.0	0.0	13.7	.3	0.0	0.0
6	0.0	0.0	6.7	0.0	0.0	0.0
7	0.0	0.0	4.8	0.0	0.0	0.0
8	0.0	0.0	1.9	0.0	0.0	0.0
9	0.0	0.0	2.5	0.0	0.0	0.0
METAL FURNITURE FIXES N	58	58	59	59	56	59
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	79.3	93.1	0.0	5.1	14.3	93.2
2	20.7	5.2	16.9	37.3	85.7	6.8
3	0.0	1.7	22.0	49.2	0.0	0.0
4	0.0	0.0	25.4	3.4	0.0	0.0
5	0.0	0.0	18.6	5.1	0.0	0.0
6	0.0	0.0	8.5	0.0	0.0	0.0

TABLE 4.5: SOCIO - ECONOMIC CHARACTERISTICS OF ENTREPRENEURS BY SECTOR - DISTRIBUTION (%) BY CATEGORY

SUBSECTOR	RESPONDENT	BUSINESS OWNERS SEX	OWNERS AGE	OWNER EDUCATION LEVEL	OWNER MARITAL STATUS	OWNER HAS DEPENDANTS
STRUCTURE METAL PRODS N	128	129	130	126	130	128
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	88.3	97.7	.8	10.3	10.8	93.8
2	11.7	1.6	7.7	42.9	86.2	6.3
3	0.0	.8	26.9	43.7	1.5	0.0
4	0.0	0.0	24.6	2.4	0.0	0.0
5	0.0	0.0	17.7	.8	1.5	0.0
6	0.0	0.0	6.2	0.0	0.0	0.0
7	0.0	0.0	10.0	0.0	0.0	0.0
8	0.0	0.0	3.8	0.0	0.0	0.0
9	0.0	0.0	2.3	0.0	0.0	0.0
TINSMITHING N	80	80	80	76	79	78
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	95.0	96.3	0.0	11.8	24.1	88.5
2	5.0	1.3	15.0	50.0	75.9	11.5
3	0.0	2.5	35.0	36.8	0.0	0.0
4	0.0	0.0	21.3	1.3	0.0	0.0
5	0.0	0.0	12.5	0.0	0.0	0.0
6	0.0	0.0	8.8	0.0	0.0	0.0
7	0.0	0.0	2.5	0.0	0.0	0.0
8	0.0	0.0	1.3	0.0	0.0	0.0
9	0.0	0.0	.3	0.0	0.0	0.0
FOOD/DRINK/TOB RETAIL N	352	353	358	328	358	359
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	96.9	99.1	.6	15.2	10.9	96.1
2	3.1	60.3	15.9	54.3	84.4	3.6
3	0.0	.6	25.4	29.6	1.7	.3
4	0.0	0.0	24.6	.3	1.4	0.0
5	0.0	0.0	17.9	.6	1.7	0.0
6	0.0	0.0	6.4	0.0	0.0	0.0
7	0.0	0.0	5.6	0.0	0.0	0.0
8	0.0	0.0	1.7	0.0	0.0	0.0
9	0.0	0.0	2.0	0.0	0.0	0.0
TEXTILES/SHOE RETAIL N	147	148	149	144	150	148
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	93.9	56.8	.7	9.7	28.0	90.5
2	6.1	43.2	24.2	39.6	68.7	9.5
3	0.0	0.0	28.9	50.0	.7	0.0
4	0.0	0.0	23.5	.7	.7	0.0
5	0.0	0.0	10.7	0.0	2.0	0.0
6	0.0	0.0	7.4	0.0	0.0	0.0
7	0.0	0.0	1.3	0.0	0.0	0.0
8	0.0	0.0	2.0	0.0	0.0	0.0
9	0.0	0.0	-1.3	0.0	0.0	0.0
RESTAURANTS/DRINKING N	80	79	81	76	81	81
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	92.5	63.3	1.2	7.9	14.8	93.8

SUBSECTOR	BUSINESS			OWNER			OWNER HAS DEPENDANTS
	RESPONDENT	OWNER'S SEX	OWNERS AGE	EDUCATION LEVEL	MARITAL STATUS		
2	7.5	36.7	7.4	59.2	82.7	6.2	
3	0.0	0.0	28.4	31.6	1.2	0.0	
4	0.0	0.0	19.8	0.0	0.0	0.0	
5	0.0	0.0	25.9	1.3	1.2	0.0	
6	0.0	0.0	8.6	0.0	0.0	0.0	
7	0.0	0.0	3.7	0.0	0.0	0.0	
8	0.0	0.0	3.7	0.0	0.0	0.0	
9	0.0	0.0	1.2	0.0	0.0	0.0	
SHOE REPAIR N	101	104	105	99	105	104	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	100.0	99.0	0.0	21.2	21.9	86.5	
2	0.0	1.0	28.6	55.6	74.3	13.5	
3	0.0	0.0	27.6	23.2	1.9	0.0	
4	0.0	0.0	21.9	0.0	0.0	0.0	
5	0.0	0.0	9.5	0.0	1.9	0.0	
6	0.0	0.0	6.7	0.0	0.0	0.0	
7	0.0	0.0	2.9	0.0	0.0	0.0	
8	0.0	0.0	1.9	0.0	0.0	0.0	
9	0.0	0.0	1.0	0.0	0.0	0.0	
ELECTRICAL REPAIR N	29	29	30	30	30	30	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	93.1	96.6	0.0	0.0	26.7	83.3	
2	6.9	3.4	23.3	26.7	73.3	16.7	
3	0.0	0.0	30.0	66.7	0.0	0.0	
4	0.0	0.0	26.7	6.7	0.0	0.0	
5	0.0	0.0	16.7	0.0	0.0	0.0	
9	0.0	0.0	3.3	0.0	0.0	0.0	
MOTOR VEHICLE REPAIR N	76	72	77	75	75	77	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	90.8	100.0	0.0	5.3	16.0	90.9	
2	9.2	0.0	13.0	36.0	84.0	9.1	
3	0.0	0.0	15.6	56.0	0.0	0.0	
4	0.0	0.0	26.0	1.3	0.0	0.0	
5	0.0	0.0	16.9	1.3	0.0	0.0	
6	0.0	0.0	11.7	0.0	0.0	0.0	
7	0.0	0.0	7.8	0.0	0.0	0.0	
8	0.0	0.0	6.5	0.0	0.0	0.0	
9	0.0	0.0	2.6	0.0	0.0	0.0	
WATCH/JEWELLERY RP N	41	41	41	40	42	42	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	92.7	97.6	0.0	2.5	21.4	90.5	
2	7.3	2.4	19.5	55.0	76.2	9.5	
3	0.0	0.0	26.8	40.0	2.4	0.0	
4	0.0	0.0	24.4	2.5	0.0	0.0	
5	0.0	0.0	9.8	0.0	0.0	0.0	
6	0.0	0.0	7.3	0.0	0.0	0.0	
7	0.0	0.0	2.4	0.0	0.0	0.0	
8	0.0	0.0	4.9	0.0	0.0	0.0	
9	0.0	0.0	4.9	0.0	0.0	0.0	
OTHERS N	124	126	126	123	127	124	

SUBSECTOR	BUSINESS			OWNER			OWNER HAS DEPENDANTS
	RESPONDENT	OWNER'S SEX	OWNERS AGE	EDUCATION LEVEL	MARITAL STATUS		
1	7.5	36.7	7.4	59.2	82.7	6.2	
2	0.0	0.0	28.4	31.6	1.2	0.0	
3	0.0	0.0	19.8	0.0	0.0	0.0	
4	0.0	0.0	25.9	1.3	1.2	0.0	
5	0.0	0.0	8.6	0.0	0.0	0.0	
6	0.0	0.0	3.7	0.0	0.0	0.0	
7	0.0	0.0	3.7	0.0	0.0	0.0	
8	0.0	0.0	1.2	0.0	0.0	0.0	
9	0.0	0.0	105	99	105	104	
SHOE REPAIR N	101	104	105	99	105	104	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	100.0	99.0	0.0	21.2	21.9	86.5	
2	0.0	1.0	28.6	55.6	74.3	13.5	
3	0.0	0.0	27.6	23.2	1.9	0.0	
4	0.0	0.0	21.9	0.0	0.0	0.0	
5	0.0	0.0	9.5	0.0	1.9	0.0	
6	0.0	0.0	6.7	0.0	0.0	0.0	
7	0.0	0.0	2.9	0.0	0.0	0.0	
8	0.0	0.0	1.9	0.0	0.0	0.0	
9	0.0	0.0	1.0	0.0	0.0	0.0	
ELECTRICAL REPAIR N	29	29	30	30	30	30	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	93.1	96.6	0.0	0.0	26.7	83.3	
2	6.9	3.4	23.3	26.7	73.3	16.7	
3	0.0	0.0	30.0	66.7	0.0	0.0	
4	0.0	0.0	26.7	6.7	0.0	0.0	
5	0.0	0.0	16.7	0.0	0.0	0.0	
9	0.0	0.0	3.3	0.0	0.0	0.0	
MOTOR VEHICLE REPAIR N	76	72	77	75	75	77	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	90.8	100.0	0.0	5.3	16.0	90.9	
2	9.2	0.0	13.0	36.0	84.0	9.1	
3	0.0	0.0	15.6	56.0	0.0	0.0	
4	0.0	0.0	26.0	1.3	0.0	0.0	
5	0.0	0.0	16.9	1.3	0.0	0.0	
6	0.0	0.0	11.7	0.0	0.0	0.0	
7	0.0	0.0	7.8	0.0	0.0	0.0	
8	0.0	0.0	6.5	0.0	0.0	0.0	
9	0.0	0.0	2.6	0.0	0.0	0.0	
WATCH/JEWELLERY RP N	41	41	41	40	42	42	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	92.7	97.6	0.0	2.5	21.4	90.5	
2	7.3	2.4	19.5	55.0	76.2	9.5	
3	0.0	0.0	26.8	40.0	2.4	0.0	
4	0.0	0.0	24.4	2.5	0.0	0.0	
5	0.0	0.0	9.8	0.0	0.0	0.0	
6	0.0	0.0	7.3	0.0	0.0	0.0	
7	0.0	0.0	2.4	0.0	0.0	0.0	
8	0.0	0.0	4.9	0.0	0.0	0.0	
9	0.0	0.0	4.9	0.0	0.0	0.0	
OTHERS N	124	126	126	123	127	124	

SUBSECTOR	BUSINESS			OWNER			OWNER HAS DEPENDANTS
	RESPONDENT	OWNER'S SEX	OWNERS AGE	EDUCATION LEVEL	MARITAL STATUS		
1	7.5	36.7	7.4	59.2	82.7	6.2	
2	0.0	0.0	28.4	31.6	1.2	0.0	
3	0.0	0.0	19.8	0.0	0.0	0.0	
4	0.0	0.0	25.9	1.3	1.2	0.0	
5	0.0	0.0	8.6	0.0	0.0	0.0	
6	0.0	0.0	3.7	0.0	0.0	0.0	
7	0.0	0.0	3.7	0.0	0.0	0.0	
8	0.0	0.0	1.2	0.0	0.0	0.0	
9	0.0	0.0	105	99	105	104	
SHOE REPAIR N	101	104	105	99	105	104	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	100.0	99.0	0.0	21.2	21.9	86.5	
2	0.0	1.0	28.6	55.6	74.3	13.5	
3	0.0	0.0	27.6	23.2	1.9	0.0	
4	0.0	0.0	21.9	0.0	0.0	0.0	
5	0.0	0.0	9.5	0.0	1.9	0.0	
6	0.0	0.0	6.7	0.0	0.0	0.0	
7	0.0	0.0	2.9	0.0	0.0	0.0	
8	0.0	0.0	1.9	0.0	0.0	0.0	
9	0.0	0.0	1.0	0.0	0.0	0.0	
ELECTRICAL REPAIR N	29	29	30	30	30	30	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	93.1	96.6	0.0	0.0	26.7	83.3	
2	6.9	3.4	23.3	26.7	73.3	16.7	
3	0.0	0.0	30.0	66.7	0.0	0.0	
4	0.0	0.0	26.7	6.7	0.0	0.0	
5	0.0	0.0	16.7	0.0	0.0	0.0	
9	0.0	0.0	3.3	0.0	0.0	0.0	
MOTOR VEHICLE REPAIR N	76	72	77	75	75	77	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	90.8	100.0	0.0	5.3	16.0	90.9	
2	9.2	0.0	13.0	36.0	84.0	9.1	
3	0.0	0.0	15.6	56.0	0.0	0.0	
4	0.0	0.0	26.0	1.3	0.0	0.0	
5	0.0	0.0	16.9	1.3	0.0	0.0	
6	0.0	0.0	11.7	0.0	0.0	0.0	
7	0.0	0.0	7.8	0.0	0.0	0.0	
8	0.0	0.0	6.5	0.0	0.0	0.0	
9	0.0	0.0	2.6	0.0	0.0	0.0	
WATCH/JEWELLERY RP N	41	41	41	40	42	42	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	92.7	97.6	0.0	2.5	21.4	90.5	
2	7.3	2.4	19.5	55.0	76.2	9.5	
3	0.0	0.0	26.8	40.0	2.4	0.0	
4	0.0	0.0	24.4	2.5	0.0	0.0	
5	0.0	0.0	9.8	0.0	0.0	0.0	
6	0.0	0.0	7.3	0.0	0.0	0.0	
7	0.0	0.0	2.4	0.0	0.0	0.0	
8	0.0	0.0	4.9	0.0	0.0	0.0	
9	0.0	0.0	4.9	0.0	0.0	0.0	
OTHERS N	124	126	126	123	127	124	

SOURCE: SURVEY DATA 1992

KEY: Respondent: 1. Owner Manager 2. Employee Manager
Business Owner's Sex: 1. Male 2. Female 3. Male & Female
Owner's Age (Years): 1. <18 2. 18-25 3. 26-30 4. 31-35 5. 36-40 6. 41-45 7. 46-50 8. 51-55 9.>55
Owner Educational Level: 1. Lower Primary(1-4) 2. Upper Primary(5-8) 3. Secondary Education 4. Higher Education 5. College/University
Owner Marital Status: 1. Single 2. Married 3. Widowed 4. Divorced 5. Separated
Owner Has Dependents: 1. Yes 2. No 3. No Response

SOURCE: SURVEY DATA 1992

KEY: Respondent: 1. Owner Manager 2. Employee Manager
 Business Owner's Sex: 1. Male 2. Female 3. Male & Female
 Owner's Age (Years): 1. <18 2. 18-25 3. 26-30 4. 31-35 5. 36-40 6. 41-45 7. 46-50 8. 51-55 9. >55.
 Owner Educational Level: 1. Lower Primary(1-4) 2. Upper Primary(5-8) 3. Secondary Education 4. Higher Education 5. College/University.
 Owner Marital Status: 1. Single 2. Married 3. Widowed 4. Divorced 5. Separated
 Owner Has Dependents: 1. Yes 2.No 3. No Response

These enterprises are located in various areas of these towns as indicated in Table 7.5A. Overall 45.3% are located in established commercial areas, 47.6% in residential areas and 2.1% in industrial area (see Table 4.6). In Nairobi, about 20% of the enterprises are located in established commercial areas. A majority, (73%) are located in residential areas and only about 2% are within the industrial area, with the rest being located along roads and other open spaces. The picture does not differ much in the other towns, with Mombasa having 44.7%, 53% and 0.7% in the established commercial, residential and industrial areas respectively. Location also depends on the product or the service being offered. For instance, 43% of tailoring, 48% of shoemaking and 46% of furniture making activities are carried out in residential areas. This trend is noticeable in the larger towns (Nairobi, Mombasa and Kisumu), where a large proportion of the I/SSEs activities are found in residential areas.

In secondary towns (Eldoret, Nyeri, Meru and Bungoma), the number of the activities in the residential areas are relatively lower. For example, it is 13.8% in Bungoma. Also most I/SSEs activities are located within the established commercial areas in the secondary towns, e.g. 75%, 92.9%, 66.7% and 75% of shoemaking activities are located in the established commercial areas of Eldoret, Nyeri, Meru and Bungoma respectively. In trade and restaurant and service sectors, most of the activities are located in the industrial areas within the large towns, while in the secondary towns they are common in the established commercial zones. The same can be said of furniture making and metal and allied sectors within these towns. This observation may be explained by higher levels of toleration of these activities, and low level of harassment by local authorities in secondary towns as opposed to those of larger cities (see Tables 4.6 and 4.7)

Therefore, majority of the enterprises in Nairobi, Mombasa and Kisumu are located in residential areas. Even though the secondary towns may be said to be taking on this trend, there is a discernible difference whereby the enterprises are more dispersed especially in terms of activities or services they engage in. In Nairobi, most of the sector's activities are in the Eastlands, Kamukunji, Gikomba areas and Kariobangi and Mathare areas. In the western suburbs, Kibera, Dagoretti, Kawangware and Kangemi areas host a number of these enterprises. In Mombasa, I/SSEs activities are located mainly in Majengo, Changamwe and Kongowea areas. For Kisumu, a sizeable percentage of the enterprises are located in the commercial area, since its main commercial area and industrial area are located near low-income residential areas. In the other towns, these activities are mostly found in or adjacent to the commercial areas (see maps 1 to 7 in the Annex).

Locational distribution of enterprises thus varies with towns as well as subsectors. For example, tailoring, knitting and furniture making subsectors in Nairobi, Mombasa and Kisumu were mainly located in the residential areas. In the secondary towns, it is however important to note that most of these I/SSEs activities occur in established commercial areas.

Locating enterprises in the residential areas in large towns suggests that I/SSEs sector activities lack spaces from which they can operate from in the commercial areas. Where such spaces are available, such activities have not been allowed to operate due to by-laws that lead to harassment. The lack of planning regulations to allow the sector's activities in commercial zones has forced them to locate in the residential areas. This is because, in the secondary towns, where harassment is not as much, and spaces are available within the commercial zones, these activities have been thriving. Being located in the commercial areas suggests that the sector's goods and services could compete favourably with formal sector businesses especially when their quality is relatively competitive.

Business Premise Type

Business premise types and sites of operation depend on the size of the city and the subsector that the activity falls under. Results in Table 4.6 show that on the overall, 18.7% of I/SSE's businesses operate from the open air, 1.6% on road pavements, 29.5% 11.6% 15.6% and 23% from temporary sheds, fixed sheds like Nyayo sheds, shops/houses verandah and inside house/shop respectively These varied according to towns and subsectors. For instance in Nairobi, 31% of all the enterprises were found to be operators from temporary sheds while in Mombasa, this was 40.5%. This was different for Kisumu, and the secondary towns of Eldoret, Nyeri, Meru and Bungoma. About 32.5% of all the I/SSEs activities in Kisumu operated from roads/street pavements, while 21%, 24%, 19% and 18% of all the sector's enterprises in Eldoret, Nyeri,

Meru and Bungoma respectively, operated in open air, compared to 18% for Nairobi and 14% for Mombasa. Thus, a number of these activities take place in the open air and temporary sheds in the secondary towns. (See table 4.6).

Tailoring and knitting activities take place mainly inside houses/shops or along verandas. For instance, 39.5% and 37.8% of tailoring is carried out respectively inside the house/shop and in the shop/houses verandah while the respective figures for knitting are 50% and 35.7% (See Table 4.6). In Nairobi, 60% of knitting activities are carried out inside houses/shops, while 73% of tailoring activities in Meru take place inside the same. In most cases, such houses or shops are in the low income residential areas.

Table 4.8 shows that in Nairobi and Mombasa, 44% and 64% of furniture making is done in temporary sheds, while 39% and 53% of the furniture making activities in Kisumu and Bungoma are respectively inside houses or shops. This could be explained by the fact that low income residential areas are close to commercial areas in these towns and houses/shops have been turned into furniture workshops.

Metal furniture and fixture activities are mainly carried out in the open air, workshops or temporary sheds. Overall 31% and 34.5% of these activities are operated in open air and temporary sheds (see Table 4.7). However in Nairobi, Kisumu and Eldoret, 33%, 44% and 50% of the activities respectively operate in open air sites. In Mombasa, 78% of the activities are in temporary sheds. In most towns, structural metal producers also operated from temporary sheds as shown in Table 4.6.

In the trade and restaurant sector, 58% of all textiles/shoe retailers operate in some form of a shed. Over 70% of the food/drink/tobacco retailer businesses were also operating either from a temporary or fixed shed while about 40% of the restaurants were being operated from temporary sheds. In the services sector, 51% of the shoe repairs are done on shops verandas, 40% of electrical repairs were done inside houses or shops and 79% of the motor vehicle repairs were done either in the open air or in temporary sheds (see Table 4.7).

These observations imply that individual I/SSEs sector activity has its own specific requirements in terms of space, infrastructure and the type of equipment and tools being used. For example, due to the large space required in metal and allied subsectors, most of these activities are carried out in the open air or in temporary sheds. Thus provision of workspaces and infrastructure services should take into consideration the subsector being served.

Premises Owner/Landlord

Premises ownership in the I/SSEs sector activities studied is mainly private, (70.7%) as indicated in Table 4.6. However, in some towns, private ownership of the premises is low, such as Kisumu 48%, Eldoret 67% and Nyeri 56%. Local authorities in these towns have provided premises in form of markets which serve the sector's activities. This implies that the I/SSEs sector activities in towns such as Kisumu has to a large extent been contained in planned market areas such as Kibuye market and the industrial area.

The central government features lowly as a provider of business premises. In Nairobi, about 3% of all I/SSEs sector premises are rented from the government. Whereas in all the other towns this percentage of range between 1.2% to 0.9%. Central government provided premises which include the Nyayo and KIE sheds have mainly benefitted the metal and furniture manufacturing subsectors. For example, in Nairobi, the metal furniture fixtures sector, structural metal and tinsmithing activities that have been provided with central government premise account for 3.6%, 11.9% and 29.2% respectively. No other subsectors outside of these had central government owned or provided premises in the city among the studied activities. Kisumu had about 8% of the tinsmithing activities in central government provided sheds. It is noticeable that I/SSEs sector operators in the secondary towns do not have central government provided premises, or where provided, they are insignificant in number. NGOs-provided premises only cater for about 2% of the I/SSEs operators in Nairobi alone.

Observation

The location and sites of operation of these enterprises is mainly determined by the availability of a market,

land-use competition, neighbourhoods and the law-enforcement by the authorities. Most of the enterprises locate in low-income residential areas, which are usually the market focus especially at the inception stages.

It is also interesting to note that the I/SSEs can operate successfully within the established commercial areas if given the opportunity. Therefore, it is essential that in planning residential, industrial and commercial areas, provision be made for the development of I/SSEs sector activities. Low income residential neighbourhoods should have specific sites reserved for these activities to avoid encroachment on undeveloped sites meant for other activities.

Any effort aimed at assisting the I/SSEs sector activities, both by the government or from the private sector should put into consideration locational issues in relation to the market availability. Adequate planning for these activities should also minimize land-use conflicts, both in commercial areas and in residential neighbourhoods, and bring to an end possible evictions by local authorities.

What arises from this is that, the number of premises provided by the local government, central government and the NGOs is negligible in meeting the premise demand of the sector's activities in the studied towns. Thus, entrepreneurs have been forced to operate in the open air or in temporary sheds which they are able to put up. This exposes them to insecurity both through theft and damage to their products as well as accessibility to credit. Most of the premises put up by the entrepreneurs are not properly planned nor serviced with necessary infrastructure.

On the other hand, most of the central government provided premises assist only a few subsectors, leaving others out. Most of these subsectors are traditionally male dominated. Therefore, future extension and modifications or replication of the Nyayo Jua kali sheds or the KIE programme while focusing on key subsectors, should also put into consideration all subsectors requirements, in order to benefit the whole I/SSEs sector. Such an effort should not just seek to congregate all I/SSEs activities in one place, but in various areas of the towns depending on market focus, accessibility, and infrastructural requirements.

Business Age

Most businesses in the I/SSEs sector are young as they were started in the last 10 to 15 years (Tables 4.6 and 4.4). The overall mean business age of 7.25 years. Female-owned enterprises had relatively lower average business age except in furniture making (11.14 years), food, drink and tobacco retailing (7.77 years), and textile and shoe (6.32 years) subsectors. This shows that female entrepreneurs are relatively new to business in the I/SSEs sector as compared to male.

Businesses that started operating before 1971 accounted for 3.4% while 7.6% started between 1971-1979, 23.4% between 1980-1985, 50.3% 1985-1990 and 15.3% after 1990. Businesses within the manufacturing sector that were started between 1980 and 1990 accounted for over 75%. For all the other towns, about 70% of all the I/SSE's sector activities were started within this period. Structural metal production, tinsmithing, motor vehicle repair services and watch and jewellery repair services had the overall highest mean ages of business operational as indicated in Tables 4.6 and 4.7.

Tailoring and knitting are the most recently started enterprises with mean ages of 6.96 years. In Nairobi, 90% of knitting activities were started in the last 10 years, i.e. since 1985. Structural metal production activities had the longest operating activities with between 17% and 28% of the enterprises having been started in the period before and up to 1979 in the three major towns of Nairobi, Kisumu and Mombasa.

The smaller towns had most of their I/SSEs activities started in the period after 1986, for example structure metal products manufacturing in Meru. In the trade and restaurant and service sectors, the trend was similar, with 65% of textile/shoe retailers and 55% of the motor vehicle repair services being less than 10 years in operation.

Business Ownership Status

Enterprises in the sector are mainly owned by single individuals. In all the towns surveyed 93.3% of the

enterprises surveyed were of sole proprietorship type. Partnerships in the I/SSE sector are usually few, and in cases where they occurred, they were of 2 to 5 persons accounting for 6.1% while group ownership type of businesses accounted for 0.6% (see Table 4.6). Nairobi, Meru and Bungoma had 8%, 5.7% and 6% respectively of such partnerships. The other towns had less than 5% of the enterprises being partnerships.

Enterprises such as knitting and tailoring were mainly, owned by one individual. Manufacturing enterprises, such as furniture making, metal fixtures and structural metal products exhibited higher levels of partner ownership. For instance, the furniture making subsector had 9.7% and 0.3% of the enterprises respectively as partnerships and group-owned while metal furniture and fixtures, structural metal production and motor vehicle repair services subsectors had respectively 12.1%, 14.2% and 10.7% of the enterprises under partnership as indicated in Table 4.7.

About 12, 8 and 9 percent of furniture making enterprises in Nairobi, Mombasa and Kisumu respectively were partnerships, and also about 21% and 12% of structural metal products manufacturing in Nairobi and Kisumu were partnerships. Partnerships were also noted to be closely associated with the larger towns as most small towns exhibited single person ownership in all the subsectors, except in rare cases.

Group ownership of the enterprises is on the overall almost non-existent. Kisumu has the highest number of enterprises in this category (2.4%) in all subsectors, followed by Eldoret (0.5%) and Nairobi (0.4%). Partnerships and group ownership may come about as a result of aspiring entrepreneurs pooling their resources both in terms of capital, skills and technological inputs. This may also be as a result of a desire to access a particular market or extended family/clan ownership.

TABLE 4.6: ENTERPRISE LOCATION OWNERSHIP, AGE CHARACTERISTICS AND INFRASTRUCTURAL SERVICE AVAILABLE - DISTRIBUTION (%) BY CITY

CITY	BUSINESS PREMISE TYPE			BUSINESS PREMISE LANDLORD			BUSINESS START YEAR			BUSINESS OWNERSHIP STATUS		PREMISE INFRASTRUCTURAL SERVICES AVAILABLE	
	BUSINESS PREMISE TYPE	BUSINESS LOCATION		BUSINESS PREMISE LANDLORD			BUSINESS START YEAR			BUSINESS OWNERSHIP STATUS		PREMISE INFRASTRUCTURAL SERVICES AVAILABLE	
NAIROBI N	755	729	546	770	775	624							
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							
	Total	179	202	806	19	29							
	1	16	73.3	110	5.3	4.3							
	2	31.0	1.9	2.7	23.8	3							
	3	13.9	4.1	1.8	53.0	2.6							
	4	12.5	5	3.8	16.0	33.2							
MOMBASA N	309	304	228	316	313	277							
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							
	Total	142	44.7	72.4	3.8	96.8							
	1	6	53.0	27.2	6.3	3.2							
	2	40.5	7	0.0	19.0	0.0							
	3	6.1	1.3	0.0	53.8	0.0							
	4	19.7	3	4	17.1	40.4							
KISUMU N	295	286	233	289	295	228							
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							
	Total	21.7	58.7	48.1	8.3	91.2							
	1	0.0	21.3	49.4	12.8	6.4							
	2	32.5	7.3	9	27.0	2.4							
	3	15.6	12.6	0.0	42.2	0.0							
	4	12.9	0.0	1.7	9.7	0.0							
ELDORET N	183	181	162	185	184	153							
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							
	Total	20.8	64.1	67.3	1.1	95.1							
	1	5	34.8	30.9	7.6	4.3							
	2	24.6	6	1.2	23.8	5							
	3	17.5	6	0.0	48.6	0.0							
	4	11.5	0.0	6	18.9	0.0							
NYERI N	124	119	103	124	125	93							
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							
	Total	24.2	77.3	72.8	4.0	100.0							
	1	16	15.1	23.3	12.1	0.0							
	2	29.2	0.0	1.0	18.5	0.0							
	3	8	7.6	0.0	52.4	0.0							
	4	32.3	0.0	2.9	12.9	9.7							
MERU N	146	98	89	106	106	100							
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							
	Total	18.9	85.7	56.2	2.8	93.4							
	1	0	5.1	42.7	5.7	6.6							
	2	14.2	0.0	1.1	26.4	0.0							
	3	18.9	9.2	0.0	48.1	0.0							
	4	10.4	0.0	0.0	17.0	0.0							

TABLE 4.6: ENTERPRISE LOCATION OWNERSHIP, AGE CHARACTERISTICS AND INFRASTRUCTURAL SERVICE AVAILABLE - DISTRIBUTION (%) BY CITY

CITY	BUSINESS PREMISE TYPE			BUSINESS PREMISE LANDLORD			BUSINESS START YEAR			BUSINESS OWNERSHIP STATUS		PREMISE INFRASTRUCTURAL SERVICES AVAILABLE	
	BUSINESS PREMISE TYPE	BUSINESS LOCATION		BUSINESS PREMISE LANDLORD			BUSINESS START YEAR			BUSINESS OWNERSHIP STATUS		PREMISE INFRASTRUCTURAL SERVICES AVAILABLE	
BUNGOMA N	358	0.0	0.0	0.0	0.0	0.0						48.0	
	9	0.0	0.0	0.0	0.0	0.0						0.0	
	163	157	136	166	160	147						147	
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						100.0%	
	Total	18.4	67.5	78.7	3.0	93.1						0.0	
	1	6	31.8	20.6	9.6	6.9						2.0	
	2	19.0	6	0.0	24.7	0.0						0.0	
TOTAL N	1955	1874	1497	1956	1958	1622						54.4	
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						100.0%	
	Total	18.7	45.3	70.7	3.4	93.3						2.0	
	1	1.0	47.6	25.2	7.6	6.1						3.6	
	2	29.5	2.1	1.4	23.4	6						1	
	3	11.6	4.7	7	50.3	0.0						4.6	
	4	15.6	3	2.1	15.3	0.0						32.7	
SOURCE: SURVEY DATA 1992	23.0	0.0	0.0	0.0	0.0	57.0						0.0	
	6	0.0	0.0	0.0	0.0	0.0						0.0	
	7	0.0	0.0	0.0	0.0	0.0						0.0	
	6	0.0	0.0	0.0	0.0	0.0						0.0	
	7	0.0	0.0	0.0	0.0	0.0						0.0	
	6	0.0	0.0	0.0	0.0	0.0						0.0	
	7	0.0	0.0	0.0	0.0	0.0						0.0	

KEY

- Business Premise Type: 1. Open Air 2. Road/Street Pavement 3. Temporary Shed 4. Fixed Shed 5. Shops/Houses Verandah
6. Inside House/Shop 7. Others
Business Location: 1. In Established Commercial Areas 2. Within The Residential Area 3. Within Industrial Area 4. Others
Business Premise Landlord: 1. Private Persons 2. Local Authority 3. Central Government 4. NGOs 5. Others
Business Start Year: 1. Before 1971 2. 1971-79 3. 1980-83 4. 1984-90 5. After 1990
Business Ownership Status: 1. Sole Proprietorship 2. Partners 3. Group Ownership
Business Infrastructural Services Available: 1. Water 2. Electricity 3. Telephone 4. Postal Address 5. Roads 6. Any Other
Combination

CITY	ASSISTANCE TO PROVISION OF ROADS	ASSISTANCE IN PROVISION OF ELECTRICITY	YEAR WATER WAS PROVIDED	ASSISTANCE IN PROVISION OF SHED-LOT	SUGGEST INFRASTRUCTURE REQUIRED FOR BUSINESS
1	0.0	3.8		3.8	61.0
2	100.0	96.2		96.2	0.0
4	0.0	0.0		0.0	18.2
8	0.0	0.0		0.0	10.4
9	0.0	0.0		0.0	10.4
BUNGOMA N	101	100	1	99	141
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	17.8	4.0		3.0	61.0
2	82.2	96.0		97.0	6.4
3	0.0	0.0		0.0	7
4	0.0	0.0		0.0	5.7
5	0.0	0.0		0.0	0.0
8	0.0	0.0		0.0	22.0
9	0.0	0.0		0.0	4.3
TOTAL N	802	811	15	785	1354
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	8.1	5.9		9.3	57.3
2	91.9	94.1		90.7	1.8
3	0.0	0.0		20.0	3.0
4	0.0	0.0		40.0	13.0
5	0.0	0.0		40.0	1
6	0.0	0.0		0.0	2
7	0.0	0.0		0.0	4
8	0.0	0.0		0.0	10.0
9	0.0	0.0		0.0	14.2

SOURCE SURVEY DATA 1992

KEY:

Assistance To Provision of Roads; Assistance in Provision of Electricity:
 1. Yes 2. No
 Year Water was Provided: 1. Before 1971 2. 1971 - 1979 3. 1980 - 1985
 4. 1986 - 1990 5. After 1990
 Assistance in Provision of Shed - Plot: 1. Yes 2. Suggest Infrastructure
 Required For Business: 1. Permanent Shed 2. Phone and Postal Services
 3. Water 4. Electricity 5. Toilets 6. Sewage Drainage 7. Storage Facilities
 8. Raw Materials and Capital 9. Infrastructure

CITY	ASSISTANCE TO PROVISION OF ROADS	ASSISTANCE IN PROVISION OF ELECTRICITY	YEAR WATER WAS PROVIDED	ASSISTANCE IN PROVISION OF SHED-LOT	SUGGEST INFRASTRUCTURE REQUIRED FOR BUSINESS
NAIROBI N	331	335	13	338	555
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	8.8	8.1	0.0	10.1	39.5
2	91.2	91.9	0.0	89.9	2.0
3	0.0	0.0	23.1	0.0	4.9
4	0.0	0.0	38.5	0.0	18.6
5	0.0	0.0	38.5	0.0	0.0
6	0.0	0.0	0.0	0.0	5
7	0.0	0.0	0.0	0.0	5
8	0.0	0.0	0.0	0.0	7.9
9	0.0	0.0	0.0	0.0	26.1
MOMBASA N	148	151	0	136	215
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	2.7	1.3		7.4	76.3
2	97.3	98.7		92.6	1.4
3	0.0	0.0		0.0	1.9
4	0.0	0.0		0.0	7.0
7	0.0	0.0		0.0	5
8	0.0	0.0		0.0	7.4
9	0.0	0.0		0.0	5.6
KISUMU N	81	80	0	74	182
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	0.0	0.0		6.8	72.5
2	100.0	100.0		93.2	5
3	0.0	0.0		0.0	2.2
4	0.0	0.0		0.0	9.3
5	0.0	0.0		0.0	5
8	0.0	0.0		0.0	9.3
9	0.0	0.0		0.0	5.5
ELDORET N	51	54	1	50	92
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	21.6	22.2	0.0	34.0	68.5
2	78.4	77.8	0.0	66.0	1.1
3	0.0	0.0	0.0	0.0	4.3
4	0.0	0.0	100.0	0.0	14.1
7	0.0	0.0	0.0	0.0	1.1
8	0.0	0.0	0.0	0.0	7.6
9	0.0	0.0	0.0	0.0	3.3
NYERI N	65	65	0	62	92
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	4.6	3.1		4.8	70.7
2	95.4	96.9		95.2	0.0
3	0.0	0.0		0.0	1.1
4	0.0	0.0		0.0	6.5
8	0.0	0.0		0.0	13.0
9	0.0	0.0		0.0	8.7
MERU N	25	26	0	26	77
Total	100.0%	100.0%	100.0%	100.0%	100.0%

TABLE 4.7: ENTERPRISE LOCATION, OWNERSHIP, AGE CHARACTERISTICS AND INFRASTRUCTURAL SERVICES AVAILABLE - DISTRIBUTION (%) BY SECTOR

SUBSECTOR		BUSINESS		BUSINESS		BUSINESS		INFRASTRUCTURAL	
		PREMISE TYPE	BUSINESS LOCATION	PREMISE LANDLORD	START YEAR	OWNERSHIP STATUS	SERVICES AVAILABLE		
TAILORING	N	233	227	195	237	236	188		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	1	3.4	52.4	87.7	2.5	95.8	0.0		
	2	4	43.2	11.3	5.5	4.2	2.7		
	3	12.4	1.3	0.0	24.9	0.0	0.0		
	4	6.4	3.1	0.0	54.0	0.0	5.9		
	5	39.5	0.0	1.0	13.1	0.0	30.9		
KNITTING	N	28	28	26	28	28	24		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	1	0.0	71.4	92.3	0.0	100.0	0.0		
	2	3.6	28.6	7.7	3.6	0.0	0.0		
	3	3.6	0.0	0.0	17.9	0.0	0.0		
	4	7.1	0.0	0.0	60.7	0.0	0.0		
	5	50.0	0.0	0.0	17.9	0.0	54.2		
SHOEMAKING	N	357	0.0	0.0	0.0	0.0	45.8		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	1	13.2	40.0	70.9	3.7	93.8	8		
	2	1.9	48.4	27.7	9.3	6.2	1.6		
	3	20.8	6	0.0	18.5	0.0	0.0		
	4	15.1	10.3	0.0	51.2	0.0	4.7		
	5	34.6	6	1.4	17.3	0.0	39.8		
FURNITURE MAKING	N	14.5	0.0	0.0	0.0	0.0	53.1		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	1	11.7	35.4	85.0	2.3	90.0	2.3		
	2	3	61.6	10.9	8.0	9.7	4.2		
	3	41.7	1.0	8	23.5	3	4		
	4	11.7	2.0	2.0	52.4	0.0	6.5		
	5	4.2	0.0	1.2	13.8	0.0	29.6		
METAL FURNITURE/FIXS	N	30.1	0.0	0.0	0.0	0.0	56.9		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	1	58	58	50	58	58	57		
	2	31.0	46.6	80.0	1.7	87.9	0.0		
	3	1.7	50.0	18.0	5.2	12.1	7.0		
	4	34.5	1.7	0.0	22.4	0.0	1.8		
	5	6.9	0.0	0.0	63.8	0.0	1.8		
STRUCTURE METAL PRODS	N	3.4	1.7	2.0	6.9	0.0	10.5		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	1	18.9	40.8	72.6	7.1	85.8	0.0		
	2	8	48.3	15.8	10.2	14.2	16.2		
	3	37.8	6.7	5.3	26.8	0.0	0.0		
	4	13.4	4.2	1.1	43.3	0.0	5.1		
	5	3.1	0.0	5.3	12.6	0.0	6.0		
	N	25.2	0.0	0.0	0.0	0.0	72.6		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	1	8	0.0	0.0	0.0	0.0	0.0		
	2	8	0.0	0.0	0.0	0.0	0.0		
	3	8	0.0	0.0	0.0	0.0	0.0		
	4	8	0.0	0.0	0.0	0.0	0.0		
	5	8	0.0	0.0	0.0	0.0	0.0		

TABLE 4.7: ENTERPRISE LOCATION, OWNERSHIP AND AGE CHARACTERISTICS AND INFRASTRUCTURAL SERVICES AVAILABLE - DISTRIBUTION (%) BY SECTOR

SUBSECTOR		BUSINESS		BUSINESS		BUSINESS		BUSINESS		INFRASTRUCTURAL	
		PREMISE TYPE	BUSINESS LOCATION	PREMISE LANDLORD	START YEAR	OWNERSHIP STATUS	SERVICES AVAILABLE				
TINSMITHING	N	79	76	54	78	79	64				
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
	1	20.3	31.6	50.0	7.7	94.9	1.6				
	2	1.3	51.3	31.5	7.7	5.1	1.6				
	3	53.2	3.9	14.8	29.5	0.0	0.0				
	4	16.5	11.8	0.0	46.2	0.0	4.7				
	5	3.8	1.3	3.7	9.0	0.0	42.2				
-FOOD/DRINK/TOB RETAIL	N	51	0.0	0.0	0.0	0.0	50.0				
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
	1	26.4	50.3	42.7	2.8	95.2	5.2				
	2	0.0	41.4	53.0	8.2	2.8	7				
	3	28.7	3	1.7	27.3	2.0	0.0				
	4	17.5	7.4	4	41.8	0.0	3.8				
	5	5.4	6	2.2	19.9	0.0	33.6				
TEXTILES/SOUE RETAIL	N	20.3	0.0	0.0	0.0	0.0	56.7				
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
	1	1.7	0.0	0.0	0.0	0.0	0.0				
	2	41.0	56.3	41.3	1.4	96.0	8				
	3	7	36.1	55.8	9.6	3.4	0.0				
	4	33.3	0.0	1.0	13.7	7	0.0				
	5	4.9	7.6	0.0	52.7	0.0	8				
RESTAURANTS/DRINKING	N	4.2	0.0	1.9	22.6	0.0	46.3				
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
	1	13.9	0.0	0.0	0.0	0.0	52.1				
	2	2.1	0.0	0.0	0.0	0.0	0.0				
	3	80	78	70	80	80	69				
	4	5.0	32.1	67.1	2.5	97.5	5.8				
	5	0.0	60.3	27.1	1.3	2.5	1.4				
SHOE REPAIR	N	35.0	5.1	0.0	23.8	0.0	0.0				
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
	1	8.8	2.6	0.0	51.3	0.0	1.4				
	2	3.8	0.0	5.7	21.3	0.0	39.1				
	3	47.5	0.0	0.0	0.0	0.0	52.2				
	4	103	99	85	103	101	78				
	5	16.5	48.5	89.4	1.9	93.1	0.0				
ELECTRICAL REPAIR	N	5.8	49.5	9.4	5.8	6.9	1.3				
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
	1	21.4	1.0	0.0	19.4	0.0	0.0				
	2	1.0	1.0	0.0	60.2	0.0	3.8				
	3	51.5	0.0	1.2	12.6	0.0	60.3				
	4	3.9	0.0	0.0	0.0	0.0	34.6				
	5	30	29	24	30	30	24				
	N	3.3	44.8	79.2	3.3	96.7	4.2				
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
	1	0.0	41.4	20.8	10.0	0.0	12.5				
	2	26.7	10.3	0.0	13.3	3.3	0.0				
	3	26.7	3.4	0.0	63.3	0.0	4.2				
	4	3.3	0.0	0.0	10.0	0.0	16.7				
	5	3.3	0.0	0.0	0.0	0.0	0.0				

TABLE 4.1: ENTERPRISE LOCATION, OWNERSHIP AND AGE CHARACTERISTICS AND INFRASTRUCTURAL SERVICES AVAILABLE - DISTRIBUTION (%)

SUBSECTOR	BUSINESS PREMISE TYPE	BUSINESS LOCATION	BUSINESS PREMISE LANDLORD	BUSINESS START YEAR	BUSINESS OWNERSHIP STATUS	INFRASTRUCTURAL SERVICES AVAILABLE
6	40.0	0.0	0.0	0.0	0.0	62.5
MOTOR VEHICLE REPAIR	N 74	73	49	75	75	69
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	43.2	52.1	63.3	5.3	88.0	1.4
2	1.4	34.2	22.4	6.7	10.7	11.6
3	39.2	12.3	0.0	33.3	1.3	0.0
4	9.5	1.4	6.1	49.3	0.0	2.9
5	0.0	0.0	8.2	5.3	0.0	24.6
6	6.8	0.0	0.0	0.0	0.0	59.4
WATCH/JEWELLERY RP	N 41	39	31	41	42	31
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	9.8	59.0	96.8	14.6	100.0	0.0
2	4.9	38.5	3.2	12.2	0.0	0.0
3	2.4	2.6	0.0	22.0	0.0	0.0
4	2.4	0.0	0.0	46.3	4.0	6.5
5	68.3	0.0	0.0	4.9	0.0	48.4
6	9.8	0.0	0.0	0.0	0.0	45.2
7	2.4	0.0	0.0	0.0	0.0	0.0
OTHERS	N 121	116	94	128	128	103
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	24.0	39.7	76.6	3.1	93.0	1.9
2	0.0	55.2	22.3	7.8	7.0	1.9
3	27.3	.9	1.1	21.1	0.0	0.0
4	17.4	4.3	0.0	49.2	0.0	8.7
5	7.4	0.0	0.0	18.8	0.0	28.2
6	24.0	0.0	0.0	0.0	0.0	59.2
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	18.7	45.3	70.7	3.4	93.3	2.0
2	1.0	47.6	25.2	7.6	6.1	3.6
3	29.5	2.1	1.4	23.4	6	1
4	11.6	4.7	7	50.3	0.0	4.6
5	15.6	.3	2.1	15.3	0.0	32.7
6	23.0	0.0	0.0	0.0	0.0	57.0
7	0.0	0.0	0.0	0.0	0.0	0.0

SOURCE: SURVEY DATA 1992

KEY

Business Premise Type: 1. Open Air 2. Road/street Pavement 3. Temporary Shed 4. Fixed Shed 5. Shops/Houses Verandah 6. Inside House/Shop 7. Others
Business Location: 1. In Established Commercial Areas 2. Within The Residential Area 3. Within Industrial Area Others
Business Premise Landlord: 1. Private Persons 2. Local Authority 3. Central Government 4. NGOs 5. Others
Business Start Year: 1. Before 1971 2. 1971-79 3. 1980-85 4. 1986-90 5. After 1990
Business Ownership Status: 1. Sole Proprietorship 2. Partners 3. Group Ownership
Business Infrastructural Services Available: 1. Water 2. Electricity 3. Telephone 4. Postal Address 5. Roads 6. Any Other Combination

TABLE 5.1: EMPLOYMENT SIZE AND LABOUR FORCE TYPE IN CITIES - DISTRIBUTION (%)

CITY	NUMBER OF OWNERS - PARTNERS	BUSINESS TOTAL NUMBER EMPLOYED	ORIGINAL WORKFORCE NO	CURRENT WORKFORCE NO	TYPE OF WORKER - LABOURFORCE
NAIROBI	N 68	759	777	777	467
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	5.9	38.6	53.5	39.9	65.1
2	91.2	51.1	43.6	48.6	17.1
3	2.9	9.1	2.1	9.9	11.3
4	0.0	9	.4	1.2	6.4
5	0.0	1	0.0	.3	0.0
6	0.0	1	.4	.1	0.0
MOMBASA	N 9	315	320	320	112
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	0.0	60.0	70.9	60.3	61.6
2	100.0	36.8	28.1	37.2	20.5
3	0.0	2.2	.9	1.6	10.7
4	0.0	.6	0.0	.6	7.1
5	0.0	.3	0.0	.3	0.0
KISUMU	N 22	287	304	304	160
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	13.6	51.6	78.9	68.4	61.9
2	68.2	40.1	20.4	25.3	21.9
3	4.5	5.6	.7	5.3	11.3
4	0.0	0.0	0.0	.7	5.0
5	0.0	.3	0.0	.3	0.0
6	13.6	2.4	0.0	0.0	0.0
ELDORET	N 8	182	185	185	76
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	12.5	56.0	68.1	51.4	76.3
2	62.5	38.5	28.1	41.1	9.2
3	25.0	3.8	1.6	5.4	13.2
4	0.0	1.6	1.6	2.2	1.3
5	0.0	0.0	.5	0.0	0.0
NYERI	N 0	125	127	127	26
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	72.8	72.8	88.2	77.2	73.1
2	26.4	26.4	11.8	22.0	15.4
3	.8	.8	0.0	.8	7.7
4	0.0	0.0	0.0	0.0	3.8
MERU	N 6	106	106	106	58
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	0.0	40.6	62.3	39.6	67.2
2	100.0	50.0	35.8	50.0	19.0
3	0.0	8.5	.9	9.4	12.1
4	0.0	.9	.9	.9	1.7
BUNGOMA	N 10	167	167	167	93
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	0.0	38.3	32.3	22.2	66.7
2	100.0	50.3	64.1	66.5	6.5
3	0.0	10.2	2.4	10.2	18.3
4	0.0	.6	1.2	.6	8.6
5	0.0	.6	0.0	.6	0.0

5. SIZE OF THE I/SSEs SECTOR AND FACTORS RELATED TO ITS DEVELOPMENT

Employment and financial sizes, and related factors of enterprises such as credit, training, business management, marketing and infrastructure and technology are some of the key measures of I/SSEs' sector development and contribution to the total economy. Employment in this sector refers to both self employed and employees, trainees/ apprentices and family members. The total number of persons employed include owner managers.

According to the Central Bureau of Statistics CBS (Kenya, 1994a), Kenya has been experiencing a significant slowdown in the employment growth in the modern sector economy since 1990. However a large share of the labour force in the economy are engaged in the growing I/SSE sector. The sector is estimated to have employed a total of 1,446,500 persons during 1993 by generating 229,000 additional jobs. This was an increase of about 18.5% over 1992 as compared to a marginal increase of 1.0% in the modern sector employment from 1,461,900 in 1992 to 1,474,900 in 1993 (see Table 1.1). I/SSEs sector is estimated to account for about 48.9% of total persons employed outside small scale agriculture in 1993 (Kenya,1994a).

5.1 I/SSEs' EMPLOYMENT SIZE

Enterprise size (by employment) tends to influence the type of assistance that will be extended to the I/SSE's sector. Assistance agencies may explicitly or implicitly target specific enterprise size in extending various assistance programmes such as credit training, technology and infrastructure among others to the sector.

Table 5.1 shows various sizes of the enterprises surveyed. Nearly half of all these enterprises (47.9%) were of self-employed nature i.e with total number of persons employed being one (1). Another 44.3% had a total of 2 to 5 persons employed while the next category of 6 to 10 persons employed firms accounted for 6.5%. Those employing between 11 to 15 persons accounted for 0.7% while those employing between 16 to 20 persons and over 20 persons respectively accounted for 0.2% and 0.4%.

Essentially then the I/SSE's sector is dominated by micro enterprises with total number of persons employed being between 1 and 10 (98.7%). A later survey by Parker and Torres (1994) based on their national baseline survey in 1993 of Kenya's micro and small enterprises also revealed that the I/SSE's sector at a national level is dominated by the micro enterprise (98.6%). The most important point to note is that within this category, a significant percentage of these enterprises at least provide employment of 2 to 5 persons per establishment (44.3%).

These distributions varied according to towns studied as shown in Table 5.1. For instance Nairobi, Meru and Bungoma have respectively 38.6%, 40.6% and 38.3% of the enterprises in 1 person employed category. The respective shares in the 2 to 5 persons category is 51.5% for Nairobi, 50.0% for Meru and 50.3% for Bungoma which are slightly different from other towns. Mombasa, Kisumu Eldoret and Nyeri had a higher percentage of their enterprises in the first category of I/SSE's (one person employed) i.e. 60%, 51.6%, 56%, and 72.8% respectively. Only Nairobi and Kisumu had a small number of enterprises that had total persons employed exceeding 20 indicating that to some extent enterprise size could also be influenced by city size as Nairobi and Kisumu are respectively the largest and third largest towns in Kenya.

Within the manufacturing sector the tailoring, knitting, shoemaking and tinsmithing subsector were dominated by sole proprietors as shown in Table 5.2. These subsectors had 52.1%, 77.8%, 53.4% and 46.1% respectively in the category of 1 person employed as compared to furniture making, metal furniture/ fixtures and structural metal production which accounted for 17.6, 10.2 and 16.7 percent respectively in the category of this enterprise size. In the second category of enterprise size of 2 to 5 persons employed, furniture making, metal furniture/fixtures and structural metal production had 66.8%, 74.6% and 63.5% of their enterprises falling in this category while tinsmithing, tailoring, knitting and shoemaking subsectors had 50, 43.6, 22.2, and 42.2 percent of enterprises respectively. Those enterprises with a total number of 10 employees and above within the manufacturing sector were the furniture making (3.3%), metal furniture/ fixtures (3.4%), structural metal production (1.6%) and shoemaking (0.6%).

TABLE 5.2: EMPLOYMENT SIZE AND LABOUR FORCE TYPE IN CITIES - DISTRIBUTION (%)

CITY	TOTAL N	NUMBER OF OWNERS - PARTNERS		BUSINESS TOTAL NUMBER EMPLOYED		ORIGINAL WORKFORCE NO		CURRENT WORKFORCE NO		TYPE OF WORKER - LABOURFORCE	
		123	1941	1986	1986	1986	1986	1986	1986	1986	1986
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1		6.5	47.9	62.5	49.5	65.5	65.5	65.5	65.5	65.5	65.5
2		87.0	44.3	35.4	42.4	16.7	16.7	16.7	16.7	16.7	16.7
3		4.1	6.5	1.5	6.8	12.0	12.0	12.0	12.0	12.0	12.0
4		0.0	7	5	1.0	5.7	5.7	5.7	5.7	5.7	5.7
5		0.0	2	1	3	0.0	0.0	0.0	0.0	0.0	0.0
6		2.4	4	2	1	0.0	0.0	0.0	0.0	0.0	0.0

SOURCE: SURVEY DATA 1992

KEY:

Number Of Owners - Partners: Business Total Number Employed, Original Workforce Number, Current Workforce Number:

1. Up to 1 2. 2 - 5 3. 6 - 10 4. 11 - 15 5. 16 - 20 6. Above 20

Type Of Worker - Labourforce:

1. Fulltime 2. Parttime 3. Trainee 4. Family

TABLE 5.2: EMPLOYMENT SIZE AND LABOUR FORCE TYPE IN CITIES - DISTRIBUTION (%)

SUBSECTOR	N	NUMBER OF OWNERS - PARTNERS		TOTAL NUMBER EMPLOYED		ORIGINAL WORKFORCE NO		CURRENT WORKFORCE NO		TYPE OF WORKER - LABOURFORCE	
		10	100.0%	234	100.0%	239	100.0%	239	100.0%	108	100.0%
TAILORING		10	100.0%	234	100.0%	239	100.0%	239	100.0%	108	100.0%
Total		10	100.0%	234	100.0%	239	100.0%	239	100.0%	108	100.0%
1		10.0	100.0%	52.1	68.6	51.9	68.5	51.9	68.5	15.7	15.7
2		90.0	43.6	28.5	28.5	40.2	15.7	40.2	15.7	14.8	14.8
3		0.0	4.3	2.9	7.5	7.5	9	7.5	9	6	6
4		0.0	0.0	0.0	0.0	4	1.7	4	1.7	0.0	0.0
KNITTING		0	0.0	27	100.0%	28	100.0%	28	100.0%	6	100.0%
Total		0	0.0	27	100.0%	28	100.0%	28	100.0%	6	100.0%
1		77.8	78.6	60.7	66.7	60.7	66.7	60.7	66.7	0.0	0.0
2		22.2	21.4	39.3	0.0	39.3	0.0	39.3	0.0	33.3	33.3
4		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.4	7.4
SHOEMAKING		10	100.0%	161	100.0%	163	100.0%	163	100.0%	74	100.0%
Total		10	100.0%	161	100.0%	163	100.0%	163	100.0%	74	100.0%
1		20.0	53.4	70.6	51.5	70.6	51.5	70.6	51.5	73.0	73.0
2		80.0	42.2	27.0	43.6	27.0	43.6	27.0	43.6	16.2	16.2
3		0.0	3.7	1.2	4.3	1.2	4.3	1.2	4.3	9.5	9.5
4		0.0	6	6	6	6	6	6	6	1.4	1.4
6		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FURNITURE MAKING		30	100.0%	307	100.0%	314	100.0%	314	100.0%	250	100.0%
Total		30	100.0%	307	100.0%	314	100.0%	314	100.0%	250	100.0%
1		0.0	17.6	48.4	28.3	48.4	28.3	48.4	28.3	60.4	60.4
2		90.0	66.8	48.7	55.1	48.7	55.1	48.7	55.1	23.2	23.2
3		10.0	12.4	2.2	13.4	2.2	13.4	2.2	13.4	12.4	12.4
4		0.0	2.3	3	2.2	3	2.2	3	2.2	4.0	4.0
5		0.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	0.0	0.0
6		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
METAL FURNITURE/FIXS		7	100.0%	59	100.0%	59	100.0%	59	100.0%	52	100.0%
Total		7	100.0%	59	100.0%	59	100.0%	59	100.0%	52	100.0%
1		0.0	10.2	35.6	23.7	35.6	23.7	35.6	23.7	61.5	61.5
2		100.0	74.6	62.7	57.6	62.7	57.6	62.7	57.6	17.3	17.3
3		0.0	11.9	0.0	15.3	0.0	15.3	0.0	15.3	13.5	13.5
4		0.0	3.4	1.7	1.7	1.7	1.7	1.7	1.7	7.7	7.7
5		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
STRUCTUR METAL PRODS		19	100.0%	126	100.0%	130	100.0%	130	100.0%	107	100.0%
Total		19	100.0%	126	100.0%	130	100.0%	130	100.0%	107	100.0%
1		5.3	16.7	44.6	27.7	44.6	27.7	44.6	27.7	61.7	61.7
2		89.5	63.5	50.8	52.3	50.8	52.3	50.8	52.3	19.6	19.6
3		5.3	18.3	3.1	16.9	3.1	16.9	3.1	16.9	14.0	14.0
4		0.0	8	8	2.3	8	2.3	8	2.3	4.7	4.7
6		0.0	8	8	8	8	8	8	8	0.0	0.0
TINSMITHING		3	100.0%	76	100.0%	80	100.0%	80	100.0%	42	100.0%
Total		3	100.0%	76	100.0%	80	100.0%	80	100.0%	42	100.0%
1		0.0	46.1	61.3	50.0	61.3	50.0	61.3	50.0	52.4	52.4
2		100.0	50.0	38.8	45.0	38.8	45.0	38.8	45.0	23.8	23.8
3		0.0	3.9	0.0	5.0	0.0	5.0	0.0	5.0	16.7	16.7
4		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.1	7.1
FOOD/DRINK/TOB RETAIL		12	100.0%	352	100.0%	359	100.0%	359	100.0%	78	100.0%
Total		12	100.0%	352	100.0%	359	100.0%	359	100.0%	78	100.0%
1		8.3	76.4	75.5	71.6	75.5	71.6	75.5	71.6	76.9	76.9
2		66.7	18.5	24.0	25.6	24.0	25.6	24.0	25.6	9.0	9.0

SUBSECTOR	NUMBER BUSINESS				ORIGINAL WORKFORCE NO	CURRENT WORKFORCE NO	TYPE OF WORKER - LABOURFORCE
	OWNERS - PARTNERS	TOTAL NUMBER EMPLOYED	NUMBER EMPLOYED	NO			
3	0.0	2.8	3	2.5	0.0	0.0	
4	0.0	3	3	3	14.1	0.0	
6	25.0	2.0	0.0	0.0	0.0	0.0	
TEXTILES SHOE RETAIL N	5	748	150	150	50	50	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	20.0	60.1	68.0	58.0	78.0	78.0	
2	80.0	39.9	31.3	42.0	2.0	2.0	
3	0.0	0.0	7	0.0	10.0	10.0	
4	0.0	0.0	0.0	0.0	10.0	10.0	
RESTAURANTS DRINKING N	3	80	81	81	64	64	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	33.3	23.8	39.5	25.9	89.1	89.1	
2	33.3	66.3	55.6	63.0	1.6	1.6	
3	33.3	10.0	3.7	9.9	1.6	1.6	
4	0.0	0.0	1.2	1.2	7.8	7.8	
SHOE REPAIR N	7	101	105	105	9	9	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	0.0	87.1	78.1	75.2	66.7	66.7	
2	100.0	12.9	21.9	24.8	0.0	0.0	
3	0.0	0.0	0.0	0.0	22.2	22.2	
4	0.0	0.0	0.0	0.0	11.1	11.1	
ELECTRICAL REPAIR N	0	29	30	30	16	16	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	0.0	37.9	66.7	46.7	68.8	68.8	
2	0.0	62.1	33.3	53.3	18.8	18.8	
3	0.0	0.0	0.0	0.0	12.5	12.5	
MOTOR VEHICLE REPAIR N	9	76	77	77	65	65	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	11.1	17.1	48.1	28.6	40.0	40.0	
2	88.9	57.9	46.8	46.8	23.1	23.1	
3	0.0	21.1	2.6	18.2	32.3	32.3	
4	0.0	2.6	1.3	5.2	4.6	4.6	
5	0.0	1.3	1.3	1.3	0.0	0.0	
WATCH/JEWELLERY RP N	0	38	42	42	6	6	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	0.0	86.8	71.4	69.0	50.0	50.0	
2	0.0	10.5	28.6	31.0	16.7	16.7	
3	0.0	2.6	0.0	0.0	16.7	16.7	
4	0.0	0.0	0.0	0.0	16.7	16.7	
OTHERS N	8	127	129	129	65	65	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	0.0	49.6	66.7	54.3	69.2	69.2	
2	100.0	47.2	30.2	43.4	16.9	16.9	
3	0.0	3.1	1.6	2.3	6.2	6.2	
4	0.0	0.0	1.6	0.0	7.7	7.7	
TOTAL N	123	1941	1986	1986	992	992	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	6.5	47.9	62.5	49.5	65.5	65.5	
2	87.0	44.3	35.4	42.4	16.7	16.7	
3	4.1	6.5	1.5	6.8	12.0	12.0	

Number Of Owners - Partners, Business Total Number Employed, Original Workforce Number, Current Workforce Number:
 1. Upto 1 2. 53.6 - 104.11 - 155.16 - 206. Above 20
 Type Of Worker - Labourforce:
 1. Fulltime 2. Parttime 3. Trainee 4. Family

SOURCE: SURVEY DATA 1992

KEY:

Differences in the size of enterprises were also evident in the trade and restaurants sector as well as the service sector. In the food/drink/tobacco retail subsector 76.4% were sole proprietor while 18.5% were in the category of 2 to 5 persons employed. The other categories of 6 to 10 persons, 11 to 15 persons and over 20 persons employed account for 2.8%, 0.3% and 2.0% respectively. Textiles and shoe retail had most of the enterprises in the one person employed category (60.1%) and 39.9% in the 2 to 5 person category. The restaurants and drinking subsector enterprises were found in the one person employed (23.8%), 2 to 5 persons (66.3%) and 6 to 10 persons (10.0%) categories.

In the service sector the shoe repair and watch and jewellery repair subsectors had 87.1% and 86.8% respectively of the enterprises falling in the one person employed category. Similarly electrical repair and motor vehicle repair subsectors had 37.9% and 17.1% respectively in the category of enterprise size. Shoe repair and electrical repair subsectors had enterprises falling in the category of 6 to 10 persons employed as indicated in Table 5.2. Motor vehicle repair recorded relatively higher employment. This is due to the nature of the services that it provides. Enterprises in the subsector fell in the category of 2 to 5 persons employed (57.9%), 6 to 10 persons (21.1%), 11 to 15 persons (2.6%) and 16 to 20 persons (1.3%). These distribution of enterprise size are comparable to those in the manufacturing sector, though micro enterprises tend to dominate I/SSE's sector, some subsectors in the manufacturing and service sector have some proportion of small scale enterprises employing more than 10 persons per establishment as discussed above.

Growth in Employment Size

Most of the I/SSE enterprises in the studied subsectors had a workforce of between one to five workers at their initial stages, but the majority started operating with up to one employee (62.5%). At the time of the study, this had improved, with enterprises with up to one employee accounting for 49.5% of all enterprises in all the towns. The greatest improvement in employment growth occurred in Meru, where at the initial stages, enterprises of up to one employee accounted for 62.3% (See Table 5.1) but currently account for 39.6%. This change was also reflected in subsectors in all the towns. However, some of the subsectors did not show significant changes in employment levels, for example, shoemaking, furniture making, structural metal production and motor vehicle repair services.

Growth in employment can also be measured by the number or proportion of enterprises that is to be found in the higher category of enterprise size, especially those within and above 6 to 10 persons employed at initial and current period. For instance, Table 5.1 shows that overall, these proportion had increased from 1.5% at initial period to 6.8% during the time of survey (current period) for enterprise in the size category of 6 to 10 persons and 11 to 15, they had marginally increased respectively from 0.5% to 1.0% and 0.1% to 0.3%.

However, for the last size category of over 20 persons this marginally declined from 0.2% to 0.1%. All the towns surveyed indicated growth in most of their size category for initial period and current period. The manufacturing sector, motor vehicle service and food, drink tobacco retail subsector recorded growth in the proportion of these enterprises as seen in Table 5.2 indicating higher employment generation in these subsectors. The most significant growth rates are in the furniture making, metal furniture and fixtures, structural metal production, tailoring and shoemaking.

Total Number of Persons Employed and Employees

The average number of employees in all the towns during initial and current periods was 1.72 and 2.44 persons respectively per establishment. However the mean numbers of persons employed including the owner is 3 persons per establishment. These mean values varied according to cities as well as subsectors as indicated in Table 5.3. For instance Nyeri recorded the lowest average number of employees during the initial period (1.27 persons) and the current period (1.93 persons). Eldoret had the highest during the initial (2.32 persons) and 3.01 persons during the current period. The original average number of employees thus ranged from 1.15 persons in Nyeri to 2.32 persons in Eldoret town while for the current period it ranged from 1.93 persons (Nyeri) to 3.05 persons (Meru and Kisumu). The mean total number of persons employed was lowest in Mombasa, Eldoret and Nyeri (2 persons), Kisumu and highest in Kisumu while the rest of the towns had an average of 3 persons per establishment.

TABLE 5.4: ENTERPRISE AND ENTREPRENEURS SOCIO - ECONOMIC CHARACTERISTICS - MEAN VALUES BY SECTOR AND SEX

TABLE 5.4: ENTERPRISE AND ENTREPRENEURS SOCIO - ECONOMIC CHARACTERISTICS - MEAN VALUES BY SECTOR AND SEX

SUBSECTOR	RESPONDENT SEX	OWNERS AGE	OWNER		BUSINESS AGE	TOTAL NUMBER EMPLOYED	ORIGINAL WORKFORCE NO	CURRENT WORKFORCE NO
			LEVEL	AGE				
TAILORING	MALE N	136	133	135	134	44	69	
	Mean	35.0	9	7.89	2	2.00	3.00	
	FEMALE N	102	99	102	100	31	46	
	Mean	30.0	11	5.73	2	1.77	2.26	
	TOTAL N	238	232	237	234	75	115	
KNITTING	Mean	32.9	10	6.96	2	1.91	2.70	
	FEMALE N	28	27	28	27	.6	11	
	Mean	30.4	10	5.75	1	1.33	1.45	
	TOTAL N	28	27	28	27	6	11	
	Mean	30.4	10	5.75	1	1.33	1.45	
SHOEMAKING	MALE N	162	153	161	160	47	78	
	Mean	31.0	9	7.43	2	2.30	2.21	
	FEMALE N	1	1	1	1	1	1	
	Mean	31.0	12	5.00	0	5.00	8.00	
	TOTAL N	163	154	162	161	48	79	
FURNITURE MAKING	Mean	31.0	9	7.42	2	2.35	2.28	
	MALE N	307	302	304	300	159	221	
	Mean	33.3	10	6.96	4	1.99	3.45	
	FEMALE N	7	6	7	7	3	4	
	Mean	38.0	9	11.14	5	3.33	6.25	
METAL FURNITURE/FIXS	TOTAL N	314	308	311	307	162	225	
	Mean	33.4	10	7.06	4	2.01	3.50	
	MALE N	54	54	53	54	34	40	
	Mean	33.7	10	6.85	4	2.00	3.58	
	FEMALE N	5	5	5	5	4	5	
STRUCTURE METAL PRODS	Mean	33.0	10	7.00	4	1.50	2.80	
	TOTAL N	59	59	58	59	38	45	
	Mean	33.6	10	6.86	4	1.95	3.49	
	MALE N	128	124	125	124	70	92	
	Mean	35.2	10	8.74	4	2.23	3.86	
TINSMITHING	FEMALE N	2	2	2	2	2	2	
	Mean	31.0	10	2.00	3	3.50	3.50	
	TOTAL N	130	126	127	126	72	94	
	Mean	35.1	10	8.64	4	2.26	3.85	
	MALE N	76	72	74	72	28	38	
FOOD/DRINK/TOB RETAIL	Mean	33.3	9	8.59	2	1.46	2.76	
	FEMALE N	4	4	4	4	3	2	
	Mean	28.8	11	6.75	3	2.33	4.00	
	TOTAL N	80	76	78	76	31	40	
	Mean	33.1	9	8.50	2	1.55	2.83	
TEXTILES/SHOE RETAIL	MALE N	135	130	133	132	43	52	
	Mean	33.9	9	6.28	4	1.81	2.42	
	FEMALE N	223	198	219	220	45	50	
	Mean	33.2	8	7.77	2	1.29	1.78	
	TOTAL N	358	328	352	352	88	102	
TEXTILES/SHOE RETAIL	Mean	33.5	9	7.20	3	1.55	2.11	
	MALE N	84	83	83	84	31	41	
	Mean	30.8	10	6.19	2	1.42	1.51	
	FEMALE N	65	61	63	64	17	22	
	Mean	31.8	10	6.32	1	1.35	1.45	

SUBSECTOR	RESPONDENT SEX	OWNERS AGE	OWNER		BUSINESS AGE	TOTAL NUMBER EMPLOYED	ORIGINAL WORKFORCE NO	CURRENT WORKFORCE NO
			LEVEL	AGE				
RESTAURANTS/DRINKING	TOTAL N	149	144	146	148	48	63	
	Mean	31.2	10	6.25	2	1.40	1.49	
	MALE N	52	51	52	52	40	44	
	Mean	34.9	9	6.42	3	2.00	2.95	
	FEMALE N	29	25	28	28	9	16	
SHOE REPAIR	Mean	33.9	9	5.68	3	2.22	2.56	
	TOTAL N	81	76	80	80	49	60	
	Mean	34.5	9	6.16	3	2.04	2.85	
	MALE N	105	99	103	101	23	26	
	Mean	31.0	8	6.37	1	1.17	1.23	
ELECTRICAL REPAIR	TOTAL N	105	99	103	101	23	26	
	Mean	31.0	8	6.37	1	1.17	1.23	
	MALE N	28	28	28	27	9	16	
	Mean	31.1	11	7.11	2	1.44	2.13	
	FEMALE N	2	2	2	2	1	0	
MOTOR VEHICLE REPAIR	Mean	27.3	12	5.00	2	4.00	16	
	TOTAL N	30	30	30	29	10	2.13	
	Mean	30.8	11	6.97	2	1.70	55	
	MALE N	77	75	75	76	40	55	
	Mean	36.2	10	8.84	4	2.68	4.56	
WATCH/JEWELLERY RP	TOTAL N	77	75	75	76	40	55	
	Mean	36.2	10	8.84	4	2.68	4.56	
	MALE N	41	40	41	38	12	13	
	Mean	33.3	10	10.51	1	1.00	1.46	
	TOTAL N	41	40	41	38	12	13	
OTHERS	Mean	33.3	10	10.51	1	1.00	1.46	
	MALE N	85	83	86	85	30	41	
	Mean	34.6	9	8.42	2	1.67	2.32	
	FEMALE N	41	40	42	42	13	18	
	TOTAL N	126	123	128	127	43	59	
SOURCE SURVEY DATA								
Mean								

NAIROBI											
CITY	TYPE OF WORKER - LABOURFORCE	LABOURFORCE SEX	LABOURFORCE AGE IN YEARS	LABOURFORCE EDUCATION LEVEL	LABOURFORCE POST SCHOOL TRAINING	LABOURFORCE TECHNICAL SKILLS					
Total	467	464	450	443	452	392					
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					
	1	77.1	88.4	4.0	10.6	23.5					
	2	14.1	11.6	48.2	54.4	36.7					
	3	4.9	0.0	32.4	34.3	0.0					
	4	3.9	0.0	8.2	0.0	35.7					
	5	0.0	0.0	4.0	7	4.1					
	6	0.0	0.0	1.6	0.0	0.0					
	7	0.0	0.0	9	0.0	0.0					
BUNGOMA											
Total	92	94	91	90	92	85					
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					
	1	82.6	84.0	3.3	4.4	10.6					
	2	5.4	16.0	50.5	60.0	5.9					
	3	5.4	0.0	27.5	34.4	56.5					
	4	6.5	0.0	13.2	0.0	27.1					
	5	0.0	0.0	1.1	1.1	0.0					
	6	0.0	0.0	1.1	0.0	0.0					
	7	0.0	0.0	2.2	0.0	0.0					
KISUMU											
Total	991	986	940	932	961	852					
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					
	1	78.5	85.3	3.9	10.9	17.1					
	2	13.0	14.7	49.9	58.2	34.9					
	3	4.6	0.0	30.1	30.4	41.3					
	4	3.8	0.0	7.7	0.0	6.7					
	5	0.0	0.0	4.4	5	0.0					
	6	0.0	0.0	1.3	0.0	0.0					
	7	0.0	0.0	1.8	0.0	0.0					
ELDORET											
Total	76	76	75	71	73	67					
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					
	1	82.9	82.9	2.7	7.0	16.4					
	2	5.3	17.1	54.7	63.4	53.7					
	3	2.6	0.0	28.0	29.6	29.9					
	4	2.6	0.0	5.3	0.0	0.0					
	5	0.0	0.0	8.0	0.0	0.0					
	6	0.0	0.0	1.3	0.0	0.0					
	7	0.0	0.0	0.0	0.0	0.0					
NYERI											
Total	26	26	23	24	25	24					
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					
	1	76.9	88.5	8.7	12.5	4.2					
	2	11.5	11.5	39.1	58.3	54.2					
	3	7.7	0.0	34.8	29.2	41.7					
	4	3.8	0.0	0.0	0.0	0.0					
	5	0.0	0.0	4.3	0.0	0.0					
	6	0.0	0.0	4.3	0.0	0.0					
	9	0.0	0.0	8.7	0.0	0.0					
MERU											
Total	58	58	58	57	58	54					
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					
	1	81.0	89.7	5.2	14.0	13.0					
2	12.1	10.3	55.2	56.1	58.6	11.1					

Source Survey Data

Key:

Type of Worker - Labourforce: 1. Fulltime 2. Parttime 3. Trainee 4. Family

Labourforce Sex: 1. Male 2. Female

Labourforce Age in Years: 1. Up to 17 2. 18 - 25 3. 26 - 30 4. 31 - 35 5. 36 - 40 6. 41 - 45 7. 46 - 50 8. 51 - 55 9. Above 56

Labourforce Education Level: 0. No School 1. Lower Primary 2. Upper Primary 3. Secondary 4. College

Labourforce Post School Training: 1. Yes 2. No

Labourforce Technical Skills: 0. None 1. Basic 2. Good 3. Fundi

SOURCE: SURVEY DATA

KEY:

Type of Worker - Labourforce: 1. Fulltime 2. Parttime 3. Trainee 4. Family
 Labourforce Sex: 1. Male 2. Female
 Labourforce Age in Years: 1. Up to 17 2. 18 - 25 3. 26 - 30 4. 31 - 35 5. 36 - 40 6. 41 - 45 7. 46 - 50 8. 51 - 55 9. Above 56
 Labourforce Education Level: 0. No School 4. Lower Primary 8. Upper Primary 12. Secondary 16. College
 Labourforce Post School Training: 1. Yes 2. No
 Labourforce Technical Skills: 0. None 1. Basic 2. Good 3. Fundi

TABLE 5.6: LABOURFORCE CHARACTERISTICS - DISTRIBUTION (%) BY SECTORS

SUBSECTOR	TYPE OF WORKER - LABOURFORCE		LABOURFORCE		LABOURFORCE		LABOURFORCE		LABOURFORCE	
	SEX	AGE IN YEARS	EDUCATION LEVEL	POST SCHOOL TRAINING	TECHNICAL SKILLS					
TAILORING N	Total	108	108	103	100	104	100			
	1	80.6	65.7	3.9	11.0	54.8	14.0			
	2	10.2	34.3	39.8	52.0	45.2	24.0			
	3	7.4	0.0	34.0	37.0	0.0	56.0			
	4	1.9	0.0	11.7	0.0	0.0	6.0			
	5	0.0	0.0	5.8	0.0	0.0	0.0			
	7	0.0	0.0	3.9	0.0	0.0	0.0			
	9	0.0	0.0	1.0	0.0	0.0	0.0			
	KNITTING N	6	6	6	6	6	6			
Total	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
	1	66.7	33.3	16.7	33.3	66.7	33.3			
	2	0.0	66.7	66.7	66.7	33.3	33.3			
	3	0.0	0.0	16.7	0.0	0.0	33.3			
	4	33.3	0.0	0.0	0.0	0.0	0.0			
SHOEMAKING N	Total	74	74	70	69	73	70			
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
	1	78.4	97.3	4.3	13.0	38.4	12.9			
	2	12.2	2.7	55.7	71.0	61.6	24.3			
	3	8.1	0.0	28.6	15.9	0.0	54.3			
FURNITURE MAKING N	4	1.4	0.0	5.7	0.0	0.0	8.6			
	5	0.0	0.0	1.4	0.0	0.0	0.0			
	7	0.0	0.0	1.4	0.0	0.0	0.0			
	8	0.0	0.0	1.4	0.0	0.0	0.0			
	9	0.0	0.0	1.4	0.0	0.0	0.0			
	Total	250	249	241	240	245	227			
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
	1	75.2	96.4	3.7	9.2	44.9	17.6			
	2	18.0	3.6	49.0	62.5	55.1	37.4			
3	4.8	0.0	33.2	27.9	0.0	42.7				
4	2.0	0.0	7.9	0.0	0.0	2.2				
5	0.0	0.0	2.9	4	0.0	0.0				
6	0.0	0.0	2.5	0.0	0.0	0.0				
7	0.0	0.0	8	0.0	0.0	0.0				
METAL FURNITURE FIXES N	Total	52	50	49	50	52	51			
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
	1	78.8	94.0	0.0	8.0	48.1	17.6			
	2	17.3	6.0	55.1	54.0	51.9	52.9			
	3	3.8	0.0	28.6	38.0	0.0	29.4			
STRUCTURE METAL PRODS N	4	0.0	0.0	10.2	0.0	0.0	0.0			
	5	0.0	0.0	4.1	0.0	0.0	0.0			
	9	0.0	0.0	2.0	0.0	0.0	0.0			
	Total	107	107	97	102	98	99			
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
1	82.2	95.3	0.0	7.8	39.8	21.2				
2	12.1	4.7	44.3	54.9	60.2	21.2				
3	4.7	0.0	43.3	34.3	0.0	51.5				
4	3.1	0.0	3.1	0.0	0.0	6.1				
5	0.0	0.0	3.1	2.9	0.0	0.0				
7	0.0	0.0	4.1	0.0	0.0	0.0				
8	0.0	0.0	1.0	0.0	0.0	0.0				

TABLE 5.6: LABOURFORCE CHARACTERISTICS - DISTRIBUTION (%) BY SECTORS

SUBSECTOR	TYPE OF WORKER - LABOURFORCE	LABOURFORCE		LABOURFORCE		LABOURFORCE		LABOURFORCE		LABOURFORCE	
		SEX	AGE IN YEARS	EDUCATION LEVEL	POST SCHOOL TRAINING	TECHNICAL SKILLS					
TRANSMITTING	N	0.0	42	1.0	39	42	42	0.0	39	0.0	
	Total	100.0%	95.2	2.6	9.5	9.5	9.5	100.0%	7.7	100.0%	
	1	53.7	4.8	53.8	57.1	90.5	20.5	51.3	20.5	51.3	
	2	36.6	0.0	23.1	33.3	0.0	0.0	20.5	0.0	20.5	
	3	4.9	0.0	12.8	0.0	0.0	0.0	0.0	0.0	0.0	
	4	4.9	0.0	5.1	0.0	0.0	0.0	0.0	0.0	0.0	
	5	0.0	0.0	2.6	0.0	0.0	0.0	0.0	0.0	0.0	
FOOD/DRINK/TOB RETAIL	N	78	78	74	67	75	48	100.0%	48	100.0%	
	Total	100.0%	61.5	6.8	23.9	8.0	14.6	100.0%	14.6	100.0%	
	1	80.8	38.5	54.1	56.7	92.0	62.5	63	62.5	63	
	2	6.4	0.0	20.3	19.4	0.0	0.0	16.7	0.0	16.7	
	3	0.0	0.0	5.4	0.0	0.0	0.0	0.0	0.0	0.0	
	4	12.8	0.0	6.8	0.0	0.0	0.0	0.0	0.0	0.0	
	5	0.0	0.0	4.1	0.0	0.0	0.0	0.0	0.0	0.0	
TEXTILES/SHOE RETAIL	N	50	49	49	46	47	34	100.0%	34	100.0%	
	Total	100.0%	77.6	4.1	8.7	10.6	26.5	17.6	17.6	17.6	
	1	84.0	22.4	69.4	56.5	89.4	38.2	17.6	17.6	17.6	
	2	2.0	0.0	20.4	34.8	0.0	0.0	0.0	0.0	0.0	
	3	4.0	0.0	2.0	0.0	0.0	0.0	0.0	0.0	0.0	
	4	10.0	0.0	2.0	0.0	0.0	0.0	0.0	0.0	0.0	
	6	0.0	0.0	2.0	0.0	0.0	0.0	0.0	0.0	0.0	
RESTAURANTS/DRINKING	N	64	65	60	61	63	37	100.0%	37	100.0%	
	Total	100.0%	72.3	5.0	16.4	1.6	32.4	16.2	13.5	13.5	
	1	92.2	1.6	65.0	65.6	98.4	37.8	16.2	13.5	13.5	
	2	1.6	0.0	16.7	18.0	0.0	0.0	0.0	0.0	0.0	
	3	0.0	0.0	5.0	0.0	0.0	0.0	0.0	0.0	0.0	
	4	6.3	0.0	6.7	0.0	0.0	0.0	0.0	0.0	0.0	
	5	0.0	0.0	1.7	0.0	0.0	0.0	0.0	0.0	0.0	
SHOE REPAIR	N	9	9	9	9	9	8	100.0%	8	100.0%	
	Total	100.0%	100.0	0.0	11.1	33.3	12.5	12.5	12.5	12.5	
	1	66.7	0.0	44.4	55.6	66.7	12.5	37.5	37.5	37.5	
	2	0.0	0.0	11.1	33.3	0.0	0.0	0.0	0.0	0.0	
	3	22.2	0.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0	
	4	11.1	0.0	11.1	0.0	0.0	0.0	0.0	0.0	0.0	
	5	0.0	0.0	14	15	15	14	14	14	14	
ELECTRICAL REPAIR	N	16	15	14	15	15	14	100.0%	14	100.0%	
	Total	100.0%	100.0	7.1	0.0	46.7	14.3	42.9	35.7	35.7	
	1	81.3	0.0	35.7	33.3	53.3	7.1	7.1	7.1	7.1	
	2	18.8	0.0	50.0	60.0	0.0	0.0	0.0	0.0	0.0	
	3	0.0	0.0	7.1	6.7	0.0	0.0	0.0	0.0	0.0	
	4	0.0	0.0	62	60	64	58	58	58	58	
	5	0.0	0.0	4.8	10.0	48.4	6	6	6	6	
MOTOR VEHICLE REPAIR	N	65	65	62	60	64	58	100.0%	58	100.0%	
	Total	100.0%	100.0	4.8	10.0	48.4	6	6	6	6	

Subsector analysis shows that during the initial period the Watch/Jewellery repair subsector recorded lowest average number of persons employed (1.0 person) while the highest (2.68 persons) was in the motor vehicle repair subsector. For the current period the lowest average number of employees (1.23 persons) is also in the shoe repair subsector while the highest (4.5 persons) is also in the motor vehicle repair subsector. The mean total number of persons employed was lowest in knitting, shoe repair and watch/jewellery repair subsectors (1 person). It was highest (4 persons) in the furniture making, metal furniture and fixtures and motor vehicle repair subsectors. Overall the manufacturing subsector recorded higher mean number of persons employed than other subsectors (see Table 5.4).

Female-owned enterprises within the manufacturing subsector tended to have higher mean total number of persons employed especially in the shoemaking (9 persons), furniture making (5 persons) and tinsmithing (3 persons) subsectors while male owned enterprises had higher numbers in only structural metal production (4 persons) subsector. The rest of the manufacturing subsector had equal mean total number of persons employed as indicated in Table 5.4. This could be explained by the fact that there is a small percentage of female owned enterprises within the manufacturing sector and also that female owners would in most cases be managing the business while the production work is done by the male.

In the rest of the subsectors female owned firms had higher total number of persons employed in food drink tobacco retail (4 persons) while male owned in textiles shoe retail activities (2 persons). The rest of the subsectors had the same average. Overall all subsectors and towns studied showed that there was an increase in the average number of employees between the period the business started and at the time of the survey.

Gender of The Employee

Out of the total 1103 employees in the enterprises surveyed, 82.24% were male and 17.76% were female. However, in Table 5.5 where we indicate the characteristics of the first 986 employees, 85.3% are male while 14.7% are female. These varied according to towns studied as indicated in Table 5.6. For instance, in Kisumu and Meru, male employees respectively accounted for 76.4% and 89.7% as shown in Table 5.5.

The distribution of employees by gender also varied according to subsectors. For instance, in the manufacturing sector male employees account for over 93% except in tailoring and knitting subsectors where they account for 65.7% and 33.3% respectively. In the Trade and Restaurant sectors male workers still formed the majority accounting for 61.5% to 77.6% while in the service sector they accounted for 100% except in the watch and jewellery subsector (66.7%). Essentially, male employees tend to dominate most of the subsectors in the I/SSE's sector.

5.2 FINANCIAL SIZE

In discussing financial size of I/SSE's we consider initial capital and working capital; firms revenue and expenditures; profits and savings made.

Initial Capital

Studies have shown that I/SSE's sectors usually have small starting and working capital as compared to the medium and large scale formal sector enterprises (Parker and Torres, 1994; Ondiege, 1992; Ondiege and Aleke-Dondo, 1991; Seband, 1990; Ngethe and Wahome, 1989; Syagga, Kamau and Ondiege, 1989; McCormic, 1988; Aboagye, 1985).

Apart from personal savings and family contribution which are the main sources of initial capital in the I/SSE sector, there are other sources. For instance, over 25% of government, 76% of partnerships, 29% of banks, and 46% of NGOs financial assistance as part of initial capital investment was of up to Ksh. 10,000. (See Table 5.7A and 5.7B). This indicates that credit assistance to the I/SSE sector at the initial stage is usually of very small amounts. This may affect acquisition of technological capability and raw materials right from the start of their operations.

The average amount of nominal initial capital for all the enterprises surveyed was Ksh. 8,598 while the

overall median was Ksh. 2,000. The mean initial capital varied according to towns, subsectors and gender (see Table 5.8A, 5.8B, 5.9A and 5.9B). Although these mean values are in nominal terms, we observe that the highest mean initial capital was in Kisumu (Ksh 15,750) while the lowest was in Mombasa (Ksh 3,646).

Male owned enterprises required higher mean initial capital in all towns than those that are female-owned. This could be explained by the nature of business activities that males are engaged in which required higher investment capital especially manufacturing sector businesses. For instance, the average initial capital investment was highest in the structural metal production subsector (Ksh. 19,671) followed by metal furniture and fixtures (Ksh. 13,754), food drink and tobacco retail (Ksh. 12,152) and motor vehicle repair services (Ksh. 11,396). These sectors are dominated by male entrepreneurs except food, drink and tobacco retail. The subsector with the lowest mean initial capital investment was shoe repair (Ksh. 833) followed by tinsmithing (Ksh. 2,162) and shoe making (Ksh. 2,908).

Enterprises' initial capital amounts depend on the type of activity. Overall, about 4.3% of all entrepreneurs started their operations with up to Ksh. 1,000 as initial capital investments in nominal terms. Another 33.3% had an initial capital base of between Ksh. 1,000 and Ksh. 5,000. Those starting with Ksh. 5,000 to 10,000 accounted for 11.7% and those with Ksh. 10,000 to 20,000 for 7.2%. Those with Ksh. 20,000 to 50,000 accounted for 3.6% while the rest had initial capital investments of over Ksh. 50,000 (see Tables 5.7A, 5.7B, 5.10A and 5.10B).

Initial capital requirements varied with different subsectors. Up to 62% of all shoemaking activities had an initial capital of up to Ksh. 1,000. In the furniture, and metal furniture and fixtures enterprises, initial capital investments that were in the range of Ksh. 1,000 to Ksh. 5,000 accounted for about 39% and 45% respectively. Those subsectors that fell in the range of over Ksh. 100,000 include tailoring, furniture making, metal furniture and fixtures, structural metal production, food drink and tobacco and textiles and shoe retail.

There was not much difference in initial capital investments between towns, as shown in Tables 5.7A, 5.7B, 5.10A and 5.10B although Nairobi and Kisumu had about 7% of the enterprises with initial capital amounts in the range of Ksh. 20,000 and Ksh. 0.5 million. The initial capital investments of these enterprises is also determined by the nature of operations that they engaged in. This has an implication on what type of technology they require for their operations.

FIRMS REVENUE: SALES VOLUME.

Firms revenue is one of the measures of the financial size of enterprises. This is the amount of money or income derived from daily/monthly sales. The average daily and monthly sales are given in Table 5.11 and 5.12 which are respectively, Ksh. 817 and 14,071 among all enterprises studied. The median for the monthly sales volume is Ksh. 6,000 while the maximum is Ksh. 550,000.

Sales volume differed with towns, subsectors and gender. The highest average monthly sales volume was in Eldoret (Ksh. 16,648) followed by Kisumu (Ksh. 16,160) and Bungoma (Ksh. 15,950) while the least was in Nyeri (Ksh. 7,681). In terms of mean monthly sales volume, evidence shows that secondary towns had relatively higher monthly sales than the larger urban areas of Kenya. This could be that in the latter case, the normal business turnover could be originating from the medium and large scale formal sector enterprises. It is also observed that apart from Kisumu businesses owned by males tend to have higher mean monthly sales volume than their female counterparts (see Table 5.12).

Sectoral data in Table 5.11 shows that mean monthly sales volume is highest in the structural metal production (Ksh. 28,306) followed by metal furniture and fixtures (Ksh. 19,956) and motor vehicle repair (Ksh. 19,692) subsectors. Manufacturing subsectors, save knitting and tinsmithing, have on the average higher monthly sales volume followed by those in the trade and restaurant sector. In the service sector, only motor vehicle service repair subsector which is 100% male-owned, had higher monthly sales volume. This partly explains why female owned businesses have lower monthly revenue.

The distribution of monthly sales volume is given in Table 5.13 and 5.14 which also indicates variation according to subsectors. About 68% of all enterprises have monthly sales volume of upto Ksh. 10,000 while

TABLE 5.6: LABOURFORCE CHARACTERISTICS - DISTRIBUTION (%) BY SECTORS

SUBSECTOR	TYPE OF		LABOURFORCE	SEX	LABOURFORCE		AGE IN YEARS	LABOURFORCE		EDUCATION LEVEL	LABOURFORCE		TECHNICAL SKILLS
	WORKER - LABOURFORCE	N			LABOURFORCE	IN YEARS		LABOURFORCE	POST SCHOOL TRAINING		LABOURFORCE		
2	13.8		0.0		38.7	53.3	51.6	37.9					
3	7.7		0.0		37.1	36.7	0.0	51.7					
4	1.5		0.0		8.1	0.0	0.0	1.7					
5	0.0		0.0		8.1	0.0	0.0	0.0					
7	0.0		0.0		1.6	0.0	0.0	0.0					
8	0.0		0.0		1.6	0.0	0.0	0.0					
WATCH/JEWELLERY	6		6		5	6	4	5					
Total	100.0%		100.0%		100.0%	100.0%	100.0%	100.0%					
1	50.0		66.7		0.0	0.0	25.0	20.0					
2	16.7		33.3		20.0	33.3	75.0	40.0					
3	16.7		0.0		60.0	66.7	0.0	20.0					
4	16.7		0.0		20.0	0.0	0.0	20.0					
OTHERS	65		63		62	59	64	56					
Total	100.0%		100.0%		100.0%	100.0%	100.0%	100.0%					
1	83.1		65.1		8.1	8.5	23.4	19.6					
2	10.8		34.9		46.8	54.2	76.6	44.6					
3	1.5		0.0		21.0	37.3	0.0	33.9					
4	4.6		0.0		11.3	0.0	0.0	1.8					
5	0.0		0.0		6.5	0.0	0.0	0.0					
6	0.0		0.0		1.6	0.0	0.0	0.0					
7	0.0		0.0		1.6	0.0	0.0	0.0					
9	0.0		0.0		3.2	0.0	0.0	0.0					
TOTAL	991		986		940	932	961	852					
N	100.0%		100.0%		100.0%	100.0%	100.0%	100.0%					
1	78.5		85.3		3.9	10.9	35.0	17.1					
2	13.0		14.7		49.9	58.2	65.0	34.9					
3	4.6		0.0		30.1	30.4	0.0	41.3					
4	3.8		0.0		7.7	0.0	0.0	6.7					
5	0.0		0.0		4.4	5	0.0	0.0					
6	0.0		0.0		1.3	0.0	0.0	0.0					
7	0.0		0.0		1.8	0.0	0.0	0.0					
8	0.0		0.0		3	0.0	0.0	0.0					
9	0.0		0.0		6	0.0	0.0	0.0					

SOURCE: SURVEY DATA

KEY:

Type of Worker : Labourforce: 1. Fulltime 2. Parttime 3. Trainee 4. Family
Labourforce Sex: 1. Male 2. Female
Labourforce Age in Years: 1. Up to 17 2. 18 - 25 3. 26 - 30 4. 31 - 35 5. 36 - 40 6. 41 - 45 7. 46 - 50 8. 51 - 55 9. Above 56
Labourforce Education Level: 0. No School 4. Lower Primary 8. Upper Primary 12. Secondary 16. College
Labourforce Post School Training: 1. Yes 2. No
Labourforce Technical Skills: 0. None 1. Basic 2. Good 3. Fundi

TABLE 5.6A: ENTERPRISE MONTHLY EXPENDITURES ON RENT AND UTILITIES - DISTRIBUTION (%) BY CITY

CITY		BUSINESS		SITE		TOOLS		MONTHLY		MONTHLY	
		PREMISE	RENT	RENT	AMOUNT	MONTHLY	AMOUNT	ELECTRICITY	AMOUNT	GAS	AMOUNT
NAIROBI	N	505	450	64	117	20					
	Total	100.0%	100.0%	100.0%	100.0%	100.0%				100.0%	
	1	57.0	57.1	48.4	67.5	25.0					
	2	27.1	27.8	23.4	20.5	25.0					
	3	8.1	7.6	6.3	7.7	10.0					
	4	2.8	2.4	4.7	9	10.0					
	5	1.6	1.6	0.0	1.7	0.0					
	6	2.8	2.9	12.5	9	25.0					
MOMBASA	N	220	183	9	24	2					
	Total	100.0%	100.0%	100.0%	100.0%	100.0%				100.0%	
	1	80.9	78.7	66.7	79.2	100.0					
	2	11.8	13.7	33.3	12.5	0.0					
	3	5.0	5.5	0.0	0.0	0.0					
	4	2.3	2.2	0.0	4.2	0.0					
	6	0.0	0.0	0.0	4.2	0.0					
	Total	186	145	15	33	0					
KISUMU	N	163	127	17	35	8					
	Total	100.0%	100.0%	100.0%	100.0%	100.0%				100.0%	
	1	58.9	56.7	58.8	82.9	50.0					
	2	27.6	28.3	23.5	5.7	0.0					
	3	5.5	6.3	0.0	11.4	0.0					
	4	3.1	2.4	0.0	0.0	12.5					
	5	1.8	2.4	5.9	0.0	0.0					
	6	1.2	1.6	5.9	0.0	25.0					
ELDORET	N	101	87	4	11	0					
	Total	100.0%	100.0%	100.0%	100.0%	100.0%				100.0%	
	1	90.1	89.7	50.0	81.8	100.0					
	2	7.9	8.0	50.0	0.0	0.0					
	3	1.0	0.0	0.0	18.2	0.0					
	4	1.0	1.1	0.0	0.0	0.0					
	6	0.0	1.1	0.0	0.0	0.0					
	Total	88	79	8	9	2					
MERU	N	71.6	68.4	62.5	66.7	100.0					
	Total	100.0%	100.0%	100.0%	100.0%	100.0%				100.0%	
	1	21.6	22.8	0.0	22.2	0.0					
	2	1.1	1.3	0.0	11.1	0.0					
	3	3.4	5.1	12.5	0.0	0.0					
	4	2.3	2.5	25.0	0.0	0.0					
	6	133	118	8	42	6					
	Total	133	118	8	42	6					

TABLE 5.6A: ENTERPRISE MONTHLY EXPENDITURES ON RENT AND UTILITIES.

CITY	DISTRIBUTION (%) BY CITY SITE				
	SITE	BUSINESS PREMISE RENT	MONTHLY RENT AMOUNT	TOOLS MONTHLY ELECTRICITY GAS	MONTHLY RENT AMOUNT
Total		100.0%	100.0%	100.0%	100.0%
1		66.9	69.5	87.5	78.6
2		26.3	22.9	12.5	33.3
3		4.5	3.4	0.0	16.7
4		8	8	0.0	16.7
5		0.0	8	0.0	0.0
6		1.5	1.7	0.0	16.7
7		0.0	8	0.0	0.0
TOTAL N		1396	1189	125	271
Total		100.0%	100.0%	100.0%	100.0%
1		69.1	68.3	55.2	74.2
2		20.7	21.1	23.2	15.5
3		5.3	5.2	3.2	7.9
4		2.1	2.0	4.0	7.9
5		8	9	8	1.1
6		1.5	1.8	10.4	7
7		3	4	2.4	0.0
8		2	3	8	0.0

SOURCE: SURVEY DATA

KEY:

- Business Premise Rent, Site Monthly Rent Amount, Tools Monthly Amount,
Monthly Electricity Amount, Monthly Gas Amount:
1. Up to 500 2. 501 - 1000 3. 1001 - 1500 4. 1501 - 2000 5. 2001 - 2500 6. 2501 - 5000 7. 5001 - 10000
8. 10001 - 15000 9. Above 15001

TABLE 5.7A: INITIAL CAPITAL FROM MAIN SOURCES - DISTRIBUTION (%) BY CITY

CITY	INITIAL CAPITAL FROM MAIN SOURCES - DISTRIBUTION (%) BY CITY				
	INITIAL CAPITAL AMOUNT	INITIAL CAPITAL FROM ALL SOURCES	INITIAL CAPITAL FROM SAVINGS	INITIAL CAPITAL FROM GIFTS	INITIAL CAPITAL FROM BORROWING FROM FRIENDS
NAIROBI N	727	721	633	74	52
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	367	365	38.1	48.6	50.0
2	33.0	33.0	34.4	29.7	36.5
3	14.2	14.1	13.7	14.9	7.7
4	8.5	8.6	7.3	4.1	5.8
5	4.4	4.4	4.1	2.7	0.0
6	1.9	1.9	1.4	0.0	0.0
7	1.0	1.1	8	0.0	0.0
8	3	3	2	0.0	0.0
MONBASA N	310	309	278	36	19
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	52.6	53.1	54.0	63.9	52.6
2	32.3	31.7	31.7	30.6	36.8
3	9.4	9.4	9.7	2.8	5.3
4	5.2	5.2	4.3	0.0	5.3
5	3	3	4	2.8	0.0
6	3	3	0.0	0.0	0.0
7	291	297	260	23	11
KISUMU N	291	297	260	23	11
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	47.8	47.1	48.5	56.5	54.5
2	31.3	31.6	32.7	30.4	18.2
3	8.2	9.1	8.5	4.3	18.2
4	4.8	4.7	5.0	0.0	9.1
5	3.4	3.0	1.9	8.7	0.0
6	1.7	1.7	1.9	0.0	0.0
7	1.0	1.0	1.2	0.0	0.0
8	1.7	1.7	4	0.0	0.0
ELDORET N	180	164	143	21	8
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	44.4	41.5	41.3	42.9	50.0
2	28.3	28.7	28.7	37.5	37.5
3	12.8	13.4	14.0	14.3	12.5
4	8.3	9.8	8.4	0.0	0.0
5	5.6	6.7	7.7	0.0	0.0
6	0.0	0.0	0.0	0.0	0.0
7	6	0.0	0.0	0.0	0.0
8	124	124	114	8	5
NYERI N	124	124	114	8	5
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	47.6	47.6	50.9	37.5	40.0
2	37.9	37.9	37.7	25.0	40.0
3	5.6	5.6	3.5	12.5	20.0
4	7.3	7.3	6.1	25.0	0.0
5	8	8	9	0.0	0.0
6	8	8	9	0.0	0.0
7	8	8	9	0.0	0.0
8	103	103	82	16	9
MERU N	103	103	82	16	9
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	46.6	46.6	50.0	56.3	55.6
2	34.0	34.0	32.9	31.3	33.3
3	8.7	8.7	9.8	6.3	11.1
4	6.8	6.8	6.1	6.3	0.0
5	2.9	2.9	1.2	0.0	0.0

TABLE 5.7A: INITIAL CAPITAL FROM MAIN SOURCES - DISTRIBUTION (%) BY CITY						
CITY	INITIAL CAPITAL AMOUNT		INITIAL SAVINGS		INITIAL CAPITAL/GIFTS	
	ALL SOURCES	INITIAL CAPITAL	INITIAL CAPITAL/OWN	INITIAL CAPITAL/OWN	INITIAL CAPITAL/GIFTS	INITIAL CAPITAL/BORROWING FROM FRIENDS
7	1.0	1.0	0.0	0.0	0.0	0.0
BUNGOMA N	162	162	135	28	5	5
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	34.6	34.0	35.6	46.4	40.0	40.0
2	37.0	37.7	37.8	39.3	40.0	40.0
3	11.7	11.1	11.9	3.6	20.0	20.0
4	8.0	8.6	8.1	7.1	0.0	0.0
5	7.4	6.2	5.2	3.6	0.0	0.0
6	6	6	1.5	0.0	0.0	0.0
8	0.0	1.2	0.0	0.0	0.0	0.0
9	6	6	0.0	0.0	0.0	0.0
TOTAL N	1897	1880	1645	206	109	109
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	42.8	42.4	44.0	51.5	50.5	50.5
2	32.9	33.0	33.6	32.5	34.9	34.9
3	11.3	11.4	11.2	9.2	10.1	10.1
4	7.2	7.3	6.4	3.9	4.6	4.6
5	3.6	3.5	3.1	2.4	0.0	0.0
6	1.1	1.1	1.0	5	0.0	0.0
7	7	7	5	0.0	0.0	0.0
8	4	5	1	0.0	0.0	0.0
9	1	1	0.0	0.0	0.0	0.0

SOURCE: SURVEY DATA

KEY:
 Initial Capital Amount, Initial Capital/From All Sources, Initial Capital/Own Savings, Initial Capital/Gifts,
 Initial Capital/Borrowing From Friends:
 1. Up to 1000 2. 1001 - 5000 3. 5001 - 10000 4. 10001 - 20000 5. 20001 - 50000
 6. 50001 - 100000 7. 100001 - 250000 8. 250001 - 500000 9. Above 500000

TABLE 5.7B: INITIAL CAPITAL FROM OTHER SOURCES - DISTRIBUTION (%) BY CITIES						
CITY	INITIAL CAPITAL/CONTRIBUTION		INITIAL CAPITAL/COMMERCIAL BANKS		INITIAL CAPITAL/GOVERNMENT CAPITAL/NGOs	
	INITIAL CAPITAL/CONTRIBUTION	INITIAL CAPITAL/CONTRIBUTION	INITIAL CAPITAL/COMMERCIAL BANKS	INITIAL CAPITAL/COMMERCIAL BANKS	INITIAL CAPITAL/GOVERNMENT CAPITAL/NGOs	INITIAL CAPITAL/GOVERNMENT CAPITAL/NGOs
NAIROBI N	30	100.0%	9	100.0%	1	100.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	23.3	0.0	0.0	0.0	0.0	14.3
2	43.3	11.1	11.1	11.1	100.0	28.6
3	13.3	33.3	33.3	33.3	0.0	28.6
4	10.0	22.2	22.2	22.2	0.0	0.0
5	6.7	0.0	0.0	0.0	0.0	28.6
6	3.3	0.0	0.0	0.0	0.0	0.0
7	0.0	11.1	11.1	11.1	0.0	0.0
MOMBASA N	2	100.0%	0	0.0	1	100.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	100.0	0.0	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0	0.0	100.0
6	0.0	0.0	0.0	0.0	0.0	0.0
KISUMU N	5	100.0%	2	100.0%	1	100.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2	80.0	0.0	0.0	0.0	0.0	0.0
5	20.0	50.0	50.0	50.0	0.0	50.0
8	0.0	50.0	50.0	50.0	0.0	50.0
ELDORET N	0	100.0%	1	100.0%	1	100.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
4	0.0	0.0	0.0	0.0	0.0	0.0
6	1	100.0	0	100.0	0	0
NYERI N	1	100.0%	0	0.0	0	0
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
3	100.0	0.0	0.0	0.0	0	0
MERU N	3	100.0%	1	100.0%	0	100.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	66.7	0.0	0.0	0.0	0.0	0.0
5	33.3	0.0	0.0	0.0	0.0	0.0
7	0.0	100.0	100.0	100.0	0.0	0.0
BUNGOMA N	4	100.0%	1	100.0%	0	0
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	25.0	0.0	0.0	0.0	0.0	0.0
5	50.0	0.0	0.0	0.0	0.0	0.0
7	25.0	0.0	0.0	0.0	0.0	0.0
8	0.0	100.0	100.0	100.0	0.0	0.0
TOTAL N	45	100.0%	14	100.0%	4	100.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	26.7	0.0	0.0	0.0	0.0	7.7
2	37.8	7.1	7.1	7.1	25.0	23.1
3	11.1	21.4	21.4	21.4	0.0	13.4
4	6.7	14.3	14.3	14.3	25.0	0.0
5	13.3	21.4	21.4	21.4	0.0	38.5
6	2.2	7.1	7.1	7.1	25.0	0.0
7	2.2	14.3	14.3	14.3	0.0	0.0
8	0.0	14.3	14.3	14.3	25.0	15.4

SOURCE: SURVEY DATA KEY: Initial Capital/Partners Contribution; Initial Capital/Commercial Banks; Initial Capital/Government; Initial Capital/NGOs 1. Up to 1000 2. 1001 - 5000 3. 5001 - 10000 4. 10001 - 20000 5. 20001 - 50000 6. 50001 - 100000 7. 100001 - 250000 8. 250001 - 500000 9. Above 500000

CITY	RESPONDENT SEX	INITIAL CAPITAL AMOUNT	INITIAL CAPITAL FROM ALL SOURCES	INITIAL CAPITAL OWN SAVINGS	INITIAL CAPITAL GIFTS	INITIAL CAPITAL BORROWING FROM FRIENDS
NAIROBI	Mean	0	0	0	0	0
	MALE N	587	584	521	45	36
	Mean	9395.37	9421.98	7941.12	3844.44	2063.89
	FEMALE N	140	137	112	29	16
	Mean	7933.36	9069.12	7262.68	4024.14	5203.13
MOMBASA	Mean	727	721	633	74	52
	TOTAL N	9113.83	9354.93	7821.08	3914.86	3029.81
	Mean	209	209	196	16	13
	MALE N	4270.63	4249.10	3310.93	8268.75	2369.23
	Mean	101	100	82	20	6
KISUMU	FEMALE N	2352.01	2325.53	2411.74	975.00	3716.67
	Mean	310	309	278	36	19
	TOTAL N	3645.53	3626.59	3045.70	4216.67	2794.74
	Mean	198	202	185	9	4
	MALE N	16701.67	16374.41	11419.65	9477.33	6500.00
ELDORET	Mean	93	95	75	14	7
	FEMALE N	13725.20	13644.78	3038.47	1622.43	3557.14
	Mean	291	297	260	23	11
	TOTAL N	15750.43	15501.30	9002.00	4696.09	4627.27
	Mean	118	110	103	8	4
NYERI	MALE N	6287.54	6626.64	6589.51	2713.75	4515.00
	Mean	62	54	40	13	4
	FEMALE N	6099.84	3700.74	4186.00	2646.15	875.00
	Mean	180	164	143	21	8
	TOTAL N	6222.89	5663.23	5917.20	7671.90	2695.00
MERU	Mean	88	88	82	3	3
	MALE N	5183.75	5183.75	5085.00	6700.00	+333.33
	Mean	36	36	32	5	2
	FEMALE N	2633.33	2633.33	1937.50	6060.00	1250.00
	Mean	124	124	114	8	5
BUNGOMA	TOTAL N	4443.31	4443.31	4201.49	6300.00	3100.00
	Mean	81	81	66	10	7
	MALE N	7392.81	7389.73	3751.79	2720.00	2950.00
	Mean	22	22	16	6	2
	FEMALE N	4906.14	4906.14	2735.00	2279.17	250.00
BUNGOMA	Mean	103	103	82	16	9
	TOTAL N	6861.68	6859.25	3553.39	2554.69	2350.00
	Mean	122	123	104	19	5
	MALE N	11249.90	18253.56	7017.00	2548.42	3000.00
	Mean	40	39	31	9	0
BUNGOMA	FEMALE N	5529.00	5578.21	4929.03	6227.78	3000.00
	Mean	162	162	135	28	5
	TOTAL N	9837.33	15202.09	6537.54	3763.21	3000.00
	Mean					

SOURCE: SURVEY DATA 1992

TABLE 5.8B: INITIAL CAPITAL AMOUNT FROM OTHER SOURCES (KSH) - MEAN VALUES BY CITY										
CITY	RESPONDENT SEX	INITIAL CAPITAL AMOUNT	INITIAL CAPITAL FROM ALL SOURCES	INITIAL CAPITAL OWN SAVINGS	INITIAL CAPITAL GIFTS	INITIAL CAPITAL BORROWING FROM FRIENDS				
NAIROBI	0 N	0	0	0	0	0				
	Mean	587	29	8	1	3				
	MALE N	9395.37	10496.55	33375.00	3500.00	30000.00				
	FEMALE N	140	1	1	0	4				
	Mean	7933.36	5001.00	50000.00		4175.00				
MOMBASA	TOTAL N	727	30	9	1	7				
	Mean	9113.83	10163.33	35222.22	3500.00	15242.86				
	MALE N	209	2	0	1	1				
	Mean	4270.63	2601.00		6000.00	3000.00				
	FEMALE N	101	0	0	0	0				
KISUMU	Mean	2352.01								
	TOTAL N	310	2	0	1	1				
	Mean	3645.53	2601.00		6000.00	3000.00				
	MALE N	198	5	2	0	3				
	Mean	16701.67	8200.00	267500.00		191000.00				
ELDORET	FEMALE N	93	0	0	1	1				
	Mean	13725.20	5	2	1	4				
	TOTAL N	291	5							
	Mean	15750.43	8200.00	267500.00	500000.00	268250.00				
	MALE N	118	0	0	0	0				
NYERI	Mean	6287.54								
	FEMALE N	62	0	1	1	0				
	Mean	6099.84		80000.00	10500.00					
	TOTAL N	180	0	1	1	0				
	Mean	6222.89		80000.00	10500.00					
MERU	MALE N	88	1	0	0	0				
	Mean	5183.75	6000.00							
	FEMALE N	36	0	0	0	0				
	Mean	2633.33								
	TOTAL N	124	1	0	0	0				
BUNGOMA	Mean	4443.31	6000.00							
	MALE N	81	3	1	0	0				
	Mean	7392.81	17133.33	250000.00						
	FEMALE N	22	0	0	0	1				
	Mean	4906.14		50000.00						
BUNGOMA	TOTAL N	103	3	1	0	1				
	Mean	6861.68	17133.33	250000.00		50000.00				
	MALE N	122	4	1	0	0				
	Mean	11249.90	62250.00	350000.00						
	FEMALE N	40	0	0	0	0				
BUNGOMA	Mean	5529.00								
	TOTAL N	162	4	1	0	0				
	Mean	9837.33	62250.00	350000.00						

SOURCE: SURVEY DATA 1992

TABLE 5.9A: INITIAL CAPITAL AMOUNT FROM MAIN SOURCES (KSh) - MEAN VALUES BY SECTOR

SUBSECTOR	RESPONDENT SEX	INITIAL CAPITAL AMOUNT	INITIAL CAPITAL/ALL SOURCES	INITIAL CAPITAL/DOWN SAVINGS	INITIAL CAPITAL/GIFTS	INITIAL CAPITAL/BORROWING FROM FRIENDS
TAILORING	MALE N	131	131	124	7	5
	Mean	6991.58	10350.36	6566.10	2814.29	4000.00
	FEMALE N	98	95	76	22	5
	Mean	6459.02	4645.09	4867.50	4087.00	4350.00
	TOTAL N	229	226	200	29	10
KNITTING	MALE N	6763.67	7952.13	5920.64	3779.79	4175.00
	Mean	26	26	20	7	3
	FEMALE N	6603.85	6603.85	5165.00	7442.86	5166.67
	Mean	26	26	20	7	3
	TOTAL N	134	134	136	10	12
SHOEMAKING	MALE N	2881.82	2881.82	2825.22	820.00	1754.17
	Mean	1	1	1	1	1
	FEMALE N	7000.00	7000.00	3000.00	1000.00	3000.00
	Mean	155	155	137	11	13
	TOTAL N	2908.39	2908.39	2826.50	836.36	1850.00
FURNITURE MAKING	MALE N	9063.41	9134.39	6666.49	3133.33	2621.05
	Mean	7	7	5	3	2
	FEMALE N	34350.00	34350.00	46500.00	933.33	2050.00
	Mean	297	296	264	21	21
	TOTAL N	9659.39	9730.71	7420.91	2819.05	2566.67
METAL FURNITURE REPAIRS	MALE N	14298.82	13857.65	9174.47	933.33	2500.00
	Mean	5	5	5	0	0
	FEMALE N	8200.00	8200.00	8100.00	0	0
	Mean	56	56	52	3	3
	TOTAL N	13754.29	13352.50	9071.15	933.33	2500.00
STRUCTURAL METAL PRODS	MALE N	6000.00	3500.00	3500.00	5000.00	6100.00
	Mean	122	122	111	11	5
	FEMALE N	19671.48	20237.05	17047.03	18154.55	533.33
	Mean	74	74	67	3	3
	TOTAL N	2214.53	2203.72	1820.52	6333.33	533.33
TINSMITHING	MALE N	866.67	1150.00	866.67	0	0
	Mean	77	76	70	3	3
	FEMALE N	2162.01	2175.99	1775.64	6333.33	533.33
	Mean	129	124	113	7	4
	TOTAL N	20551.67	21303.75	8867.30	4458.57	5052.50
FOOD/DRINK/TOB RETAIL	MALE N	7226.97	7560.25	2288.93	2007.93	4013.33
	Mean	349	338	279	48	19
	FEMALE N	12152.14	12602.24	4953.29	2365.31	4232.11
	Mean	80	80	71	10	2
	TOTAL N	8648.20	13710.70	10162.76	2840.00	2500.00
TEXTILES/SHOE RETAIL	MALE N	4860.32	7133.33	4854.90	2492.31	2342.86
	Mean	143	143	122	23	9
	FEMALE N	6979.41	10812.98	7943.90	2643.48	2377.78
	Mean	1	1	1	1	1
	TOTAL N	131	131	124	7	5

TABLE 5.9A: INITIAL CAPITAL AMOUNT FROM MAIN SOURCES (KSh) - MEAN VALUES BY SECTOR

SUBSECTOR	RESPONDENT SEX	INITIAL CAPITAL AMOUNT	INITIAL CAPITAL/ALL SOURCES	INITIAL CAPITAL/DOWN SAVINGS	INITIAL CAPITAL/GIFTS	INITIAL CAPITAL/BORROWING FROM FRIENDS
RESTAURANTS/DRINKING	MALE N	51	51	48	6	6
	Mean	6201.40	6221.01	5639.07	2282.67	2483.33
	FEMALE N	28	27	24	4	1
	Mean	2482.50	2222.22	1983.33	525.00	300.00
	TOTAL N	79	78	72	10	7
SHOE REPAIR	MALE N	4883.31	4836.81	4420.49	1579.60	2171.43
	Mean	104	104	91	9	2
	FEMALE N	832.50	832.50	701.98	622.22	175.00
	Mean	104	104	91	9	2
	TOTAL N	832.50	832.50	701.98	622.22	175.00
ELECTRICAL REPAIR	MALE N	25	25	21	4	1
	Mean	6340.00	6340.00	4742.86	2725.00	3000.00
	FEMALE N	2	2	2	1	0
	Mean	10450.00	10450.00	5450.00	10000.00	1
	TOTAL N	27	27	23	5	1
MOTOR VEHICLE REPAIR	MALE N	6644.44	6644.44	4804.35	4180.00	3000.00
	Mean	72	72	67	4	2
	FEMALE N	11395.83	10625.00	10104.48	5625.00	6000.00
	Mean	72	72	67	4	2
	TOTAL N	11395.83	10625.00	10104.48	5625.00	6000.00
WATCH/JEWELLERY RP	MALE N	3145.25	3139.00	3146.32	1383.33	733.33
	Mean	40	40	38	6	3
	FEMALE N	3145.25	3139.00	3146.32	1383.33	733.33
	Mean	0	0	0	0	0
	TOTAL N	82	82	66	13	5
OTHERS	MALE N	9319.26	9320.48	9913.02	4724.62	1940.00
	Mean	39	39	33	3	3
	FEMALE N	8525.00	8525.00	6671.97	5533.33	5233.33
	Mean	121	121	99	16	8
	TOTAL N	9063.26	9064.08	8832.67	4876.25	3175.00

SOURCE: SURVEY DATA 1992

TABLE 5.9B: INITIAL CAPITAL AMOUNT FROM OTHER SOURCES (KSH.) - MEAN VALUES BY SECTOR

SUBSECTOR	RESPONDENT SEX	INITIAL CAPITAL AMOUNT			INITIAL CAPITAL/OWN SAVINGS			INITIAL CAPITAL/BORROWING FROM FRIENDS		
		INITIAL CAPITAL AMOUNT	INITIAL CAPITAL/OWN SAVINGS	INITIAL CAPITAL/BORROWING FROM FRIENDS	INITIAL CAPITAL/OWN SAVINGS	INITIAL CAPITAL/BORROWING FROM FRIENDS	INITIAL CAPITAL/OWN SAVINGS	INITIAL CAPITAL/BORROWING FROM FRIENDS	INITIAL CAPITAL/OWN SAVINGS	INITIAL CAPITAL/BORROWING FROM FRIENDS
TAILORING	MALE N	131	2	0	0	0	0	0	0	0
	Mean	6991.58	26000.00							
	FEMALE N	98	0	1	1	1	1	1	1	1
	Mean	6459.02	80000.00							
	TOTAL N	229	2	1	10500.00	10500.00	10500.00	10500.00	10500.00	10500.00
KNITTING	MALE N	26	0	0	0	0	0	0	0	0
	Mean	6763.67	26000.00							
	FEMALE N	26	0	0	0	0	0	0	0	0
	Mean	6603.85								
	TOTAL N	52	0	0	0	0	0	0	0	0
SHOEMAKING	MALE N	154	4	0	0	0	0	0	0	0
	Mean	6603.85								
	FEMALE N	2881.82	1230.00	0	0	0	0	0	0	0
	Mean	7000.00								
	TOTAL N	2908.39	1230.00	0	0	0	0	0	0	0
FURNITURE MAKING	MALE N	290	16	1	1	1	1	1	1	1
	Mean	9063.41	6725.00							
	FEMALE N	7	0	0	0	0	0	0	0	0
	Mean	34350.00								
	TOTAL N	297	16	1	1	1	1	1	1	1
METAL FURNITURE/FOXES	MALE N	51	2	2	2	2	2	2	2	2
	Mean	9659.39	6725.00							
	FEMALE N	5	1	0	0	0	0	0	0	0
	Mean	14298.82	21250.00							
	TOTAL N	56	3	2	2	2	2	2	2	2
STRUCTURAL METAL PRODS	MALE N	120	8	2	2	2	2	2	2	2
	Mean	13754.29	14333.33							
	FEMALE N	19899.33	22750.00	2	0	0	0	0	0	0
	Mean	6000.00								
	TOTAL N	122	8	2	2	2	2	2	2	2
TINSMITHING	MALE N	74	1	2	2	2	2	2	2	2
	Mean	19671.48	22750.00							
	FEMALE N	3	0	0	0	0	0	0	0	0
	Mean	866.67								
	TOTAL N	77	1	2	2	2	2	2	2	2
FOOD/DRINK/TOB RETAIL	MALE N	129	6	1	1	1	1	1	1	1
	Mean	20551.67	42500.00							
	FEMALE N	220	0	0	0	0	0	0	0	0
	Mean	7226.97								
	TOTAL N	349	6	1	1	1	1	1	1	1
TEXTILES/SHOE RETAIL	MALE N	80	1	1	1	1	1	1	1	1
	Mean	8648.20	400.00							
	FEMALE N	63	0	0	0	0	0	0	0	0
	Mean	4860.32								
	TOTAL N	143	1	1	1	1	1	1	1	1

TABLE 5.9B: INITIAL CAPITAL AMOUNT FROM OTHER SOURCES (KSH.) - MEAN VALUES BY SECTOR

SUBSECTOR	RESPONDENT SEX	INITIAL CAPITAL AMOUNT			INITIAL CAPITAL/OWN SAVINGS			INITIAL CAPITAL/BORROWING FROM FRIENDS		
		INITIAL CAPITAL AMOUNT	INITIAL CAPITAL/OWN SAVINGS	INITIAL CAPITAL/BORROWING FROM FRIENDS	INITIAL CAPITAL/OWN SAVINGS	INITIAL CAPITAL/BORROWING FROM FRIENDS	INITIAL CAPITAL/OWN SAVINGS	INITIAL CAPITAL/BORROWING FROM FRIENDS	INITIAL CAPITAL/OWN SAVINGS	INITIAL CAPITAL/BORROWING FROM FRIENDS
RESTAURANTS/DRINKING	MALE N	51	0	1	1	1	1	1	1	1
	Mean	6201.40	20000.00							
	FEMALE N	28	0	0	0	0	0	0	0	0
	Mean	2482.50								
	TOTAL N	79	0	1	1	1	1	1	1	1
SHOE REPAIR	MALE N	104	1	0	0	0	0	0	0	0
	Mean	4883.31	20000.00							
	FEMALE N	832.50	1500.00	1	0	0	0	0	0	0
	Mean	832.50								
	TOTAL N	104	1	0	0	0	0	0	0	0
ELECTRICAL REPAIR	MALE N	25	0	0	0	0	0	0	0	0
	Mean	6340.00								
	FEMALE N	2	0	0	0	0	0	0	0	0
	Mean	10450.00								
	TOTAL N	27	0	0	0	0	0	0	0	0
MOTOR VEHICLE REPAIR	MALE N	72	1	2	2	2	2	2	2	2
	Mean	6644.44								
	FEMALE N	11395.83	1500.00	1	0	0	0	0	0	0
	Mean	11395.83								
	TOTAL N	72	1	2	2	2	2	2	2	2
WATCH/JEWELLERY RP	MALE N	40	0	0	0	0	0	0	0	0
	Mean	3145.25								
	FEMALE N	40	0	0	0	0	0	0	0	0
	Mean	3145.25								
	TOTAL N	80	0	0	0	0	0	0	0	0
OTHERS	MALE N	82	2	0	0	0	0	0	0	0
	Mean	9319.26	2200.00							
	FEMALE N	39	0	1	1	1	1	1	1	1
	Mean	8525.00	50000.00							
	TOTAL N	121	2	1	1	1	1	1	1	1
	Mean	9063.26	2200.00							

SOURCE: SURVEY DATA 1992

TABLE 5.10A: INITIAL CAPITAL AMOUNT FROM MAIN SOURCES - DISTRIBUTION (%) BY SECTOR												
SUBSECTOR	INITIAL CAPITAL AMOUNT	INITIAL CAPITAL/ALL SOURCES	INITIAL CAPITAL/DOWN SAVINGS	INITIAL CAPITAL/GIFTS	INITIAL CAPITAL/BORROWING FROM FRIENDS	TABLE 5.10A: INITIAL CAPITAL AMOUNT FROM MAIN SOURCES - DISTRIBUTION (%) BY SECTOR						
						SUBSECTOR	INITIAL CAPITAL AMOUNT	INITIAL CAPITAL/ALL SOURCES	INITIAL CAPITAL/DOWN SAVINGS	INITIAL CAPITAL/GIFTS	INITIAL CAPITAL/BORROWING FROM FRIENDS	
INITIAL CAPITAL AMOUNT	INITIAL CAPITAL/ALL SOURCES	INITIAL CAPITAL/DOWN SAVINGS	INITIAL CAPITAL/GIFTS	INITIAL CAPITAL/BORROWING FROM FRIENDS								
TAILORING	N	226	200	29	10	TINSMITHING	N	77	76	70	3	3
	1	30.6	33.5	34.5	20.0		1	72.7	72.4	72.9	66.7	100.0
	2	42.8	43.4	40.5	51.7		2	19.5	19.7	21.4	0.0	0.0
	3	17.5	17.7	18.0	6.9		3	2.6	2.6	2.9	0.0	0.0
	4	7.0	6.6	6.0	3.4		4	3.9	3.9	1.4	33.3	0.0
KNITTING	5	9	1.0	3.4	0.0	FOOD/DRINK/TOB RETAIL	5	1.3	1.3	1.4	0.0	0.0
	6	4	5	0.0	0.0		6	3.9	3.9	1.4	0.0	0.0
	7	9	5	0.0	0.0		7	1.4	1.4	1.4	0.0	0.0
	8	0.0	0.0	0.0	0.0		8	3.9	3.9	1.4	0.0	0.0
	N	26	20	7	3		N	338	279	48	19	100.0
SHOEMAKING	1	42.3	45.0	28.6	66.7	TEXTILE/SHOE RETAIL	1	56.4	55.9	56.3	64.6	68.4
	2	30.8	30.8	14.3	0.0		2	24.9	24.6	28.7	5.3	53
	3	3.8	3.8	0.0	28.6		3	9.2	9.2	8.2	8.3	15.8
	4	15.4	15.4	10.0	28.6		4	4.9	5.6	4.7	2.1	10.5
	5	7.7	7.7	5.0	0.0		5	2.9	3.0	1.8	2.1	0.0
FURNITURE MAKING	6	1.3	1.3	0.0	0.0	RESTAURANTS/DRINKING	6	1.4	1.5	1.4	0.0	0.0
	7	1.3	1.4	0.0	0.0		7	7	7	8	0.0	0.0
	8	3	3	0.0	0.0		8	0.0	7	0.0	0.0	0.0
	N	297	264	21	21		N	79	78	72	10	7
	1	31.3	30.7	33.7	57.1		1	100.0	100.0	100.0	100.0	100.0
METAL FURNITURE/FIXES	2	38.7	38.5	28.6	71.4	SHOE REPAIR	2	36.7	37.2	38.9	50.0	71.4
	3	16.8	17.2	9.5	4.8		3	43.0	44.9	44.4	50.0	14.3
	4	6.7	7.1	4.8	0.0		4	6.3	3.8	5.6	0.0	14.3
	5	2.7	2.7	0.0	0.0		5	7.6	7.7	7.7	0.0	0.0
	6	2.0	2.0	1.1	0.0		6	6.3	6.4	5.6	0.0	0.0
STRUCTURAL METAL PRODS	7	1.3	1.4	0.0	0.0	ELECTRICAL REPAIR	7	7.6	7.7	5.6	0.0	0.0
	8	3	3	0.0	0.0		8	6.3	6.4	5.6	0.0	0.0
	N	56	52	3	3		N	104	104	91	9	2
	1	12.5	12.5	33.3	33.3		1	100.0	100.0	100.0	100.0	100.0
	2	44.6	46.2	33.3	66.7		2	83.7	83.7	85.7	88.9	100.0
TOTAL	3	14.3	14.3	0.0	0.0	MOTOR VEHICLE REPAIR	3	15.4	15.4	14.3	11.1	0.0
	4	14.3	14.3	0.0	0.0		4	1.0	1.0	1.0	0.0	0.0
	5	7.1	7.7	33.3	0.0		5	27	27	23	5	1
	6	5.4	5.4	0.0	0.0		N	100.0	100.0	100.0	100.0	100.0
	7	1.8	1.8	0.0	0.0		1	22.2	22.2	26.1	40.0	0.0
TOTAL	8	1.8	1.8	0.0	0.0	TOTAL	2	37.0	37.0	43.5	20.0	100.0
	N	122	111	11	5		3	22.2	22.2	21.7	40.0	0.0
	1	18.9	18.0	100.0	100.0		4	14.8	14.8	8.7	0.0	0.0
	2	28.7	17.2	100.0	100.0		5	3.7	3.7	0.0	0.0	0.0
	3	13.9	13.9	16.2	18.2		N	72	72	67	4	2
TOTAL	4	19.7	19.7	9.1	20.0	TOTAL	1	29.2	29.2	29.9	25.0	100.0
	5	11.5	11.5	9.1	0.0		2	29.2	29.2	29.9	25.0	0.0
	6	11.5	11.5	9.1	0.0		3	29.2	29.2	29.9	25.0	0.0
	7	11.5	11.5	9.1	0.0		4	29.2	29.2	29.9	25.0	0.0
	8	11.5	11.5	9.1	0.0		5	29.2	29.2	29.9	25.0	0.0

TABLE 5.10A: INITIAL CAPITAL AMOUNT FROM MAIN SOURCES - DISTRIBUTION (%) BY SECTOR

SUBSECTOR	INITIAL CAPITAL AMOUNT	INITIAL CAPITAL/FROM ALL SOURCES	INITIAL CAPITAL/OWN SAVINGS	INITIAL CAPITAL/GIFTS	INITIAL CAPITAL/BORROWING FROM FRIENDS
2	26.4	25.0	26.9	25.0	50.0
3	11.1	13.9	20.9	50.0	50.0
4	19.4	19.4	10.4	0.0	0.0
5	11.1	11.1	9.0	0.0	0.0
6	2.8	1.4	3.0	0.0	0.0
WATCHJEWELLERY RP	N	40	38	6	3
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	52.5	52.5	57.9	66.7	100.0
2	40.0	40.0	34.2	33.3	0.0
3	2.5	2.5	2.6	0.0	0.0
4	2.5	2.5	2.6	0.0	0.0
5	2.5	2.5	2.6	0.0	0.0
OTHERS	N	121	99	16	8
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	38.0	38.0	39.4	43.8	50.0
2	32.2	32.2	34.3	43.8	25.0
3	16.5	16.5	13.1	0.0	25.0
4	6.6	6.6	8.1	6.3	0.0
5	4.1	4.1	3.0	6.3	0.0
6	8	8	0.0	0.0	0.0
7	1.7	1.7	2.0	0.0	0.0
TOTAL	N	1897	1880	1645	109
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	42.8	42.4	44.0	51.5	50.5
2	32.9	33.0	33.6	32.5	34.9
3	11.3	11.4	11.2	9.2	10.1
4	7.2	7.3	6.4	3.9	4.6
5	3.6	3.5	3.1	2.4	0.0
6	1.1	1.1	1.0	.5	0.0
7	.7	.7	.5	0.0	0.0
8	.4	.5	.1	0.0	0.0
9	.1	.1	0.0	0.0	0.0

SOURCE: SURVEY DATA 1992

KEY:

Initial Capital Amount, Initial Capital/From All Sources, Initial Capital/Own Savings, Initial Capital/Gifts, Initial Capital/
Borrowing From Friends:

1. Up to 1000 2. 1001 - 5000 3. 5001 - 10000 4. 10001 - 20000 5. 20001 - 50000 6. 50001 - 100000
7. 100001 - 250000 8. 250001 - 500000 9. Above 500000

TABLE 5.10B: INITIAL CAPITAL AMOUNT FROM OTHER SOURCES - DISTRIBUTION (%) BY SECTORS

SUBSECTOR	INITIAL CAPITAL/PARTNERS CONTRIBUTION	INITIAL CAPITAL/BANKS	INITIAL CAPITAL/GOVERNMENT	INITIAL CAPITAL/NGOs
TAILORING	N	2	1	0
Total	100.0%	100.0%	100.0%	-
2	50.0	0.0	0.0	-
4	0.0	0.0	100.0	-
5	50.0	0.0	0.0	-
6	0.0	100.0	0.0	-
KNITTING	N	0	0	0
Total	-	-	-	-
SHOEMAKING	N	4	0	0
Total	100.0%	-	-	-
1	50.0	-	-	-
2	50.0	-	-	-
FURNITURE MAKING	N	16	1	1
Total	100.0%	100.0%	100.0%	100.0%
1	31.3	0.0	0.0	0.0
2	37.5	0.0	0.0	0.0
3	25.0	0.0	0.0	0.0
5	6.3	0.0	0.0	100.0
6	0.0	0.0	100.0	0.0
7	0.0	100.0	0.0	0.0
METAL FURNITURE/FIXS	N	3	2	1
Total	100.0%	100.0%	100.0%	100.0%
1	33.3	0.0	-	0.0
2	33.3	0.0	-	0.0
5	33.3	50.0	-	100.0
7	0.0	50.0	-	0.0
STRUCTUR METAL PRODS	N	8	2	0
Total	100.0%	100.0%	100.0%	-
2	37.5	50.0	-	-
4	37.5	0.0	0.0	-
5	12.5	50.0	0.0	-
6	12.5	0.0	0.0	-
TINSMITHING	N	1	2	0
Total	100.0%	100.0%	-	-
1	100.0	0.0	-	-
3	0.0	100.0	-	-
FOOD/DRINK/TOB RETAIL	N	6	1	5
Total	100.0%	100.0%	100.0%	100.0%
1	16.7	0.0	0.0	20.0
2	16.7	0.0	0.0	20.0
3	16.7	0.0	0.0	0.0
5	33.3	0.0	0.0	20.0
7	16.7	0.0	0.0	0.0
8	0.0	100.0	100.0	40.0
TEXTILES/SHOE RETAIL	N	1	1	2
Total	100.0%	100.0%	100.0%	100.0%
1	100.0	0.0	-	0.0
2	0.0	0.0	-	50.0
3	0.0	0.0	-	50.0
8	0.0	100.0	-	0.0
RESTAURANTS/DRINKING	N	0	1	0

TABLE 5.10B: INITIAL CAPITAL AMOUNT FROM OTHER SOURCES - DISTRIBUTION (%) BY SECTORS

SUBSECTOR	INITIAL CAPITAL\PARTNERS CONTRIBUTION	INITIAL CAPITAL\COMMERCIAL BANKS	INITIAL CAPITAL\GOVERNMENT	INITIAL CAPITAL\NGOs
Total	.	100.0%	.	.
4	.	100.0	.	.
SHOE REPAIR N	1	0	0	2
Total	100.0%	.	.	100.0%
2	100.0	.	.	50.0
3	0.0	.	.	50.0
ELECTRICAL REPAIR N	0	0	0	0
Total
MOTOR VEHICLE REPAIR N	1	2	0	1
Total	100.0%	100.0%	.	100.0%
2	100.0	0.0	.	0.0
3	0.0	50.0	.	0.0
4	0.0	50.0	.	0.0
5	0.0	0.0	.	100.0
WATCH\JEWELLERY RP N	0	0	0	0
Total
OTHERS N	2	1	0	1
Total	100.0%	100.0%	.	100.0%
1	50.0	0.0	.	0.0
2	50.0	0.0	.	0.0
5	0.0	100.0	.	100.0
TOTAL N	45	14	4	13
Total	100.0%	100.0%	100.0%	100.0%
1	26.7	0.0	0.0	7.7
2	37.8	7.1	25.0	23.1
3	11.1	21.4	0.0	15.4
4	6.7	14.3	25.0	0.0
5	13.3	21.4	0.0	38.5
6	2.2	7.1	25.0	0.0
7	2.2	14.3	0.0	0.0
8	0.0	14.3	25.0	15.4

SOURCE: SURVEY DATA 1992

KEY:
 Initial Capital/Partners Contribution; Initial Capital/Commercial Banks; Initial Capital/Government; Initial Capital/NGOs:
 1. Upto 1000 2. 1001 - 5000 3. 5001 - 10000 4. 10001 - 20000 5. 20001 - 50000 6. 50001 - 100000
 7. 100001 - 250000 8. 250001 - 500000 9. Above 500001

28% have between Ksh.10,000 and Ksh 50,000 and the rest over Ksh 50,000. These varied according to subsectors and towns studied. For instance, the structural metal products subsector in Nairobi had 66% of its enterprises making sales turnovers of between Ksh. 5,000 and Ksh. 50,000. In the trade and services sector, 25% of the textiles and shoe retail businesses in Meru had monthly sales of between Ksh. 20,000 and Ksh. 100,000 (see Table 5.15).

BUSINESS SAVING AND PROFITS

Savings and Profits made by enterprises could serve as indicators of management efficiency and also indicate whether these I/SSEs operate like their counterparts in formal sector with motives of making profit. Both savings and profits depend on the enterprise and market sizes as well as productivity. The enterprise ability to reinvest part of these in the business is also important. The larger the amount of savings and profits made the higher it is likely for the firm to reinvest part of these into the business. Entrepreneurs were asked to state the amount of savings made by the firm after total expenditures. Profits were derived by deducting total expenditures from sales volume per month. Thus the entrepreneurs indicated the average monthly savings while profits were derived from the data as differences between the expenditures and the total monthly sales volume.

The average monthly savings and profits for all the enterprises was Ksh. 3,025 and Ksh. 3,247 respectively as shown on Table 5.11 and 5.12. The median values for monthly savings and profit are Ksh. 1,500 and 1,670 respectively. The highest average monthly savings are in Eldoret (Ksh. 3,725) followed by Nairobi (Ksh.3,258) while the lowest are in Nyeri (Ksh. 1,909) followed by Meru (Ksh. 2,762) as indicated in Table 5.12. This does not show a definite relationship between average monthly savings and size of the towns.

However, data on profits tends to show some relationship with city size. For instance the highest average monthly profits are in Kisumu (Ksh. 5,956) followed by Mombasa (Ksh.3,945) and Nairobi (Ksh. 3,237) while the lowest are in Meru (Ksh.(-) 242) followed by Bungoma (Ksh. 151). This could be a reflection of market size and prices, management as well as the population size thereby implying some relationship with city size.

Subsector data shows the highest mean monthly savings are in structural metal production (Ksh. 6,565), metal furniture and fixtures (Ksh. 4,308) and electrical repair services (Ksh. 4,290) subsectors while the lowest are in shoe repair subsector (Ksh.1,013). Similarly, the highest profits are in structural metal production (Ksh. 10,315), food drink and tobacco retail (Ksh. 5,393), electrical repair (Ksh. 4,669) and metal furniture and fixtures (Ksh. 4,542) subsectors while the lowest are in watch and jewellery repair (Ksh. 711) as shown in Table 5.11.

In terms of gender, male owned enterprises recorded higher average monthly savings in all the towns except in Kisumu. However female owned enterprises had higher average monthly profits in all towns except in Eldoret and Nyeri towns. Overall female owned enterprises tend to make higher profits than those owned by males.

Distribution of monthly savings among the enterprises surveyed is given in Table 5.13 to 5.15, 10.7% of the enterprises had a monthly saving of over Ksh.5,000 out of which only 3.2% had monthly savings of over Ksh.10,000. Most of the enterprises had a monthly savings of upto Ksh. 1,000 (44.2%). However, these varied with subsectors. For instance the manufacturing sector had a relatively higher proportion of enterprises with monthly savings of over Ksh. 5,000. Furniture making, metal furniture and fixtures, and structural metal production enterprises had a monthly average savings of over Ksh. 5,000 accounting for 14.7%, 14.3% and 17.9% respectively. Electrical repair and motor vehicle repair subsectors in the service sector also showed a higher proportion of their enterprises with a monthly saving of over Ksh. 5,000 i.e 14.3% and 20.3% respectively.

Enterprises with over Ksh. 2,500 monthly profits accounted for 59.5% out of which 35.3% had monthly profits of over Ksh.5,000 which is above the average monthly profits. Distribution of enterprises with above the average monthly profits varied with subsectors. For instance, knitting, furniture making, metal furniture and fixtures, and structural metal production subsectors had 54.6%, 52.2%, 54% and 24.4% respectively of

their enterprises with monthly profits above Ksh.5,000. The trade and restaurant sector had more enterprises (43.8% to 54.7%) than the service sector i.e electrical repair (35.2%) and motor vehicle repair (48.8%), with monthly profits of over Ksh. 5,000.

Overall, the manufacturing subsector had a higher proportion of enterprises with a monthly profit of over Ksh. 5,000 which is above the mean for all enterprises surveyed. Subsector distribution of monthly savings levels differed according to towns studied. For instance, furniture making, metal furniture fixtures and structure metal production had 33%, 42% and 46% respectively in Nairobi, and 28%, 44% and 32% respectively in Kisumu falling within this category.

BUSINESS EXPENDITURES

Information on expenditures incurred by the enterprises in the sector is also a measure of financial size. Business expenditures serves as an indicator of working capital requirements by various subsectors. This would be useful to those agencies involved in promoting credit facilities to the I/SSEs sector especially as working capital.

Average monthly total expenditures for all enterprises was Ksh. 9,479 as indicated in Table 5.11 and median of Ksh. 3,630. These varied according to cities and subsectors. For instance average monthly expenditure in secondary towns of Bungoma (Ksh. 14,623), Meru (Ksh. 13,263) and Eldoret (Ksh. 11,244) were relatively higher as compared to larger towns of Nairobi (Ksh. 10,149), Mombasa (Ksh. 6,656) and Kisumu (Ksh. 7,565) as indicated in Table 5.12. This indicates that bigger towns tend to have a wider source of inputs required by the enterprises and that the presence of larger number of suppliers of inputs could bring down input prices and thus contribute to relatively lower average monthly expenditures.

Expenditures will also be determined by the nature of the business and therefore will vary according to subsectors. On the average, businesses in the manufacturing sector incurred higher mean monthly expenditures. For instance structural metal production, furniture making and metal furniture and fixtures respectively had mean monthly expenditures of Ksh. 15,033, 13,164 and 12,575 which are more than double of the other subsectors in the manufacturing sector as indicated in Table 5.11.

In the trade and restaurant sector, the highest mean monthly expenditures were in the restaurant and drinking subsector (Ksh. 15,152) followed by food drink and tobacco retail (Ksh. 9,473) subsector. Motor vehicle repair subsector had the highest mean monthly expenditures of (Ksh. 14,659) in the service sector as seen in Table 5.11. Higher expenditures in these subsectors could be explained by the fact that inputs required such as energy and other raw materials are relatively expensive as compared to other subsectors that incurred lower expenditures.

The distributions of mean monthly expenditure for the enterprises show that 25.2% of the businesses incurred less than Ksh. 1,000 in expenses per month and others (34.4%) spent between Ksh. 1,001 and Ksh. 5,000. Thus 59% of all the enterprises spent less than Ksh. 5,000 per month in expenditures as indicated in Tables 5.13 to 5.15 while 24.4% spent over Ksh 10,000 which is above the average observed among all enterprises studied. Furniture making, (35.5%), metal furniture fixtures (48.2%), structure metal products manufacturers (40.2%), motor vehicle repairs (38%), restaurants and drinking (30.6%) and food, drink and tobacco retail (24%) fell in the category of enterprises spending over Ksh. 10,000 per month. For example, in Nairobi between 17.1% and 39.4% of businesses in these subsectors fell within this category as indicated in Table 5.15.

Monthly expenditures for the enterprises included expenses on premise or site rent, tools, energy- electricity, gas, woodfuel and charcoal, water, wages and salaries, and raw materials which are given in Tables 5.16A to 5.17B. Other expenses included owners monthly salaries, household expenditures drawn from business earnings, licences and taxes.

Out of the total enterprises surveyed, 70.3% are paying rent. The mean monthly rent for the entire sample was Ksh. 579 (See Table 5.18A to 5.19B). These varied according to towns where, for instance, rents paid in Eldoret (Ksh. 771) were the highest followed by Nairobi while the lowest rents were in Nyeri (Ksh. 291).

TABLE 5.11: FINANCIAL SIZE INDICATORS BY SECTORS: MEAN VALUES (KSHS)

CITY	RESPONDENT SEX	BUSINESS			BUSINESS			BUSINESS			TOTAL		
		MONTHLY SAVINGS KSH	DAILY SALES KSH	MONTHLY SALES KSH	MEAN LABOUR PROD	MONTHLY PROFITS KSH	MONTHLY BUSINESS EXPENDITURE	MONTHLY SAVINGS KSH	DAILY SALES KSH	MONTHLY SALES KSH	MEAN LABOUR PROD	MONTHLY PROFITS KSH	MONTHLY BUSINESS EXPENDITURE
TAILORING	N	195	163	201	197	234	225						
Mean		2348.05	556.26	10519.30	4519.15	1893.11	7428.41						
KNITTING	N	20	23	25	24	27	27						
Mean		1440.00	335.87	5220.00	4158.33	1749.26	3084.07						
SHOEMAKING	N	132	137	134	134	159	158						
Mean		1986.52	343.18	10277.96	4119.31	2772.59	5926.61						
FURNITURE MAKING	N	265	173		248	307	302						
Mean		3848.11	930.30	16637.27	4910.22	761.01	13164.24						
METAL FURNITURE FIXS N		49	44	47	47	57	54						
Mean		4308.16	1616.36	19955.74	5391.03	4541.63	12574.94						
STRUCTUR METAL PRODS	N	106	74	113	110	125	127						
Mean		6565.09	1338.30	28306.43	6723.31	10315.45	15033.04						
TINSMITTING	N	60	57		64	70	70						
Mean		1985.83	535.35	6589.55	3274.11	1956.00	4351.14						
FOOD/DRINK/TOB RETAIL	N	285	309	298	292	341	299						
Mean		2937.79	1098.30	15675.72	11911.63	5392.64	9473.15						
TEXTILES/SHOE RETAIL	N	115	128	119	117	143	120						
Mean		2999.57	895.20	15152.10	9277.64	3171.36	11246.63						
RESTAURANTS/DRINKING N		72	76	66	65	80	72						
Mean		2432.36	970.46	18332.58	6017.69	1487.38	15152.22						
SHOE REPAIR	N	78	78	93	91	103	90						
Mean		1013.21	114.68	2630.97	2224.69	1248.06	1290.33						
ELECTRICAL REPAIR	N	21	17	22	21	27	24						
Mean		4290.48	997.65	11165.91	5003.17	4668.96	4982.83						
MOTOR VEHICLE REPAIR	N	64	49	60	60	76	71						
Mean		3975.00	1221.22	19691.67	5216.69	1851.02	14659.47						
WATCH/JEWELLERY RP	N	36	34	38	34	42	37						
Mean		1535.28	183.15	5430.26	4327.45	710.95	4770.00						
OTHERS	N	98	98	105	104	124	104						
Mean		2004.49	680.61	10649.05	7165.63	4288.86	5637.80						
TOTAL	N	1596	1460	1641	1608	1915	1780						
Mean		3024.67	817.40	14070.78	6486.31	3247.14	9478.59						

SOURCE: SURVEY DATA 1992

TABLE 5.12: FINANCIAL SIZE INDICATORS: MEAN VALUES (KSHS) BY TOWNS AND SEX

CITY	RESPONDENT SEX	BUSINESS			BUSINESS			BUSINESS			TOTAL		
		MONTHLY SAVINGS KSH	DAILY SALES KSH	MONTHLY SALES KSH	MEAN LABOUR PROD	MONTHLY PROFITS KSH	MONTHLY BUSINESS EXPENDITURE	MONTHLY SAVINGS KSH	DAILY SALES KSH	MONTHLY SALES KSH	MEAN LABOUR PROD	MONTHLY PROFITS KSH	MONTHLY BUSINESS EXPENDITURE
NAIROBI	0 N	0	0	0	0	0	0	0	0	0	0	0	0
	Mean												
	MALE N	507	433	524	513	605	560						
	Mean	3442.25	921.49	15103.11	4944.50	2985.30	10907.00						
	FEMALE N	114	114	119	116	138	117						
	Mean	2439.91	923.32	11448.74	8044.47	4342.21	6522.86						
	TOTAL N	621	547	643	629	743	677						
	Mean	3258.24	921.87	14426.80	5516.20	3237.33	10149.33						
	MALE N	171	150	184	181	211	200						
	Mean	3420.88	535.32	12257.59	4866.84	3743.82	7327.25						
MOMBASA	0 N	0	0	0	0	0	0	0	0	0	0	0	0
	Mean												
	FEMALE N	79	88	89	88	100	86						
	Mean	1768.23	372.54	9836.74	7726.65	4371.01	5097.31						
	TOTAL N	250	238	273	269	311	286						
	Mean	2898.64	475.13	11468.37	5802.39	3945.49	6656.71						
	MALE N	172	135	166	157	204	195						
	Mean	2470.17	702.67	12169.58	5492.74	3731.94	6455.56						
	FEMALE N	83	72	78	74	94	90						
	Mean	3391.57	1490.83	24651.28	14443.65	10908.88	9970.72						
KISUMU	0 N	0	0	0	0	0	0	0	0	0	0	0	0
	Mean												
	MALE N	255	207	244	231	298	285						
	Mean	2770.08	976.81	16159.63	8360.13	5995.81	7565.61						
	MALE N	98	106	91	89	115	110						
	Mean	4425.00	976.89	17842.64	9984.09	4061.37	10514.75						
	FEMALE N	53	59	44	44	58	46						
	Mean	2430.19	1115.85	14175.91	10806.59	452.36	12989.20						
	TOTAL N	151	165	135	133	173	156						
	Mean	3724.83	1026.58	11647.56	10256.19	2851.41	11244.39						
ELDORET	0 N	0	0	0	0	0	0	0	0	0	0	0	0
	Mean												
	MALE N	77	59	72	72	87	84						
	Mean	2124.68	403.73	9357.00	6583.81	2747.86	5174.29						
	FEMALE N	27	28	35	35	36	32						
	Mean	1292.96	155.36	4234.29	3548.57	1838.94	2562.44						
	TOTAL N	104	87	107	107	123	116						
	Mean	1908.75	323.79	7681.35	5590.98	2481.84	4453.78						
	MALE N	62	70	69	69	80	79						
	Mean	3157.26	654.57	14894.93	5458.75	-1225.65	14250.66						
MERU	0 N	0	0	0	0	0	0	0	0	0	0	0	0
	Mean												
	FEMALE N	19	20	19	19	21	18						
	Mean	1471.58	1008.25	12328.95	9175.44	3503.33	8926.67						
	TOTAL N	81	90	88	88	101	97						
	Mean	2761.85	733.17	14340.91	6261.21	-242.40	13262.70						
	MALE N	106	93	116	116	124	122						
	Mean	3352.92	833.16	17863.59	6107.74	745.96	16226.87						
	FEMALE N	28	33	35	35	42	41						
	Mean	1175.00	995.15	9611.43	7041.90	-1605.83	9849.88						
BUNGOMA	0 N	0	0	0	0	0	0	0	0	0	0	0	0
	Mean												
	TOTAL N	134	126	151	151	166	163						
	Mean	2897.84	875.59	15950.84	6324.27	150.93	14622.84						

SOURCE: SURVEY DATA 1992

TABLE 5.13: DISTRIBUTION OF FINANCIAL SIZE INDICATORS BY CITIES - DISTRIBUTION (%) (%)

CITY		BUSINESS MONTHLY SAVINGS KSH			BUSINESS DAILY SALES KSH			BUSINESS MONTHLY TOTAL SALES KSH			BUSINESS MONTHLY PROFITS KSH			TOTAL MONTHLY BUSINESS EXPENDITURE		
		KSH	100.0%		SALES KSH	100.0%		SALES KSH	100.0%		PRODL	100.0%		PRODL	100.0%	
NAIROBI	N	621	100.0%	547	643	100.0%	629	743	100.0%	677	743	100.0%	677	677	100.0%	677
	Total	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	1	19.3	65.6	58	37.5	58.3	98.3	4.5	24.2	33.8	8.5	9.4	18.3	13.9	20.6	30.6
	2	21.9	18.1	44	24.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3	8.1	4.4	4.0	18.7	0.0	0.0	10.8	13.9	18.3	9.4	18.3	13.9	20.6	30.6	30.6
	4	13.4	4.0	18.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	5	4.3	5	5	9.8	0.0	0.0	5.5	6.9	6.9	5.5	6.9	6.9	6.9	6.9	6.9
	6	22.2	44	2.5	2.5	0.0	0.0	24.6	12	12	24.6	12	12	12	12	12
	7	7.7	2.0	3	3	0.0	0.0	17.3	13	13	17.3	13	13	13	13	13
MOMBASA	N	250	100.0%	238	273	100.0%	269	311	100.0%	286	311	100.0%	286	286	100.0%	286
	Total	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	1	23.2	78.6	48	39.6	0.0	0.0	5.1	25.2	36.4	5.1	25.2	36.4	18.2	28.8	28.8
	2	24.4	13.9	3.4	28.2	0.0	0.0	9.8	18.2	18.2	9.8	18.2	18.2	22.1	22.1	22.1
	3	9.2	1.7	14.3	0.0	0.0	0.0	14.5	13.3	13.3	14.5	13.3	13.3	11.7	11.7	11.7
	4	13.2	0.0	11.4	0.0	0.0	0.0	7.7	6.3	6.3	7.7	6.3	6.3	3.1	3.1	3.1
	5	4.8	1.7	4	4	0.0	0.0	16.2	0.0	0.0	16.2	0.0	0.0	1.2	1.2	1.2
	6	18.0	4	4	4	0.0	0.0	12.4	0.0	0.0	12.4	0.0	0.0	0.0	0.0	0.0
	7	4.8	2.4	4	4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
KISUMU	N	255	100.0%	207	244	100.0%	231	298	100.0%	285	298	100.0%	285	285	100.0%	285
	Total	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	1	18.8	62.8	8.2	34.8	0.0	0.0	8.0	31.2	31.2	8.0	31.2	31.2	34.4	34.4	34.4
	2	19.6	15.5	3.9	21.7	0.0	0.0	5.0	11.2	11.2	5.0	11.2	11.2	16.2	16.2	16.2
	3	8.2	5.8	13.9	0.0	0.0	0.0	11.5	12.6	12.6	11.5	12.6	12.6	13.5	13.5	13.5
	4	16.5	1.9	6.8	2.9	0.0	0.0	4.0	10.2	10.2	4.0	10.2	10.2	8.3	8.3	8.3
	5	4.7	6.8	2.9	2.0	0.0	0.0	24.5	4	4	24.5	4	4	1.3	1.3	1.3
	6	19.6	2.9	2.0	2.0	0.0	0.0	16.5	7	7	16.5	7	7	2	2	2
	7	10.2	5	4	4	0.0	0.0	23.0	0.0	0.0	23.0	0.0	0.0	0.0	0.0	0.0
ELDORET	N	151	100.0%	165	135	100.0%	133	173	100.0%	156	173	100.0%	156	156	100.0%	156
	Total	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	1	19.2	60.6	3.7	36.3	0.0	0.0	5.4	27.6	27.6	5.4	27.6	27.6	34.4	34.4	34.4
	2	18.5	20.6	4.8	25.2	0.0	0.0	4.5	11.5	11.5	4.5	11.5	11.5	16.2	16.2	16.2
	3	3.3	4.8	4.2	14.1	0.0	0.0	8.0	11.5	11.5	8.0	11.5	11.5	13.5	13.5	13.5
	4	15.2	2.4	2.4	12.6	0.0	0.0	2.7	8.3	8.3	2.7	8.3	8.3	5.6	5.6	5.6
	5	4.6	5.5	6.7	6.7	0.0	0.0	29.5	3.8	3.8	29.5	3.8	3.8	8.3	8.3	8.3
	6	22.5	6	1.5	1.5	0.0	0.0	23.2	1.3	1.3	23.2	1.3	1.3	1.3	1.3	1.3
	7	10.6	1.2	0.0	0.0	0.0	0.0	25.2	6	6	25.2	6	6	2	2	2
NYERI	N	104	100.0%	87	107	100.0%	107	123	100.0%	116	123	100.0%	116	116	100.0%	116
	Total	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	1	31.7	81.6	3.7	3.7	100.0	0.0	9.9	21.6	21.6	9.9	21.6	21.6	53.4	53.4	53.4
	2	25.0	14.9	59.8	0.0	0.0	0.0	14.3	12.1	12.1	14.3	12.1	12.1	12.1	12.1	12.1
	3	7.7	0.0	19.6	0.0	0.0	0.0	14.3	12.1	12.1	14.3	12.1	12.1	12.1	12.1	12.1
	4	15.2	2.4	2.4	12.6	0.0	0.0	2.7	8.3	8.3	2.7	8.3	8.3	5.6	5.6	5.6
	5	4.6	5.5	6.7	6.7	0.0	0.0	29.5	3.8	3.8	29.5	3.8	3.8	8.3	8.3	8.3
	6	22.5	6	1.5	1.5	0.0	0.0	23.2	1.3	1.3	23.2	1.3	1.3	2	2	2
	7	10.6	1.2	0.0	0.0	0.0	0.0	25.2	6	6	25.2	6	6	2	2	2

SOURCE: SURVEY DATA 1992

KEY

Business Monthly Savings: Business Daily Sales, Business Monthly Profits
Ksh. 1 Upto 500 2 501 - 1000 3 1001 - 1500 4 1501 - 2000 5 2001 - 2500
6 2501 - 5000 7 5001 - 10000 8 10001 - 15000 9 Above 15000
Business Daily Sales Ksh. 1 Upto 500 2 501 - 1000 3 1001 - 1500 4 1501 - 2000 5 2001 - 2500
6 2501 - 5000 7 5001 - 10000 8 10001 - 15000 9 Above 15000
Business Total Monthly Sales: Profit (Monthly Labour Productivity): Total Monthly Business Expenditure
Ksh. 1 Upto 1000 2 1001 - 5000 3 5001 - 10000 4 10001 - 20000 5 20001 - 50000
6 50001 - 100000 7 100001 - 250000 8 250001 - 500000 9 Above 500000
Profit (Monthly Labour Productivity): 1 Upto 1000 2 1001 - 5000 3 5001 - 10000 4 10001 - 20000 5 20001 - 50000
6 50001 - 100000 7 100001 - 250000 8 250001 - 500000 9 Above 500000
Business Monthly Profits Ksh. 1 Upto 500 2 501 - 1000 3 1001 - 1500 4 1501 - 2000 5 2001 - 2500
6 2501 - 5000 7 5001 - 10000 8 10001 - 15000 9 Above 15000
Total Monthly Business Expenditure: 1 Upto 1000 2 1001 - 5000 3 5001 - 10000 4 10001 - 20000
5 20001 - 50000 6 50001 - 100000 7 100001 - 250000 8 250001 - 500000 9 Above 500000

TABLE 5.14: FINANCIAL SIZE INDICATORS - DISTRIBUTION (%) BY SECTOR

SUBSECTOR	BUSINESS MONTHLY SAVINGS KSH			BUSINESS DAILY SALES KSH			BUSINESS MONTHLY SALES KSH			BUSINESS MONTHLY PROFITS KSH			TOTAL MONTHLY BUSINESS EXPENDITURE		
	N	100.0%	100.0%	N	100.0%	100.0%	N	100.0%	100.0%	N	100.0%	100.0%	N	100.0%	100.0%
TAILORING															
Total	N	195	163	201	197	234	225								
0	0	0.0	0.0	0.0	1.5	0.0	0.0								
1	1	26.2	79.1	5.5	98.5	9.5	23.6								
2	2	23.6	11.0	41.8	0.0	10.9	32.9								
3	3	7.7	4.3	31.3	0.0	7.5	24.4								
4	4	16.9	1.8	12.4	0.0	12.2	11.1								
5	5	4.1	6	7.0	0.0	9.5	7.1								
6	6	14.9	1.8	1.5	0.0	29.3	4								
7	7	3.6	6	0.0	0.0	12.2	4								
8	8	3.1	6	5	0.0	8.8	0.0								
KNITTING	N	20	23	25	24	27	27								
Total	N	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								
1	1	25.0	91.3	0.0	100.0	13.6	25.9								
2	2	30.0	0.0	68.0	0.0	4.5	63.0								
3	3	10.0	4.3	28.0	0.0	0.0	3.7								
4	4	20.0	4.3	4.0	0.0	22.7	7.4								
5	5	5.0	0.0	0.0	0.0	4.5	0.0								
6	6	10.0	0.0	0.0	0.0	45.5	0.0								
7	7	0.0	0.0	0.0	0.0	9.1	0.0								
SHOEMAKING	N	132	137	134	134	159	158								
Total	N	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								
1	1	30.3	83.2	5.2	100.0	9.0	35.4								
2	2	32.6	10.2	51.5	0.0	8.1	38.6								
3	3	8.3	2.2	21.6	0.0	15.3	12.0								
4	4	5.3	3.6	11.2	0.0	14.4	5.1								
5	5	1.5	0.0	6.0	0.0	8.1	7.6								
6	6	13.6	7	3.7	0.0	22.5	6								
7	7	5.3	0.0	7	0.0	9.9	6								
8	8	3.0	0.0	0.0	0.0	12.6	0.0								
FURNITURE MAKING	N	265	173	253	248	307	302								
Total	N	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								
0	0	0.0	0.0	2.4	0.0	0.0	0.0								
1	1	14.7	54.9	2.4	97.6	2.8	10.9								
2	2	19.2	27.7	23.7	0.0	6.1	31.5								
3	3	9.8	4.6	26.9	0.0	5.6	22.2								
4	4	16.6	4.0	28.1	0.0	7.8	22.2								
5	5	3.8	6	15.4	0.0	2.8	9.6								
6	6	21.1	5.2	2.4	0.0	22.8	1.7								
7	7	11.3	2.9	4	0.0	27.8	2.0								
8	8	3.4	0.0	8	0.0	24.4	0.0								
METAL FURNITURE	N	49	44	47	47	57	54								
Total	N	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								
0	0	0.0	0.0	0.0	6.4	0.0	0.0								
1	1	6.1	34.1	4.3	93.6	5.4	5.6								
2	2	16.3	40.9	21.3	0.0	2.7	16.7								
3	3	4.1	4.5	14.9	0.0	2.7	29.6								
4	4	20.4	6.8	27.7	0.0	8.1	29.6								
5	5	8.2	0.0	25.5	0.0	2.7	16.7								
6	6	30.6	9.1	4.3	0.0	24.3	1.9								

TABLE 5.14: FINANCIAL SIZE INDICATORS - DISTRIBUTION (%) BY SECTOR

SUBSECTOR	BUSINESS MONTHLY SAVINGS KSH			BUSINESS DAILY SALES KSH			BUSINESS MONTHLY SALES KSH			BUSINESS MONTHLY PROFITS KSH			TOTAL MONTHLY BUSINESS EXPENDITURE		
	N	100.0%	100.0%	N	100.0%	100.0%	N	100.0%	100.0%	N	100.0%	100.0%	N	100.0%	100.0%
STRUCTURE METAL PRODS															
Total	N	106	74	113	110	125	127								
0	0	0.0	0.0	0.0	0.0	0.0	0.0								
1	1	12.3	55.4	5.3	96.4	6.1	13.4								
2	2	12.3	24.3	19.5	0.0	4.9	31.5								
3	3	8.5	5.4	21.2	0.0	3.7	15.0								
4	4	11.3	4.1	24.8	0.0	9.8	18.9								
5	5	2.8	2.7	22.1	0.0	11.0	17.3								
6	6	34.9	2.7	1.8	0.0	20.7	2.4								
7	7	9.4	4.1	2.7	0.0	19.5	8								
8	8	8.5	1.4	1.8	0.0	24.4	8								
9	9	0.0	0.0	9	0.0	0.0	0.0								
TINSMITHING	N	60	57	67	64	70	70								
Total	N	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								
0	0	0.0	0.0	0.0	1.6	0.0	0.0								
1	1	28.3	75.4	7.5	98.4	5.9	37.1								
2	2	30.0	14.0	46.3	0.0	5.9	37.1								
3	3	6.7	5.3	32.8	0.0	13.7	12.9								
4	4	15.0	0.0	10.4	0.0	13.7	11.4								
5	5	1.7	0.0	3.0	0.0	5.9	1.4								
6	6	10.0	5.3	0.0	0.0	39.2	0.0								
7	7	6.7	0.0	0.0	0.0	9.8	0.0								
8	8	1.7	0.0	0.0	0.0	5.9	0.0								
FOOD/DRINK/TOB RETAIL	N	285	309	298	292	341	299								
Total	N	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								
0	0	0.0	0.0	0.0	2.1	0.0	0.0								
1	1	20.0	60.5	5.4	97.9	3.1	31.4								
2	2	23.5	16.5	37.6	0.0	11.6	34.4								
3	3	7.4	4.9	21.1	0.0	7.0	10.0								
4	4	13.0	6.1	12.8	0.0	9.7	11.7								
5	5	4.9	2.3	16.8	0.0	4.7	8.7								
6	6	20.4	6.5	5.7	0.0	20.2	2.3								
7	7	7.0	1.9	7	0.0	17.4	1.0								
8	8	3.9	1.3	0.0	0.0	26.4	3								
TEXTILES/SHOE RETAIL	N	115	128	119	117	143	120								
Total	N	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								
0	0	0.0	0.0	0.0	9	0.0	0.0								
1	1	16.5	60.2	5.9	99.1	4.0	19.2								
2	2	25.2	20.3	28.6	0.0	11.9	33.3								
3	3	8.7	4.7	34.5	0.0	5.9	23.3								
4	4	13.9	5.5	16.0	0.0	4.0	15.8								
5	5	6.1	0.0	9.2	0.0	4.0	7.5								
6	6	20.0	7.0	3.4	0.0	26.7	0.0								
7	7	6.1	2.3	2.5	0.0	24.8	0.0								
8	8	3.5	0.0	0.0	0.0	18.8	0.0								
9	9	0.0	0.0	0.0	0.0	0.0	8								
RESTAURANTS/DRINKING	N	72	76	66	65	80	72								
Total	N	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								

TABLE 5.14: FINANCIAL SIZE INDICATORS - DISTRIBUTION (%) BY SECTOR

SUBSECTOR	BUSINESS MONTHLY SAVINGS				BUSINESS DAILY SALES KSH				BUSINESS TOTAL MONTHLY SALES KSH				BUSINESS MONTHLY PROFITS KSH				TOTAL MONTHLY BUSINESS EXPENDITURE			
	N	KSH	100.0%		N	KSH	100.0%		N	KSH	100.0%		N	KSH	100.0%		N	KSH	100.0%	
OTHERS	1	23.6	0.0	0.0	1	65.8	0.0	0.0	1	42.3	98.7	100.0%	1	42.3	98.7	100.0%	1	42.3	98.7	100.0%
	2	16.7	19.7	21.2	0.0	0.0	0.0	0.0	2	33.3	1.3	76.3	0.0	26.5	15.7	60.0	2	33.3	1.3	76.3
	3	6.9	1.3	28.8	0.0	7.5	1.3	15.3	3	11.5	0.0	4.3	0.0	19.3	1.1	1.1	3	11.5	0.0	4.3
	4	18.1	3.9	30.3	0.0	7.5	1.3	18.1	4	1.3	0.0	2.2	0.0	13.3	1.1	0.0	4	1.3	0.0	2.2
	5	2.8	1.3	9.1	0.0	3.8	0.0	6.9	5	2.6	0.0	0.0	0.0	3.6	0.0	0.0	5	2.6	0.0	0.0
	6	20.8	3.9	4.5	0.0	20.8	0.0	2.8	6	7.7	0.0	0.0	0.0	19.3	0.0	0.0	6	7.7	0.0	0.0
	7	11.1	1.3	0.0	0.0	26.4	1.4	1.4	7	1.3	0.0	0.0	0.0	1.2	0.0	0.0	7	1.3	0.0	0.0
	8	0.0	2.6	1.5	0.0	28.3	1.4	1.4	8	0.0	0.0	0.0	0.0	1.2	0.0	0.0	8	0.0	0.0	0.0
	Total	78	100.0%	100.0%	93	103	100.0%	90	Total	78	100.0%	100.0%	157	100.0%	60.0	100.0%	Total	78	100.0%	100.0%
	1	42.3	98.7	17.2	0.0	100.0%	100.0%	100.0%	1	42.3	98.7	100.0%	100.0%	100.0%	100.0%	60.0	1	42.3	98.7	100.0%
SHOE REPAIR	1	4.8	64.7	0.0	0.0	0.0	0.0	20.8	1	4.8	64.7	0.0	0.0	0.0	0.0	20.8	1	4.8	64.7	0.0
	2	14.3	23.5	36.4	0.0	0.0	0.0	37.5	2	14.3	23.5	36.4	0.0	0.0	0.0	37.5	2	14.3	23.5	36.4
	3	0.0	5.9	40.9	0.0	5.9	0.0	25.0	3	0.0	5.9	40.9	0.0	5.9	0.0	25.0	3	0.0	5.9	40.9
	4	19.0	0.0	13.6	0.0	11.8	0.0	12.5	4	19.0	0.0	13.6	0.0	11.8	0.0	12.5	4	19.0	0.0	13.6
	5	9.5	0.0	4.5	0.0	0.0	0.0	4.2	5	9.5	0.0	4.5	0.0	0.0	0.0	4.2	5	9.5	0.0	4.5
	6	38.1	0.0	4.5	0.0	47.1	0.0	0.0	6	38.1	0.0	4.5	0.0	47.1	0.0	0.0	6	38.1	0.0	4.5
	7	9.5	5.9	0.0	0.0	17.6	0.0	0.0	7	9.5	5.9	0.0	0.0	17.6	0.0	0.0	7	9.5	5.9	0.0
	8	4.8	0.0	0.0	0.0	17.6	0.0	0.0	8	4.8	0.0	0.0	0.0	17.6	0.0	0.0	8	4.8	0.0	0.0
	Total	64	100.0%	100.0%	60	76	100.0%	71	Total	64	100.0%	100.0%	76	100.0%	100.0%	71	Total	64	100.0%	100.0%
	1	4.8	64.7	0.0	0.0	0.0	0.0	20.8	1	4.8	64.7	0.0	0.0	0.0	0.0	20.8	1	4.8	64.7	0.0
ELECTRICAL REPAIR	1	6.3	55.1	3.3	91.7	2.4	16.9	0.0	1	6.3	55.1	3.3	91.7	2.4	16.9	0.0	1	6.3	55.1	3.3
	2	15.6	16.3	25.0	0.0	2.4	26.8	0.0	2	15.6	16.3	25.0	0.0	2.4	26.8	0.0	2	15.6	16.3	25.0
	3	7.8	6.1	21.7	0.0	0.0	18.3	0.0	3	7.8	6.1	21.7	0.0	0.0	18.3	0.0	3	7.8	6.1	21.7
	4	9.4	6.1	25.0	0.0	17.1	15.5	0.0	4	9.4	6.1	25.0	0.0	17.1	15.5	0.0	4	9.4	6.1	25.0
	5	3.1	0.0	18.3	0.0	4.9	18.3	0.0	5	3.1	0.0	18.3	0.0	4.9	18.3	0.0	5	3.1	0.0	18.3
	6	37.5	12.2	3.3	0.0	24.4	1.4	0.0	6	37.5	12.2	3.3	0.0	24.4	1.4	0.0	6	37.5	12.2	3.3
	7	15.6	4.1	3.3	0.0	24.4	2.8	0.0	7	15.6	4.1	3.3	0.0	24.4	2.8	0.0	7	15.6	4.1	3.3
	8	4.7	0.0	0.0	0.0	24.4	0.0	0.0	8	4.7	0.0	0.0	0.0	24.4	0.0	0.0	8	4.7	0.0	0.0
	Total	36	100.0%	100.0%	38	42	100.0%	37	Total	36	100.0%	100.0%	42	100.0%	100.0%	37	Total	36	100.0%	100.0%
	1	41.7	94.1	10.5	100.0	8.8	54.1	0.0	1	41.7	94.1	10.5	100.0	8.8	54.1	0.0	1	41.7	94.1	10.5
MOTOR VEHICLE REPAIR	1	6.3	55.1	3.3	91.7	2.4	16.9	0.0	1	6.3	55.1	3.3	91.7	2.4	16.9	0.0	1	6.3	55.1	3.3
	2	15.6	16.3	25.0	0.0	2.4	26.8	0.0	2	15.6	16.3	25.0	0.0	2.4	26.8	0.0	2	15.6	16.3	25.0
	3	7.8	6.1	21.7	0.0	0.0	18.3	0.0	3	7.8	6.1	21.7	0.0	0.0	18.3	0.0	3	7.8	6.1	21.7
	4	9.4	6.1	25.0	0.0	17.1	15.5	0.0	4	9.4	6.1	25.0	0.0	17.1	15.5	0.0	4	9.4	6.1	25.0
	5	3.1	0.0	18.3	0.0	4.9	18.3	0.0	5	3.1	0.0	18.3	0.0	4.9	18.3	0.0	5	3.1	0.0	18.3
	6	37.5	12.2	3.3	0.0	24.4	1.4	0.0	6	37.5	12.2	3.3	0.0	24.4	1.4	0.0	6	37.5	12.2	3.3
	7	15.6	4.1	3.3	0.0	24.4	2.8	0.0	7	15.6	4.1	3.3	0.0	24.4	2.8	0.0	7	15.6	4.1	3.3
	8	4.7	0.0	0.0	0.0	24.4	0.0	0.0	8	4.7	0.0	0.0	0.0	24.4	0.0	0.0	8	4.7	0.0	0.0
	Total	36	100.0%	100.0%	38	42	100.0%	37	Total	36	100.0%	100.0%	42	100.0%	100.0%	37	Total	36	100.0%	100.0%
	1	41.7	94.1	10.5	100.0	8.8	54.1	0.0	1	41.7	94.1	10.5	100.0	8.8	54.1	0.0	1	41.7	94.1	10.5
WATCH/JEWELLERY RP	1	19.4	5.9	65.8	0.0	8.8	35.1	0.0	1	19.4	5.9	65.8	0.0	8.8	35.1	0.0	1	19.4	5.9	65.8
	2	8.3	0.0	13.2	0.0	23.5	5.4	0.0	2	8.3	0.0	13.2	0.0	23.5	5.4	0.0	2	8.3	0.0	13.2
	3	11.1	0.0	5.3	0.0	23.5	2.7	0.0	3	11.1	0.0	5.3	0.0	23.5	2.7	0.0	3	11.1	0.0	5.3
	4	5.6	0.0	5.3	0.0	14.7	0.0	0.0	4	5.6	0.0	5.3	0.0	14.7	0.0	0.0	4	5.6	0.0	5.3
	5	5.6	0.0	8.8	0.0	8.8	0.0	0.0	5	5.6	0.0	8.8	0.0	8.8	0.0	0.0	5	5.6	0.0	8.8
	6	8.3	0.0	0.0	0.0	8.8	2.7	0.0	6	8.3	0.0	0.0	0.0	8.8	2.7	0.0	6	8.3	0.0	0.0
	7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7	0.0	0.0	0.0
	8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8	0.0	0.0	0.0
	Total	36	100.0%	100.0%	38	42	100.0%	37	Total	36	100.0%	100.0%	42	100.0%	100.0%	37	Total	36	100.0%	100.0%
	1	41.7	94.1	10.5	100.0	8.8	54.1	0.0	1	41.7	94.1	10.5	100.0	8.8	54.1	0.0	1	41.7	94.1	10.5

SOURCE: SURVEY DATA 1992

KEY:

Business Monthly Savings: Business Daily Sales; Business Monthly Profits Ksh: 1. Up to 500 2. 501 - 1000
3. 1001 - 1500 4. 1501 - 2000 5. 2001 - 2500 6. 2501 - 5000 7. 5001 - 10000
8. 10001 - 15000 9. Above 15001
Business Daily Sales Ksh: 1. Up to 500 2. 501 - 1000 3. 1001 - 1500 4. 1501 - 2000 5. 2001 - 2500
6. 2501 - 5000 7. 5001 - 10000 8. 10001 - 15000 9. Above 15001
Business Total Monthly Sales/Prod(Monthly Labour Productivity): Total Monthly Business Expenditure
Ksh: 1. Up to 1000 2. 1001 - 5000 3. 5001 - 10000 4. 10001 - 20000 5. 20001 - 50000 6. 50001 - 100000 7. 100001 - 250000 8. 250001 - 500000 9. Above 500000
Prod (Monthly Labour Productivity): 1. Up to 1000 2. 1001 - 5000 3. 5001 - 10000 4. 10001 - 20000
5. 20001 - 50000 6. 50001 - 100000 7. 100001 - 250000 8. 250001 - 500000 9. Above 500000
Total Monthly Business Expenditure: 1. Up to 1000 2. 1001 - 5000 3. 5001 - 10000 4. 10001 - 20000
5. 20001 - 50000 6. 50001 - 100000 7. 100001 - 250000 8. 250001 - 500000 9. Above 500000

TABLE 5.15: FINANCIAL SIZE INDICATORS - DISTRIBUTION (%) BY CITIES AND SECTORS

CITY	SUBSECTOR	BUSINESS MONTHLY SAVINGS KSH	BUSINESS DAILY SALES KSH	BUSINESS MONTHLY SALES KSH	BUSINESS MONTHLY PROFITS KSH	BUSINESS MONTHLY EXPENDITURE	TOTAL MONTHLY BUSINESS
NAIROBI	TAILORING	58	54	57	55	70	66
Total	N	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0	0.0	0.0	0.0	1.8	0.0	0.0
	1	19.0	79.6	1.8	98.2	4.7	25.8
	2	25.9	3.7	50.9	0.0	9.3	39.4
	3	6.9	7.4	33.3	0.0	14.0	19.7
	4	15.5	3.7	8.8	0.0	11.6	12.1
	5	5.2	0.0	5.3	0.0	11.6	3.0
	6	20.7	3.7	0.0	0.0	25.6	0.0
	7	3.4	0.0	0.0	0.0	14.0	0.0
	8	1.7	0.0	0.0	0.0	4.7	0.0
	9	1.7	1.9	0.0	0.0	4.7	0.0
	KNITTING	9	9	9	9	9	10
Total	N	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	44.4	100.0	0.0	100.0	0.0	20.0
	2	0.0	0.0	55.6	0.0	0.0	70.0
	3	11.1	0.0	33.3	0.0	0.0	0.0
	4	11.1	0.0	0.0	0.0	25.0	10.0
	5	11.1	0.0	0.0	0.0	12.5	0.0
	6	22.2	0.0	0.0	0.0	50.0	0.0
	7	0.0	0.0	0.0	0.0	12.5	0.0
	SHOEMAKING	52	44	51	51	58	56
Total	N	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	34.6	93.2	3.9	100.0	4.8	35.7
	2	34.6	4.5	54.9	0.0	9.5	41.1
	3	13.5	0.0	29.4	0.0	23.8	14.3
	4	3.8	2.3	5.9	0.0	16.7	1.8
	5	0.0	0.0	0.0	0.0	7.1	7.1
	6	13.5	0.0	5.9	0.0	14.3	0.0
	7	0.0	0.0	0.0	0.0	14.3	0.0
	8	0.0	0.0	0.0	0.0	2.4	0.0
	9	0.0	0.0	0.0	0.0	7.1	0.0
	FURNITURE MAKING	144	100	139	136	169	164
Total	N	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0	0.0	0.0	0.0	7	0.0	0.0
	1	13.2	51.0	1.4	99.3	4.3	6.1
	2	20.1	26.0	23.0	0.0	5.3	31.1
	3	6.3	6.0	27.3	0.0	6.4	25.0
	4	17.4	5.0	32.4	0.0	6.4	22.0
	5	2.8	1.0	12.9	0.0	2.1	12.2
	6	23.6	7.0	1.4	0.0	21.3	1.2
	7	13.9	4.0	7	0.0	25.5	2.4
	8	7	0.0	7	0.0	12.8	0.0
	9	2.1	0.0	0.0	0.0	16.0	0.0
	METAL FURNITURE/FIXS	31	30	30	30	36	33
Total	N	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0	0.0	0.0	0.0	6.7	0.0	0.0
	1	6.5	33.3	6.7	93.3	0.0	6.1
	2	16.1	33.3	16.7	0.0	4.0	15.2
	3	6.5	6.7	20.0	0.0	4.0	39.4

TABLE 5.15: FINANCIAL SIZE INDICATORS - DISTRIBUTION (%) BY CITIES AND SECTORS

CITY	SUBSECTOR	BUSINESS MONTHLY SAVINGS KSH	BUSINESS DAILY SALES KSH	BUSINESS MONTHLY SALES KSH	BUSINESS MONTHLY PROFITS KSH	BUSINESS MONTHLY EXPENDITURE	TOTAL MONTHLY BUSINESS
NAIROBI	RESTAURANTS/DRINKING	34	35	31	31	14.3	35
Total	N	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	20.6	57.1	0.0	100.0	4.0	11.4
	2	11.8	22.9	19.4	0.0	0.0	34.3
	3	8.8	2.9	25.8	0.0	4.0	20.0
	4	17.6	5.7	35.5	0.0	8.0	14.3
	5	2.9	0.0	9.7	0.0	0.0	11.4
	6	26.5	5.7	6.5	0.0	28.0	2.9
	7	11.8	2.9	0.0	0.0	24.0	2.9
	8	0.0	2.9	3.2	0.0	20.0	2.9
	9	0.0	0.0	0.0	0.0	12.0	0.0
	SHOE REPAIR	30	27	37	35	39	32
Total	N	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	36.7	100.0	21.6	100.0	12.9	65.6
	2	43.3	0.0	73.0	0.0	19.4	31.3
	3	6.7	0.0	2.7	0.0	29.0	3.1
	4	3.3	0.0	2.7	0.0	9.7	0.0
	6	10.0	0.0	0.0	0.0	22.6	0.0
	7	0.0	0.0	0.0	0.0	3.2	0.0
	8	0.0	0.0	0.0	0.0	3.2	0.0
	ELECTRICAL REPAIR	11	8	12	12	14	12
Total	N	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	9.1	87.5	0.0	100.0	0.0	25.0
	2	18.2	0.0	33.3	0.0	0.0	50.0
	3	0.0	0.0	41.7	0.0	0.0	16.7
	4	18.2	0.0	16.7	0.0	10.0	8.3
	6	27.3	0.0	8.3	0.0	40.0	0.0
	7	18.2	12.5	0.0	0.0	30.0	0.0
	8	0.0	0.0	0.0	0.0	10.0	0.0
	9	9.1	0.0	0.0	0.0	10.0	0.0
	MOTOR VEHICLE REPAIR	26	19	22	22	31	28
Total	N	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0	0.0	0.0	0.0	13.6	0.0	0.0
	1	7.7	52.6	0.0	86.4	0.0	14.3
	2	15.4	21.1	31.8	0.0	0.0	50.0
	3	3.8	10.5	36.4	0.0	0.0	14.3
	4	3.8	5.3	9.1	0.0	33.3	3.6
	5	7.7	0.0	18.2	0.0	6.7	10.7
	6	46.2	10.5	4.5	0.0	33.3	0.0
	7	11.5	0.0	0.0	0.0	13.3	7.1
	9	3.8	0.0	0.0	0.0	13.3	0.0
	WATCH/JEWELLERY RP	13	13	16	15	17	12
Total	N	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	30.8	100.0	12.5	100.0	12.5	58.3
	2	23.1	0.0	81.3	0.0	12.5	41.7
	3	23.1	0.0	6.3	0.0	25.0	0.0
	4	7.7	0.0	0.0	0.0	25.0	0.0
	5	15.4	0.0	0.0	0.0	12.5	0.0
	6	0.0	0.0	0.0	0.0	12.5	0.0

TABLE 5.15: FINANCIAL SIZE INDICATORS - DISTRIBUTION (%) BY CITIES AND SECTORS										
CITY	SUBSECTOR	BUSINESS MONTHLY SAVINGS			BUSINESS MONTHLY SALES			BUSINESS MONTHLY PROFITS		
		KSH	DAILY	TOTAL	KSH	DAILY	TOTAL	KSH	DAILY	TOTAL
MOMBASA	OTHERS	N	45	44	49	48	54	44	48	54
	Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0		0.0	0.0	0.0	2.1	0.0	0.0	2.1	0.0
	1		24.4	63.6	12.2	97.9	7.5	40.9	36	35
	2		13.3	25.0	42.9	0.0	12.5	40.9	100.0%	100.0%
	3		6.7	6.8	14.3	0.0	7.5	9.1	0.0	0.0
	4		22.2	2.3	18.4	0.0	7.5	2.3	13.9	2.8
	5		8.9	0.0	10.2	0.0	2.5	2.3	25.0	27.8
	6		17.8	0.0	0.0	0.0	22.5	0.0	19.4	0.0
	7		6.7	2.3	2.0	0.0	20.0	2.3	11.1	0.0
MOMBASA	TAILORING	N	38	31	42	42	48	46	42	48
	Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1		31.6	80.6	7.1	100.0	3.0	19.6	100.0%	100.0%
	2		23.7	16.1	38.1	0.0	18.2	34.8	25.0	0.0
	3		5.3	3.2	38.1	0.0	9.1	37.0	75.0	0.0
	4		21.1	0.0	9.5	0.0	12.1	6.5	0.0	0.0
	5		2.6	0.0	7.1	0.0	9.1	2.2	0.0	0.0
	6		10.5	0.0	0.0	0.0	33.3	0.0	30.0	0.0
	7		2.6	0.0	0.0	0.0	12.1	0.0	50.0	0.0
	8		2.6	0.0	0.0	0.0	0.0	0.0	10.0	0.0
MOMBASA	KNITTING	N	1	2	2	1	2	2	1	2
	Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1		0.0	100.0	0.0	100.0	50.0	0.0	11	9
	2		100.0	0.0	0.0	0.0	0.0	50.0	27.3	28.6
	3		0.0	0.0	100.0	0.0	0.0	50.0	54.5	0.0
	4		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	5		0.0	0.0	0.0	0.0	50.0	0.0	11.1	42.9
	6		28	31	27	27	36	36	0.0	0.0
	7		42.9	87.1	7.4	100.0	12.5	38.9	9.1	0.0
	8		25.0	9.7	51.9	0.0	4.2	41.7	11.1	0.0
MOMBASA	SHOEMAKING	N	7.1	0.0	18.5	0.0	8.3	11.1	0.0	0.0
	Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1		7.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2		0.0	3.2	18.5	0.0	12.5	5.6	0.0	0.0
	3		0.0	0.0	3.7	0.0	16.7	2.8	0.0	0.0
	4		17.9	0.0	0.0	0.0	29.2	0.0	9.1	0.0
	5		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	7		0.0	0.0	0.0	0.0	4.2	0.0	0.0	0.0
	8		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
MOMBASA	STRUCTURAL METAL PRODSN	N	10	8	11	11	14	11	13	14
	Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2		0.0	0.0	18.2	0.0	0.0	18.2	0.0	0.0
	3		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4		30.0	0.0	27.3	0.0	11.1	27.3	0.0	0.0
	5		0.0	0.0	54.5	0.0	22.2	45.5	0.0	0.0
	6		50.0	0.0	0.0	0.0	0.0	22.2	0.0	0.0
	7		10.0	0.0	0.0	0.0	0.0	11.1	0.0	0.0
	8		10.0	0.0	0.0	0.0	0.0	11.1	0.0	0.0
MOMBASA	METAL FURNITURE/FIXS	N	7	5	7	7	8	7	7	8
	Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2		28.6	40.0	14.3	0.0	0.0	28.6	0.0	0.0
	3		0.0	0.0	14.3	0.0	0.0	12.5	0.0	0.0
	4		42.9	20.0	28.6	0.0	14.3	37.5	0.0	0.0
	5		0.0	0.0	42.9	0.0	0.0	25.0	0.0	0.0
	6		28.6	0.0	0.0	0.0	14.3	0.0	0.0	0.0
	7		0.0	0.0	0.0	0.0	14.3	0.0	0.0	0.0
	8		0.0	0.0	0.0	0.0	14.3	0.0	0.0	0.0
MOMBASA	FURNITURE MAKING	N	36	19	36	35	41	36	35	41
	Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	1		13.9	63.2	2.8	97.1	0.0	12.2	2.8	97.1
	2		25.0	21.1	27.8	0.0	3.4	26.8	0.0	3.4
	3		19.4	5.3	10.3	0.0	10.3	19.5	0.0	10.3
	4		11.1	0.0	25.0	0.0	10.3	34.1	0.0	10.3
	5		2.8	0.0	16.7	0.0	3.4	2.4	0.0	3.4
	6		11.1	5.3	5.6	0.0	20.7	4.9	0.0	20.7
	7		5.6	5.3	0.0	0.0	34.5	0.0	0.0	34.5
MOMBASA	FOOD/DRINK/TOB RETAIL	N	66	66	62	62	71	62	62	71
	Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1		16.4	83.3	1.6	100.0	0.0	32.2	1.6	100.0
	2		23.6	10.6	43.5	0.0	10.7	39.0	10.6	10.7
	3		10.9	3.0	32.3	0.0	8.9	15.3	3.0	8.9
	4		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	5		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	7		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	8		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

TABLE 5.15: FINANCIAL SIZE INDICATORS - DISTRIBUTION (%) BY CITIES AND SECTORS

TABLE 5.15: FINANCIAL SIZE INDICATORS - DISTRIBUTION (%) BY CITIES AND SECTORS

CITY	SUBSECTOR	BUSINESS						TOTAL					
		MONTHLY SAVINGS KSH	BUSINESS DAILY KSH	TOTAL SALES KSH	MONTHLY PROFITS KSH	MONTHLY BUSINESS EXPENDITURE		MONTHLY SAVINGS KSH	BUSINESS DAILY KSH	TOTAL SALES KSH	MONTHLY PROFITS KSH	MONTHLY BUSINESS EXPENDITURE	
MOMBASA	4	12.7	3.0	9.7	0.0	21.4	6.8						
	5	5.5	0.0	11.3	0.0	7.1	6.8						
	6	27.3	0.0	1.6	0.0	19.6	0.0						
	7	3.6	0.0	0.0	0.0	16.1	0.0						
	8	0.0	0.0	0.0	0.0	3.6	0.0						
	9	0.0	0.0	0.0	0.0	12.5	0.0						
	TEXTILES SHOE RETAIL	24	23	23	23	25	22						
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						
	1	16.7	65.2	0.0	100.0	0.0	4.5						
	2	33.3	21.7	26.1	0.0	22.2	50.0						
RESTAURANTS DRINKING	3	12.5	13.0	43.5	0.0	0.0	27.3						
	4	16.7	0.0	17.4	0.0	16.7	13.6						
	5	4.2	0.0	13.0	0.0	11.1	4.5						
	6	12.5	0.0	0.0	0.0	11.1	0.0						
	7	4.2	0.0	0.0	0.0	16.7	0.0						
	8	0.0	0.0	0.0	0.0	5.6	0.0						
	9	0.0	0.0	0.0	0.0	16.7	0.0						
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						
	1	33.3	90.9	0.0	100.0	0.0	12.5						
	2	11.1	0.0	36.4	0.0	0.0	62.5						
SHOE REPAIR	3	0.0	0.0	27.3	0.0	20.0	0.0						
	4	22.2	0.0	27.3	0.0	10.0	25.0						
	5	11.1	0.0	9.1	0.0	10.0	0.0						
	7	22.2	0.0	0.0	0.0	40.0	0.0						
	8	0.0	9.1	0.0	0.0	10.0	0.0						
	9	0.0	0.0	0.0	0.0	10.0	0.0						
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						
	1	42.9	100.0	19.0	100.0	15.0	68.4						
	2	28.6	0.0	81.0	0.0	40.0	31.6						
ELECTRICAL REPAIR	3	21.4	0.0	0.0	0.0	15.0	0.0						
	4	0.0	0.0	0.0	0.0	20.0	0.0						
	5	7.1	0.0	0.0	0.0	0.0	0.0						
	6	0.0	0.0	0.0	0.0	10.0	0.0						
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						
	1	0.0	66.7	0.0	100.0	0.0	40.0						
	2	25.0	33.3	40.0	0.0	0.0	40.0						
	3	0.0	0.0	40.0	0.0	0.0	40.0						
	4	0.0	0.0	20.0	0.0	25.0	0.0						
MOTOR VEHICLE REPAIR	5	25.0	0.0	0.0	0.0	0.0	20.0						
	6	50.0	0.0	0.0	0.0	75.0	0.0						
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						
	1	0.0	0.0	0.0	100.0	0.0	0.0						
	4	25.0	0.0	33.3	0.0	0.0	50.0						
	5	0.0	0.0	33.3	0.0	0.0	50.0						
	6	50.0	100.0	0.0	0.0	33.3	0.0						
	7	25.0	0.0	33.3	0.0	33.3	0.0						
KISUMU	9	0.0	0.0	0.0	0.0	0.0	0.0						
	WATCH JEWELLERY RP	3	4	4	4	3	4						
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						
	1	66.7	100.0	0.0	100.0	0.0	75.0						
	2	0.0	0.0	75.0	0.0	25.0	0.0						
	3	0.0	0.0	0.0	0.0	25.0	0.0						
	5	0.0	0.0	0.0	0.0	25.0	0.0						
	7	33.3	0.0	0.0	0.0	0.0	25.0						
	OTHERS	6	6	5	5	7	7						
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						
TOTAL	1	33.3	100.0	0.0	100.0	0.0	42.9						
	2	0.0	0.0	20.0	0.0	0.0	28.6						
	3	0.0	0.0	80.0	0.0	0.0	0.0						
	4	16.7	0.0	0.0	0.0	0.0	28.6						
	6	33.3	0.0	0.0	0.0	50.0	0.0						
	7	16.7	0.0	0.0	0.0	50.0	0.0						
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						
	0	0.0	0.0	0.0	0.0	0.0	0.0						
	1	23.2	78.6	4.8	99.6	5.1	25.2						
	2	24.4	13.9	39.6	0.0	12.4	36.4						
TAILORING	3	9.2	3.4	28.2	0.0	9.8	18.2						
	4	13.2	1.7	14.3	0.0	14.5	13.3						
	5	4.8	0.0	11.4	0.0	7.7	6.3						
	6	18.0	1.7	1.1	0.0	21.8	7.7						
	7	4.8	4	4	0.0	16.2	0.0						
	8	8	4	4	0.0	3.4	0.0						
	9	1.6	0.0	0.0	0.0	9.0	0.0						
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						
	1	20.5	65.2	0.0	100.0	16.1	24.4						
	2	17.9	17.4	43.2	0.0	3.2	34.1						
SHOE MAKING	3	12.8	4.3	24.3	0.0	3.2	14.6						
	4	17.9	0.0	10.8	0.0	22.6	7.3						
	5	7.7	4.3	13.5	0.0	6.5	17.1						
	6	10.3	4.3	5.4	0.0	25.8	0.0						
	7	7.7	4.3	0.0	0.0	6.5	2.4						
	8	2.6	0.0	2.7	0.0	3.2	0.0						
	9	2.6	0.0	0.0	0.0	12.9	0.0						
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						
	1	11	12	10	10	13	13						
	2	36.4	91.7	90.0	100.0	0.0	38.5						
FURNITURE MAKING	3	9.1	0.0	0.0	0.0	0.0	0.0						
	4	27.3	0.0	10.0	0.0	40.0	0.0						
	5	0.0	0.0	0.0	0.0	0.0	0.0						
	6	18.2	0.0	0.0	0.0	40.0	0.0						
	7	9.1	0.0	0.0	0.0	0.0	0.0						
	8	0.0	0.0	0.0	0.0	10.0	0.0						
	9	4.1	19	38	37	46	45						
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						
	1	0.0	0.0	0.0	0.0	0.0	0.0						
	2	0.0	8.3	90.0	0.0	0.0	0.0						

TABLE 5.15: FINANCIAL SIZE INDICATORS - DISTRIBUTION (%) BY CITIES AND SECTORS

CITY	SUBSECTOR	BUSINESS MONTHLY SAVINGS				BUSINESS MONTHLY PROFITS				BUSINESS MONTHLY EXPENDITURE			
		BUSINESS MONTHLY SAVINGS KSH	BUSINESS MONTHLY PROFITS KSH	BUSINESS MONTHLY EXPENDITURE KSH	TOTAL MONTHLY BUSINESS SAVINGS	BUSINESS MONTHLY PROFITS KSH	BUSINESS MONTHLY EXPENDITURE KSH	TOTAL MONTHLY BUSINESS PROFITS	BUSINESS MONTHLY EXPENDITURE KSH	TOTAL MONTHLY BUSINESS SAVINGS	BUSINESS MONTHLY PROFITS KSH	BUSINESS MONTHLY EXPENDITURE KSH	TOTAL MONTHLY BUSINESS EXPENDITURE
KISUMU	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0	0.0	0.0	0.0	0.0	2.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	1	19.5	73.7	5.3	97.3	0.0	12.1	26.7	0.0	11.3	0.0	14.8	0.0
	2	14.6	21.1	26.3	0.0	0.0	3.0	13.3	0.0	1.6	0.0	1.9	0.0
	3	4.9	0.0	34.2	0.0	0.0	0.0	0.0	0.0	1.6	0.0	35.2	0.0
	4	24.4	5.3	13.2	0.0	9.1	6.7	4.4	0.0	12	11	17	14
	5	4.9	0.0	18.4	0.0	0.0	0.0	0.0	0.0	15	12	11	14
	6	24.4	0.0	2.6	0.0	27.3	2.2	0.0	0.0	100.0%	100.0%	100.0%	100.0%
	7	7.3	0.0	0.0	0.0	27.3	2.2	0.0	0.0	40.0	9.1	21.4	21.4
	8	0.0	0.0	0.0	0.0	6.1	0.0	0.0	0.0	6.7	0.0	0.0	0.0
KISUMU	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0	0.0	0.0	0.0	0.0	12.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	1	12.5	37.5	0.0	87.5	0.0	11.1	0.0	0.0	16.7	0.0	0.0	0.0
	2	12.5	62.5	37.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4	25.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0	25.0	0.0	0.0	0.0
	5	0.0	0.0	37.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	50.0	0.0	0.0	0.0	33.3	0.0	0.0	0.0	33.3	0.0	18.2	0.0
	7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.7	0.0	36.4	0.0
	8	0.0	0.0	0.0	0.0	8.3	0.0	0.0	0.0	8.3	0.0	9.1	0.0
KISUMU	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0	0.0	0.0	0.0	0.0	5.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	1	27.3	76.5	15.8	94.4	18.2	32.0	0.0	0.0	0.0	0.0	0.0	0.0
	2	9.1	5.9	31.6	0.0	9.1	36.0	0.0	0.0	0.0	0.0	0.0	0.0
	3	9.1	5.9	21.1	0.0	9.1	20.0	0.0	0.0	0.0	0.0	0.0	0.0
	4	9.1	5.9	21.1	0.0	9.1	8.0	0.0	0.0	0.0	0.0	0.0	0.0
	5	9.1	5.9	0.0	5.3	0.0	9.1	4.0	0.0	0.0	0.0	0.0	0.0
	6	22.7	5.9	0.0	0.0	0.0	9.1	0.0	0.0	0.0	0.0	0.0	0.0
	7	13.6	0.0	5.3	0.0	27.3	0.0	0.0	0.0	8.3	0.0	20.0	0.0
	8	0.0	0.0	0.0	0.0	9.1	0.0	0.0	0.0	0.0	0.0	20.0	0.0
KISUMU	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0	0.0	0.0	0.0	0.0	7.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	1	50.0	69.2	14.3	92.3	8.3	76.5	0.0	0.0	66.7	0.0	0.0	0.0
	2	8.3	23.1	57.1	0.0	0.0	11.8	0.0	0.0	0.0	0.0	0.0	0.0
	3	25.0	0.0	28.6	0.0	16.7	5.9	0.0	0.0	0.0	0.0	0.0	0.0
	4	0.0	0.0	0.0	0.0	33.3	5.9	0.0	0.0	0.0	0.0	0.0	0.0
	5	0.0	0.0	0.0	0.0	8.3	0.0	0.0	0.0	0.0	0.0	50.0	0.0
	6	8.3	7.7	0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0	50.0	0.0
	7	8.3	0.0	0.0	0.0	8.3	0.0	0.0	0.0	6	10	14	13
	8	0.0	0.0	0.0	0.0	61	70	66	0.0	100.0%	100.0%	100.0%	100.0%
KISUMU	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0	0.0	0.0	0.0	0.0	9.8	0.0	0.0	0.0	83.3	0.0	0.0	0.0
	1	12.9	44.6	7.7	90.2	3.7	21.2	0.0	0.0	16.7	0.0	12.5	23.1
	2	19.4	14.3	26.2	0.0	11.1	39.4	0.0	0.0	0.0	0.0	12.5	15.4
	3	8.1	7.1	18.5	0.0	3.7	9.1	0.0	0.0	0.0	0.0	0.0	0.0
	4	16.1	10.7	15.4	0.0	1.9	16.7	0.0	0.0	25.0	0.0	0.0	0.0
	5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

TABLE 5.15: FINANCIAL SIZE INDICATORS - DISTRIBUTION (%) BY CITIES AND SECTORS

TABLE A12: FINANCIAL SIZE INDICATORS - DISTRIBUTION (1 OF 2) BY SUBSECTOR AND BUSINESS TYPE															
CITY	SUBSECTOR	BUSINESS MONTHLY SAVINGS			BUSINESS DAILY SALES			BUSINESS MONTHLY SALES			BUSINESS MONTHLY PROFITS			TOTAL MONTHLY BUSINESS EXPENDITURE	
		KSH	%	N	KSH	%	N	KSH	%	N	KSH	%	N		
ELDORET	FURNITURE MAKING	9	0.0		0.0			0.0			0.0			66.7	0.0
		Total	12	100.0%	12	100.0%		8	100.0%		8	100.0%		14	100.0%
		1	16.7		16.7		75.0		0.0		100.0		0.0	14.3	
		2	16.7		16.7		16.7		12.5		0.0		0.0	35.7	
		3	0.0		0.0		0.0		75.0		0.0		0.0	14.3	
	METAL FURNITURE FIXES	4	16.7		16.7		0.0		12.5		0.0		20.0	28.6	
		5	16.7		16.7		0.0		0.0		0.0		0.0	7.1	
		6	25.0		8.3		0.0		0.0		0.0		20.0	0.0	
		7	0.0		0.0		0.0		0.0		0.0		40.0	0.0	
		9	8.3		0.0		0.0		0.0		0.0		20.0	0.0	
	Total	1	100.0%	1	100.0%		1	100.0%		1	100.0%		2	100.0%	
	STRUCTURAL METAL PRODS	1	0.0		0.0		0.0		0.0		0.0		0.0	0.0	
		2	0.0		100.0		0.0		0.0		0.0		0.0	0.0	
		3	0.0		0.0		0.0		0.0		0.0		0.0	50.0	
4		0.0		0.0		0.0		100.0		0.0		0.0	0.0		
5		100.0		0.0		0.0		0.0		0.0		0.0	50.0		
7		0.0		0.0		0.0		0.0		0.0		100.0	0.0		
Total		7	100.0%	5	100.0%		6	100.0%		5	100.0%		8	100.0%	
1		14.3		60.0		0.0		0.0		100.0		0.0	33.3		
2		0.0		20.0		0.0		50.0		0.0		25.0	44.4		
TINSMITHING	3	0.0		20.0		0.0		0.0		0.0		0.0	0.0		
	4	14.3		0.0		0.0		33.3		0.0		25.0	22.2		
	5	0.0		0.0		0.0		16.7		0.0		0.0	0.0		
	6	57.1		0.0		0.0		0.0		0.0		0.0	0.0		
	7	14.3		0.0		0.0		0.0		0.0		25.0	0.0		
	9	0.0		0.0		0.0		0.0		0.0		25.0	0.0		
	Total	1	100.0%	1	100.0%		1	100.0%		1	100.0%		1	100.0%	
	1	100.0		100.0		0.0		0.0		100.0		0.0	100.0		
	2	0.0		0.0		0.0		0.0		0.0		0.0	0.0		
FOOD/DRINK/TOB RETAIL	6	0.0		0.0		0.0		0.0		0.0		100.0	0.0		
	Total	53	100.0%	62	100.0%		46	100.0%		46	100.0%		58	49	
	1	15.1		41.9		4.3		23.9		0.0		2.7	36.7		
	2	18.9		25.8		6.5		21.7		0.0		0.0	22.4		
	3	5.7		4.8		13.0		0.0		0.0		4.1	14.3		
	4	17.0		4.8		17.4		0.0		0.0		5.4	10.2		
	5	0.0		11.3		17.4		0.0		0.0		24.3	8.2		
	6	20.8		1.6		2.2		0.0		0.0		27.0	2.0		
	7	11.3		0.0		0.0		0.0		0.0		10.8	2.0		
TEXTILE/SHOE RETAIL	8	5.7		3.2		0.0		0.0		0.0		29.7	0.0		
	9	5.7		16		12		12		12		15	11		
	Total	10	100.0%	100.0%		8.3	100.0%		100.0%		100.0%		100.0%		
	1	20.0		75.0		8.3		100.0		0.0		0.0	27.3		
	2	30.0		18.8		50.0		0.0		16.7		36.4	36.4		
3	0.0		6.3		33.3		0.0		8.3		27.3	27.3			

TABLE 5.15: FINANCIAL SIZE INDICATORS - DISTRIBUTION (%) BY CITIES AND SECTORS

TABLE 5.15: FINANCIAL SIZE INDICATORS - DISTRIBUTION (%) BY CITIES AND SECTORS											
CITY	SUBSECTOR	BUSINESS - BUSINESS			BUSINESS - BUSINESS			BUSINESS - BUSINESS			TOTAL MONTHLY BUSINESS EXPENDITURE
		MONTHLY SAVINGS KSH	DAILY SALES KSH	TOTAL MONTHLY SALES KSH	MONTHLY PROFITS KSH	TOTAL MONTHLY PROFITS KSH	MONTHLY BUSINESS EXPENDITURE				
ELDORET	WATCH/JEWELLERY	0.0	2	2	0.0	2	0.0	1	12.5	0.0	
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	1	0.0	50.0	50.0	0.0	50.0	100.0	50.0	66.7	3	
	2	0.0	50.0	50.0	0.0	50.0	0.0	0.0	33.3	0.0	
	3	0.0	50.0	50.0	0.0	50.0	0.0	0.0	0.0	0.0	
	4	0.0	50.0	50.0	0.0	50.0	0.0	0.0	0.0	0.0	
	5	0.0	50.0	50.0	0.0	50.0	0.0	0.0	0.0	0.0	
	6	0.0	50.0	50.0	0.0	50.0	0.0	0.0	0.0	0.0	
	7	0.0	50.0	50.0	0.0	50.0	0.0	0.0	0.0	0.0	
	8	0.0	50.0	50.0	0.0	50.0	0.0	0.0	0.0	0.0	
	9	0.0	50.0	50.0	0.0	50.0	0.0	0.0	0.0	0.0	
	OTHERS	15	18	16	16	22	19	19	100.0%	100.0%	
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	1	0.0	40.0	72.2	0.0	25.0	87.5	13.3	52.6	31.6	
	2	33.3	37.5	37.5	0.0	6.7	6.7	10.5	5.3	0.0	
3	0.0	5.6	5.6	0.0	0.0	0.0	0.0	0.0	0.0		
4	6.7	6.3	6.3	0.0	0.0	0.0	0.0	0.0	0.0		
5	0.0	5.6	5.6	0.0	0.0	0.0	0.0	0.0	0.0		
6	6.7	5.6	5.6	0.0	0.0	0.0	0.0	0.0	0.0		
7	6.7	6.3	6.3	0.0	0.0	0.0	0.0	0.0	0.0		
8	6.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
9	6.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
TOTAL	255	207	244	231	298	285	100.0%	100.0%	100.0%		
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
1	18.8	62.8	8.2	94.4	8.0	31.2	33.7	56.3	18.8		
2	19.6	15.5	34.8	0.0	7.5	11.2	12.6	10.2	4		
3	8.2	3.9	21.7	0.0	5.0	11.5	24.5	16.5	7		
4	16.5	5.8	13.9	0.0	4.0	19.2	16.5	4.5	0.0		
5	4.7	1.9	16.0	0.0	4.0	10.2	18.5	0.0	0.0		
6	19.6	6.8	2.9	0.0	24.5	4	17	16	100.0%		
7	10.2	2.9	2.0	0.0	16.5	7	16	100.0%	100.0%		
8	1.2	.5	4	0.0	4.5	0.0	0.0	0.0	0.0		
9	1.2	0.0	0.0	0.0	18.5	0.0	0.0	0.0	0.0		
Total	15	14	12	12	17	16	100.0%	100.0%	100.0%		
1	33.3	71.4	0.0	100.0	9.1	56.3	18.8	6.3	12.5		
2	20.0	28.6	50.0	0.0	18.2	18.8	12.5	6.3	0.0		
3	0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0		
4	20.0	0.0	8.3	0.0	0.0	0.0	0.0	0.0	0.0		
5	6.7	0.0	16.7	0.0	18.2	6.3	0.0	0.0	0.0		
6	13.3	0.0	36.4	0.0	36.4	0.0	0.0	0.0	0.0		
7	6.7	0.0	18.2	0.0	18.2	0.0	0.0	0.0	0.0		
8	6.7	0.0	18.2	0.0	18.2	0.0	0.0	0.0	0.0		
9	6.7	0.0	18.2	0.0	18.2	0.0	0.0	0.0	0.0		
TOTAL	255	207	244	231	298	285	100.0%	100.0%	100.0%		
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
1	18.8	62.8	8.2	94.4	8.0	31.2	33.7	56.3	18.8		
2	19.6	15.5	34.8	0.0	7.5	11.2	12.6	10.2	4		
3	8.2	3.9	21.7	0.0	5.0	11.5	24.5	16.5	7		
4	16.5	5.8	13.9	0.0	4.0	19.2	16.5	4.5	0.0		
5	4.7	1.9	16.0	0.0	4.0	10.2	18.5	0.0	0.0		
6	19.6	6.8	2.9	0.0	24.5	4	17	16	100.0%		
7	10.2	2.9	2.0	0.0	16.5	7	16	100.0%	100.0%		
8	1.2	.5	4	0.0	4.5	0.0	0.0	0.0	0.0		
9	1.2	0.0	0.0	0.0	18.5	0.0	0.0	0.0	0.0		
Total	15	14	12	12	17	16	100.0%	100.0%	100.0%		
1	33.3	71.4	0.0	100.0	9.1	56.3	18.8	6.3	12.5		
2	20.0	28.6	50.0	0.0	18.2	18.8	12.5	6.3	0.0		
3	0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0		
4	20.0	0.0	8.3	0.0	0.0	0.0	0.0	0.0	0.0		
5	6.7	0.0	16.7	0.0	18.2	6.3	0.0	0.0	0.0		
6	13.3	0.0	36.4	0.0	36.4	0.0	0.0	0.0	0.0		
7	6.7	0.0	18.2	0.0	18.2	0.0	0.0	0.0	0.0		
8	6.7	0.0	18.2	0.0	18.2	0.0	0.0	0.0	0.0		
9	6.7	0.0	18.2	0.0	18.2	0.0	0.0	0.0	0.0		
TOTAL	255	207	244	231	298	285	100.0%	100.0%	100.0%		
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
1	18.8	62.8	8.2	94.4	8.0	31.2	33.7	56.3	18.8		
2	19.6	15.5	34.8	0.0	7.5	11.2	12.6	10.2	4		
3	8.2	3.9	21.7	0.0	5.0	11.5	24.5	16.5	7		
4	16.5	5.8	13.9	0.0	4.0	19.2	16.5	4.5	0.0		
5	4.7	1.9	16.0	0.0	4.0	10.2	18.5	0.0	0.0		
6	19.6	6.8	2.9	0.0	24.5	4	17	16	100.0%		
7	10.2	2.9	2.0	0.0	16.5	7	16	100.0%	100.0%		
8	1.2	.5	4	0.0	4.5	0.0	0.0	0.0	0.0		
9	1.2	0.0	0.0	0.0	18.5	0.0	0.0	0.0	0.0		
Total	15	14	12	12	17	16	100.0%	100.0%	100.0%		
1	33.3	71.4	0.0	100.0	9.1	56.3	18.8	6.3	12.5		
2	20.0	28.6	50.0	0.0	18.2	18.8	12.5	6.3	0.0		
3	0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0		
4	20.0	0.0	8.3	0.0	0.0	0.0	0.0	0.0	0.0		
5	6.7	0.0	16.7	0.0	18.2	6.3	0.0	0.0	0.0		
6	13.3	0.0	36.4	0.0	36.4	0.0	0.0	0.0	0.0		
7	6.7	0.0	18.2	0.0	18.2	0.0	0.0	0.0	0.0		
8	6.7	0.0	18.2	0.0	18.2	0.0	0.0	0.0	0.0		
9	6.7	0.0	18.2	0.0	18.2	0.0	0.0	0.0	0.0		
TOTAL	255	207	244	231	298	285	100.0%	100.0%	100.0%		
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
1	18.8	62.8	8.2	94.4	8.0	31.2	33.7	56.3	18.8		
2	19.6	15.5	34.8	0.0	7.5	11.2	12.6	10.2	4		
3	8.2	3.9	21.7	0.0	5.0	11.5	24.5	16.5	7		
4	16.5	5.8	13.9	0.0	4.0	19.2	16.5	4.5	0.0		
5	4.7	1.9	16.0	0.0	4.0	10.2	18.5	0.0	0.0		
6	19.6	6.8	2.9	0.0	24.5	4	17	16	100.0%		
7	10.2	2.9	2.0	0.0	16.5	7	16	100.0%	100.0%		
8	1.2	.5	4	0.0	4.5	0.0	0.0	0.0	0.0		
9	1.2	0.0	0.0	0.0	18.5	0.0	0.0	0.0	0.0		
Total	15	14	12	12	17	16	100.0%	100.0%	100.0%		
1	33.3	71.4	0.0	100.0	9.1	56.3	18.8	6.3	12.5		
2	20.0	28.6	50.0	0.0	18.2	18.8	12.5	6.3	0.0		
3	0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0		
4	20.0	0.0	8.3	0.0	0.0	0.0	0.0	0.0	0.0		
5	6.7	0.0	16.7	0.0	18.2	6.3	0.0	0.0	0.0		
6	13.3	0.0	36.4	0.0	36.4	0.0	0.0	0.0	0.0		
7	6.7	0.0	18.2	0.0	18.2	0.0	0.0	0.0	0.0		
8	6.7	0.0	18.2	0.0	18.2	0.0	0.0	0.0	0.0		
9	6.7	0.0	18.2	0.0	18.2	0.0	0.0	0.0	0.0		
TOTAL	255	207	244	231	298	285	100.0%	100.0%	100.0%		
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
1	18.8	62.8	8.2	94.4	8.0	31.2	33.7	56.3	18.8		
2	19.6	15.5	34.8	0.0	7.5	11.2	12.6	10.2	4		
3	8.2	3.9	21.7	0.0	5.0	11.5	24.5	16.5	7		
4	16.5	5.8	13.9	0.0	4.0	19.2	16.5	4.5	0.0		
5	4.7	1.9	16.0	0.0	4.0	10.2	18.5	0.0	0.0		
6	19.6	6.8	2.9	0.0	24.5	4	17	16	100.0%		
7	10.2	2.9	2.0	0.0	16.5	7	16	100.0%	100.0%		
8	1.2	.5	4	0.0	4.5	0.0	0.0	0.0	0.0		
9	1.2	0.0	0.0	0.0	18.5	0.0	0.0	0.0	0.0		
Total	15	14	12	12	17	16	100.0%	100.0%	100.0%		
1	33.3	71.4	0.0	100.0	9.1	56.3	18.8	6.3	12.5		
2	20.0	28.6	50.0	0.0	18.2	18.8	12.5	6.3	0.0		
3	0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0		
4	20.0	0.0	8.3	0.0	0.0	0.0	0.0	0.0	0.0		
5	6.7	0.0	16.7	0.0	18.2	6.3	0.0	0.0	0.0		
6	13.3	0.0	36.4	0.0	36.4	0.0	0.0	0.0	0.0		
7	6.7	0.0	18.2	0.0	18.2	0.0	0.0	0.0	0.0		
8	6.7	0.0	18.2	0.0	18.2	0.0	0.0	0.0	0.0		
9	6.7	0.0	18.2	0.0	18.2	0.0	0.0	0.0	0.0		
TOTAL	255	207	244	231	298	285	100.0%	100.0%	100.0%		
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
1	18.8	62.8	8.2	94.4	8.0	31.2	33.7	56.3	18.8		
2	19.6	15.5	34.8	0.0	7.5	11.2	12.6	10.2	4		
3	8.2	3.9	21.7	0.0	5.0	11.5	24.5	16.5	7		
4	16.5	5.8	13.9	0.0	4.0	19.2	16.5	4.5	0.0		
5	4.7	1.9	16.0	0.0	4.0	10.2	18.5	0.0	0.0		
6	19.6	6.8	2.9	0.0	24.5	4	17	16	100.0%		
7	10.2	2.9	2.0	0.0	16.5	7	16	100.0%	100.0%		
8	1.2	.5	4	0.0	4.5	0.0	0.0	0.0	0.0		
9											

TABLE 5.15: FINANCIAL SIZE INDICATORS - DISTRIBUTION (%) BY CITIES AND SECTORS

CITY	SUBSECTOR	BUSINESS MONTHLY SAVINGS KSH	BUSINESS DAILY SALES KSH	BUSINESS MONTHLY PROFITS KSH	BUSINESS TOTAL MONTHLY SALES KSH	BUSINESS MONTHLY PROFITS KSH	TOTAL MONTHLY BUSINESS EXPENDITURE
RESTAURANTS/DRINKING	4	20.0	0.0	0.0	8.3	0.0	0.0
	5	10.0	0.0	0.0	0.0	0.0	9.1
	6	10.0	0.0	0.0	0.0	0.0	0.0
	7	10.0	0.0	0.0	0.0	0.0	0.0
	9	10.0	7	7	10	10	9
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	33.3	40.0	0.0	0.0	0.0	11.1
	2	0.0	30.0	0.0	14.3	0.0	44.4
	3	0.0	0.0	0.0	42.9	0.0	22.2
	4	22.2	10.0	0.0	14.3	0.0	11.1
SHOE REPAIR	5	0.0	10.0	0.0	14.3	0.0	11.1
	6	33.3	10.0	0.0	14.3	0.0	28.6
	7	11.1	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	0.0	0.0	14.3
	9	0.0	0.0	0.0	0.0	0.0	28.6
	10	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	30.0	100.0	0.0	9.1	100.0	63.6
	2	20.0	0.0	0.0	72.7	0.0	36.4
	3	10.0	0.0	0.0	18.2	0.0	0.0
ELECTRICAL REPAIR	4	0.0	0.0	0.0	0.0	0.0	0.0
	5	10.0	0.0	0.0	0.0	0.0	10.0
	6	30.0	0.0	0.0	0.0	40.0	0.0
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	50.0	0.0	0.0	0.0	100.0
	2	0.0	0.0	0.0	100.0	0.0	0.0
	3	0.0	50.0	0.0	0.0	100.0	0.0
	5	100.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	0.0	0.0	0.0	0.0	0.0
MOTOR VEHICLE REPAIR	2	0.0	0.0	0.0	0.0	0.0	0.0
	3	0.0	0.0	0.0	0.0	0.0	0.0
	5	0.0	0.0	0.0	0.0	0.0	0.0
	13	13	13	14	14	15	15
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	7.7	76.9	7.1	7.1	100.0	26.7
	2	23.1	15.4	21.4	0.0	0.0	13.3
	3	7.7	0.0	7.1	0.0	0.0	33.3
	4	15.4	7.7	42.9	0.0	0.0	13.3
	5	0.0	0.0	21.4	0.0	0.0	13.3
WATCH/JEWELLERY RP	6	23.1	0.0	0.0	0.0	33.3	0.0
	7	7.7	0.0	0.0	0.0	22.2	0.0
	8	15.4	0.0	0.0	0.0	11.1	0.0
	9	0.0	0.0	0.0	0.0	33.3	0.0
	5	5	4	5	4	5	5
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	20.0	75.0	0.0	0.0	0.0	80.0
	2	20.0	25.0	40.0	0.0	0.0	0.0
	3	0.0	0.0	40.0	0.0	25.0	0.0
	4	20.0	0.0	0.0	0.0	25.0	0.0
	5	0.0	0.0	20.0	0.0	0.0	0.0
	6	20.0	0.0	0.0	0.0	0.0	0.0
	7	20.0	0.0	0.0	0.0	50.0	20.0
	10	0.0	11	8	8	11	9
	Others	N	N	N	N	N	N

TABLE 5.15: FINANCIAL SIZE INDICATORS - DISTRIBUTION (%) BY CITIES AND SECTORS

CITY	SUBSECTOR	BUSINESS MONTHLY SAVINGS KSH	BUSINESS DAILY SALES KSH	BUSINESS MONTHLY PROFITS KSH	BUSINESS TOTAL MONTHLY SALES KSH	BUSINESS MONTHLY PROFITS KSH	TOTAL MONTHLY BUSINESS EXPENDITURE
TAILORING	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	20.0	20.0	81.8	0.0	100.0	22.2
	2	40.0	9.1	75.0	0.0	0.0	44.4
	3	0.0	0.0	0.0	25.0	0.0	28.6
	4	0.0	9.1	0.0	0.0	14.3	11.1
	6	30.0	0.0	0.0	0.0	28.6	0.0
	7	10.0	0.0	0.0	0.0	28.6	0.0
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	151	165	135	133	173	156
	2	192	60.6	3.7	100.0	3.6	35.3
KNITTING	3	18.5	20.6	36.3	0.0	5.4	27.6
	4	3.3	4.8	25.2	0.0	4.5	11.5
	5	15.2	4.2	14.1	0.0	8.0	11.5
	6	4.6	2.4	12.6	0.0	2.7	8.3
	7	22.5	5.5	6.7	0.0	29.5	3.8
	8	10.6	6	1.5	0.0	23.2	1.3
	9	3.3	0.0	0.0	0.0	5.4	6
	10	2.6	1.2	0.0	0.0	17.9	0.0
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	20.0	100.0	0.0	0.0	25.0	0.0
SHOEMAKING	2	20.0	0.0	44.4	0.0	0.0	45.5
	3	20.0	0.0	33.3	0.0	0.0	36.4
	4	30.0	0.0	22.2	0.0	25.0	18.2
	6	10.0	0.0	0.0	0.0	25.0	0.0
	7	0.0	0.0	0.0	0.0	25.0	0.0
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	100.0	0.0	85.7	0.0	14.3
	2	0.0	0.0	0.0	14.3	0.0	0.0
	3	50.0	0.0	0.0	0.0	0.0	0.0
	4	50.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	0.0	0.0	0.0	71.4	0.0
FURNITURE MAKING	7	0.0	0.0	0.0	0.0	14.3	0.0
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	30.0	92.3	0.0	37.5	28.6	0.0
	2	70.0	7.7	90.9	0.0	25.0	57.1
	3	0.0	0.0	9.1	0.0	0.0	14.3
	4	0.0	0.0	0.0	0.0	25.0	0.0
	6	0.0	0.0	0.0	0.0	12.5	0.0
	12	8	10	13	10	13	13
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	16.7	25.0	0.0	100.0	0.0	15.4
	2	16.7	75.0	20.0	0.0	11.1	23.1
	3	25.0	0.0	30.0	0.0	0.0	23.1
	4	16.7	0.0	30.0	0.0	11.1	38.5
	5	8.3	0.0	20.0	0.0	11.1	0.0
	6	16.7	0.0	0.0	0.0	11.1	0.0
	7	0.0	0.0	0.0	0.0	33.3	0.0
	Others	N	N	N	N	N	N

TABLE 5.15: FINANCIAL SIZE INDICATORS - DISTRIBUTION (%) BY CITIES AND SECTORS

TABLE 5.16: FINANCIAL SIZE INDICATORS - DISTRIBUTION (%) BY CITIES AND SECTORS

CITY	SUBSECTOR	BUSINESS TOTAL				BUSINESS MONTHLY				CITY	SUBSECTOR	BUSINESS TOTAL				BUSINESS MONTHLY			
		BUSINESS SAVINGS	BUSINESS DAILY	BUSINESS MONTHLY	PRODL	BUSINESS PROFITS	BUSINESS EXPENDITURE	BUSINESS SAVINGS	BUSINESS DAILY			BUSINESS MONTHLY	PRODL	BUSINESS PROFITS	BUSINESS EXPENDITURE				
NYERI	METAL FURNITURE/REPAIRS	8	0.0	0.0	0.0	11.1	0.0	NYERI	WATCH/JEWELLERY RP	4	100.0	0.0	0.0	0.0	0.0	0.0	0.0	NYERI	SHOE REPAIR
		9	0.0	0.0	0.0	11.1	0.0			6	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
		2	0.0	0.0	0.0	11.1	0.0			3	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
		1	0.0	0.0	0.0	100.0%	0.0			1	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
		2	0.0	0.0	0.0	0.0	0.0			2	83.3	100.0	20.0	100.0	25.0	28.6	71.4		
		4	0.0	0.0	0.0	0.0	0.0			3	0.0	0.0	0.0	0.0	25.0	0.0	0.0		
		5	50.0	0.0	0.0	0.0	0.0			5	0.0	0.0	0.0	0.0	25.0	0.0	0.0		
		7	50.0	0.0	0.0	0.0	0.0			5	0.0	0.0	0.0	0.0	16.7	0.0	0.0		
		Total	100.0%	0.0	100.0%	100.0%	100.0%			Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
		N	4	1	4	4	4			N	1	0	1	1	1	1	1		
Total	STRUCTURE METAL PRODS	1	100.0%	100.0%	100.0%	100.0%	100.0%	Total	OTHERS	1	11	8	13	13	14	10	10	Total	TOTAL
		2	25.0	100.0	0.0	25.0	25.0			2	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
		3	0.0	0.0	0.0	0.0	25.0			4	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
		5	0.0	0.0	0.0	0.0	0.0			1	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
		6	25.0	0.0	0.0	25.0	0.0			2	36.4	87.5	7.7	100.0	9.1	10.0	8.0		
		7	0.0	0.0	0.0	0.0	0.0			3	27.3	0.0	84.6	0.0	9.1	8.0	0.0		
		9	25.0	0.0	0.0	0.0	25.0			4	0.0	12.5	0.0	0.0	9.1	0.0	0.0		
		Total	100.0%	100.0%	100.0%	100.0%	100.0%			5	0.0	0.0	0.0	0.0	9.1	10.0	0.0		
		N	4	3	3	4	4			6	0.0	0.0	0.0	0.0	27.3	0.0	0.0		
		1	100.0%	100.0%	100.0%	100.0%	100.0%			7	0.0	0.0	0.0	0.0	9.1	0.0	0.0		
Total	TINSMITHING	1	25.0	100.0	0.0	100.0	25.0	Total	TOTAL	1	104	87	107	107	123	116	116	Total	TOTAL
		2	25.0	100.0	0.0	100.0	25.0			2	31.7	81.6	3.7	100.0	9.9	21.6	53.4		
		3	0.0	0.0	0.0	0.0	0.0			3	25.0	14.9	59.8	0.0	14.3	12.1	9.5		
		4	0.0	0.0	0.0	0.0	0.0			4	7.7	3.4	19.6	0.0	11.0	3.4	0.0		
		6	0.0	0.0	0.0	0.0	0.0			5	18.3	0.0	8.4	0.0	5.5	3.4	0.0		
		7	0.0	0.0	0.0	0.0	0.0			6	3.8	0.0	6.5	0.0	23.1	0.0	0.0		
		9	0.0	0.0	0.0	0.0	0.0			7	11.5	0.0	1.9	0.0	14.3	0.0	0.0		
		Total	100.0%	100.0%	100.0%	100.0%	100.0%			8	1.0	0.0	0.0	0.0	3.3	0.0	0.0		
		N	4	3	3	4	4			9	1.0	0.0	0.0	0.0	4.4	0.0	0.0		
		1	100.0%	100.0%	100.0%	100.0%	100.0%			10	12	11	14	14	15	15	15		
Total	FOOD/DRINK/TOB RETAIL	1	31	29	32	36	33	Total	TAILORING	1	25.0	90.9	0.0	100.0	16.7	6.7	6.7	Total	KNITTING
		2	22.6	10.3	56.3	22.6	45.5			2	25.0	0.0	28.6	0.0	16.7	6.7	6.7		
		3	12.9	3.4	15.6	19.4	12.1			3	0.0	0.0	35.7	0.0	0.0	40.0	26.7		
		4	6.5	0.0	12.5	3.2	3.0			4	16.7	9.1	28.6	0.0	16.7	20.0	20.0		
		5	12.9	0.0	0.0	19.4	0.0			5	33.3	0.0	7.1	0.0	16.7	0.0	0.0		
		6	0.0	0.0	0.0	0.0	0.0			6	0.0	0.0	0.0	0.0	16.7	0.0	0.0		
		7	0.0	0.0	0.0	12.9	0.0			7	0.0	0.0	0.0	0.0	16.7	0.0	0.0		
		8	0.0	0.0	0.0	6.5	0.0			9	0.0	0.0	0.0	0.0	16.7	0.0	0.0		
		9	0.0	0.0	0.0	3.2	0.0			Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
		Total	100.0%	100.0%	100.0%	100.0%	100.0%			N	12	11	14	14	15	15	15		
Total	TEXTILES/SHOE RETAIL	1	100.0%	100.0%	100.0%	100.0%	100.0%	Total	SHOEMAKING	1	33.3	66.7	0.0	100.0	0.0	66.7	33.3	Total	RESTAURANTS/DRINKING
		2	30.0	20.0	50.0	0.0	70.0			2	33.3	0.0	100.0	0.0	0.0	66.7	33.3		
		3	0.0	0.0	0.0	25.0	10.0			4	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
		4	20.0	10.0	10.0	12.5	0.0			5	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
		5	0.0	0.0	0.0	0.0	20.0			6	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
		6	40.0	0.0	10.0	25.0	0.0			7	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
		7	0.0	0.0	0.0	25.0	0.0			9	0.0	0.0	0.0	0.0	16.7	0.0	0.0		
		9	0.0	0.0	0.0	12.5	0.0			Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
		Total	100.0%	100.0%	100.0%	100.0%	100.0%			N	21	26	24	24	26	27	27		
		N	1	1	1	1	1			1	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		

TABLE 5.15: FINANCIAL SIZE INDICATORS - DISTRIBUTION (%) BY CITIES AND SECTORS															
CITY	SUBSECTOR	BUSINESS MONTHLY SAVINGS KSH			BUSINESS DAILY SALES KSH			BUSINESS MONTHLY SALES KSH			BUSINESS MONTHLY PROFITS KSH			TOTAL MONTHLY BUSINESS EXPENDITURE	
		BUSINESS MONTHLY SAVINGS KSH	BUSINESS DAILY SALES KSH	BUSINESS MONTHLY SALES KSH	BUSINESS DAILY SALES KSH	BUSINESS MONTHLY SALES KSH	BUSINESS MONTHLY PROFITS KSH	BUSINESS MONTHLY SALES KSH	BUSINESS MONTHLY PROFITS KSH	BUSINESS MONTHLY SALES KSH	BUSINESS MONTHLY PROFITS KSH				
MERU	1	23.8	57.7	8.3	100.0	11.1	37.0	3	12.5	0.0	37.5	0.0	0.0	9.1	
	2	19.0	26.9	29.2	0.0	5.6	22.2	4	0.0	18.2	0.0	0.0	0.0	9.1	
	3	0.0	7.7	7.4	0.0	16.7	7.4	5	0.0	0.0	12.5	0.0	0.0	9.1	
	4	4.8	3.8	20.8	0.0	0.0	14.8	6	0.0	18.2	12.5	0.0	25.0	0.0	
	5	0.0	0.0	25.0	0.0	5.6	14.8	7	12.5	0.0	0.0	0.0	25.0	0.0	
	6	19.0	3.8	4.2	0.0	27.8	0.0	9	0.0	0.0	0.0	0.0	25.0	0.0	
	7	14.3	0.0	0.0	0.0	16.7	3.7	RESTAURANTS/DRINKING N							3
	8	19.0	0.0	0.0	0.0	0.0	0.0	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	9	0.0	0.0	0.0	0.0	16.7	0.0	1	0.0	75.0	0.0	100.0	0.0	33.3	
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	2	0.0	25.0	0.0	0.0	0.0	66.7	
MERU	0	0.0	0.0	0.0	12.5	0.0	0.0	3	0.0	0.0	75.0	0.0	0.0	0.0	
	1	28.6	75.0	0.0	87.5	0.0	10.0	4	66.7	0.0	0.0	0.0	0.0	0.0	
	2	14.3	0.0	25.0	0.0	0.0	30.0	5	0.0	0.0	25.0	0.0	0.0	0.0	
	3	0.0	25.0	0.0	0.0	0.0	10.0	6	33.3	0.0	0.0	0.0	0.0	0.0	
	4	0.0	0.0	50.0	0.0	0.0	30.0	7	0.0	0.0	0.0	0.0	75.0	0.0	
	5	0.0	0.0	25.0	0.0	20.0	10.0	9	0.0	0.0	0.0	0.0	25.0	0.0	
	6	14.3	0.0	0.0	0.0	60.0	0.0	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	7	42.9	0.0	0.0	0.0	20.0	10.0	SHOE REPAIR N							3
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	1	66.7	100.0	100.0	100.0	100.0	60.0	
	2	0.0	100.0	0.0	100.0	0.0	0.0	2	0.0	0.0	100.0	0.0	40.0	0.0	
MERU	3	0.0	0.0	0.0	0.0	0.0	0.0	3	33.3	0.0	0.0	0.0	0.0	0.0	
	4	0.0	0.0	100.0	0.0	0.0	0.0	4	0.0	0.0	0.0	0.0	20.0	0.0	
	5	0.0	0.0	0.0	0.0	0.0	50.0	5	0.0	0.0	0.0	0.0	20.0	0.0	
	6	0.0	0.0	0.0	0.0	0.0	50.0	6	0.0	0.0	0.0	0.0	20.0	0.0	
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	ELECTRICAL REPAIR N							1
	1	100.0	100.0	100.0	100.0	100.0	100.0	1	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	2	0.0	0.0	0.0	0.0	0.0	0.0	2	0.0	0.0	0.0	0.0	0.0	0.0	
	3	0.0	0.0	0.0	0.0	0.0	0.0	3	0.0	0.0	100.0	0.0	0.0	0.0	
	4	66.7	0.0	0.0	0.0	0.0	0.0	4	0.0	0.0	0.0	0.0	0.0	100.0	
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	6	100.0	0.0	0.0	0.0	0.0	0.0	
MERU	1	0.0	0.0	0.0	0.0	0.0	0.0	MOTOR VEHICLE REPAIR N							1
	2	0.0	0.0	0.0	0.0	0.0	0.0	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	3	33.3	0.0	0.0	0.0	0.0	0.0	4	0.0	100.0	0.0	0.0	0.0	0.0	
	4	0.0	50.0	0.0	0.0	0.0	0.0	5	0.0	0.0	0.0	0.0	0.0	0.0	
	5	0.0	0.0	50.0	0.0	0.0	50.0	WATCH/JEWELLERY RP N							3
	7	0.0	0.0	0.0	0.0	50.0	0.0	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	8	0.0	0.0	0.0	0.0	50.0	0.0	1	66.7	100.0	0.0	100.0	0.0	33.3	
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	2	33.3	0.0	66.7	0.0	0.0	66.7	
	1	14.3	53.3	0.0	100.0	0.0	16.7	3	0.0	0.0	33.3	0.0	33.3	0.0	
	MERU	2	35.7	6.7	33.3	0.0	0.0	41.7	4	0.0	0.0	0.0	0.0	33.3	0.0
3		0.0	6.7	25.0	0.0	9.1	8.3	5	0.0	0.0	0.0	0.0	33.3	0.0	
4		0.0	6.7	8.3	0.0	0.0	0.0	OTHERS N							2
5		0.0	13.3	25.0	0.0	0.0	33.3	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
6		42.9	6.7	8.3	0.0	27.3	0.0	1	0.0	50.0	0.0	0.0	0.0	0.0	
7		7.1	6.7	0.0	0.0	18.2	0.0	2	50.0	0.0	33.3	0.0	50.0	50.0	
8		0.0	0.0	0.0	0.0	18.2	0.0	3	0.0	0.0	33.3	0.0	50.0	50.0	
9		0.0	0.0	0.0	0.0	27.3	0.0	4	0.0	0.0	33.3	0.0	50.0	50.0	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	5	0.0	0.0	0.0	0.0	0.0	0.0	
8		11	0.0	8	100.0	100.0	12.5	6	50.0	0.0	0.0	0.0	0.0	0.0	
MERU	1	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	TEXTILES/SHOE RETAIL N							8
	2	25.0	36.4	0.0	100.0	12.5	9.1	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	3	50.0	27.3	37.5	0.0	12.5	63.6	1	0.0	75.0	0.0	100.0	0.0	0.0	
	4	0.0	0.0	0.0	0.0	0.0	0.0	2	0.0	0.0	0.0	0.0	0.0	0.0	
	5	0.0	0.0	0.0	0.0	0.0	0.0	3	0.0	0.0	0.0	0.0	0.0	0.0	
	6	0.0	0.0	0.0	0.0	0.0	0.0	4	0.0	0.0	0.0	0.0	0.0	0.0	
	7	0.0	0.0	0.0	0.0	0.0	0.0	5	0.0	0.0	0.0	0.0	0.0	0.0	
	8	0.0	0.0	0.0	0.0	0.0	0.0	6	0.0	0.0	0.0	0.0	0.0	0.0	
	9	0.0	0.0	0.0	0.0	0.0	0.0	RESTAURANTS/DRINKING N							3
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

CITY	SUBSECTOR	BUSINESS MONTHLY SAVINGS KSH	BUSINESS DAILY SALES KSH	BUSINESS TOTAL MONTHLY SALES KSH	PRODL	BUSINESS MONTHLY PROFITS KSH	TOTAL MONTHLY BUSINESS EXPENDITURE
BUNGOMA	TOTAL	81	90	88	88	101	97
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0	0.0	0.0	0.0	1.1	0.0	0.0
	1	23.5	63.3	2.3	98.9	6.2	20.6
	2	27.2	15.6	35.2	0.0	7.7	32.0
	3	2.5	5.6	23.9	0.0	9.2	12.4
	4	9.9	7.8	18.2	0.0	7.7	14.4
	5	0.0	2.2	15.9	0.0	6.2	17.5
	6	22.2	4.4	4.5	0.0	23.1	1.0
	7	9.9	1.1	0.0	0.0	20.0	2.1
	8	4.9	0.0	0.0	0.0	4.6	0.0
	9	0.0	0.0	0.0	0.0	15.4	0.0
	TOTAL	23	23	30	30	31	30
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0	0.0	0.0	0.0	6.7	0.0	0.0
	1	43.5	82.6	23.3	93.3	15.8	23.3
	2	30.4	13.0	30.0	0.0	10.5	30.0
	3	8.7	4.3	26.7	0.0	5.3	26.7
	4	4.3	0.0	16.7	0.0	0.0	10.0
	5	0.0	0.0	3.3	0.0	10.5	6.7
	6	8.7	0.0	0.0	0.0	36.8	3.3
	7	0.0	0.0	0.0	0.0	10.5	0.0
	8	4.3	0.0	0.0	0.0	0.0	0.0
9	0.0	0.0	0.0	0.0	10.5	0.0	
TOTAL	5	5	4	4	6	6	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
0	0.0	80.0	0.0	100.0	50.0	16.7	
1	80.0	0.0	75.0	0.0	0.0	83.3	
2	0.0	20.0	25.0	0.0	0.0	0.0	
3	20.0	0.0	0.0	0.0	25.0	0.0	
4	0.0	0.0	0.0	0.0	0.0	0.0	
5	0.0	0.0	0.0	0.0	25.0	0.0	
6	0.0	0.0	0.0	0.0	0.0	0.0	
TOTAL	6	8	8	8	8	8	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	33.3	87.5	12.5	100.0	0.0	12.5	
2	50.0	0.0	12.5	0.0	16.7	25.0	
3	16.7	0.0	50.0	0.0	33.3	37.5	
4	0.0	12.5	12.5	0.0	0.0	12.5	
5	0.0	0.0	0.0	0.0	0.0	12.5	
6	0.0	0.0	12.5	0.0	16.7	0.0	
7	0.0	0.0	0.0	0.0	16.7	0.0	
8	0.0	0.0	0.0	0.0	16.7	0.0	
9	0.0	0.0	0.0	0.0	16.7	0.0	
TOTAL	13	11	14	14	14	15	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
0	0.0	0.0	0.0	14.3	0.0	0.0	
1	7.7	36.4	7.1	85.7	20.0	6.7	
2	15.4	54.5	21.4	0.0	0.0	6.7	
3	38.5	0.0	7.1	0.0	0.0	40.0	
4	7.7	9.1	28.6	0.0	0.0	13.3	
5	0.0	0.0	0.0	0.0	0.0	26.7	
6	15.4	0.0	7.1	0.0	20.0	6.7	
BUNGOMA	TOTAL	81	90	88	88	101	97
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0	0.0	0.0	0.0	6.7	0.0	0.0
	1	43.5	82.6	23.3	93.3	15.8	23.3
	2	30.4	13.0	30.0	0.0	10.5	30.0
	3	8.7	4.3	26.7	0.0	5.3	26.7
	4	4.3	0.0	16.7	0.0	0.0	10.0
	5	0.0	0.0	3.3	0.0	10.5	6.7
	6	8.7	0.0	0.0	0.0	36.8	3.3
	7	0.0	0.0	0.0	0.0	10.5	0.0
	8	4.3	0.0	0.0	0.0	0.0	0.0
	9	0.0	0.0	0.0	0.0	10.5	0.0
	TOTAL	5	5	4	4	6	6
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0	0.0	80.0	0.0	100.0	50.0	16.7
	1	80.0	0.0	75.0	0.0	0.0	83.3
2	0.0	20.0	25.0	0.0	0.0	0.0	
3	20.0	0.0	0.0	0.0	25.0	0.0	
4	0.0	0.0	0.0	0.0	0.0	0.0	
5	0.0	0.0	0.0	0.0	25.0	0.0	
6	0.0	0.0	0.0	0.0	0.0	0.0	
TOTAL	6	8	8	8	8	8	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	33.3	87.5	12.5	100.0	0.0	12.5	
2	50.0	0.0	12.5	0.0	16.7	25.0	
3	16.7	0.0	50.0	0.0	33.3	37.5	
4	0.0	12.5	12.5	0.0	0.0	12.5	
5	0.0	0.0	0.0	0.0	0.0	12.5	
6	0.0	0.0	12.5	0.0	16.7	0.0	
7	0.0	0.0	0.0	0.0	16.7	0.0	
8	0.0	0.0	0.0	0.0	16.7	0.0	
9	0.0	0.0	0.0	0.0	16.7	0.0	
TOTAL	13	11	14	14	14	15	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
0	0.0	0.0	0.0	14.3	0.0	0.0	
1	7.7	36.4	7.1	85.7	20.0	6.7	
2	15.4	54.5	21.4	0.0	0.0	6.7	
3	38.5	0.0	7.1	0.0	0.0	40.0	
4	7.7	9.1	28.6	0.0	0.0	13.3	
5	0.0	0.0	0.0	0.0	0.0	26.7	
6	15.4	0.0	7.1	0.0	20.0	6.7	
BUNGOMA	TOTAL	81	90	88	88	101	97
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0	0.0	0.0	0.0	6.7	0.0	0.0
	1	43.5	82.6	23.3	93.3	15.8	23.3
	2	30.4	13.0	30.0	0.0	10.5	30.0
	3	8.7	4.3	26.7	0.0	5.3	26.7
	4	4.3	0.0	16.7	0.0	0.0	10.0
	5	0.0	0.0	3.3	0.0	10.5	6.7
	6	8.7	0.0	0.0	0.0	36.8	3.3
	7	0.0	0.0	0.0	0.0	10.5	0.0
	8	4.3	0.0	0.0	0.0	0.0	0.0
	9	0.0	0.0	0.0	0.0	10.5	0.0
	TOTAL	5	5	4	4	6	6
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0	0.0	80.0	0.0	100.0	50.0	16.7
	1	80.0	0.0	75.0	0.0	0.0	83.3
2	0.0	20.0	25.0	0.0	0.0	0.0	
3	20.0	0.0	0.0	0.0	25.0	0.0	
4	0.0	0.0	0.0	0.0	0.0	0.0	
5	0.0	0.0	0.0	0.0	25.0	0.0	
6	0.0	0.0	0.0	0.0	0.0	0.0	
TOTAL	6	8	8	8	8	8	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	33.3	87.5	12.5	100.0	0.0	12.5	
2	50.0	0.0	12.5	0.0	16.7	25.0	
3	16.7	0.0	50.0	0.0	33.3	37.5	
4	0.0	12.5	12.5	0.0	0.0	12.5	
5	0.0	0.0	0.0	0.0	0.0	12.5	
6	0.0	0.0	12.5	0.0	16.7	0.0	
7	0.0	0.0	0.0	0.0	16.7	0.0	
8	0.0	0.0	0.0	0.0	16.7	0.0	
9	0.0	0.0	0.0	0.0	16.7	0.0	
TOTAL	13	11	14	14	14	15	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
0	0.0	0.0	0.0	14.3	0.0	0.0	
1	7.7	36.4	7.1	85.7	20.0	6.7	
2	15.4	54.5	21.4	0.0	0.0	6.7	
3	38.5	0.0	7.1	0.0	0.0	40.0	
4	7.7	9.1	28.6	0.0	0.0	13.3	
5	0.0	0.0	0.0	0.0	0.0	26.7	
6	15.4	0.0	7.1	0.0	20.0	6.7	
BUNGOMA	TOTAL	81	90	88	88	101	97
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0	0.0	0.0	0.0	6.7	0.0	0.0
	1	43.5	82.6	23.3	93.3	15.8	23.3
	2	30.4	13.0	30.0	0.0	10.5	30.0
	3	8.7	4.3	26.7	0.0	5.3	26.7
	4	4.3	0.0	16.7	0.0	0.0	10.0
	5	0.0	0.0	3.3	0.0	10.5	6.7
	6	8.7	0.0	0.0	0.0	36.8	3.3
	7	0.0	0.0	0.0	0.0	10.5	0.0
	8	4.3	0.0	0.0	0.0	0.0	0.0
	9	0.0	0.0	0.0	0.0	10.5	0.0
	TOTAL	5	5	4	4	6	6
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0	0.0	80.0	0.0	100.0	50.0	16.7
	1	80.0	0.0	75.0	0.0	0.0	83.3
2	0.0	20.0	25.0	0.0	0.0	0.0	
3	20.0	0.0	0.0	0.0	25.0	0.0	
4	0.0	0.0	0.0	0.0	0.0	0.0	
5	0.0	0.0	0.0	0.0	25.0	0.0	
6	0.0	0.0	0.0	0.0	0.0	0.0	
TOTAL	6	8	8	8	8	8	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	33.3	87.5	12.5	100.0	0.0	12.5	
2	50.0	0.0	12.5	0.0	16.7	25.0	
3	16.7	0.0	50.0	0.0	33.3	37.5	
4	0.0	12.5	12.5	0.0	0.0	12.5	
5	0.0	0.0	0.0	0.0	0.0	12.5	
6	0.0	0.0	12.5	0.0	16.7	0.0	
7	0.0	0.0	0.0	0.0	16.7	0.0	
8	0.0	0.0	0.0	0.0	16.7	0.0	
9	0.0	0.0	0.0	0.0	16.7	0.0	
TOTAL	13	11	14	14	14	15	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
0	0.0	0.0	0.0	14.3	0.0	0.0	
1	7.7	36.4	7.1	85.7	20.0	6.7	
2	15.4	54.5	21.4	0.0	0.0	6.7	
3	38.5	0.0	7.1	0.0	0.0	40.0	
4	7.7	9.1	28.6	0.0	0.0	13.3	
5	0.0	0.0	0.0	0.0	0.0	26.7	
6	15.4	0.0	7.1	0.0	20.0	6.7	
BUNGOMA	TOTAL	81	90	88	88	101	97
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0	0.0	0.0	0.0	6.7	0.0	0.0
	1	43.5	82.6	23.3	93.3	15.8	23.3
	2	30.4	13.0	30.0	0.0	10.5	30.0
	3	8.7	4.3	26.7	0.0	5.3	26.7
	4	4.3	0.0	16.7	0.0	0.0	10.0
	5	0.0					

TABLE 5.15: FINANCIAL SIZE INDICATORS - DISTRIBUTION (%) BY CITIES AND SECTORS

CITY	SUBSECTOR	BUSINESS MONTHLY SAVINGS				BUSINESS MONTHLY PROFITS				BUSINESS MONTHLY BUSINESS EXPENDITURE			
		BUSINESS MONTHLY SAVINGS KSH	BUSINESS MONTHLY PROFITS KSH	BUSINESS MONTHLY BUSINESS EXPENDITURE KSH	BUSINESS MONTHLY SAVINGS KSH	BUSINESS MONTHLY PROFITS KSH	BUSINESS MONTHLY BUSINESS EXPENDITURE KSH	BUSINESS MONTHLY SAVINGS KSH	BUSINESS MONTHLY PROFITS KSH	BUSINESS MONTHLY BUSINESS EXPENDITURE KSH	BUSINESS MONTHLY SAVINGS KSH	BUSINESS MONTHLY PROFITS KSH	BUSINESS MONTHLY BUSINESS EXPENDITURE KSH
	3	25.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4	0.0	0.0	75.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	5	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0
	SHOE REPAIR	N	11	9	11	11	13	12	12	12	12	12	12
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	36.4	88.9	18.2	100.0	30.0	50.0	41.7	41.7	41.7	41.7	41.7	41.7
	2	45.5	11.1	63.6	0.0	30.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3	9.1	0.0	9.1	0.0	20.0	0.0	8.3	8.3	8.3	8.3	8.3	8.3
	4	0.0	0.0	9.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	ELECTRICAL REPAIR	N	1	0	1	1	1	1	1	1	1	1	1
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3	0.0	0.0	100.0	0.0	0.0	0.0	100.0	100.0	100.0	100.0	100.0	100.0
	6	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	MOTOR VEHICLE REPAIR	N	9	8	11	11	11	10	10	10	10	10	10
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0	0.0	0.0	0.0	0.0	18.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	1	11.1	25.0	9.1	81.8	16.7	10.0	10.0	10.0	10.0	10.0	10.0	10.0
	2	0.0	12.5	9.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3	22.2	12.5	18.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4	0.0	0.0	27.3	0.0	16.7	40.0	30.0	30.0	30.0	30.0	30.0	30.0
	5	0.0	0.0	18.2	0.0	0.0	10.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	44.4	25.0	9.1	0.0	16.7	10.0	0.0	0.0	0.0	0.0	0.0	0.0
	7	22.2	25.0	9.1	0.0	16.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	9	0.0	0.0	0.0	0.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	WATCH/JEWELLERY RP	N	8	7	7	7	9	9	9	9	9	9	9
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	55.6	100.0	14.3	100.0	0.0	33.3	33.3	33.3	33.3	33.3	33.3	33.3
	2	11.1	0.0	57.1	0.0	0.0	44.4	44.4	44.4	44.4	44.4	44.4	44.4
	3	0.0	0.0	0.0	0.0	25.0	11.1	11.1	11.1	11.1	11.1	11.1	11.1
	4	22.2	0.0	28.6	0.0	25.0	11.1	11.1	11.1	11.1	11.1	11.1	11.1
	5	0.0	0.0	0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	11.1	0.0	0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	OTHERS	N	9	11	11	13	13	13	13	13	13	13	13
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	22.2	66.7	9.1	100.0	28.6	15.4	15.4	15.4	15.4	15.4	15.4	15.4
	2	66.7	22.2	45.5	0.0	0.0	38.5	38.5	38.5	38.5	38.5	38.5	38.5
	3	11.1	0.0	36.4	0.0	28.6	15.4	15.4	15.4	15.4	15.4	15.4	15.4
	4	0.0	0.0	0.0	0.0	0.0	15.4	15.4	15.4	15.4	15.4	15.4	15.4
	5	0.0	0.0	9.1	0.0	14.3	7.7	7.7	7.7	7.7	7.7	7.7	7.7
	6	0.0	0.0	0.0	0.0	14.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	7	0.0	11.1	0.0	0.0	14.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	TOTAL	134	126	151	151	166	163	163	163	163	163	163	163
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0	0.0	0.0	0.0	4.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	1	25.4	67.5	10.6	95.4	15.1	14.7	14.7	14.7	14.7	14.7	14.7	14.7
	2	30.6	16.7	29.8	0.0	9.7	28.8	28.8	28.8	28.8	28.8	28.8	28.8
	3	12.7	4.0	21.2	0.0	9.7	22.1	22.1	22.1	22.1	22.1	22.1	22.1

SOURCE: SURVEY DATA 1992

KEY:

Business Monthly Savings; Business Daily Sales; Business Monthly Profits Ksh: 1. Upto 500. 2. 501-1000. 3. 1001-1500. 4. 1501-2000. 5. 2001-2500. 6. 2501-3000. 7. 3001-3500. 8. 3501-4000. 9. Above 4000
Business Daily Sales Ksh: 1. Upto 500. 2. 501-1000. 3. 1001-1500. 4. 1501-2000. 5. 2001-2500. 6. 2501-3000. 7. 3001-3500. 8. 3501-4000. 9. Above 4000
Business Total Monthly Sales; Profit; Monthly Labour Productivity; Total Monthly Business Expenditure; Ksh: 1. Upto 1000. 2. 1001-2000. 3. 2001-3000. 4. 3001-4000. 5. 4001-5000. 6. 5001-6000. 7. 6001-7000. 8. 7001-8000. 9. Above 8000
Profit (Monthly Labour Productivity): 1. Upto 1000. 2. 1001-2000. 3. 2001-3000. 4. 3001-4000. 5. 4001-5000. 6. 5001-6000. 7. 6001-7000. 8. 7001-8000. 9. Above 8000
Total Monthly Business Profits Ksh: 1. Upto 500. 2. 501-1000. 3. 1001-1500. 4. 1501-2000. 5. 2001-2500. 6. 2501-3000. 7. 3001-3500. 8. 3501-4000. 9. Above 4000
Total Monthly Business Expenditure: 1. Upto 1000. 2. 1001-2000. 3. 2001-3000. 4. 3001-4000. 5. 4001-5000. 6. 5001-6000. 7. 6001-7000. 8. 7001-8000. 9. Above 8000

TABLE 5.16A: ENTERPRISE EXPENDITURE ON RENT AND UTILITIES - DISTRIBUTION (%) BY CITY TY

SITE CITY		BUSINESS PREMISE RENT		MONTHLY RENT AMOUNT		TOOLS MONTHLY AMOUNT		MONTHLY ELECTRICITY AMOUNT		MONTHLY GAS AMOUNT	
NAIROBI	N	505	450	64	117	20					
	Total	100.0%	100.0%	100.0%	100.0%	100.0%					
	1	57.0	57.1	48.4	67.5	25.0					
	2	27.1	27.8	23.4	20.5	25.0					
	3	8.1	7.6	6.3	7.7	10.0					
	4	2.8	2.4	4.7	9	10.0					
	5	1.6	1.6	0.0	1.7	0.0					
	6	2.8	2.9	12.5	9	25.0					
MOMBASA	N	220	183	9	24	2					
	Total	100.0%	100.0%	100.0%	100.0%	100.0%					
	1	80.9	78.7	66.7	79.2	10.0					
	2	11.8	13.7	33.3	12.5	0.0					
	3	5.0	5.5	0.0	0.0	0.0					
	4	2.3	2.2	0.0	4.2	0.0					
	5	0.0	0.0	0.0	4.2	0.0					
	6	186	145	15	33	0					
KISUMU	N	100.0%	100.0%	100.0%	100.0%						
	1	86.0	86.2	53.3	78.8						
	2	10.2	9.0	26.7	15.2						
	3	2.7	3.4	0.0	6.1						
ELDORET	N	163	127	17	35	8					
	Total	100.0%	100.0%	100.0%	100.0%	100.0%					
	1	58.9	56.7	58.8	82.9	50.0					
	2	27.6	28.3	23.5	5.7	0.0					
	3	5.5	6.3	0.0	11.4	0.0					
	4	3.1	2.4	0.0	0.0	12.5					
	5	1.8	2.4	5.9	0.0	0.0					
	6	1.2	1.6	5.9	0.0	25.0					
NYERI	N	101	87	4	11	0					
	Total	100.0%	100.0%	100.0%	100.0%						
	1	90.1	89.7	50.0	81.8						
	2	7.9	8.0	50.0	0.0						
	3	1.0	0.0	0.0	18.2						
	4	1.0	1.1	0.0	0.0						
	5	0.0	1.1	0.0	0.0						
	6	88	79	8	9	2					
MERU	N	100.0%	100.0%	100.0%	100.0%						
	1	71.6	68.4	62.5	66.7	100.0					
	2	21.6	22.8	0.0	22.2	0.0					
	3	1.1	1.3	0.0	11.1	0.0					
	4	3.4	5.1	12.5	0.0	0.0					
	6	2.3	2.5	25.0	0.0	0.0					

TABLE 5.16A: ENTERPRISE EXPENDITURE ON RENT AND UTILITIES - DISTRIBUTION (%) BY CITY

CITY	SITE	BUSINESS PREMISE RENT	MONTHLY RENT		TOOLS MONTHLY AMOUNT		MONTHLY ELECTRICITY AMOUNT		MONTHLY GAS AMOUNT	
			RENT	AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT		
BUNGOMA	N	133	118	8	42	6				
	Total	100.0%	100.0%	100.0%	100.0%	100.0%				
	1	66.9	69.5	87.5	78.6	33.3				
	2	26.3	22.9	12.5	14.3	16.7				
	3	4.5	3.4	0.0	2.4	16.7				
	4	8	8	0.0	0.0	0.0				
	5	0.0	8	0.0	2.4	16.7				
	6	1.5	1.7	0.0	0.0	16.7				
	7	0.0	8	0.0	2.4	0.0				
	TOTAL	N	1396	1189	125	271	38			
Total		100.0%	100.0%	100.0%	100.0%	100.0%				
	1	69.1	68.3	55.2	74.2	39.5				
	2	20.7	21.1	23.2	15.5	15.8				
	3	5.3	5.2	3.2	7.0	7.9				
	4	2.1	2.0	4.0	7	7.9				
	5	8	9	8	1.1	2.6				
	6	1.5	1.8	10.4	7	21.1				
	7	3	4	2.4	7	0.0				
8	2	3	.8	0.0	5.3					

TABLE 5.16B: ENTERPRISE EXPENDITURE ON OTHER UTILITIES, WAGES AND RAW MATERIALS -

DISTRIBUTION (%) BY CITY													
CITY	MONTHLY				RAW MATERIALS AMOUNT								
	WOOD FUEL AMOUNT	CHARCOAL AMOUNT	WATER AMOUNT	MONTHLY WAGES/SALARIES OF EMPLOYEES									
NAIROBI	N	15	39	53	322	411							
Total		100.0%	100.0%	100.0%		100.0%							
1		73.3	56.4	84.9		11.7							
2		20.0	12.8	5.7		11.2							
3		0.0	10.3	0.0		4.1							
4		6.7	5.1	3.8		9.7							
5		0.0	2.6	1.9		1.9							
6		0.0	12.8	3.8		24.3							
7		0.0	0.0	19.7		19.7							
8		0.0	0.0	1.9		17.3							
MOMBASA	N	1	4	7	75	206							
Total		100.0%	100.0%	100.0%		100.0%							
1		100.0	100.0	85.7		10.7							
2		0.0	0.0	14.3		13.6							
3		0.0	0.0	5.3		5.3							
4		0.0	0.0	0.0		5.8							
5		0.0	0.0	0.0		2.9							
6		0.0	0.0	0.0		19.9							
7		0.0	0.0	0.0		26.7							
8		0.0	0.0	0.0		15.0							
KISUMU	N	9	6	11	85	195							
Total		100.0%	100.0%	100.0%		100.0%							
1		88.9	33.3	81.8		12.8							
2		11.1	33.3	0.0		14.9							
3		0.0	0.0	9.1		5.1							
4		0.0	16.7	0.0		7.7							
5		0.0	0.0	9.1		2.6							
6		0.0	16.7	0.0		22.1							
7		0.0	0.0	0.0		15.9							
8		0.0	0.0	0.0		19.0							
ELDORET	N	0	13	16	43	59							
Total			100.0%	100.0%	100.0%								
1			23.1	93.8		3.4							
2			23.1	6.3		8.5							
3			23.1	0.0		3.4							
4			7.7	0.0		3.4							
5				0.0		3.4							
6			7.7	0.0		13.6							
7			15.4	0.0		16.9							
8			0.0	0.0		47.5							
40			0.0	0.0	100.0	0.0							
NYERI	N	0	0	3	16	64							
Total				100.0%		100.0%							
1				100.0		10.9							
2				0.0		23.4							
3				0.0		1.6							
4				0.0		7.8							
5				0.0		3.1							
6				0.0		21.9							
7				0.0		20.3							

DISTRIBUTION (%) BY CITY													
CITY	MONTHLY				RAW MATERIALS AMOUNT								
	WOOD FUEL AMOUNT	CHARCOAL AMOUNT	WATER AMOUNT	MONTHLY WAGES/SALARIES OF EMPLOYEES									
MERU	N	1	3	6	39	61							
Total		100.0%	100.0%	100.0%		100.0%							
1		100.0	66.7	100.0		3.3							
2		0.0	0.0	0.0		6.6							
3		0.0	0.0	0.0		1.6							
4		0.0	0.0	0.0		6.6							
5		0.0	0.0	0.0		3.3							
6		0.0	0.0	0.0		23.0							
7		0.0	33.3	0.0		21.3							
8		0.0	0.0	0.0		34.4							
BUNGOMA	N	3	23	30	68	138							
Total		100.0%	100.0%	100.0%		100.0%							
1		100.0	87.0	100.0		8.7							
2		0.0	8.7	0.0		5.8							
3		0.0	0.0	0.0		3.6							
4		0.0	0.0	0.0		8.7							
5		0.0	4.3	0.0		2.2							
6		0.0	0.0	0.0		19.6							
7		0.0	0.0	0.0		28.3							
8		0.0	0.0	0.0		23.2							
100		0.0	0.0	0.0	100.0	0.0							
TOTAL	N	29	88	126	648	1134							
Total		100.0%	100.0%	100.0%		100.0%							
1		82.8	60.2	90.5		10.4							
2		13.8	13.6	4.0		11.9							
3		0.0	8.0	8		4.1							
4		3.4	4.5	1.6		7.9							
5		0.0	2.3	8		2.5							
6		0.0	8.0	1.6		21.8							
7		0.0	3.4	0.0		21.3							
8		0.0	0.0	8		20.0							
40		0.0	0.0	0.0	50.0	0.0							
100		0.0	0.0	0.0	50.0	0.0							

SOURCE: SURVEY DATA 1992

KEY

Monthly Wood Fuel Amount; Monthly Charcoal Amount; Monthly Water Amount; Monthly Wages/Salaries Of Employees; Raw Materials Amount: 1. Up to 500 2. 501 0 1000 3. 1001 - 1500 4. 1501 - 2000 5. 2001 - 2500 6. 2501 - 5000 7. 5001 - 10000 8. 10001 - 15000 9. Above 15000

SOURCE: SURVEY DATA 1992

KEY:
Monthly Wood Fuel Amount, Monthly Charcoal Amount, Monthly Water Amount, Monthly Wages/Salaries Of Employees, Raw Materials Amount: 1. Up to 500 2. 501 0 1000 3. 1001 - 1500 4. 1501 - 2000 5. 2001 - 2500 6. 2501 - 5000 7. 5001 - 10000 8. 10001 - 15000 9. Above 15000

SITE						SITE					
SUBSECTOR	BUSINESS PREMISE RENT	MONTHLY RENT AMOUNT	TOOLS MONTHLY AMOUNT	MONTHLY ELECTRICITY AMOUNT	MONTHLY GAS AMOUNT	SUBSECTOR	BUSINESS PREMISE RENT	MONTHLY RENT AMOUNT	TOOLS MONTHLY AMOUNT	MONTHLY ELECTRICITY AMOUNT	MONTHLY GAS AMOUNT
TAILORING N						FOOD/DRINK/TOB RETAIL N					
Total	193	182	24	26	0	Total	85.7	83.9	33.3	100.0	100.0
1	73.1	73.6	79.2	100.0	-	1	8.6	9.7	0.0	0.0	0.0
2	18.7	18.1	16.7	0.0	-	3	5.7	6.5	33.3	0.0	0.0
3	6.2	6.0	0.0	0.0	-	6	0.0	0.0	33.3	0.0	0.0
4	1.0	1.1	0.0	0.0	-	Total	209	156	3	20	3
5	5	5	4.2	0.0	-	1	78.9	76.3	100.0%	100.0%	100.0%
6	5	5	0.0	0.0	-	2	14.8	16.0	0.0	5.0	0.0
8	5	5	0.0	0.0	-	3	4.3	5.1	0.0	10.0	0.0
KNITTING N						4	5	6	0.0	0.0	0.0
Total	26	23	1	1	0	6	1.0	6	0.0	0.0	0.0
1	88.5	91.3	100.0	100.0	-	7	5	1.3	0.0	0.0	0.0
2	7.7	8.7	0.0	0.0	-	8	0.0	0.0	0.0	0.0	0.0
4	3.8	0.0	0.0	0.0	-	Total	98	69	6	8	0
SHOEMAKING N						TEXTILES/SHOE RETAIL N					
Total	141	127	6	7	1	Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	83.0	85.0	66.7	85.7	0.0	1	80.6	79.7	50.0	87.5	-
2	12.1	10.2	16.7	0.0	0.0	2	14.3	14.5	50.0	0.0	-
3	3.5	3.1	0.0	14.3	0.0	3	2.0	2.9	0.0	12.5	-
4	7	1.6	0.0	0.0	0.0	4	2.0	0.0	0.0	0.0	-
6	7	0.0	16.7	0.0	100.0	5	1.0	2.9	0.0	0.0	-
FURNITURE MAKING N						RESTAURANTS/DRINKING N					
Total	238	219	35	36	3	Total	59	50	1	11	1
1	56.7	57.1	42.9	80.6	100.0%	1	47.5	44.0	0.0	100.0%	100.0%
2	30.7	29.7	20.0	11.1	0.0	2	44.1	46.0	0.0	0.0	0.0
3	5.5	5.0	8.6	2.8	0.0	3	3.4	2.0	0.0	0.0	0.0
4	2.5	2.3	5.7	0.0	0.0	4	1.7	2.0	0.0	0.0	0.0
5	1.3	1.4	0.0	2.8	0.0	5	0.0	0.0	100.0	0.0	0.0
6	2.5	3.2	14.3	2.8	0.0	6	3.4	6.0	0.0	0.0	0.0
7	0.0	5	8.6	0.0	0.0	Total	86	74	2	0	0
8	9	0.0	0.0	0.0	0.0	SHOE REPAIR N					
METAL FURNITURE/FIXES N						Total	100.0%	100.0%	100.0%	-	-
Total	44	34	10	31	5	1	95.3	97.3	100.0	-	-
1	31.8	29.4	70.0	64.5	40.0	2	4.7	1.4	0.0	-	-
2	38.6	38.2	10.0	25.8	20.0	4	0.0	1.4	0.0	-	-
3	18.2	17.6	0.0	6.5	0.0	ELECTRICAL REPAIR N					
4	0.0	0.0	0.0	0.0	0.0	Total	24	20	4	12	0
5	4.5	5.9	0.0	0.0	0.0	1	70.8	60.0	25.0	75.0	-
6	4.5	5.9	20.0	0.0	20.0	2	25.0	30.0	0.0	8.3	-
7	2.3	2.9	0.0	3.2	0.0	3	0.0	0.0	0.0	8.3	-
STRUCTURAL METAL PRODS N						4	4.2	5.0	50.0	0.0	-
Total	81	71	8	80	10	6	0.0	5.0	0.0	8.3	-
1	39.5	39.4	50.0	58.8	40.0	MOTOR VEHICLE REPAIR N					
2	30.9	32.4	37.5	26.3	30.0	Total	39	37	13	22	13
3	13.6	14.1	0.0	11.3	20.0	1	35.9	37.8	30.8	72.7	15.4
4	8.6	9.9	0.0	1.3	0.0	2	33.3	32.4	53.8	18.2	15.4
5	1.2	0.0	0.0	1.3	0.0	3	5.1	5.4	0.0	4.5	0.0
6	6.2	4.2	12.5	0.0	10.0	4	10.3	8.1	7.7	0.0	15.4
7	0.0	0.0	0.0	1.3	0.0	5	7.7	8.1	0.0	4.5	7.7
TINSMITHING N	35	31	3	2	1	6	5.1	5.4	7.7	0.0	38.5
Total	100.0%	100.0%	100.0%	100.0%	100.0%	7	2.6	2.7	0.0	0.0	0.0
						8	0.0	0.0	0.0	0.0	7.7

TABLE 5.16B: ENTERPRISE EXPENDITURE ON OTHER UTILITIES, WAGES AND RAW MATERIALS -

CITY		DISTRIBUTION (%) BY CITY					RAW MATERIALS AMOUNT
		MONTHLY WOOD FUEL AMOUNT	MONTHLY CHARCOAL AMOUNT	MONTHLY WATER AMOUNT	MONTHLY WAGES/SALARIES OF EMPLOYEES		
NAIROBI	N	15	39	53	322		411
Total		100.0%	100.0%	100.0%			100.0%
1		73.3	56.4	84.9			11.7
2		20.0	12.8	5.7			11.2
3		0.0	10.3	0.0			4.1
4		6.7	5.1	3.8			9.7
5		0.0	2.6	0.0			1.9
6		0.0	12.8	3.8			24.3
7		0.0	0.0	0.0			19.7
8		0.0	0.0	1.9			17.3
MOMBASA	N	1	4	7	75		206
Total		100.0%	100.0%	100.0%			100.0%
1		100.0	100.0	85.7			10.7
2		0.0	0.0	14.3			13.6
3		0.0	0.0	5.3			3.6
4		0.0	0.0	0.0			5.8
5		0.0	0.0	0.0			2.9
6		0.0	0.0	0.0			19.9
7		0.0	0.0	0.0			26.7
8		0.0	0.0	0.0			15.0
KISUMU	N	9	6	11	85		195
Total		100.0%	100.0%	100.0%			100.0%
1		88.9	33.3	81.8			12.8
2		11.1	33.3	0.0			14.9
3		0.0	0.0	9.1			5.1
4		0.0	16.7	0.0			7.7
5		0.0	0.0	9.1			2.6
6		0.0	16.7	0.0			22.1
7		0.0	0.0	0.0			15.9
8		0.0	0.0	0.0			19.0
ELDORET	N	0	13	16	43		59
Total		100.0%	100.0%	100.0%			100.0%
1		-	23.1	93.8	0.0		3.4
2		-	23.1	6.3	0.0		8.5
3		-	23.1	0.0	0.0		3.4
4		-	0.0	0.0	0.0		3.4
5		-	0.0	0.0	0.0		3.4
6		-	7.7	0.0	0.0		13.6
7		-	15.4	0.0	0.0		16.9
8		-	0.0	0.0	0.0		47.5
40		-	0.0	0.0	100.0		0.0
NYERI	N	0	0	3	16		64
Total		100.0%	100.0%	100.0%			100.0%
1		-	-	100.0	-		10.9
2		-	-	0.0	-		23.4
3		-	-	0.0	-		1.6
4		-	-	0.0	-		7.8
5		-	-	0.0	-		3.1
6		-	-	0.0	-		21.9
7		-	-	0.0	-		20.3

TABLE 5.16B: ENTERPRISE EXPENDITURE ON OTHER UTILITIES, WAGES AND RAW MATERIALS -

CITY		DISTRIBUTION (%) BY CITY					RAW MATERIALS AMOUNT
		MONTHLY WOOD FUEL AMOUNT	MONTHLY CHARCOAL AMOUNT	MONTHLY WATER AMOUNT	MONTHLY WAGES/SALARIES OF EMPLOYEES		
MERU	N	1	3	6	39		61
Total		100.0%	100.0%	100.0%			100.0%
1		100.0	66.7	100.0			3.3
2		0.0	0.0	0.0			6.6
3		0.0	0.0	0.0			1.6
4		0.0	0.0	0.0			6.6
5		0.0	0.0	0.0			3.3
6		0.0	0.0	0.0			23.0
7		0.0	33.3	0.0			21.3
8		0.0	0.0	0.0			34.4
BUNGOMA	N	3	23	30	68		138
Total		100.0%	100.0%	100.0%			100.0%
1		100.0	87.0	100.0			8.7
2		0.0	8.7	0.0			5.8
3		0.0	0.0	0.0			3.6
4		0.0	0.0	0.0			8.7
5		0.0	4.3	0.0			2.2
6		0.0	0.0	0.0			19.6
7		0.0	0.0	0.0			28.3
8		0.0	0.0	0.0			23.2
TOTAL	N	29	88	126	648		1134
Total		100.0%	100.0%	100.0%			100.0%
1		82.8	60.2	90.5			10.4
2		13.8	13.6	4.0			11.9
3		0.0	8.0	8			4.1
4		3.4	4.5	1.6			7.9
5		0.0	2.3	.8			2.5
6		0.0	8.0	1.6			21.8
7		0.0	3.4	0.0			21.3
8		0.0	0.0	8			20.0
40		0.0	0.0	0.0	50.0		0.0
100		0.0	0.0	0.0	50.0		0.0

SOURCE: SURVEY DATA 1992

KEY:

Monthly Wood Fuel Amount; Monthly Charcoal Amount; Monthly Water Amount; Monthly Wages/Salaries Of Employees; Raw Materials Amount: 1. Up to 500 2. 501 01000 3. 1001 - 1500 4. 1501 - 2000 5. 2001 - 2500 6. 2501 - 5000 7. 5001 - 10000 8. 10001 - 15000 9. Above 15000

TABLE 5.17A: ENTERPRISE EXPENDITURE ON RENT AND UTILITIES - DISTRIBUTION (%) BY SECTOR

SUBSECTOR		SITE				
		BUSINESS PREMISE RENT	MONTHLY RENT AMOUNT	TOOLS MONTHLY AMOUNT	MONTHLY ELECTRICITY AMOUNT	MONTHLY GAS AMOUNT
TAILORING	N	193	182	24	26	0
	Total	100.0%	100.0%	100.0%	100.0%	
	1	73.1	73.6	79.2	100.0	
	2	18.7	18.1	16.7	0.0	
	3	6.2	6.0	0.0	0.0	
	4	1.0	1.1	0.0	0.0	
	5	.5	.5	4.2	0.0	
	6	.5	.5	0.0	0.0	
	8	26	23	1	1	0
KNITTING	N	26	23	1	1	0
	Total	100.0%	100.0%	100.0%	100.0%	
	1	88.5	91.3	100.0	100.0	
	2	7.7	8.7	0.0	0.0	
	4	3.8	0.0	0.0	0.0	
SHOEMAKING	N	141	127	6	7	1
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	83.0	85.0	66.7	85.7	0.0
	2	16.7	10.2	16.7	0.0	0.0
	3	3.5	3.1	0.0	14.3	0.0
FURNITURE MAKING	N	7	1.6	0.0	0.0	0.0
	Total	238	219	35	36	3
	1	56.7	57.1	42.9	80.6	100.0
	2	30.7	29.7	20.0	11.1	0.0
	3	5.5	5.0	8.6	2.8	0.0
	4	2.5	2.3	5.7	0.0	0.0
STRUCTURAL METAL PRODS	N	1.3	1.4	0.0	2.8	0.0
	Total	44	34	10	31	5
	1	31.8	29.4	70.0	64.5	40.0
	2	38.6	38.2	10.0	25.8	20.0
	3	18.2	17.6	0.0	6.5	0.0
	4	0.0	0.0	0.0	0.0	20.0
	5	4.5	5.9	0.0	0.0	0.0
	6	4.5	5.9	20.0	0.0	20.0
TINSMITHING	N	2.3	2.9	0.0	3.2	0.0
	Total	81	71	8	80	10
	1	39.5	39.4	50.0	58.8	40.0
	2	30.9	32.4	37.5	26.3	30.0
	3	13.6	14.1	0.0	11.3	20.0
	4	8.6	9.9	0.0	1.3	0.0
	5	1.2	0.0	0.0	1.3	0.0
	6	6.2	4.2	12.5	0.0	10.0
Total	N	35	31	3	2	1
	Total	100.0%	100.0%	100.0%	100.0%	100.0%

TABLE 5.17A: ENTERPRISE EXPENDITURE ON RENT AND UTILITIES - DISTRIBUTION (%) BY SECTOR

SECTOR		SITE				
		BUSINESS PREMISE RENT	MONTHLY RENT AMOUNT	TOOLS MONTHLY AMOUNT	MONTHLY ELECTRICITY AMOUNT	MONTHLY GAS AMOUNT
FOOD/DRINK/TOB RETAIL N	1	85.7	83.9	33.3	100.0	100.0
	2	8.6	9.7	0.0	0.0	0.0
	3	5.7	6.5	33.3	0.0	0.0
	6	0.0	0.0	33.3	0.0	0.0
		209	156	3	20	3
		100.0%	100.0%	100.0%	100.0%	100.0%
TEXTILES/SHOE RETAIL N	1	78.9	76.3	100.0	85.0	33.3
	2	14.8	16.0	0.0	5.0	0.0
	3	4.3	5.1	0.0	10.0	33.3
	4	5	6	0.0	0.0	0.0
	6	1.0	6	0.0	0.0	0.0
	7	5	1.3	0.0	0.0	0.0
	8	0.0	0.0	0.0	0.0	0.0
		98	69	6	8	33.3
		100.0%	100.0%	100.0%	100.0%	
RESTAURANTS/DRINKING N	1	80.6	79.7	50.0	87.5	
	2	14.3	14.5	50.0	0.0	
	3	2.0	2.9	0.0	12.5	
	4	2.0	0.0	0.0	0.0	
	5	1.0	2.9	0.0	0.0	
		59	50	1	11	1
		100.0%	100.0%	100.0%	100.0%	
SHOE REPAIR N	1	47.5	44.0	0.0	100.0	100.0
	2	44.1	46.0	0.0	0.0	0.0
	3	3.4	2.0	0.0	0.0	0.0
	4	1.7	2.0	0.0	0.0	0.0
	5	0.0	0.0	100.0	0.0	0.0
		34	6.0	0.0	0.0	0.0
		86	74	2	0	0
		100.0%	100.0%	100.0%		
ELECTRICAL REPAIR N	1	95.3	97.3	100.0		
	2	4.7	1.4	0.0		
	4	0.0	1.4	0.0		
		24	20	4	12	0
		100.0%	100.0%	100.0%	100.0%	
MOTOR VEHICLE REPAIR N	1	70.8	60.0	25.0	75.0	
	2	25.0	30.0	25.0	8.3	
	3	0.0	0.0	0.0	8.3	
	4	4.2	5.0	50.0	0.0	
	6	0.0	5.0	0.0	8.3	
		39	37	13	22	13
		100.0%	100.0%	100.0%	100.0%	
	1	35.9	37.8	30.8	72.7	15.4
	2	33.3	32.4	53.8	18.2	15.4
	3	5.1	5.4	0.0	4.5	0.0
	4	10.3	8.1	7.7	0.0	15.4
	5	7.7	8.1	0.0	4.5	7.7
	6	5.1	5.4	7.7	0.0	38.5
	7	2.6	2.7	0.0	0.0	0.0
	8	0.0	0.0	0.0	0.0	7.7

TABLE 5.17A: ENTERPRISE EXPENDITURE ON RENT AND UTILITIES - DISTRIBUTION (%) BY SECTOR

SUBSECTOR	SITE			
	BUSINESS PREMISE RENT	MONTHLY RENT	TOOLS MONTHLY AMOUNT	MONTHLY ELECTRICITY AMOUNT
WATCH/JEWELLERY	33	28	3	2
Total	100.0%	100.0%	100.0%	100.0%
1	93.0	96.4	33.3	50.0
2	0.0	0.0	33.3	50.0
4	3.0	0.0	0.0	0.0
6	0.0	3.6	0.0	0.0
7	3.0	0.0	0.0	0.0
8	0.0	0.0	33.3	0.0
OTHERS	90	68	6	13
Total	100.0%	100.0%	100.0%	100.0%
1	63.3	57.4	66.7	69.2
2	24.4	32.4	16.7	15.4
3	8.9	7.4	0.0	7.7
4	2.2	1.5	0.0	7.7
5	1.1	1.5	0.0	0.0
6	0.0	0.0	16.7	0.0
TOTAL	1396	1189	125	271
Total	100.0%	100.0%	100.0%	100.0%
1	69.1	68.3	55.2	74.2
2	20.7	21.1	23.2	15.5
3	5.3	5.2	3.2	7.0
4	2.1	2.0	4.0	7
5	8	0	8	1.1
6	1.5	1.8	10.4	7
7	3	4	2.4	7
8	2	3	8	0.0

SOURCE: SURVEY DATA 1992

KEY
Business Premise Rent, Site Monthly Rent Amount, Tools Monthly Amount, Monthly Electricity Amount, Monthly Gas Amount
1 Upto 500 2 501 - 1000 3 1001 - 1500 4 1501 - 2000 5 2001 - 2500 6 2501 - 5000 7 5001 - 10000 8 10001 - 15000
9 Above 15000

TABLE 5.17B: ENTERPRISE EXPENDITURE ON OTHER UTILITIES, WAGES AND RAW MATERIALS - DISTRIBUTION (%) BY SECTOR

SUBSECTOR	DISTRIBUTION (%) BY SECTOR							
	MONTHLY WOOD FUEL AMOUNT	MONTHLY CHARCOAL AMOUNT	MONTHLY WATER AMOUNT	MONTHLY WAGES/SALARIES OF EMPLOYEES	RAW MATERIALS			
TAILORING	0	17	11	77	156			
Total		100.0%	100.0%		100.0%			
1	-	94.1	100.0	-	8.3			
2	-	5.9	0.0	-	10.9			
3	-	0.0	0.0	-	5.1			
4	-	0.0	0.0	-	5.1			
5	-	0.0	0.0	-	3.2			
6	-	0.0	0.0	-	30.8			
7	-	0.0	0.0	-	24.4			
8	-	0.0	0.0	-	12.2			
KNITTING	0	0	0	3	19			
Total					100.0%			
1	-	-	-	-	5.3			
2	-	-	-	-	15.8			
4	-	-	-	-	26.3			
6	-	-	-	-	36.8			
7	-	-	-	46	15.8			
SHOEMAKING	0	2	3	-	96			
Total		100.0%	100.0%		100.0%			
1	-	50.0	100.0	-	11.5			
2	-	50.0	0.0	-	17.7			
3	-	0.0	0.0	-	6.3			
4	-	0.0	0.0	-	12.5			
5	-	0.0	0.0	-	2.1			
6	-	0.0	0.0	-	17.7			
7	-	0.0	0.0	-	16.7			
8	-	0.0	0.0	-	15.6			
FURNITURE/MAKING	2	0	10	175	218			
Total	100.0%		100.0%	100.0%	100.0%			
1	100.0	-	100.0	0.0	3.7			
2	0.0	-	0.0	0.0	6.0			
3	0.0	-	0.0	0.0	2.3			
4	0.0	-	0.0	0.0	8.3			
5	0.0	-	0.0	0.0	2.8			
6	0.0	-	0.0	0.0	28.4			
7	0.0	-	0.0	0.0	27.5			
8	0.0	-	0.0	0.0	21.1			
METAL FURNITURE/FIXS	0	2	2	32	39			
Total		100.0%	100.0%		100.0%			
1	-	100.0	50.0	-	7.7			
2	-	0.0	0.0	-	5.1			
6	-	0.0	50.0	-	30.8			
7	-	0.0	0.0	-	23.1			
8	-	0.0	0.0	-	33.3			
STRUCTURE/METAL PRODS	2	3	15	65	77			
Total	100.0%	100.0%	100.0%		100.0%			
1	0.0	66.7	80.0	-	6.5			
2	100.0	33.3	0.0	-	9.1			
3	0.0	0.0	0.0	-	2.6			
4	0.0	0.0	6.7	-	2.6			

TABLE 5.17B: ENTERPRISE EXPENDITURE ON OTHER UTILITIES, WAGES AND RAW MATERIALS - DISTRIBUTION (%) BY SECTOR

SUBSECTOR	MONTHLY WOOD FUEL AMOUNT	MONTHLY CHARCOAL AMOUNT	MONTHLY WATER AMOUNT	MONTHLY WAGES/SALARIES OF EMPLOYEES	RAW MATERIALS AMOUNT
5	0.0	0.0	0.0	-	1.3
6	0.0	0.0	6.7	-	20.8
7	0.0	0.0	0.0	-	20.8
8	0.0	0.0	6.7	-	36.4
TINSMITHING	3	7	4	24	44
Total	100.0%	100.0%	100.0%	-	100.0%
1	57.1	25.0	9.1	-	22.7
2	0.0	0.0	0.0	-	6.8
3	0.0	0.0	0.0	-	13.6
4	0.0	0.0	0.0	-	2.3
5	0.0	0.0	0.0	-	18.2
6	0.0	14.3	0.0	-	25.0
7	0.0	14.3	0.0	-	2.3
8	0.0	0.0	0.0	-	18.9
FOOD/DINK/TOB RETAIL	5	24	27	47	11.6
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	54.2	100.0	0.0	0.0	14.8
2	0.0	4.2	0.0	0.0	3.7
3	0.0	12.5	0.0	0.0	5.8
4	0.0	16.7	0.0	0.0	2.6
5	0.0	0.0	0.0	0.0	14.8
6	0.0	8.3	0.0	0.0	19.6
7	0.0	4.2	0.0	0.0	27.0
8	0.0	0.0	0.0	0.0	8.8
100	0.0	0.0	0.0	100.0	0.0
TEXTILES/SOUE RETAIL	0	2	2	36	6.8
Total	100.0%	100.0%	100.0%	-	100.0%
1	0.0	0.0	0.0	-	6.8
2	0.0	0.0	0.0	-	2.3
3	0.0	0.0	0.0	-	2.3
4	0.0	0.0	0.0	-	3.4
5	0.0	0.0	0.0	-	28.4
6	0.0	0.0	0.0	-	30.7
7	0.0	0.0	0.0	-	19.3
8	0.0	0.0	0.0	-	4.4
RESTAURANTS/DRINKING	13	21	26	43	6.8
Total	100.0%	100.0%	100.0%	-	100.0%
1	76.9	23.8	80.8	-	11.4
2	15.4	28.6	11.5	-	4.5
3	0.0	0.0	3.8	-	13.6
4	7.7	0.0	3.8	-	2.3
5	0.0	9.5	0.0	-	11.4
6	0.0	19.0	0.0	-	22.7
7	0.0	0.0	0.0	-	27.3
8	0.0	0.0	0.0	-	5.2
SHOE REPAIR	1	0	2	1	42.3
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	0.0	0.0	0.0	-	23.1
2	0.0	0.0	0.0	-	7.7
3	0.0	0.0	0.0	-	9.6
4	0.0	0.0	0.0	-	0.0

TABLE 5.17B: ENTERPRISE EXPENDITURE ON OTHER UTILITIES, WAGES AND RAW MATERIALS - DISTRIBUTION (%) BY SECTOR

SUBSECTOR	MONTHLY WOOD FUEL AMOUNT	MONTHLY CHARCOAL AMOUNT	MONTHLY WATER AMOUNT	MONTHLY WAGES/SALARIES OF EMPLOYEES	RAW MATERIALS AMOUNT
5	0.0	0.0	0.0	-	3.8
6	0.0	0.0	0.0	-	11.5
8	0.0	0.0	0.0	-	1.9
ELECTRICAL REPAIR	0	0	1	10	8
Total	100.0%	100.0%	100.0%	-	100.0%
1	-	-	100.0	-	0.0
2	-	-	0.0	-	25.0
4	-	-	0.0	-	25.0
6	-	-	0.0	-	12.5
7	-	-	0.0	-	12.5
8	-	-	0.0	-	3.6
MOTOR VEHICLE REPAIR	1	4	8	49	3.6
Total	100.0%	100.0%	100.0%	-	100.0%
1	100.0	75.0	75.0	-	2.8
2	0.0	25.0	12.5	-	5.6
3	0.0	0.0	0.0	-	2.8
4	0.0	0.0	0.0	-	13.9
5	0.0	0.0	12.5	-	5.6
6	0.0	0.0	0.0	-	11.1
7	0.0	0.0	0.0	-	18.4
8	0.0	0.0	0.0	-	38.9
WATCH/JEWELLERY RP	0	1	2	5	16
Total	100.0%	100.0%	100.0%	-	100.0%
1	0.0	100.0	100.0	-	31.3
2	0.0	0.0	0.0	-	12.5
3	0.0	0.0	0.0	-	12.5
4	0.0	0.0	0.0	-	12.5
6	0.0	0.0	0.0	-	12.5
7	0.0	0.0	0.0	-	12.5
8	0.0	0.0	0.0	-	6.3
OTHERS	2	5	13	35	5.2
Total	100.0%	100.0%	100.0%	-	100.0%
1	100.0	80.0	100.0	-	26.9
2	0.0	0.0	0.0	-	17.3
3	0.0	0.0	0.0	-	9.6
4	0.0	0.0	0.0	-	11.5
6	0.0	0.0	0.0	-	9.6
7	0.0	20.0	0.0	-	9.6
8	0.0	0.0	0.0	-	15.4
TOTAL	29	88	126	648	113.4
Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	82.8	60.2	90.5	0.0	10.4
2	13.8	13.6	4.0	0.0	11.9
3	0.0	8.0	8	0.0	4.1
4	3.4	4.5	1.6	0.0	7.9
6	0.0	2.3	8	0.0	2.5
7	0.0	8.0	1.6	0.0	21.3
8	0.0	3.4	0.0	0.0	20.0
40	0.0	0.0	8	0.0	0.0
100	0.0	0.0	0.0	50.0	0.0

SOURCE: SURVEY DATA 1992

KEY:

Monthly Wood Fuel Amount, Monthly Charcoal Amount, Monthly Water Amount, Monthly Wages/Salaries Of Employees, Raw Materials Amount

1 Up to 500 2 501 0 1000 3 1001 - 1500 4 1501 - 2000 5 2001 - 2500

6 2501 - 5000 7 5001 - 10000 8 10001 - 15000 9 Above 15000

Mombasa and Kisumu too had relatively lower rent payment as compared to Bungoma and Meru.

There seems to be no clear relationship between city size and rents paid by the enterprises. The picture that emerges is that the largest city Nairobi and secondary towns pay relatively higher rents as compared to those in the other larger towns of Mombasa and Kisumu.

Monthly rent payments also varied according to subsectors. Within the manufacturing sector, highest rents were paid by enterprises in the furniture making (Ksh.820), metal furniture and fixtures (Ksh.1,096) and structural metal production (Ksh.1,015) while the lowest are in tinsmithing (Ksh.348) and knitting (Ksh.334) subsectors.

In the Trade and restaurants sector the highest rent payments are in restaurants and drinking (Ksh.670) while in the service sector they are in motor vehicle repair (Ksh.1,145) subsectors. The rest of the subsectors in both trade and restaurants and service sectors paid relatively lower rents. This is explained by the nature of the working spaces that I/SSEs operate which are mostly temporary or open air as discussed earlier.

Utilities Expenses

Expenses on utilities included electricity where 13.6% of enterprises indicated they are paying for electricity, 1.9% utilize gas, 1.5% woodfuel, 4.4% charcoal and 6.3% water. There is a possibility that one enterprise combines one or more of these types of energy in its operations depending on the nature of its activities. The mean monthly expenses on these are given on Table 5.18A to 5.19B. The mean monthly expenditures on these utilities varied according to subsectors and towns. The overall mean for electricity, gas, woodfuel, charcoal and water are respectively Ksh.519, Ksh. 3,025, Ksh. 331, Ksh. 989, and Ksh. 545.

Raw Material Expenses

Of the enterprises studied, 57.1% indicated expenditures on raw materials whose overall mean monthly expenses was Ksh. 10,524. This varied according to towns and subsectors. For instance Eldoret reported the highest mean monthly expenditure on raw materials (Ksh. 20,420) followed by Meru (Ksh. 15,159) and Bungoma (Ksh. 13,768) as shown on Table 5.19B. Larger towns had relatively low expenditures with Nairobi having mean monthly expenditures on raw materials of Ksh. 11,078, Mombasa (Ksh. 6,776) and Kisumu (Ksh. 8,270).

Apart from Nyeri which had the lowest expenses on raw materials (Ksh.5,361), the secondary towns incurred higher expenditures on raw materials than larger towns. This could be due to the fact that there is a larger and wider sources of raw materials within these larger towns than the secondary towns where possibly transportation costs are relatively reduced thereby making raw materials relatively cheaper.

Business Rent

In comparison, I/SSE enterprises reflect rental amounts which may be far below formal sector rates. This may be explained by the nature of the working spaces that I/SSEs operate which are mostly temporary or open air. Enterprises in Nairobi (57%), Kisumu (86%), Mombasa (81%), and Nyeri (90%) pay up to Ksh. 500 per month as rent (See Table 5.16A).

The nature of operations of an enterprise may also determine its space requirements. For example, over 90% of tailoring, knitting and shoe repair pay Ksh. 500 or less as rent as indicated in Table 5.14F (they mostly operate along shop corridors), while in other manufacturing activities, such as metal furniture products in Mombasa 50% of the enterprises pay a monthly rent of between Ksh. 1,000 and Ksh. 1,500 (they require permanent or temporary workshops).

5.3 FACTORS RELATED TO I/SSEs SECTOR DEVELOPMENT

This section presents the results of a number of factors that affect the growth and development of the I/SSEs

sector. These include factors such as credit accessibility, technical training, business training and management, marketing, infrastructure and technology. These are all viewed to be important for the sectors sustainable development.

CREDIT

Tables 5.20 and 5.21 present the results of the enterprises that had access to various forms of credit and their sources. Out of the 1976 respondents 33.5% indicated that they had ever applied for credit at any time for the business. Those responding to have had other types of help from friends and /or relatives were 7.4% out of 1747 enterprises while those who received any materials on loan were 2.4% out of the 1660 enterprises. The enterprises that actually received credit after application accounted for 22.7% out of 1976 enterprises.

The most important source of knowledge about lending agencies to the sector's enterprises was friends who accounted for 43.8% out of 564 enterprises. A number of entrepreneurs indicate that they were approached by the lending agency 30.5%. Newspapers and Radios/TVs as a source of knowledge accounted for only 9.8% while leaders "Baraza" (Meeting) for 4.4% (See Table 5.20)

Tables 5.22 and 5.23 show the average amount of loans taken; total loans received to date for those enterprises that had access to credit more than one time; the amount of credit applied for and amount received as help from friends and/or relatives. The respective means are Ksh. 14,812, Ksh. 19,935, Ksh. 18,578 and Ksh. 4,788. These means varied according to cities, subsectors and sex as shown in Tables 5.22 and 5.23 which are in nominal terms. The highest average credit received was in Bungoma (Ksh. 36,955) while the lowest was in Nyeri (Ksh. 9,771). Female owned enterprises had lowest averages in all towns save Nyeri. Table 5.22 gives details of the differences between sex and cities for various forms of credit received by the enterprises.

A few enterprises in knitting, metal furniture fixtures, shoe repair, electrical repair and watch and jewellery repair subsector received credit. These are given in Table 5.23. The subsector with the highest average loan amount is metal furniture and fixtures (Ksh. 56,333) while the lowest is in Electrical repair (Ksh. 7,325). Tables 5.24 and 5.25 show the distribution of amount of loan taken; loans received to date; credit applied for and amount cash help for respectively by cities and by subsectors.

Majority of the enterprises received a credit amount of between Ksh. 5000 - Ksh 10,000 (63% of 448 enterprises). Only 1.3% of these enterprises had credit amount of greater than Ksh. 50,000. These shows that majority of the enterprises in the sector require and receive very modest amounts of credit either as seed or working capital. However these varied with cities and subsectors as shown in Tables 5.24 and 5.25.

For the enterprises that received credit, there were changes in both employment levels and sales volume between the period before and after receiving credit. For instance, overall, employment levels increased from an average of 2 full-time employees to 3. Sales volume increase from an average of Ksh. 13,760 to Ksh. 24,656 in nominal terms respectively before and after credit. These varied according to cities and subsectors as detailed in Tables 5.26 and 5.27

TRAINING

Business-owner Training

Post School training that the entrepreneur has received is an important factor in the performance of the enterprise. This may affect both the technical and managerial aspect of the enterprise. Table 5.28 shows that on average, 56% of the entrepreneurs had undergone some form of training and that most of the entrepreneurs indicated that it was relevant to their business activities (89%). In Kisumu, 65.6% of all entrepreneurs had received post school training. About 58% of the I/SSEs entrepreneurs in Nairobi were trained.

Activities in the manufacturing sector had the highest numbers of entrepreneurs with some post school training. This may be explained by the fact that most of I/SSEs are single person enterprises, with the

TABLE 5.18A: ENTERPRISE EXPENDITURES ON RENT AND UTILITIES -
MEAN VALUES (KSH) BY SECTOR SITE

SUBSECTOR	BUSINESS PREMISE RENT	MONTHLY RENT AMOUNT	TOOLS MONTHLY AMOUNT	MONTHLY ELECTRICITY AMOUNT	MONTHLY GAS AMOUNT
TAILORING Mean	193 520.19	182 521.53	24 543.75	26 202.08	0
KNITTING Mean	26 334.62	23 297.83	1 300.00	1 100.00	0
SHOEMAKING Mean	141 361.24	127 333.46	6 1032.50	7 319.29	1 3800.00
FURNITURE MAKING Mean	238 819.50	219 824.56	35 1847.09	36 454.86	3 283.33
METAL FURNITUREFIXS Mean	44 1095.63	34 1253.82	10 1086.20	31 748.39	5 1340.00
STRUCTUR METAL PRODS Mean	81 1014.91	71 979.30	8 917.50	80 696.06	10 1045.00
TINSMITHING Mean	35 348.45	31 370.32	3 1566.67	2 335.00	1 400.00
FOOD/DRINK/TOB RETAIL Mean	209 449.35	156 538.35	3 100.00	20 334.75	3 16460.00
TEXTILES/SHOE RETAIL Mean	98 380.87	69 414.20	6 450.00	8 363.75	0
RESTAURANTS/DRINKING Mean	59 670.15	50 742.00	1 2500.00	11 189.55	1 200.00
SHOE REPAIR Mean	86 218.85	74 243.11	2 350.00	0	0
ELECTRICAL REPAIR Mean	24 505.57	20 801.00	4 1187.50	12 577.08	0
MOTOR VEHICLE REPAIR Mean	39 1144.62	37 1146.22	13 946.15	22 518.18	13 3314.04
WATCH/JEWELLERY RP Mean	33 580.61	28 340.36	3 6886.67	2 550.00	0
OTHERS Mean	90 503.21	68 556.88	6 823.33	13 456.15	1 100.00
TOTAL Mean	1396 579.16	1189 607.08	125 1247.56	271 518.69	38 3025.33

SOURCE: SURVEY DATA 1992

TABLE 5.18B: ENTERPRISE EXPENDITURE ON OTHER UTILITIES, WAGES AND RAW MATERIALS -
MEAN VALUES (KSH) BY SECTOR

SUBSECTOR	MONTHLY WOOD AMOUNT	MONTHLY CHARCOAL AMOUNT	MONTHLY WATER AMOUNT	MONTHLY WAGES/SALARIES OF EMPLOYEES	RAW MATERIALS AMOUNT
TAILORING Mean	0	170.24	135.91	77 3017.60	156 7462.95
KNITTING Mean	0	0	0	3	19 3310.53
SHOEMAKING Mean	0	2	3	46 3460.22	96 6961.35
FURNITURE MAKING Mean	2	540.00	40.00	175 4575.10	218 12220.55
METAL FURNITUREFIXS Mean	350.00	2	110.00	32 3005.63	39 10193.59
STRUCTUR METAL PRODS Mean	2	140.00	2575.00	65 4675.38	77 16790.91
TINSMITHING Mean	650.00	440.00	2561.67	24 3222.92	44 3622.73
FOOD/DRINK/TOB RETAIL Mean	5	24	332.50	47 2087.66	189 12550.26
TEXTILES/SHOE RETAIL Mean	226.00	1271.46	152.41	36 1933.06	88 13425.00
RESTAURANTS/DRINKING Mean	1321	26	85.00	44 2634.88	18888.18
SHOE REPAIR Mean	422.31	1409.52	393.85	2 1200.00	52 1387.88
ELECTRICAL REPAIR Mean	50.00	0	235.00	10 2757.00	8 4700.00
MOTOR VEHICLE REPAIR Mean	1	4	8	49 4973.27	36 16913.89
WATCH/JEWELLERY RP Mean	50.00	297.50	515.00	5 16470.00	16 2915.63
OTHERS Mean	2	5	13	35 2162.86	52 7204.71
TOTAL Mean	75.00	1614.00	120.77	648 3676.72	1134 10522.62

SOURCE: SURVEY DATA 1992

TABLE 5.19A: ENTERPRISE EXPENDITURES ON RENT AND OTHER UTILITIES - MEAN VALUES (KSH) BY CITY AND SEX.

CITY	RESPONDENT SEX	SITE		MONTHLY RENT AMOUNT	TOOLS MONTHLY AMOUNT	MONTHLY ELECTRICITY AMOUNT	MONTHLY GAS AMOUNT
		BUSINESS PREMISE RENT	MONTHLY RENT				
NAIROBI	Mean	0	0		0	0	0
	MALE	N	418	373	60	103	20
	Mean		795.16	780.99	1509.83	626.60	2410.00
	FEMALE	N	87	77	4	14	0
	Mean		648.85	674.94	450.00	331.43	
	TOTAL	N	505	450	64	117	20
MOMBASA	Mean		769.95	762.84	1443.59	591.28	2410.00
	MALE	N	159	135	6	22	2
	Mean		395.40	412.70	482.50	511.09	430.00
	FEMALE	N	61	48	3	2	0
	Mean		315.33	320.83	300.00	170.00	
	TOTAL	N	220	183	9	24	2
KISUMU	Mean		373.20	388.61	421.67	482.67	430.00
	MALE	N	129	108	12	26	0
	Mean		369.73	415.16	1079.17	395.96	
	FEMALE	N	57	37	3	7	0
	Mean		372.51	403.78	400.00	572.14	
	TOTAL	N	186	145	15	33	0
ELDORET	Mean		412.26	943.33	433.33		8
	MALE	N	109	91	15	26	
	Mean		748.24	2024.00	441.35	7165.31	0
	FEMALE	N	54	36	2	9	
	Mean		858.48	1074.81	575.00		8
	TOTAL	N	163	127	17		
NYERI	Mean		771.23	840.81	1853.53	385.57	7165.31
	MALE	N	74	63	4	10	0
	Mean		330.40	386.19	500.00	440.00	
	FEMALE	N	27	24	0	1	0
	Mean		185.70	187.83		40.00	
	TOTAL	N	101	87	4	11	0
MERU	Mean		291.72	331.47	500.00	403.64	
	MALE	N	75	67	7	8	1
	Mean		560.51	605.22	1257.14	521.25	300.00
	FEMALE	N	13	12	1	1	1
	Mean		287.69	330.00	300.00	200.00	260.00
	TOTAL	N	88	79	8	9	2
BUNGOMA	Mean		520.21	563.42	1137.50	485.56	280.00
	MALE	N	97	85	6	32	5
	Mean		513.76	611.84	383.33	646.72	1584.00
	FEMALE	N	36	33	2	10	1
	Mean		496.11	470.00	350.00	250.00	100.00
	TOTAL	N	133	118	8	42	6
	Mean		508.98	572.17	375.00	552.26	1336.67

SOURCE: SURVEY DATA 1992

TABLE 5.19B: ENTERPRISE EXPENDITURES ON OTHER UTILITIES, WAGES AND RAW MATERIALS - MEAN VALUES (KSH) BY CITY AND SEX.

CITY	RESPONDENT SEX	MONTHLY WOOD FUEL AMOUNT	MONTHLY CHARCOAL AMOUNT	MONTHLY WATER AMOUNT	MONTHLY WAGES/SALARIES OF EMPLOYEES	RAW MATERIALS AMOUNT
		AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT
NAIROBI	Mean	0	0	0	0	0
	MALE N	13	25	39	282	342
	Mean	452.31	1006.60	1181.54	4153.32	11884.12
	FEMALE N	2	14	14	40	69
	Mean	160.00	864.29	579.29	3577.50	7080.07
	TOTAL N	15	39	53	322	411
MOMBASA	Mean	413.33	955.51	1022.45	4081.79	11077.60
	MALE N	1	2	2	61	143
	Mean	130.00	225.00	400.00	3465.41	7191.89
	FEMALE N	0	2	5	14	63
	Mean	0	350.00	166.00	1635.71	5830.79
	TOTAL N	1	4	7	75	206
KISUMU	Mean	130.00	287.50	232.86	3123.87	6775.63
	MALE N	2	3	7	62	123
	Mean	325.00	636.33	633.57	2733.71	7036.99
	FEMALE N	7	3	4	23	72
	Mean	242.86	1666.67	87.50	2215.22	10375.56
	TOTAL N	9	6	11	85	195
ELDORET	Mean	261.11	1151.50	435.00	2593.41	8269.69
	MALE N	0	9	8	33	41
	Mean	0	1515.56	261.25	5807.58	17788.78
	FEMALE N	0	4	8	10	18
	Mean	0	3568.75	115.63	2215.00	26412.22
	TOTAL N	0	13	16	43	59
NYERI	Mean	0	2147.31	188.44	4972.09	20419.66
	MALE N	0	0	2	11	45
	Mean	0	0	90.00	2218.18	6471.11
	FEMALE N	0	0	1	5	19
	Mean	0	0	40.00	1560.00	2731.58
	TOTAL N	0	0	3	16	64
MERU	Mean	0	0	73.33	2012.50	5360.94
	MALE N	0	3	6	34	48
	Mean	0	2093.33	111.67	4476.47	16810.21
	FEMALE N	1	0	0	5	13
	Mean	130.00	0	0	5000.00	9061.54
	TOTAL N	1	3	6	39	61
BUNGOMA	Mean	130.00	2093.33	111.67	4543.59	15158.85
	MALE N	3	16	19	56	105
	Mean	266.67	396.25	136.32	3100.93	15076.38
	FEMALE N	0	7	11	12	33
	Mean	0	171.43	144.09	1383.33	9604.55
	TOTAL N	3	23	30	68	138
Mean		266.67	327.83	139.17	2797.82	13767.90

SOURCE: SURVEY DATA 1992

TABLE 5.20: ENTERPRISE CREDIT APPLICATION, TYPE, PERIOD AND LENDING INSTITUTION KNOWLEDGE - DISTRIBUTION (%) BY SECTOR

SUBSECTOR		ANY LOAN/CREDIT APPLICATION	OTHER TYPE OF HELP FROM FRIENDS-RELATIVES	TYPE OF HELP	ANY MATERIALS ON LOAN	CREDIT WAS APPLIED FOR	SOURCE OF KNOWLEDGE ABOUT LENDING INSTITUTION-ORGANISATION		
TAILORING		N	237	215	19	204	77	73	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		36.3	10.7	52.6	5.9	1.3	52.6	10.7	17.8
2		63.7	89.3	42.1	94.1	0.0	42.1	89.3	2.7
3		0.0	0.0	5.3	0.0	1.3	5.3	0.0	49.3
4		0.0	0.0	0.0	0.0	31.2	13.7	13.7	0.0
5		0.0	0.0	0.0	0.0	66.2	16.4	16.4	0.0
KNITTING		N	28	25	1	28	3	3	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		10.7	4.0	0.0	0.0	0.0	10.7	4.0	33.3
2		89.3	96.0	100.0	100.0	0.0	89.3	96.0	0.0
3		0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.3
4		0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.3
5		0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0
SHOEMAKING		N	162	140	7	136	27	26	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		18.5	4.3	85.7	2.9	3.7	85.7	4.3	3.8
2		81.5	95.7	0.0	97.1	0.0	0.0	95.7	11.5
3		0.0	0.0	14.3	0.0	0.0	14.3	0.0	46.2
4		0.0	0.0	0.0	0.0	33.3	30.8	30.8	0.0
5		0.0	0.0	0.0	0.0	63.0	7.7	7.7	0.0
FURNITURE MAKING		N	313	288	21	261	77	71	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		29.4	8.0	81.0	2.3	0.0	81.0	8.0	12.7
2		70.6	92.0	14.3	97.7	0.0	14.3	92.0	5.6
3		0.0	0.0	4.8	0.0	2.6	4.8	0.0	38.0
4		0.0	0.0	0.0	0.0	33.8	35.2	35.2	0.0
5		0.0	0.0	0.0	0.0	63.6	5.6	5.6	0.0
6		0.0	0.0	0.0	0.0	0.0	1.4	1.4	0.0
7		0.0	0.0	0.0	0.0	0.0	1.4	1.4	0.0
METAL FURNITURE/FIXS		N	59	54	3	49	15	12	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		27.1	3.7	100.0	2.0	0.0	100.0	3.7	25.0
2		72.9	96.3	0.0	98.0	0.0	0.0	96.3	8.3
3		0.0	0.0	0.0	0.0	6.7	25.0	25.0	0.0
4		0.0	0.0	0.0	0.0	26.7	33.3	33.3	0.0
5		0.0	0.0	0.0	0.0	66.7	8.3	8.3	0.0
STRUCTUR METAL PRODS		N	130	117	9	107	38	37	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		31.5	9.4	77.8	3.7	0.0	77.8	9.4	8.1
2		68.5	90.6	22.2	96.3	0.0	22.2	90.6	5.4
3		0.0	0.0	0.0	0.0	5.3	35.1	35.1	0.0
4		0.0	0.0	0.0	0.0	55.3	40.5	40.5	0.0
5		0.0	0.0	0.0	0.0	39.5	5.4	5.4	0.0
6		0.0	0.0	0.0	0.0	0.0	5.4	5.4	0.0
TINSMITHING		N	80	66	6	67	13	12	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		20.0	7.6	100.0	1.5	0.0	100.0	7.6	16.7
2		80.0	92.4	0.0	98.5	0.0	0.0	92.4	0.0

SUBSECTOR		ANY LOAN/CREDIT APPLICATION	OTHER TYPE OF HELP FROM FRIENDS-RELATIVES	TYPE OF HELP	ANY MATERIALS ON LOAN	CREDIT WAS APPLIED FOR	SOURCE OF KNOWLEDGE ABOUT LENDING INSTITUTION-ORGANISATION		
TAILORING		N	237	215	19	204	77	73	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		36.3	10.7	52.6	5.9	1.3	52.6	10.7	17.8
2		63.7	89.3	42.1	94.1	0.0	42.1	89.3	2.7
3		0.0	0.0	5.3	0.0	1.3	5.3	0.0	49.3
4		0.0	0.0	0.0	0.0	31.2	13.7	13.7	0.0
5		0.0	0.0	0.0	0.0	66.2	16.4	16.4	0.0
KNITTING		N	28	25	1	28	3	3	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		10.7	4.0	0.0	0.0	0.0	10.7	4.0	33.3
2		89.3	96.0	100.0	100.0	0.0	89.3	96.0	0.0
3		0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.3
4		0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.3
5		0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0
SHOEMAKING		N	162	140	7	136	27	26	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		18.5	4.3	85.7	2.9	3.7	85.7	4.3	3.8
2		81.5	95.7	0.0	97.1	0.0	0.0	95.7	11.5
3		0.0	0.0	14.3	0.0	0.0	14.3	0.0	46.2
4		0.0	0.0	0.0	0.0	33.3	30.8	30.8	0.0
5		0.0	0.0	0.0	0.0	63.0	7.7	7.7	0.0
FURNITURE MAKING		N	313	288	21	261	77	71	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		29.4	8.0	81.0	2.3	0.0	81.0	8.0	12.7
2		70.6	92.0	14.3	97.7	0.0	14.3	92.0	5.6
3		0.0	0.0	4.8	0.0	2.6	4.8	0.0	38.0
4		0.0	0.0	0.0	0.0	33.8	35.2	35.2	0.0
5		0.0	0.0	0.0	0.0	63.6	5.6	5.6	0.0
6		0.0	0.0	0.0	0.0	0.0	1.4	1.4	0.0
7		0.0	0.0	0.0	0.0	0.0	1.4	1.4	0.0
METAL FURNITURE/FIXS		N	59	54	3	49	15	12	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		27.1	3.7	100.0	2.0	0.0	100.0	3.7	25.0
2		72.9	96.3	0.0	98.0	0.0	0.0	96.3	8.3
3		0.0	0.0	0.0	0.0	6.7	25.0	25.0	0.0
4		0.0	0.0	0.0	0.0	26.7	33.3	33.3	0.0
5		0.0	0.0	0.0	0.0	66.7	8.3	8.3	0.0
STRUCTUR METAL PRODS		N	130	117	9	107	38	37	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		31.5	9.4	77.8	3.7	0.0	77.8	9.4	8.1
2		68.5	90.6	22.2	96.3	0.0	22.2	90.6	5.4
3		0.0	0.0	0.0	0.0	5.3	35.1	35.1	0.0
4		0.0	0.0	0.0	0.0	55.3	40.5	40.5	0.0
5		0.0	0.0	0.0	0.0	39.5	5.4	5.4	0.0
6		0.0	0.0	0.0	0.0	0.0	5.4	5.4	0.0
TINSMITHING		N	80	66	6	67	13	12	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		20.0	7.6	100.0	1.5	0.0	100.0	7.6	16.7
2		80.0	92.4	0.0	98.5	0.0	0.0	92.4	0.0

SUBSECTOR		ANY LOAN/CREDIT APPLICATION	OTHER TYPE OF HELP FROM FRIENDS-RELATIVES	TYPE OF HELP	ANY MATERIALS ON LOAN	CREDIT WAS APPLIED FOR	SOURCE OF KNOWLEDGE ABOUT LENDING INSTITUTION-ORGANISATION		
TAILORING		N	237	215	19	204	77	73	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		36.3	10.7	52.6	5.9	1.3	52.6	10.7	17.8
2		63.7	89.3	42.1	94.1	0.0	42.1	89.3	2.7
3		0.0	0.0	5.3	0.0	1.3	5.3	0.0	49.3
4		0.0	0.0	0.0	0.0	31.2	13.7	13.7	0.0
5		0.0	0.0	0.0	0.0	66.2	16.4	16.4	0.0
KNITTING		N	28	25	1	28	3	3	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		10.7	4.0	0.0	0.0	0.0	10.7	4.0	33.3
2		89.3	96.0	100.0	100.0	0.0	89.3	96.0	0.0
3		0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.3
4		0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.3
5		0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0
SHOEMAKING		N	162	140	7	136	27	26	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		18.5	4.3	85.7	2.9	3.7	85.7	4.3	3.8
2		81.5	95.7	0.0	97.1	0.0	0.0	95.7	11.5
3		0.0	0.0	14.3	0.0	0.0	14.3	0.0	46.2
4		0.0	0.0	0.0	0.0	33.3	30.8	30.8	0.0
5		0.0	0.0	0.0	0.0	63.0	7.7	7.7	0.0
FURNITURE MAKING		N	313	288	21	261	77	71	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		29.4	8.0	81.0	2.3	0.0	81.0	8.0	12.7
2		70.6	92.0	14.3	97.7	0.0	14.3	92.0	5.6
3		0.0	0.0	4.8	0.0	2.6	4.8	0.0	38.0
4		0.0	0.0	0.0	0.0	33.8	35.2	35.2	0.0
5		0.0	0.0	0.0	0.0	63.6	5.6	5.6	0.0
6		0.0	0.0	0.0	0.0	0.0	1.4	1.4	0.0
7		0.0	0.0	0.0	0.0	0.0	1.4	1.4	0.0
METAL FURNITURE/FIXS		N	59	54	3	49	15	12	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		27.1	3.7	100.0	2.0	0.0	100.0	3.7	25.0
2		72.9	96.3	0.0	98.0	0.0	0.0	96.3	8.3
3		0.0	0.0	0.0	0.0	6.7	25.0	25.0	0.0
4		0.0	0.0	0.0	0.0	26.7	33.3	33.3	0.0
5		0.0	0.0	0.0	0.0	66.7	8.3	8.3	0.0
STRUCTUR METAL PRODS		N	130	117	9	107	38	37	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		31.5	9.4	77.8	3.7	0.0	77.8	9.4	8.1
2		68.5	90.6	22.2	96.3	0.0	22.2	90.6	5.4
3		0.0	0.0	0.0	0.0	5.3	35.1	35.1	0.0
4		0.0	0.0	0.0	0.0	55.3	40.5	40.5	0.0
5		0.0	0.0	0.0	0.0	39.5	5.4	5.4	0.0
6		0.0	0.0	0.0	0.0	0.0	5.4	5.4	0.0
TINSMITHING		N	80	66	6	67	13	12	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		20.0	7.6	100.0	1.5	0.0	100.0	7.6	16.7
2		80.0	92.4	0.0	98.5	0.0	0.0	92.4	0.0

SUBSECTOR		ANY LOAN/CREDIT APPLICATION	OTHER TYPE OF HELP FROM FRIENDS-RELATIVES	TYPE OF HELP	ANY MATERIALS ON LOAN	CREDIT WAS APPLIED FOR	SOURCE OF KNOWLEDGE ABOUT LENDING INSTITUTION-ORGANISATION		
TAILORING		N	237	215	19	204	77	73	
Total									

TABLE 5.20: ENTERPRISE CREDIT APPLICATION, TYPE, PERIOD AND LENDING INSTITUTION KNOWLEDGE -
DISTRIBUTION (%) BY SECTOR

SUBSECTOR		YEAR					SOURCE OF KNOWLEDGE ABOUT LENDING INSTITUTION-ORGANISATION	
		ANY LOAN/CREDIT APPLICATION	OTHER TYPE OF HELP FROM FRIENDS-RELATIVES	TYPE OF MATERIALS ON LOAN	CREDIT WAS APPLIED FOR			
2		81.0	95.1	0.0	0.0	0.0	0.0	
4		0.0	0.0	0.0	16.7	66.7	66.7	
5		0.0	0.0	0.0	83.3	16.7	16.7	
6		0.0	0.0	0.0	0.0	40	40	
OTHERS	N	128	107	16	41	20.0	100.0%	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		35.9	15.0	87.5	2.8	0.0	20.0	
2		64.1	85.0	6.3	97.2	2.4	5.0	
3		0.0	0.0	6.3	0.0	0.0	40.0	
4		0.0	0.0	0.0	0.0	19.5	30.0	
5		0.0	0.0	0.0	0.0	78.0	5.0	
TOTAL	N	1976	1747	124	1660	600	564	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		33.5	7.4	83.9	2.4	3	9.8	
2		66.5	92.6	12.1	97.6	3	4.4	
3		0.0	0.0	4.0	0.0	1.7	43.8	
4		0.0	0.0	0.0	0.0	26.8	30.5	
5		0.0	0.0	0.0	0.0	70.8	10.5	
6		0.0	0.0	0.0	0.0	0.0	9	
7		0.0	0.0	0.0	0.0	0.0	2	

SOURCE: SURVEY DATA 1992

KEY:

Any Loan/Credit Application: 1. Yes 2. No
Other Type Of Help From Friends - Relatives: 1. Yes 2. No
Type Of Help: 1. Cash 2. Material - Machinery 3. Both
Any Materials On Loan: 1. Yes 2. No
Year Credit Was Applied For: 1. Up to 1970 2. 1971 - 1979 3. 1980 - 1985
4. 1986 - 1990 5. After 1991
Source Of Knowledge About Lending Institution - Organisation: 1. Newspapers and Radio - TV 2. Leaders Baraza 3. Friends 4. Approached By The Agency 5. Cooperative Society 6. Based in Kibera 7. Has an Account

5.21: ENTERPRISE CREDIT APPLICATION, TYPE, PERIOD AND LENDING INSTITUTION KNOWLEDGE -
DISTRIBUTION (%) BY CITY

CITY		YEAR					SOURCE OF KNOWLEDGE ABOUT LENDING INSTITUTION-ORGANISATION	
		ANY LOAN/CREDIT APPLICATION	OTHER TYPE OF HELP FROM FRIENDS-RELATIVES	TYPE OF MATERIALS ON LOAN	CREDIT WAS APPLIED FOR			
NAIROBI	N	772	662	55	652	184	170	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		27.7	8.0	81.8	3.5	5	14.7	
2		72.3	92.0	10.9	96.5	0.0	4.7	
3		0.0	0.0	7.3	0.0	2.2	28.8	
4		0.0	0.0	0.0	0.0	27.7	45.3	
5		0.0	0.0	0.0	0.0	69.6	3.5	
6		0.0	0.0	0.0	0.0	0.0	2.4	
7		0.0	0.0	0.0	0.0	0.0	6	
MOMBASA	N	319	303	13	292	68	66	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		22.9	4.3	84.6	1.4	1.5	9.1	
2		77.1	95.7	15.4	98.6	0.0	10.6	
3		0.0	0.0	0.0	0.0	0.0	66.7	
4		0.0	0.0	0.0	0.0	17.6	10.6	
5		0.0	0.0	0.0	0.0	80.9	3.0	
KISUMU	N	304	270	23	259	127	122	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		42.4	10.4	82.6	8	0.0	5.7	
2		57.6	89.6	17.4	99.2	0.0	8	
3		0.0	0.0	0.0	0.0	0.0	41.0	
4		0.0	0.0	0.0	0.0	37.0	18.9	
5		0.0	0.0	0.0	0.0	63.0	33.6	
ELDORET	N	182	156	7	122	98	96	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		58.8	5.8	100.0	2.5	0.0	2.1	
2		41.2	94.2	0.0	97.5	1.0	7.3	
3		0.0	0.0	0.0	0.0	1.0	36.5	
4		0.0	0.0	0.0	0.0	8.2	49.0	
5		0.0	0.0	0.0	0.0	89.8	5.2	
NYERI	N	127	105	2	113	35	32	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		29.9	2.9	100.0	0.0	0.0	3.1	
2		70.1	97.1	0.0	100.0	0.0	0.0	
3		0.0	0.0	0.0	0.0	2.9	81.3	
4		0.0	0.0	0.0	0.0	14.3	15.6	
5		0.0	0.0	0.0	0.0	82.9	0.0	
MERU	N	106	94	5	79	25	24	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		25.5	6.4	80.0	1.3	0.0	4.2	
2		74.5	93.6	20.0	98.7	0.0	0.0	
3		0.0	0.0	0.0	0.0	0.0	79.2	
4		0.0	0.0	0.0	0.0	28.0	8.3	
5		0.0	0.0	0.0	0.0	72.0	4.2	
6		0.0	0.0	0.0	0.0	0.0	4.2	
BUNGOMA	N	166	157	19	143	63	54	
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1		44.6	11.5	84.2	4.9	0.0	24.1	
2		55.4	88.5	10.5	95.1	1.6	3.7	

5.21: ENTERPRISE CREDIT APPLICATION, TYPE, PERIOD AND LENDING INSTITUTION
KNOWLEDGE - DISTRIBUTION (%) BY CITY

CITY	ANY LOAN/CREDIT APPLICATION	OTHER TYPE OF HELP FROM FRIENDS-RELATIVES	TYPE OF HELP	RECEIVED ANY MATERIALS ON LOAN	YEAR CREDIT WAS APPLIED FOR	SOURCE OF KNOWLEDGE ABOUT LENDING INSTITUTION-ORGANISATION
3	0.0	0.0	5.3	0.0	6.3	44.4
4	0.0	0.0	0.0	0.0	49.2	20.4
5	0.0	0.0	0.0	0.0	42.9	7.4
TOTAL	1976	1747	124	1660	600	564
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	33.5	7.4	83.9	2.4	3	9.8
2	66.5	92.6	12.1	97.6	3	4.4
3	0.0	0.0	4.0	0.0	1.7	43.8
4	0.0	0.0	0.0	0.0	26.8	30.5
5	0.0	0.0	0.0	0.0	70.8	10.5
6	0.0	0.0	0.0	0.0	0.0	9
7	0.0	0.0	0.0	0.0	0.0	2

SOURCE: SURVEY DATA 1992

KEY

- Any Loan/Credit Application: Any Materials On Loan: 1 Yes 2 No
Other Type Of Help From Friends - Relatives: 1 Yes 2 No
Type Of Help: 1 Cash 2 Material - Machinery 3 Both
Year Credit Was Applied For: 1. Up to 1970 2. 1971 - 1979 3. 1980 - 1985
4. 1986 - 1990 5. After 1991
Source Of Knowledge About Lending Institution - Organisation: 1. Newspapers and Radio - TV 2. Leaders Baraza
3. Friends 4. Approached By The Agency 5. Cooperative Society 6. Based in Kibera 7. Has an Account

TABLE 5.22: AMOUNT OF CREDIT RECEIVED (KSH.) FROM VARIOUS SOURCES -
MEAN VALUES BY CITY

CITY	RESPONDENT SEX	TOTAL AMOUNT OF LOAN TAKEN	TOTAL LOAN RECEIVED TODATE	AMOUNT OF CREDIT APPLIED FOR	AMOUNT OF CASH HELP
NAIROBI	0	0	0	0	0
	Mean				
	MALE	84	132	132	34
	Mean	14521.07	23024.77	20676.29	5500.00
	FEMALE	27	39	39	11
MOMBASA	0	0	0	0	0
	Mean	8969.07	13760.64	12478.59	7000.00
	TOTAL	111	171	171	45
	Mean	13170.59	20911.90	18806.64	5866.67
	MALE	18	31	31	4
KISUMU	0	0	0	0	0
	Mean	9333.33	26612.90	26612.90	2175.00
	FEMALE	32	37	37	3
	Mean	7768.75	8729.73	8729.73	2333.33
	TOTAL	50	68	68	7
ELDORET	0	0	0	0	0
	Mean	8332.00	16882.35	16882.35	2242.86
	MALE	37	51	51	8
	Mean	18071.62	31679.41	24189.22	5649.50
	FEMALE	65	71	71	5
NYERI	0	0	0	0	0
	Mean	7646.15	8690.14	8197.18	4500.00
	TOTAL	102	122	122	13
	Mean	11427.94	18300.41	14882.38	5207.38
	MALE	48	54	54	6
BUNGOMA	0	0	0	0	0
	Mean	13937.50	14574.07	14574.07	4216.67
	FEMALE	40	43	43	0
	Mean	11412.50	10883.72	10883.72	0
	TOTAL	88	97	97	6
MERU	0	0	0	0	0
	Mean	12789.77	12938.14	12938.14	4216.67
	MALE	28	30	30	2
	Mean	9714.29	10333.33	10333.33	10500.00
	FEMALE	7	6	6	0
NYERI	0	0	0	0	0
	Mean	10000.00	16666.67	16666.67	0
	TOTAL	35	36	36	2
	Mean	9771.43	11388.89	11388.89	10500.00
	MALE	12	16	16	4
BUNGOMA	0	0	0	0	0
	Mean	37083.33	32312.50	32312.50	4625.00
	FEMALE	7	7	7	0
	Mean	12857.14	12857.14	12857.14	0
	TOTAL	19	23	23	4
BUNGOMA	0	0	0	0	0
	Mean	28157.89	26391.30	26391.30	4625.00
	MALE	31	44	44	13
	Mean	40683.87	39902.27	39902.27	1766.92
	FEMALE	12	19	19	1
BUNGOMA	0	0	0	0	0
	Mean	27323.33	30421.05	29894.74	500.00
	TOTAL	43	63	63	14
	Mean	36955.35	37042.86	36884.13	1676.43

SOURCE: SURVEY DATA 1992

TABLE 5.23: AMOUNT OF CREDIT RECEIVED (KSH) FROM VARIOUS SOURCES - MEAN

VALUES BY SECTOR

SUBSECTOR	RESPONDENT SEX	TOTAL AMOUNT OF		TOTAL LOAN RECEIVED TODATE	AMOUNT OF CREDIT APPLIED FOR		AMOUNT OF CASH HELP
		LOAN TAKEN	LOAN		LOAN	CREDIT	
TAILORING	MALE	22	33	33	33	3	3
	Mean	14618.18	26290.91	19139.39	1000.00		
	FEMALE	28	38	38	38	5	5
	Mean	13188.57	16131.58	16131.58	3800.00		
	TOTAL	50	71	71	71	8	8
KNITTING	MALE	13817.60	20853.52	17529.58	2750.00		
	Mean	2	3	3	3	0	0
	FEMALE	2	3	3	3	0	0
	Mean	7500.00	21666.67	21666.67	0		
	TOTAL	2	3	3	3	0	0
SHOEMAKING	MALE	18	27	27	21666.67	6	6
	Mean	12500.00	19740.74	14740.74	1633.33		
	FEMALE	0	0	0	0	0	0
	Mean	18	27	27	27	6	6
	TOTAL	18	27	27	27	6	6
FURNITURE MAKING	MALE	39	67	67	67	15	15
	Mean	20948.72	35141.79	32141.79	4600.00		
	FEMALE	2	5	5	5	1	1
	Mean	7500.00	44000.00	34000.00	10000.00		
	TOTAL	41	72	72	72	16	16
METAL FURNITURE/FIXS	MALE	20292.68	35756.94	32270.83	4937.50		
	Mean	6	14	14	14	3	3
	FEMALE	56333.33	53785.71	53785.71	2866.67		
	Mean	0	0	0	0	0	0
	TOTAL	6	14	14	3	3	3
STRUCTUR METAL PRODS	MALE	56333.33	53785.71	53785.71	2866.67		
	Mean	26	37	37	8		
	FEMALE	21106.54	26661.35	25926.22	12750.00		
	Mean	0	0	0	0	0	0
	TOTAL	26	37	37	8	8	8
TINSMITING	MALE	21106.54	26661.35	25926.22	12750.00		
	Mean	8	11	11	5		
	FEMALE	14250.00	17545.45	13000.00	4220.00		
	Mean	2	2	2	0		
	TOTAL	10	13	13	5	5	5
FOOD/DRINK/TOB RETAIL	MALE	12900.00	16000.00	12153.85	4220.00		
	Mean	60	67	67	5		
	FEMALE	17166.67	17582.09	17582.09	8700.00		
	Mean	108	120	120	8		
	TOTAL	168	187	187	13	13	13
TEXTILESHOE RETAIL	MALE	12322.62	12947.59	12760.43	8076.92		
	Mean	15	17	17	3		
	TOTAL	31640.00	29564.71	28682.35	4333.33		

TABLE 5.23: AMOUNT OF CREDIT RECEIVED (KSH) FROM VARIOUS SOURCES - MEAN

VALUES BY SECTOR

SUBSECTOR	RESPONDENT SEX	TOTAL AMOUNT OF		TOTAL LOAN RECEIVED TODATE	AMOUNT OF CREDIT APPLIED FOR		AMOUNT OF CASH HELP
		LOAN TAKEN	LOAN		LOAN	CREDIT	
RESTAURANT/DRINKING	MALE	20	2	3	23	2	2
	Mean	9800.00	11826.09	10521.74	5448.00		
	FEMALE	6	6	6	6	1	1
	Mean	14166.67	16333.33	16333.33	500.00		
	TOTAL	26	29	29	29	3	3
SHOE REPAIR	MALE	10807.69	12758.62	11724.14	3798.67		
	Mean	3	6	6	6	5	5
	FEMALE	11666.67	15000.00	15000.00	850.00		
	Mean	3	6	6	6	5	5
	TOTAL	3	6	6	6	5	5
ELECTRICAL REPAIR	MALE	11666.67	15000.00	15000.00	850.00		
	Mean	2	6	6	6	2	2
	FEMALE	7325.00	19108.33	19108.33	5000.00		
	Mean	0	1	1	1	0	0
	TOTAL	2	7	7	7	2	2
MOTOR VEHICLE REPAIR	MALE	7325.00	17807.14	17807.14	5000.00		
	Mean	14	21	21	3		
	FEMALE	24000.00	31285.71	30333.33	2333.33		
	Mean	14	21	21	3		
	TOTAL	14	21	21	3	3	3
WATCH/JOEWELLERY RP	MALE	24000.00	31285.71	30333.33	2333.33		
	Mean	4	6	6	6	2	2
	FEMALE	16166.67	16166.67	16166.67	650.00		
	Mean	4	6	6	6	2	2
	TOTAL	4	6	6	6	2	2
OTHERS	MALE	10142.86	11869.57	11869.57	2802.22		
	Mean	16	17	17	2		
	FEMALE	10354.06	11203.82	10615.59	5150.00		
	Mean	37	40	40	11		
	TOTAL	10234.19	11586.63	11336.63	3229.09		

SOURCE: SURVEY DATA 1992

TABLE 5.24: AMOUNT OF CREDIT RECEIVED (KSh.) FROM VARIOUS SOURCES -
DISTRIBUTION (%) BY CITY

CITY		TOTAL AMOUNT OF LOAN TAKEN	TOTAL LOAN RECEIVED TODATE	AMOUNT OF CREDIT APPLIED FOR	AMOUNT OF CASH HELP
NAIROBI	N	111	171	171	45
Total		100.0%	100.0%	100.0%	100.0%
1		1.8	2.3	2.3	28.9
2		10.8	11.1	12.3	2.2
3		73.0	53.2	56.1	17.8
4		9.0	9.9	10.5	8.9
5		3.6	15.8	14.0	20.0
6		9	5.8	3.5	13.3
7		9	1.8	1.2	2.2
8		0.0	0.0	0.0	6.7
MOMBASA	N	50	68	68	7
Total		100.0%	100.0%	100.0%	100.0%
1		2.0	0.0	0.0	28.6
2		32.0	32.4	32.4	14.3
3		64.0	48.5	48.5	28.6
4		2.0	2.9	2.9	14.3
5		0.0	13.2	13.2	14.3
6		0.0	1.5	1.5	0.0
7		0.0	1.5	1.5	0.0
KISUMU	N	102	122	122	13
Total		100.0%	100.0%	100.0%	100.0%
1		0.0	0.0	0.0	15.4
2		40.2	28.7	34.4	7.7
3		43.1	46.7	41.8	15.4
4		2.0	3.3	4.1	15.4
5		14.7	16.4	16.4	23.1
6		0.0	3.3	3.3	15.4
7		0.0	1.6	0.0	0.0
8		0.0	0.0	0.0	7.7
ELDORET	N	88	97	97	6
Total		100.0%	100.0%	100.0%	100.0%
1		0.0	3.1	3.1	50.0
2		2.3	2.1	2.1	0.0
3		85.2	82.5	82.5	0.0
4		2.3	1.0	1.0	0.0
5		10.2	11.3	11.3	33.3
6		0.0	0.0	0.0	16.7
NYERI	N	35	36	36	2
Total		100.0%	100.0%	100.0%	100.0%
2		2.9	0.0	0.0	0.0
3		97.1	94.4	94.4	0.0
4		0.0	2.8	2.8	0.0
5		0.0	2.8	2.8	50.0
7		0.0	0.0	0.0	50.0
MERU	N	19	23	23	4
Total		100.0%	100.0%	100.0%	100.0%
1		0.0	0.0	0.0	25.0
2		0.0	13.0	13.0	0.0
3		63.2	52.2	52.2	25.0
4		15.8	8.7	8.7	0.0

TABLE 5.24: AMOUNT OF CREDIT RECEIVED (KSh.) FROM VARIOUS SOURCES -
DISTRIBUTION (%) BY CITY

CITY		TOTAL AMOUNT OF LOAN TAKEN	TOTAL LOAN RECEIVED TODATE	AMOUNT OF CREDIT APPLIED FOR	AMOUNT OF CASH HELP
5		158	21.7	21.7	25.0
6		0.0	0.0	0.0	25.0
7		5.3	4.3	4.3	0.0
BUNGOMA	N	43	63	63	14
Total		100.0%	100.0%	100.0%	100.0%
1		2.3	0.0	0.0	64.3
2		20.9	22.2	22.2	7.1
3		14.0	7.9	7.9	14.3
4		25.6	20.6	22.2	7.1
5		30.2	42.9	41.3	0.0
6		0.0	1.6	1.6	7.1
7		2.3	1.6	1.6	0.0
8		4.7	3.2	3.2	0.0
TOTAL	N	448	580	580	91
Total		100.0%	100.0%	100.0%	100.0%
1		9	1.2	1.2	33.0
2		18.1	16.4	17.9	4.4
3		63.4	53.8	53.6	16.5
4		6.5	6.9	7.4	8.8
5		9.8	17.2	16.6	18.7
6		2	2.8	2.1	12.1
7		7	1.4	9	2.2
8		4	3	3	4.4

SOURCE: SURVEY DATA 1992

KEY:

Total Amount Of Loan Taken, Total Loan Received to Date, Amount of Credit
Applied For, Amount of Cash Help:
1. Up to 500 2. 501 - 1000 3. 1001 - 1500 4. 1501 - 2000
5. 2001 - 2500 6. 2501 - 5000 7. 5001 - 10000 8. 10001 - 15000
9. Above 15001

TABLE 5.25: AMOUNT OF CREDIT RECEIVED (KSH) FROM VARIOUS SOURCES - DISTRIBUTION BY SECTOR

TABLE 5.25: AMOUNT OF CREDIT RECEIVED (KSH) FROM VARIOUS SOURCES - DISTRIBUTION BY SECTOR

SUBSECTOR	TOTAL AMOUNT OF LOAN TAKEN		TOTAL LOAN RECEIVED TODATE		AMOUNT OF CREDIT APPLIED FOR		AMOUNT OF CASH HELP	
TAILORING								
Total	N	50	71	71	8			
1	100.0%	100.0%	1.4	1.4	37.5			
2		18.0	21.1	21.1	12.5			
3		56.0	40.8	42.3	25.0			
4		6.0	4.2	4.2	0.0			
5		20.0	31.0	31.0	12.5			
6		0.0	0.0	0.0	12.5			
7		0.0	1.4	0.0	0.0			
8		0.0	0.0	0.0	0.0			
KNITTING								
Total	N	2	3	3	0			
1	100.0%	100.0%	100.0%	100.0%	100.0%			
2		50.0	33.3	33.3				
3		50.0	33.3	33.3				
4		0.0	33.3	33.3				
5		0.0	27	27	6			
SHOEMAKING								
Total	N	18	27	27	6			
1	100.0%	100.0%	0.0	0.0	66.7			
2		0.0	18.5	22.2	0.0			
3		66.7	48.1	51.9	0.0			
4		16.7	14.8	11.1	33.3			
5		5.6	14.8	14.8	0.0			
6		0.0	3.7	0.0	0.0			
7		0.0	72	72	16			
FURNITURE MAKING								
Total	N	41	72	72	16			
1	100.0%	100.0%	1.4	1.4	18.8			
2		0.0	6.9	8.3	0.0			
3		65.9	43.1	43.1	31.3			
4		9.8	5.6	6.9	6.3			
5		14.6	25.0	27.8	25.0			
6		0.0	12.5	8.3	12.5			
7		2.4	5.6	4.2	6.3			
METAL FURNITURE/FIXS								
Total	N	6	14	14	3			
1	100.0%	100.0%	100.0%	100.0%	100.0%			
2		33.3	14.3	14.3	66.7			
3		16.7	28.6	28.6	0.0			
4		33.3	28.6	28.6	33.3			
5		0.0	21.4	21.4	0.0			
6		0.0	7.1	7.1	0.0			
7		16.7	37	37	8			
STRUCTURE METAL PRODS								
Total	N	26	37	37	8			
1	100.0%	100.0%	0.0	0.0	0.0			
2		3.8	21.6	21.6	0.0			
3		19.2	13.5	13.5	12.5			
4		15.4	13.5	13.5	12.5			
5		38.5	45.9	45.9	37.5			
6		3.8	5.4	5.4	12.5			
7		0.0	0.0	0.0	25.0			
8		0.0	13	13	5			
TINS/SMITHING								
Total	N	10	13	13	5			
1	100.0%	100.0%	100.0%	100.0%	100.0%			
2		19.2	21.6	21.6	0.0			
3		19.2	13.5	13.5	12.5			
4		15.4	13.5	13.5	12.5			
5		38.5	45.9	45.9	37.5			
6		3.8	5.4	5.4	12.5			
7		0.0	0.0	0.0	25.0			
8		0.0	13	13	5			
Total								
		100.0%	100.0%	100.0%	100.0%			

SUBSECTOR	TOTAL AMOUNT OF LOAN TAKEN		TOTAL LOAN RECEIVED TODATE		AMOUNT OF CREDIT APPLIED FOR		AMOUNT OF CASH HELP	
FOOD/DRINK/TOB RETAIL								
Total	N	168	187	187	187			
1	100.0%	1.2	1.1	1.1	1.1			
2		22.6	19.3	23.0	23.0			
3		71.4	72.7	72.7	69.0			
4		1.2	1.1	1.1	1.1			
5		2.4	4.8	4.8	4.8			
6		0.0	0.0	0.0	0.0			
7		6	5	5	5			
8		6	5	5	5			
TEXTILES/SHOE RETAIL								
Total	N	41	47	47	47			
1	100.0%	0.0	2.1	2.1	2.1			
2		29.3	25.5	25.5	25.5			
3		61.0	63.8	63.8	66.0			
4		7.3	4.3	4.3	4.3			
5		0.0	2.1	2.1	0.0			
6		0.0	0.0	0.0	0.0			
7		0.0	2.1	2.1	0.0			
8		2.4	2.1	2.1	2.1			
RESTAURANTS/DRINKING								
Total	N	26	29	29	29			
1	100.0%	0.0	0.0	0.0	0.0			
2		3.8	0.0	0.0	0.0			
3		88.5	79.3	86.2	86.2			
4		3.8	10.3	10.3	10.3			
5		3.8	10.3	10.3	3.4			
6		0.0	0.0	0.0	0.0			
SHOE REPAIR								
Total	N	3	6	6	6			
1	100.0%	0.0	0.0	0.0	0.0			
2		0.0	0.0	0.0	0.0			
3		66.7	50.0	50.0	50.0			
4		33.3	33.3	33.3	33.3			
5		0.0	16.7	16.7	16.7			
ELECTRICAL REPAIR								
Total	N	2	7	7	7			
1	100.0%	50.0	14.3	14.3	14.3			
2		50.0	57.1	57.1	57.1			
3		0.0	0.0	0.0	0.0			
4		0.0	28.6	28.6	28.6			
5		14	21	21	21			
MOTOR VEHICLE REPAIR								
Total	N	14	21	21	21			
1	100.0%	0.0	0.0	0.0	0.0			
2		0.0	0.0	0.0	0.0			
3		0.0	0.0	0.0	0.0			
4		0.0	0.0	0.0	0.0			
5		0.0	0.0	0.0	0.0			
6		0.0	0.0	0.0	0.0			
7		0.0	0.0	0.0	0.0			
8		0.0	0.0	0.0	0.0			
Total								
		100.0%	100.0%	100.0%	100.0%			

TABLE 5.25: AMOUNT OF CREDIT RECEIVED (KSh) FROM VARIOUS SOURCES
SO DISTRIBUTION BY SECTOR FOR

SUBSECTOR	TOTAL LOAN TAKEN	TOTAL LOAN RECEIVED TODAYE	AMOUNT OF CREDIT APPLIED FOR	AMOUNT OF CASH HELP
2	0.0	48	48	33.3
3	28.6	9.5	14.3	0.0
4	21.4	23.8	23.8	0.0
5	50.0	57.1	52.4	33.3
6	0.0	48	48	0.0
WATCH/JEWELLERY RP	N	6	6	2
Total	100.0%	100.0%	100.0%	100.0%
1	0.0	0.0	0.0	100.0
3	100.0	66.7	66.7	0.0
4	0.0	16.7	16.7	0.0
5	0.0	16.7	16.7	0.0
OTHERS	N	37	40	11
Total	100.0%	100.0%	100.0%	100.0%
1	2.7	5.0	5.0	63.6
2	13.5	15.0	15.0	0.0
3	70.3	62.5	62.5	0.0
4	10.8	10.0	12.5	0.0
5	2.7	7.5	5.0	18.2
6	0.0	0.0	0.0	18.2
TOTAL	N	448	580	91
Total	100.0%	100.0%	100.0%	100.0%
1	9	1.2	1.2	33.0
2	18.1	16.4	17.9	4.4
3	63.4	53.8	53.6	16.5
4	6.5	6.9	7.4	8.8
5	9.8	17.2	16.6	18.7
6	2	2.8	2.1	12.1
7	7	1.4	9	2.2
8	4	3	3	4.4

SOURCE: SURVEY DATA 1992

KEY:

Total Amount Of Loan Taken; Total Loan Received to Date; Amount of Credit Applied For; Amount of Cash Help.
1. Up to 500 2. 501 - 1000 3. 1001 - 1500 4. 1501 - 2000
5. 2001 - 2500 6. 2501 - 5000 7. 5001 - 10000 8. 10001 - 15000
9. Above 15000

TABLE 5.26: CREDIT IMPACT ON EMPLOYMENT - MEAN VALUES BY CITY AND SEX

CITY	RESPONDENT SEX	FULL-TIME EMPLOYEES BEFORE CREDIT	FULL-TIME EMPLOYEES AFTER CREDIT	PART-TIME EMPLOYEES BEFORE CREDIT	PART-TIME EMPLOYEES AFTER CREDIT	TRAINEES BEFORE CREDIT	TRAINEES AFTER CREDIT
NAIROBI	0	N	0	0	0	0	0
	Mean						
	MALE	N	39	15	17	7	9
	Mean						
	FEMALE	N	8	0	0	1	2
MOMBASA	0	N	47	15	17	8	11
	Mean						
	MALE	N	5	1	1	1	2
	Mean						
	FEMALE	N	5	0	0	0	0
KISUMU	0	N	11	1	1	1	1
	Mean						
	MALE	N	5	3	5	3	2
	Mean						
	FEMALE	N	4	5	2	1	0
ELDORET	0	N	9	13	5	6	2
	Mean						
	MALE	N	18	19	2	1	1
	Mean						
	FEMALE	N	11	1	1	0	0
NYERI	0	N	29	30	3	2	1
	Mean						
	MALE	N	5	6	0	0	0
	Mean						
	FEMALE	N	1	1	0	0	0
MERU	0	N	6	7	0	0	0
	Mean						
	MALE	N	6	1	1	3	1
	Mean						
	FEMALE	N	1	1	0	0	0
BUNGOMA	0	N	7	7	1	3	1
	Mean						
	MALE	N	21	4	5	4	5
	Mean						
	FEMALE	N	8	7	1	0	0
TOTAL	0	N	26	28	5	5	4
	Mean						
	MALE	N	2	3	2	2	2
	Mean						
	FEMALE	N	2	2	2	2	2

SOURCE: SURVEY DATA 1992

TABLE 5.27: IMPACT OF CREDIT ON EMPLOYMENT - MEAN VALUES BY SECTOR AND SEX

TABLE 5.27: IMPACT OF CREDIT ON EMPLOYMENT - MEAN VALUES BY SECTOR AND SEX

SUBSECTOR	RESPONDENT SEX	FULL-TIME EMPLOYEES		FULL-TIME EMPLOYEES		PART-TIME EMPLOYEES		PART-TIME EMPLOYEES		TRAINEES		TRAINEES	
		BEFORE CREDIT	AFTER CREDIT	BEFORE CREDIT	AFTER CREDIT	BEFORE CREDIT	AFTER CREDIT	BEFORE CREDIT	AFTER CREDIT	BEFORE CREDIT	AFTER CREDIT	BEFORE CREDIT	AFTER CREDIT
TAILORING	MALE	N	12	14	7	6	3	3	3				
	Mean		3	4	2	3	3	3	3				
	FEMALE	N	9	9	4	2	1	1	1				
	Mean		2	2	3	5	4	5	5				
	TOTAL	N	21	23	11	8	4	4	4				
KNITTING	Mean		2	3	3	3	3	3	3				
	FEMALE	N	0	0	0	0	0	0	0				
	Mean		0	0	0	0	0	0	0				
	TOTAL	N	0	0	0	0	0	0	0				
	Mean		0	0	0	0	0	0	0				
SHOEMAKING	MALE	N	6	6	5	5	1	1	1				
	Mean		2	2	2	2	1	2	2				
	FEMALE	N	0	0	0	0	0	0	0				
	Mean		0	0	0	0	0	0	0				
	TOTAL	N	6	6	5	5	1	1	1				
FURNITURE MAKING	MALE	N	13	14	12	3	6	6	6				
	Mean		4	6	12	2	2	2	2				
	FEMALE	N	0	0	0	0	0	0	0				
	Mean		0	0	0	0	0	0	0				
	TOTAL	N	13	14	12	3	6	6	6				
METAL FURNITURE/FIXS	MALE	N	4	6	12	2	2	1	1				
	Mean		2	2	0	0	0	0	0				
	FEMALE	N	4	5	0	0	0	0	0				
	Mean		0	0	0	0	0	0	0				
	TOTAL	N	8	11	12	2	2	1	1				
STRUCTUR METAL PRODS	MALE	N	15	16	4	4	3	5	5				
	Mean		2	3	6	6	2	2	2				
	FEMALE	N	0	0	0	0	0	0	0				
	Mean		0	0	0	0	0	0	0				
	TOTAL	N	15	16	4	4	3	5	5				
TINSMTHING	MALE	N	2	3	6	6	2	2	2				
	Mean		2	2	1	2	0	0	0				
	FEMALE	N	1	1	0	0	0	0	0				
	Mean		1	1	0	0	0	0	0				
	TOTAL	N	3	5	6	6	2	2	2				
FOOD/DRINK/TOB RETAIL	MALE	N	17	16	1	3	0	0	0				
	Mean		2	3	3	3	0	0	0				
	FEMALE	N	17	17	0	0	0	0	0				
	Mean		2	2	0	0	0	0	0				
	TOTAL	N	34	33	1	3	0	0	0				
TEXTILE/SHOE RETAIL	MALE	N	3	4	3	1	0	0	0				
	Mean		1	2	1	1	0	0	0				
	FEMALE	N	6	7	0	0	0	0	0				
	Mean		1	1	0	0	0	0	0				
	TOTAL	N	9	11	3	3	0	0	0				

TABLE 5.27: IMPACT OF CREDIT ON EMPLOYMENT - MEAN VALUES BY SECTOR AND SEX

SUBSECTOR	RESPONDENT SEX	FULL-TIME EMPLOYEES		FULL-TIME EMPLOYEES		PART-TIME EMPLOYEES		PART-TIME EMPLOYEES		TRAINEES		TRAINEES	
		BEFORE CREDIT	AFTER CREDIT	BEFORE CREDIT	AFTER CREDIT	BEFORE CREDIT	AFTER CREDIT	BEFORE CREDIT	AFTER CREDIT	BEFORE CREDIT	AFTER CREDIT	BEFORE CREDIT	AFTER CREDIT
RESTAURANTS/DRINKING	MALE	N	9	11	1	1	1	1	0				
	Mean		1	1	0	2	2	0	0				
	FEMALE	N	4	4	3	3	0	0	0				
	Mean		1	2	0	0	0	0	0				
	TOTAL	N	10	11	4	4	1	1	0				
SHOE REPAIR	MALE	N	3	3	2	2	0	0	0				
	Mean		2	2	2	2	0	0	0				
	FEMALE	N	2	2	2	2	0	0	0				
	Mean		2	2	2	2	0	0	0				
	TOTAL	N	5	5	4	4	0	0	0				
ELECTRICAL REPAIR	MALE	N	2	2	2	2	0	0	0				
	Mean		1	1	1	1	0	0	0				
	FEMALE	N	0	0	0	0	0	0	0				
	Mean		0	0	0	0	0	0	0				
	TOTAL	N	2	2	2	2	0	0	0				
MOTOR VEHICLE REPAIR	MALE	N	7	8	1	3	4	3	2				
	Mean		4	4	1	3	3	2	2				
	FEMALE	N	4	4	2	2	0	0	0				
	Mean		2	2	1	1	0	0	0				
	TOTAL	N	11	12	3	5	3	2	2				
WATCH/JEWELLERY RP	MALE	N	3	3	2	2	0	0	0				
	Mean		2	2	1	1	0	0	0				
	FEMALE	N	2	2	2	2	0	0	0				
	Mean		1	1	1	1	0	0	0				
	TOTAL	N	5	5	4	4	0	0	0				
OTHERS	MALE	N	6	7	3	3	3	1	1				
	Mean		2	2	1	1	1	0	0				
	FEMALE	N	2	2	2	2	0	0	0				
	Mean		1	1	1	1	0	0	0				
	TOTAL	N	8	9	5	5	3	1	1				

SOURCE: SURVEY DATA 1992

entrepreneur being the only employee. Thus one must have the skills required in the production process before starting such an enterprise. Amongst the manufacturing enterprises, about 75% of entrepreneurs are trained. For example in tailoring subsector, 88.6% in Nairobi, 91.7% in Nyeri and 83.9% in Bungoma had this type of training as indicated in Table 5.29.

This is different in the trade and restaurant sector, where most of the entrepreneurs had no other type of training. For example, in food/drink/tobacco businesses, only 8.2%, 8.7% and 9.1% of the entrepreneurs in Nairobi, Mombasa and Nyeri were trained respectively. In the services sector, again, the majority of the entrepreneurs are trained. In motor vehicle repair, 78%, 100% and 93% of the entrepreneurs in Nairobi, Mombasa and Kisumu are trained respectively (see Table 5.29).

Type of Training

The type of training as observed earlier may determine the performance of the enterprise. About 79% of the enterprise owners have undergone vocational training (see Table 5.28). Entrepreneurs in manufacturing and service enterprises have largely undergone vocational training, while those in the trade and restaurant sector business management training. For instance in furniture making, 95.5%, 84.2% and 100% of the entrepreneurs in Mombasa, Kisumu and Meru respectively have undergone vocational training.

In electrical repairs, 87.5%, 100% and 100% of entrepreneurs in Nairobi, Eldoret and Bungoma have had training (see Table 5.29). In the food/drink/tobacco retailing, 40%, 81.8% and 53.8% of the entrepreneurs in Mombasa, Kisumu and Eldoret have had management training respectively. It is important to note that some business management courses may fall under vocational training.

Duration of Training

Training period could be attributed to the nature of enterprise activities which requires either technical or management skills or both. Technical skills for the manufacturers tend to take longer time compared to management training for traders which may be done through short courses. It takes even longer for the manufacturer who may want to learn managerial skills as well.

Out of 981 entrepreneurs that had access to training, 23.6% had taken less than 17 weeks of training duration (for example 6.4% in Bungoma to 53.3% in Eldoret) as shown in Table 5.30. Manufacturers had longer durations in training, for example furniture making, structural metal production and metal furniture and fixtures had respectively an average of 73.3, 70.0% and 61.8 weeks of training. The vehicle repair and Electrical repair had over 64.7 and 63.7 weeks respectively as indicated in Table 5.31.

Labour Force Type

Overall, 65.5% of the enterprises had full-time employees, 16.7% part-time or casual workers, 12% trainees or apprentices and 5.7% family members. These varied according to towns and subsectors. For instance in Mombasa and Kisumu fulltime employees accounted for 62% while in Eldoret they accounted for 72% (See Table 5.1).

Manufacturing and the motor vehicle repair subsector have a sizeable number of casual and apprentice type of employees. This is expected as these are the subsectors that provide training to new comers in the I/SSE's sector and also face job fluctuations depending on the performance of the total economy. There is need for subcontracting and hiring of casuals whenever orders or markets for their products and services expands. It is also observed in Table 5.32 that subsectors in trade and restaurant have higher percentages of full-time employees, 77% to 89% respectively.

However, some subsectors such as knitting in Nairobi rely more on part-time employees (67%). Trainees, mostly to be found in the manufacturing and services sector, play a role in providing necessary labour for the enterprises. Overall, they make up 10% of the workforce in most of the towns. It is noticeable that 33% of shoemakers in Nyeri and about 26% of furniture makers in Kisumu rely on trainee apprentice labour.

TABLE 5.28: OWNERS AND EMPLOYEES TRAINING TYPE - DISTRIBUTION (%) BY CITY

CITY	HAD ANY TYPE OF TRAINING	IF		WHO PAID FOR TRAINING	TRAINING IS RELEVANT TO BUSINESS	IF EMPLOYEES HAVE HAD ANY TRAINING	TYPE OF TRAINING OF EMPLOYEE
		HAD ANY TYPE OF TRAINING	TYPE OF TRAINING/EDUCATION				
NAIROBI	N	754	350	353	404	366	69
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1		58.0	7.7	71.7	87.9	18.0	13.0
2		42.0	72.9	5.7	12.1	82.0	62.3
3		0.0	19.4	3.1	0.0	0.0	23.2
4		0.0	0.0	19.5	0.0	0.0	1.4
MOMBASA	N	314	113	103	122	106	11
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1		49.0	5.3	81.6	94.3	9.4	9.1
2		51.0	94.7	3.9	5.7	90.6	90.9
3		0.0	0.0	1.0	0.0	0.0	0.0
4		0.0	0.0	13.6	0.0	0.0	0.0
KISUMU	N	299	108	156	144	116	21
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1		65.6	23.1	66.7	92.4	18.1	23.8
2		34.4	54.6	4.5	7.6	81.9	71.4
3		0.0	22.2	0.0	11.5	0.0	4.8
4		0.0	0.0	17.3	0.0	0.0	0.0
ELDORET	N	184	73	65	69	64	15
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1		44.0	24.7	80.0	81.2	25.0	6.7
2		56.0	72.6	9.2	18.8	75.0	53.3
3		0.0	2.7	3.1	0.0	0.0	40.0
4		0.0	0.0	7.7	0.0	0.0	0.0
NYERI	N	122	45	37	42	29	7
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1		49.2	2.2	91.9	100.0	24.1	0.0
2		50.8	97.8	2.7	0.0	75.9	100.0
4		0.0	0.0	5.4	0.0	0.0	0.0
MERU	N	105	50	38	45	56	6
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1		49.5	0.0	86.8	86.7	12.5	0.0
2		50.5	100.0	2.6	13.3	87.5	100.0
3		0.0	0.0	2.6	0.0	0.0	0.0
4		0.0	0.0	7.9	0.0	0.0	0.0
BUNGOMA	N	164	84	78	86	70	8
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1		61.6	3.6	75.6	87.2	12.9	0.0
2		38.4	94.0	7.7	12.8	87.1	100.0
3		0.0	2.4	1.3	0.0	0.0	0.0
4		0.0	0.0	15.4	0.0	0.0	0.0
TOTAL	N	1942	823	830	912	807	137
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1		55.7	9.7	74.6	89.4	16.9	11.7
2		44.3	78.6	5.4	10.6	83.1	70.8
3		0.0	11.7	4.1	0.0	0.0	16.8
4		0.0	0.0	15.9	0.0	0.0	7

SOURCE: SURVEY DATA 1992

KEY: Had Any Type of Training If Training is Relevant To Business, If Employees Have Had any Training, 1. Yes 2. No
Type of Training/Education 1. Business Management 2. Vocational Training 3. Others
Who Paid For Training 1. Self 2. Government 3. NGO 4. My Employer
Type of Training Of Employee: 1. Business Management Training 2. Vocational Training 3. Others
4. Already Trained

TABLE 5.30: OWNERS AND EMPLOYEES TRAINING TYPE - DISTRIBUTION (%) BY CITY

CITY	WEEKS TRAINING TOOK	AMOUNT OF TRAINING COST	LENGTH OF TIME EMPLOYEE TRAINED	COST OF EMPLOYEE TRAINING	LENGTH OF TIME EMPLOYEE TRAINED	COST OF EMPLOYEE TRAINING
NAIROBI	N	409	265	29	9	4
Total		100.0%	100.0%	100.0%	100.0%	100.0%
1		19.1	.8	6.9	44.4	0.0
2		15.4	10.9	0.0	0.0	0.0
3		2.7	11.3	13.8	11.1	0.0
4		18.1	11.7	0.0	11.1	0.0
5		5.4	12.5	6.9	11.1	50.0
6		2.9	9.1	10.3	0.0	25.0
7		0.0	43.8	62.1	0.0	25.0
8		26.4	0.0	0.0	11.1	0.0
9		10.0	0.0	0.0	11.1	0.0
MOMBASA	N	140	75	7	3	3
Total		100.0%	100.0%	100.0%	100.0%	100.0%
1		7.9	0.0	0.0	0.0	0.0
2		15.7	8.0	0.0	0.0	0.0
3		2.1	16.0	14.3	0.0	33.3
4		22.1	10.7	42.9	0.0	0.0
5		.7	14.7	0.0	33.3	66.7
6		7.1	5.3	0.0	66.7	0.0
7		0.0	45.3	42.9	0.0	0.0
8		35.7	0.0	0.0	0.0	0.0
9		8.6	0.0	0.0	0.0	0.0
KISUMU	N	165	104	7	1	1
Total		100.0%	100.0%	100.0%	100.0%	100.0%
1		50.3	0.0	0.0	100.0	0.0
2		37.0	13.5	0.0	0.0	0.0
3		12.1	12.5	42.9	0.0	0.0
4		0.0	13.5	14.3	0.0	0.0
5		0.0	18.3	0.0	0.0	0.0
6		.6	7.7	0.0	0.0	0.0
7		0.0	34.6	42.9	0.0	100.0
ELDORET	N	75	53	2	0	0
Total		100.0%	100.0%	100.0%	100.0%	100.0%
1		53.3	3.8	0.0	100.0	0.0
2		26.7	15.1	0.0	0.0	0.0
3		6.7	13.2	50.0	0.0	0.0
4		1.3	13.2	50.0	0.0	0.0
5		4.0	5.7	0.0	0.0	0.0
6		1.3	11.3	0.0	0.0	0.0
7		0.0	37.7	0.0	0.0	0.0
8		2.7	0.0	0.0	0.0	0.0
9		4.0	0.0	0.0	0.0	0.0
NYERI	N	53	37	3	0	0
Total		100.0%	100.0%	100.0%	100.0%	100.0%
1		26.4	0.0	0.0	33.3	0.0
2		11.3	18.9	33.3	0.0	0.0
3		1.9	32.4	33.3	0.0	0.0
4		22.6	13.5	0.0	33.3	0.0
5		0.0	8.1	0.0	0.0	0.0
6		5.7	5.4	0.0	0.0	0.0

CITY	WEEKS TRAINING TOOK	LENGTH AMOUNT OF TRAINING COST	LENGTH OF TIME EMPLOYEE TRAINED	COST OF EMPLOYEE TRAINING	OF TIME EMPLOYEE TRAINED	COST OF EMPLOYEE TRAINING
7	0.0	21.6	0.0	33.3	-	-
8	30.2	0.0	33.3	0.0	-	-
9	1.9	0.0	0.0	0.0	-	-
MERU	N 45	33	2	2	0	0
Total	100.0%	100.0%	100.0%	100.0%	-	-
2	26.7	6.1	0.0	0.0	-	-
3	0.0	6.1	0.0	0.0	-	-
4	17.8	0.0	0.0	0.0	-	-
5	0.0	24.2	0.0	0.0	-	-
6	6.7	9.1	0.0	0.0	-	-
7	0.0	54.5	0.0	100.0	-	-
8	37.8	0.0	100.0	0.0	-	-
9	11.1	0.0	0.0	0.0	-	-
BUNGOMA	N 94	60	4	5	0	0
Total	100.0%	100.0%	100.0%	100.0%	-	-
1	6.4	1.7	0.0	0.0	-	-
2	17.0	3.3	0.0	0.0	-	-
3	3.2	20.0	0.0	0.0	-	-
4	18.1	13.3	25.0	20.0	-	-
5	1.1	5.0	0.0	0.0	-	-
6	4.3	10.0	0.0	0.0	-	-
7	0.0	46.7	0.0	80.0	-	-
8	31.9	0.0	75.0	0.0	-	-
9	18.1	0.0	0.0	0.0	-	-
TOTAL	N 981	627	69	55	13	8
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	23.6	.8	31.9	3.6	38.5	0.0
2	20.4	10.8	11.6	1.8	0.0	0.0
3	4.4	14.0	7.2	18.2	7.7	12.5
4	14.6	11.6	14.5	10.9	7.7	0.0
5	2.8	12.8	2.9	3.6	15.4	50.0
6	3.5	8.5	0.0	5.5	15.4	12.5
7	0.0	41.5	0.0	56.4	0.0	25.0
8	22.7	0.0	26.1	0.0	7.7	0.0
9	8.1	0.0	5.8	0.0	7.7	0.0

SOURCE: SURVEY DATA 1992

KEY

Week's Training Took: Length Of Time Employee Trained:

1. Upto 16 2. 17 - 32 3. 33 - 48 4. 49 - 52 5. 53 - 68 6. 69 - 84
7. 85 - 100 8. 101 - 116 9. Over 117

Amount Of Training Cost (Ksh): Cost Of Employee Training:

1. Upto 100 2. 101 - 500 3. 501 - 1000 4. 1001 - 1500 5. 1501 - 2000
6. 2001 - 2500 7. Over 2501
- Length Of Time Employee Trained(weeks): 1. Upto 16 2. 17 - 32 3. 33 - 48 4. 49 - 52 5. 53 - 68 6. 69 - 84
7. 85 - 100 8. 101 - 116 9. Over 117

Employees training

About 80% of all I/SSEs indicated that their employees had no training. Only 18%, 9% and 24% of the enterprises in Nairobi, Mombasa and Nyeri had employees who had undergone training (See Table 5.28). Many enterprises in manufacturing and services sector employed trained employees as compared to the trades and restaurant sector. For example, 67% of knitting businesses in Nyeri, 50% of shoemakers in Eldoret and 50% of motor vehicle repairers in Kisumu engaged trained workers. Only 7% of textile retailers in Nairobi, 8.3% of Food/drink/tobacco businesses in Mombasa and 15% in Eldoret had trained employees (See Table 5.29).

A number of manufacturers in secondary towns engaged trained workers as compared to those in larger towns. This is because manufacturers in the larger towns tend to rely on available skilled casual workers depending on market demand, while such casual workers may not be easily available in secondary towns. On the other hand, manufacturing and service activities rely on skilled manpower which may not be the case in the trades sector.

Employee's Type of Training

The type of training an employee has undergone determines to a large extent where he/she can be employed. Generally, of those employees who had undergone some training in 137 enterprises, 71% had received vocational type of training. Table 5.29 shows that manufacturing and services sector had 100% of trained Tailoring employees in Mombasa, Meru and Bungoma who had vocational training. Also, 70%, 75% and 100% of employees in furniture making in Nairobi, Kisumu and Nyeri respectively had vocational training.

In the service sector, 68% to 100% of motor vehicle repair employees had received vocational training. In the trade and restaurant sector most of the trained employees had business management training. For example, in Textile and shoe retail, 50% of trained employees in Nairobi, and 100% of the trained employees in Bungoma had business management training.

BUSINESS MANAGEMENT

Record Keeping and Banking

Entrepreneurs surveyed were asked to indicate whether they practise some aspects of business management in their firms. These management aspects included keeping of written records of sales and purchases, operating business bank account and whether owners draw salaries from the businesses. Aspects of financing owners household expenditures from the business earnings were also considered to be part of business management.

Tables 5.34 and 5.35 show that most enterprises kept business records (62%) while 46.5% had bank accounts. However, 62%, 56% and 51% of the enterprises in Nairobi, Kisumu and Bungoma respectively did not have bank accounts. This phenomenon was observed mainly in the shoemaking subsector in these towns, where respectively 76%, 92% and 75% in Nairobi, Kisumu and Bungoma did not have a bank account. The other subsector which had fewer enterprises having bank account is tinsmithing, where 79%, 88% and 100% of the enterprises in Mombasa, Kisumu and Eldoret respectively did not maintain bank accounts.

Reasons given for the lack of a bank account and business record keeping include: the little amount of incomes earned per day (54.5%) and the small nature of the enterprise, which do not require an account or bookkeeping (16.9%). A small proportion (9.8%) of the enterprises either reinvest in the business or elsewhere and thus they do not see the need for keeping a bank account. Other reasons include many expenses (4.8%), business is not stable (4.2%) and restrictive banking regulations. Only a small percentage use personal accounts for their businesses (3%).

A large proportion of businesses surveyed kept written records (61.7%). Records are kept on a daily basis (61.6%) or weekly (14.9%), monthly (18.2%) and per purchase sale (5.0%) as shown in Table 5.34. It is noticeable, except for Eldoret (75%) and Bungoma (67%), that many furniture makers in the other towns

maintain weekly and monthly records. For those who do not maintain records, various reasons were advanced among which the main ones are: lack of knowledge in book keeping (39.3%); the business is still too small (28%); and owner or manager is too busy to keep records (16.3%). Other reasons were: the owner is sole proprietor (8.2%); and unstable income (5.4%).

Lack of proper record keeping and business bank account is a major problem which confronts these enterprises when they seek credit facilities from banks and other institutions. Thus, there is still need to sensitize and where applicable train the entrepreneurs on methods of bookkeeping and maintenance of bank accounts. This will show potential financiers their creditworthiness and ability to manage finances.

Owners' Monthly Salary Payment

Owners' salaries from the I/SSEs activities depends on the type and scale of enterprise. Out of the 1848 entrepreneurs, 46.3% indicated that they pay themselves a salary from the business earnings while 53.7% do not. Of the 1986 entrepreneurs 6.9% did not respond to the question (see Table 5.34). The mean monthly salary payment to the owners of the enterprises was Ksh. 2,378. These varied according to towns, gender and sectors as indicated in Tables 5.37 and 5.38.

The differences between towns were not much. The lowest mean salaries was in Nyeri (Ksh. 1,812) while the highest was Eldoret (Ksh. 2,852) followed by Nairobi (Ksh. 2,441). Male owned enterprises had higher mean monthly salary payment to owners as compared to those owned by females in all the towns surveyed as indicated in Table 5.37. This could be a reflection of higher business earnings in the male dominated subsectors as discussed below.

Sectoral analysis shows that higher mean monthly salaries for owners of business are in Metal furniture and fixtures (Ksh. 3,216), Structural metal production (Ksh. 2,916) and furniture making (Ksh. 2,788) subsectors within the manufacturing sector as seen in Table 5.38. Higher salary payments are also noted in the service sector especially Motor vehicle repair (Ksh. 3,612) and electrical repair (Ksh. 2,827). The lowest mean monthly salaries are in Shoe repair (Ksh. 1,040) followed by Watch and jewellery repair (Ksh. 1,880).

Overall distribution of salaries from the enterprises business shows that 64.9% of respondents had monthly salaries of upto Ksh. 2,000 out of which 28.9% had salaries not exceeding Ksh. 1,000. Those with monthly salaries of between Ksh. 2,001 and 2,500 accounted for 7%, Ksh.2,501 to 5,000 for 22.7% and Ksh. 5,001 to 10,000 for 3.9%. A very insignificant number of entrepreneurs paid themselves monthly salaries of Ksh. 10,000 to 15,000 (0.5%) and those having salaries of more than Ksh. 15,000 were only 0.9%.

Few enterprises indicated that owners earn salaries from their businesses 43.1% yet most of the entrepreneurs surveyed indicated that they were owner managers (93%). This could imply that most of the entrepreneurs use business earnings for their personal expenditures without considering these expenditures as their salaries. About 38% of entrepreneurs do not keep business records which is a reflection of poor management of businesses. These entrepreneurs tend to use business earnings on their personal and household expenses without recognizing that this should be considered as their monthly salaries.

For those who pay themselves salaries, it shows that the majority of these entrepreneurs fall within the low income category just like their employees. However, given that a large number of entrepreneurs did indicate that they do not pay themselves salaries, it is possible that their unrecorded use of business earnings on personal and household expenses combined with other sources for household expenses are higher and that if these were to be converted into monthly incomes, they could fall above the low income category. The study shows that 65.8% of entrepreneurs used part of business earnings to finance household expenditure. Tables 5.37 and 5.38 show that the mean monthly spending on household expenses from business earnings was Ksh. 1884.

This varied with towns, gender and sectors. The highest means were in secondary towns of Eldoret (Ksh. 2,616), Bungoma (Ksh. 2,034) and Meru (Ksh. 2,030) with the exception of Nyeri (Ksh. 1,082) which had the lowest average. Among the larger towns, Nairobi recorded the least mean (Ksh. 1,828) followed by Kisumu (Ksh. 1,849) and Mombasa (Ksh. 1,886). This could be explained by the fact that enterprises in larger towns

TABLE 5.3: EMPLOYMENT SIZE AND TYPE OF LABOURFORCE - DISTRIBUTION (%) BY SECTOR

TABLE 5.4: EMPLOYMENT SIZE AND TYPE OF LABOURFORCE - DISTRIBUTION (%) BY SECTOR

SUBSECTOR	NUMBER OF OWNERS - PARTNERS	BUSINESS TOTAL NUMBER EMPLOYED	ORIGINAL WORKFORCE NO	CURRENT WORKFORCE NO	TYPE OF WORKER - LABOURFORCE
TAILORING	N	234	75	115	108
Total	10	100.0%	100.0%	100.0%	100.0%
1	10.0	52.1	58.7	38.3	68.5
2	9.0	43.6	38.7	49.6	15.7
3	0.0	4.3	2.7	12.2	14.8
4	0.0	0.0	0.0	9	9
KNITTING	N	27	6	11	6
Total	0	100.0%	100.0%	100.0%	100.0%
1	77.8	83.3	72.7	66.7	66.7
2	22.2	16.7	27.3	0.0	0.0
4	0.0	0.0	0.0	33.3	33.3
SHOEMAKING	N	161	48	79	74
Total	10	100.0%	100.0%	100.0%	100.0%
1	20.0	53.4	64.6	39.2	73.0
2	8.0	42.2	29.2	55.7	16.2
3	0.0	3.7	2.1	3.8	9.5
4	0.0	6	2.1	1.3	1.4
6	0.0	0.0	0.0	0.0	0.0
FURNITURE MAKING	N	307	162	225	250
Total	30	100.0%	100.0%	100.0%	100.0%
1	17.6	54.3	19.1	19.1	60.4
2	9.0	66.8	42.6	63.6	23.2
3	12.4	1.9	14.2	14.2	12.4
4	0.0	2.3	6	2.2	4.0
5	0.0	1.0	0.0	9	0.0
6	0.0	0.0	6	0.0	0.0
METAL FURNITUREFXS	N	39	38	45	52
Total	7	100.0%	100.0%	100.0%	100.0%
1	0.0	10.2	50.0	13.3	61.5
2	10.0	74.6	47.4	73.3	17.3
3	0.0	11.9	2.6	8.9	13.5
4	0.0	3.4	4.4	7.7	7.7
STRUCTUR METAL PRODSN	N	126	72	94	107
Total	19	100.0%	100.0%	100.0%	100.0%
1	5.3	16.7	51.4	13.8	61.7
2	89.5	63.5	44.4	66.0	19.6
3	5.3	18.3	1.4	18.1	14.0
4	0.0	8	1.4	4.7	4.7
6	0.0	8	1.1	1.1	0.0
TINSMITHING	N	3	76	31	40
Total	0	100.0%	100.0%	100.0%	100.0%
1	0.0	46.1	67.7	25.0	52.4
2	10.0	50.0	32.3	67.5	23.8
3	0.0	3.9	0.0	7.5	16.7
4	0.0	0.0	0.0	0.0	7.1
FOODDRINKTOB RETAIL	N	352	88	102	78
Total	12	100.0%	100.0%	100.0%	100.0%
1	8.3	76.4	75.0	57.8	76.9
2	66.7	18.5	22.7	35.3	9.0
3	0.0	2.8	1.1	5.9	0.0

SUBSECTOR	NUMBER OF OWNERS - PARTNERS	BUSINESS TOTAL NUMBER EMPLOYED	ORIGINAL WORKFORCE NO	CURRENT WORKFORCE NO	TYPE OF WORKER - LABOURFORCE
TEXTILESSHOE RETAIL, N	4	25.0	2.0	1.1	1.1
Total	6	148	48	63	50
1	100.0%	60.1	77.1	65.1	78.0
2	8.0	39.9	20.8	34.9	2.0
3	0.0	0.0	2.1	0.0	10.0
4	0.0	0.0	0.0	0.0	10.0
RESTAURANTS/DRINKING	3	80	49	60	64
Total	3	100.0%	100.0%	100.0%	100.0%
1	33.3	23.8	49.0	25.0	89.1
2	33.3	66.3	44.9	68.3	1.6
3	33.3	10.0	6.1	6.7	1.6
4	0.0	0.0	0.0	0.0	7.8
SHOE REPAIR	N	101	23	26	9
Total	7	100.0%	100.0%	100.0%	100.0%
1	0.0	87.1	91.3	76.9	66.7
2	10.0	12.9	8.7	23.1	0.0
3	0.0	0.0	0.0	0.0	22.2
4	0.0	0.0	0.0	0.0	11.1
ELECTRICAL REPAIR	N	0	29	10	16
Total	16	100.0%	100.0%	100.0%	100.0%
1	37.9	50.0	31.3	68.8	18.8
2	62.1	50.0	68.8	12.5	0.0
3	0.0	0.0	0.0	0.0	6.5
MOTOR VEHICLE REPAIR	N	76	40	55	65
Total	9	100.0%	100.0%	100.0%	100.0%
1	11.1	17.1	35.0	10.9	40.0
2	88.9	57.9	57.5	63.6	23.1
3	0.0	21.1	2.5	18.2	32.3
4	0.0	2.6	5.0	7.3	4.6
5	0.0	1.3	0.0	0.0	0.0
WATCH/JEWELLERY RP	N	38	12	13	6
Total	0	100.0%	100.0%	100.0%	100.0%
1	86.8	100.0	69.2	50.0	50.0
2	10.5	0.0	30.8	16.7	16.7
3	2.6	0.0	0.0	0.0	16.7
4	0.0	0.0	0.0	0.0	16.7
OTHERS	N	127	43	59	65
Total	8	100.0%	100.0%	100.0%	100.0%
1	0.0	49.6	72.1	45.8	69.2
2	10.0	47.2	18.6	49.2	16.9
3	0.0	3.1	7.0	5.1	6.2
4	0.0	0.0	2.3	0.0	7.7
TOTAL	N	1941	745	1003	992
Total	123	100.0%	100.0%	100.0%	100.0%
1	6.5	47.9	61.1	33.6	65.5
2	87.0	44.3	35.3	55.1	16.7
3	4.1	6.5	2.3	9.6	12.0
4	0.0	7	9	1.4	5.7

TABLE 5.34: ENTERPRISE MARKETING AND FINANCIAL MANAGEMENT ASPECTS - DISTRIBUTION (%) BY CITY

CITY	N	BUSINESS MAIN CUSTOMER	BUSINESS HAS BANK ACCOUNT	BUSINESS KEEPS WRITTEN RECORDS	BUSINESS WRITTEN RECORDS KEPT ON	PAY SELF MONTHLY SALARY FROM BUSINESS	FINANCING OF HOUSEHOLD FROM BUSINESS
NAIROBI		754	768	763	321	734	741
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1		1.3	38.5	58.1	0.0	52.7	95.3
2		87.8	61.5	41.9	0.0	47.3	4.7
3		8	0.0	0.0	0.0	0.0	0.0
4		9	0.0	0.0	62.3	0.0	0.0
5		1	0.0	0.0	15.0	0.0	0.0
6		9.0	0.0	0.0	16.5	0.0	0.0
7		0.0	0.0	0.0	6.2	0.0	0.0
MOMBASA	N	314	318	317	95	297	303
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1		6	51.9	54.6	0.0	41.4	95.7
2		93.6	48.1	45.4	0.0	58.6	4.3
3		3	0.0	0.0	0.0	0.0	0.0
4		3	0.0	0.0	50.5	0.0	0.0
5		3	0.0	0.0	16.8	0.0	0.0
6		4.8	0.0	0.0	26.3	0.0	0.0
7		0.0	0.0	0.0	4.2	0.0	0.0
8		0.0	0.0	0.0	2.1	0.0	0.0
KISUMU	N	292	293	297	146	272	284
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1		2.4	44.0	72.4	0.0	30.9	96.5
2		88.4	56.0	27.6	0.0	69.1	3.5
3		1.0	0.0	0.0	0.0	0.0	0.0
4		4.8	0.0	0.0	63.7	0.0	0.0
5		3	0.0	0.0	17.8	0.0	0.0
6		3.1	0.0	0.0	17.1	0.0	0.0
7		0.0	0.0	0.0	1.4	0.0	0.0
ELDORET	N	180	180	179	45	169	170
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1		1.7	60.6	68.7	0.0	67.5	98.8
2		90.6	39.4	31.3	0.0	32.5	1.2
3		3.3	0.0	0.0	0.0	0.0	0.0
4		2.8	0.0	0.0	66.7	0.0	0.0
5		6	0.0	0.0	8.9	0.0	0.0
6		1.1	0.0	0.0	6.7	0.0	0.0
7		0.0	0.0	0.0	17.8	0.0	0.0
NYERU	N	125	123	125	52	117	116
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1		8	54.5	64.8	0.0	22.2	97.4
2		96.0	45.5	35.2	0.0	77.8	2.6
4		0.0	0.0	0.0	50.0	0.0	0.0
5		0.0	0.0	0.0	21.2	0.0	0.0
6		3.2	0.0	0.0	23.1	0.0	0.0
7		0.0	0.0	0.0	5.8	0.0	0.0
MERU	N	103	106	105	37	100	80
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1		0.0	57.5	61.0	0.0	64.0	91.9
2		84.5	42.5	39.0	0.0	36.0	8.1

TABLE 5.32: EMPLOYMENT SIZE AND TYPE OF LABOURFORCE - DISTRIBUTION (%) BY SECTOR

SUBSECTOR	NUMBER OF OWNERS - PARTNERS	BUSINESS TOTAL NUMBER EMPLOYED	ORIGINAL WORKFORCE NO	CURRENT WORKFORCE NO	TYPE OF WORKER - LABOURFORCE
5	0.0	2	0.0	2	0.0
6	2.4	4	4	1	0.0

SOURCE: SURVEY DATA 1992

KEY

Number Of Owners - Partners: Business Total Number Employed: Original Workforce Number: Current Workforce

Number

1 Up to 1 2 3 6 - 10 4 11 - 15 5 16 - 20 6 Above 20

Type Of Worker - Labourforce 1. Fulltime 2. Parttime 3. Trainee 4. Family

TABLE 5.34: ENTERPRISE MARKETING AND FINANCIAL MANAGEMENT ASPECTS - DISTRIBUTION (%) BY CITY

CITY	BUSINESS MAIN CUSTOMER	BUSINESS HAS BANK ACCOUNT	BUSINESS WRITTEN RECORDS	BUSINESS WRITTEN RECORDS KEPT ON	PAY SELF MONTHLY SALARY FROM BUSINESS		FINANCING OF HOUSEHOLD FROM BUSINESS
					100%	100%	
3	1.0	0.0	0.0	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	56.8	0.0	0.0	0.0
5	0.0	0.0	0.0	10.8	0.0	0.0	0.0
6	14.6	0.0	0.0	27.0	0.0	0.0	0.0
7	0.0	0.0	0.0	5.4	0.0	0.0	0.0
BUNGOMA	164	167	167	80	159	159	159
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	0.0	49.1	63.5	0.0	35.8	84.9	0.0
2	90.2	50.9	36.5	0.0	64.2	15.1	0.0
3	4.9	0.0	0.0	0.0	0.0	0.0	0.0
4	1.8	0.0	0.0	75.0	0.0	0.0	0.0
5	6	0.0	0.0	8.8	0.0	0.0	0.0
6	2.4	0.0	0.0	16.3	0.0	0.0	0.0
TOTAL	1932	1955	1953	776	1848	1872	1872
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	1.2	46.5	61.7	0.0	46.3	94.9	0.0
2	89.6	53.5	38.3	0.0	53.7	5.1	0.0
3	1.3	0.0	0.0	0.0	0.0	0.0	0.0
4	1.6	0.0	0.0	61.6	0.0	0.0	0.0
5	3	0.0	0.0	14.9	0.0	0.0	0.0
6	6.1	0.0	0.0	18.2	0.0	0.0	0.0
7	0.0	0.0	0.0	5.0	0.0	0.0	0.0
8	0.0	0.0	0.0	.3	0.0	0.0	0.0

SOURCE: SURVEY DATA 1992

KEY:

- Business Main Customer: 1. Foreign Market Exports 2. Households in The City 3. Outside This City But Within Kenya
4. Other Informal Sector Enterprises 5. Formal Sector Enterprises IE Large Scale Enterprises
6. Others
Business Has Bank Account: Business Keeps Written Records: 1. Yes 2. No
Business Written Records Kept on: 4. Daily 5. Weekly 6. Monthly 7. Per Purchase Sale 8. On Order
Pay Self Monthly Salary From Business: Financing Of Household From Business:
1. Yes 2. No

TABLE 5.35: ENTERPRISE MARKETING AND FINANCIAL MANAGEMENT ASPECTS - DISTRIBUTION (%) BY SECTOR

SUBSECTOR	BUSINESS MAIN CUSTOMER	BUSINESS HAS BANK ACCOUNT	BUSINESS WRITTEN RECORDS	BUSINESS WRITTEN RECORDS KEPT ON	PAY SELF MONTHLY SALARY FROM BUSINESS		FINANCING OF HOUSEHOLD FROM BUSINESS
					100%	100%	
TAILORING	231	236	236	106	222	228	228
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	1.7	50.0	68.6	0.0	44.1	91.2	0.0
2	91.3	50.0	31.4	0.0	55.9	8.8	0.0
3	1.3	0.0	0.0	0.0	0.0	0.0	0.0
4	9	0.0	0.0	54.7	0.0	0.0	0.0
5	4	0.0	0.0	17.9	0.0	0.0	0.0
6	4.3	0.0	0.0	23.6	0.0	0.0	0.0
7	0.0	0.0	0.0	2.8	0.0	0.0	0.0
8	0.0	0.0	0.0	.9	0.0	0.0	0.0
KNITTING	27	28	28	10	27	26	26
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	0.0	39.3	50.0	0.0	37.0	88.5	0.0
2	92.6	60.7	50.0	0.0	63.0	11.5	0.0
4	3.7	0.0	0.0	70.0	0.0	0.0	0.0
6	3.7	0.0	0.0	3.0	0.0	0.0	0.0
SHOEMAKING	154	162	162	58	157	160	160
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	1.9	37.0	58.6	0.0	45.2	97.5	0.0
2	88.3	63.0	41.4	0.0	54.8	2.5	0.0
3	6	0.0	0.0	0.0	0.0	0.0	0.0
4	1.9	0.0	0.0	63.8	0.0	0.0	0.0
5	0.0	0.0	0.0	13.8	0.0	0.0	0.0
6	7.1	0.0	0.0	13.8	0.0	0.0	0.0
7	0.0	0.0	0.0	8.6	0.0	0.0	0.0
FURNITURE MAKING	305	308	310	162	293	292	292
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	1.0	57.1	75.8	0.0	56.0	98.6	0.0
2	88.5	42.9	24.2	0.0	44.0	1.4	0.0
3	3	0.0	0.0	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	48.1	0.0	0.0	0.0
5	.3	0.0	0.0	19.8	0.0	0.0	0.0
6	9.8	0.0	0.0	21.6	0.0	0.0	0.0
7	0.0	0.0	0.0	9.9	0.0	0.0	0.0
8	0.0	0.0	0.0	6	0.0	0.0	0.0
METAL FURNITUREFIXS	58	57	59	38	53	56	56
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	3.4	57.9	72.9	0.0	66.0	98.2	0.0
2	81.0	42.1	27.1	0.0	34.0	1.8	0.0
3	1.7	0.0	0.0	0.0	0.0	0.0	0.0
4	1.7	0.0	0.0	39.5	0.0	0.0	0.0
5	0.0	0.0	0.0	39.5	0.0	0.0	0.0
6	12.1	0.0	0.0	18.4	0.0	0.0	0.0
7	0.0	0.0	0.0	2.6	0.0	0.0	0.0
STRUCTUR METAL PRODS	128	127	127	55	123	123	123
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	1.6	58.3	73.2	0.0	55.3	95.9	0.0
2	80.5	41.7	26.8	0.0	44.7	4.1	0.0
3	2.3	0.0	0.0	0.0	0.0	0.0	0.0

TABLE 5.35: ENTERPRISE MARKETING AND FINANCIAL MANAGEMENT ASPECTS - DISTRIBUTION (%) BY SECTOR

SUBSECTOR	BUSINESS MAIN CUSTOMER	BUSINESS HAS BANK ACCOUNT	BUSINESS KEEPS WRITTEN RECORDS	BUSINESS WRITTEN RECORDS KEPT ON	PAY SELF MONTHLY SALARY FROM BUSINESS	FINANCING OF HOUSEHOLD FROM BUSINESS
4	23	0.0	0.0	54.5	0.0	0.0
5	8	0.0	0.0	16.4	0.0	0.0
6	12.5	0.0	0.0	27.3	0.0	0.0
7	0.0	0.0	0.0	1.8	0.0	0.0
JINSMITHING	N	79	78	30	77	76
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	13	29.1	53.8	0.0	41.6	97.4
2	75.9	70.9	46.2	0.0	58.4	2.6
3	2.5	0.0	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	6.7	0.0	0.0
6	19.0	0.0	0.0	6.7	0.0	0.0
7	0.0	0.0	0.0	6.7	0.0	0.0
FOOD/DRINK/TOR RETAIL	N	346	350	111	327	341
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	1.2	48.0	55.1	0.0	38.2	94.1
2	91.3	52.0	44.9	0.0	61.8	5.9
3	1.2	0.0	0.0	0.0	0.0	0.0
4	4.3	0.0	0.0	80.2	0.0	0.0
5	3	0.0	0.0	6.3	0.0	0.0
6	1.7	0.0	0.0	10.8	0.0	0.0
7	0.0	0.0	0.0	2.7	0.0	0.0
TEXTILES/SHOE RETAIL	N	147	147	52	138	139
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	7	46.7	64.6	0.0	42.8	88.5
2	93.2	53.3	35.4	0.0	57.2	11.5
3	1.4	0.0	0.0	0.0	0.0	0.0
4	7	0.0	0.0	69.2	0.0	0.0
5	0.0	0.0	0.0	7.7	0.0	0.0
6	4.1	0.0	0.0	19.2	0.0	0.0
7	0.0	0.0	0.0	3.8	0.0	0.0
RESTAURANTS/DRINKING	N	80	80	33	78	75
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	0.0	37.5	57.5	0.0	51.3	94.7
2	97.5	62.5	42.5	0.0	48.7	5.3
3	1.3	0.0	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	60.6	0.0	0.0
5	0.0	0.0	0.0	12.1	0.0	0.0
6	1.3	0.0	0.0	21.2	0.0	0.0
7	0.0	0.0	0.0	6.1	0.0	0.0
SHOE REPAIR	N	104	104	24	97	98
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	0.0	19.2	29.8	0.0	35.1	96.9
2	100.0	80.8	70.2	0.0	64.9	3.1
4	0.0	0.0	0.0	70.8	0.0	0.0
5	0.0	0.0	0.0	8.3	0.0	0.0
6	0.0	0.0	0.0	16.7	0.0	0.0
7	0.0	0.0	0.0	4.2	0.0	0.0
ELECTRICAL REPAIR	N	29	29	13	26	26

SOURCE: SURVEY DATA 1992

KEY:

Business Main Customer: 1. Foreign Market Exports 2. Households in The City 3. Outside This City But Within Kenya
 4. Other Informal Sector Enterprises 5. Formal Sector Enterprises 1.E Large Scale Enterprises
 6. Others

Business Has Bank Account, Business Keeps Written Records, Pay Self Monthly Salary From Business Financing Of Household
 From Business: 1. Yes 2. No
 Business Written Records Kept on: Daily 5. Weekly 6. Monthly 7. Per

TABLE 5.37: EXPENDITURES ON OWNERS SALARIES, HOUSEHOLD EXPENSES AND TAXES (KSH). -
MEAN VALUES BY CITY

CITY	RESPONDENT SEX	OWNER MONTHLY SALARY FROM BUSINESS		MONTHLY SPENDING ON HOUSEHOLD FROM BUSINESS		OTHER FINANCE FOR FAMILY EXPENDITURE KSH		LICENCE AMOUNT PER YEAR		TAXES AMOUNT PER YEAR	
		Mean	N	Mean	N	Mean	N	Mean	N	Mean	N
NAIROBI	MALE	290	0	427	0	14	0	206	0	94	0
	Mean	2529.79		1823.72		2692.86		1086.88		815.48	
	FEMALE	54		74		9		42		25	
	Mean	1966.67		1855.95		2222.22		901.67		589.60	
	TOTAL	344		501		23		248		119	
	Mean	2441.40		1828.48		2508.70		1055.52		768.03	
MOMBASA	MALE	72		160		3		123		24	
	Mean	2560.69		1913.75		1346.67		1121.67		648.33	
	FEMALE	34		58		6		32		10	
	Mean	1997.06		1809.83		2916.67		773.87		519.50	
	TOTAL	106		218		9		155		34	
	Mean	2379.91		1886.10		2393.33		1049.86		610.44	
KISUMU	MALE	69		144		1		87		46	
	Mean	2266.67		1671.39		5000.00		1397.40		590.09	
	FEMALE	17		75		4		52		14	
	Mean	1679.41		2189.33		2375.00		1309.81		290.71	
	TOTAL	86		219		5		139		60	
	Mean	2150.58		1848.77		2900.00		1364.63		520.23	
ELDORET	MALE	70		67		4		33		22	
	Mean	3110.00		2943.76		1600.00		1127.73		701.82	
	FEMALE	24		25		0		18		8	
	Mean	2097.92		1738.00				2033.89		782.50	
	TOTAL	94		92		4		51		30	
	Mean	2851.60		2616.11		1600.00		1447.55		723.33	
NYERI	MALE	20		48		0		49		5	
	Mean	1860.00		1094.79				1700.20		964.00	
	FEMALE	5		28		2		14		1	
	Mean	1620.00		1062.50		1050.00		1247.14		250.00	
	TOTAL	25		76		2		63		6	
	Mean	1812.00		1082.89		1050.00		1599.52		845.00	
MERU	MALE	46		57		5		40		27	
	Mean	2071.74		2084.39		2470.00		1864.95		1160.89	
	FEMALE	9		11		1		8		6	
	Mean	1633.33		1745.45		3500.00		1126.25		670.00	
	TOTAL	55		68		6		48		33	
	Mean	2000.00		2029.56		2641.67		1741.83		1071.64	
BUNGOMA	MALE	47		101		10		88		45	
	Mean	2289.36		2068.02		2360.00		1143.12		661.33	
	FEMALE	9		31		5		27		17	
	Mean	1527.78		1923.06		3350.00		1335.19		744.12	
	TOTAL	56		132		15		115		62	
	Mean	2166.96		2033.98		2690.00		1188.22		684.03	

SOURCE: SURVEY DATA 1992

TABLE 5.38: EXPENDITURES ON OWNERS SALARIES, HOUSEHOLD EXPENSES AND TAXES (KSH). -
MEAN VALUES BY SECTORS

SUBSECTOR	OWNER MONTHLY SALARY FROM BUSINESS		MONTHLY SPENDING ON HOUSEHOLD FROM BUSINESS		OTHER FINANCE FOR FAMILY EXPENDITURE KSH		LICENCE AMOUNT PER YEAR		TAXES AMOUNT PER YEAR	
	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N
TAILORING	1939.33	89	185.90	167	3352.00	10	998.34	118	691.26	57
KNITTING	1420.00	10	1870.00	20	2000.00	2	680.91	11	846.00	5
SHOEMAKING	1947.42	62	1722.97	118	1800.00	2	564.39	57	1049.75	20
FURNITURE MAKING	2787.75	151	2026.13	215	2333.33	3	1367.03	142	700.13	75
METAL FURNITURE/REPAIRS	3216.13	31	1796.10	41	1000.00	1	2382.84	37	833.00	10
STRUCTURE METAL PRODS	2916.41	64	2493.26	89	1633.33	6	1469.04	67	965.16	31
TINS/SMITHING	2026.43	28	1542.63	57	6000.00	1	1426.25	24	1000.00	3
FOOD/DRINK/TOB RETAIL	2372.36	106	1761.56	216	2121.88	16	1246.68	134	581.21	33
TEXTILES/SHOE RETAIL	2140.38	52	2131.87	83	2800.00	5	1090.13	46	584.78	23
RESTAURANTS/DRINKING	1803.95	38	1559.82	56	4500.00	3	1193.82	38	636.36	22
SHOE REPAIR	1040.36	28	931.18	76	984.00	5	732.08	24	747.50	8
ELECTRICAL REPAIR	2827.27	11	2328.57	14	0	0	1799.46	13	538.33	6
MOTOR VEHICLE REPAIR	3612.20	41	3048.88	49	2650.00	4	1771.43	35	778.67	15
WATCH/JEWELLERY RP	1880.00	10	2161.67	30	3662.50	4	580.00	23	400.00	6
OTHERS	2038.44	45	1729.33	75	950.00	2	1155.14	50	653.37	30
TOTAL	766	2038.44	1306	1884.83	64	2475.63	819	1232.03	344	720.66

SOURCE: SURVEY DATA 1992

had relatively higher salary payments to the owners of the business as well as other sources of income to finance family expenditures as compared to those in secondary towns.

The male-owned firms had higher mean monthly spending on household from business revenues than those of female owned establishments in Mombasa, Eldoret and Bungoma. The female owned businesses had higher mean monthly spending on households from business earnings than male owned firms in Nairobi, Kisumu Nyeri and Kisumu as shown in Table 5.37.

This does not show a clear pattern of this variable and the size of the town. Sector differences in mean monthly spending on household from businesses is also evident. Higher mean values from this variable were in Motor vehicle repairs (Ksh. 3,044), structural metal production (Ksh. 2,493), electrical repair (Ksh. 2,329) subsectors while the least was in shoe repair subsector (Ksh. 931) as indicated in Table 5.38.

About 40.7% of the entrepreneurs estimate that they spent upto Ksh. 1,000 of business earnings on household expenditures while 33% spent between Ksh. 1,000 and 2,000 . Those spending between Ksh. 2,000 and 5,000 accounted for 25.1% while 2.5% spent between Ksh. 5,000 and 10,000 and an insignificant number spent over Ksh. 10,000 (0.7%). However, 29% of the entrepreneurs who indicated that they pay themselves a salary receive upto Ksh. 1,000 per month from their enterprises as salaries, while 43% receive between Ksh. 1,000 and 2,500.

Overall, less than 1% of the entrepreneurs received a salary of Ksh. 10,000 and above from their I/SSEs sector businesses. Furniture making, metal furniture fixtures and structural metal products manufacturing exhibited higher salaries for entrepreneurs in Nairobi with about 36.3%, 42.9% and 61.7% respectively earning over Ksh. 2,500 per month from these enterprises. Entrepreneurs in these Manufacturing activities have higher salaries in the rest of towns as compared to the others. For example, entrepreneurs salaries over Ksh. 2,500 in furniture making, metal furniture fixture and metal products manufacture respectively accounted for 43.9%, 25.0% and 50.0% in Mombasa, while respective figures in Kisumu were 13.4%, 16.7% and 25.0%. In the smaller towns, earnings were mainly in the range of Ksh. 1,000 and Ksh. 2,500 in the trade and restaurants and service sectors.

MARKETING

Business' Main Customer

Marketing of products and services of the I/SSEs sector is an important aspect of the sector's development. Table 5.41 shows that majority of the enterprises in the sector sold their products/ services directly to individual customers (79.2%) while about 1.4% sold through middlemen.

Those enterprises selling through other enterprises, which may be considered as **commercial subcontracting**, accounted for only 0.1%. This shows that there is minimal commercial subcontracting within the sector and with the formal medium and large scale sector. Some of the enterprises marketed their products/services directly to both individual consumers and other enterprises (4.8%) while 3.2% produced their products on order from the customers only. There were a number of firms which combined various methods of marketing the products/services and these accounted for 11.3%.

Marketing strategies varied with towns studied as indicated in Table 5.41. For instance in Nairobi, Kisumu and Bungoma 75% to 76% of the enterprises sold their products/services directly to individual customers while for the rest of the surveyed towns these accounted for 84% to 86% . Commercial subcontracting by marketing through other enterprises, is only in Nairobi (0.1%) and Nyeri (0.8%). However, there is a combination of commercial subcontracting and direct selling to the individual consumer in all the towns. This suggests therefore, that the sector's enterprises to some extent are engaged in commercial subcontracting.

Within the manufacturing sector, tailoring, knitting and shoemaking have respectively 76.7%, 78.6% and 80.7% of the enterprises that sell their products directly to the individual consumers. Other subsectors reported a lower share of this. For instance furniture making , metal furniture and fixtures, structural metal

TABLE 5.41: ENTERPRISE MARKETING PROMOTION - DISTRIBUTION (%) BY CITY

CITY	METHOD OF SELLING PRODUCTS	ARE PRODUCTS SOLD THROUGH ANY ORGANIZATION	HOW ORGANIZATION WAS IDENTIFIED	AMOUNT OF CHARGES FOR MARKETING	AMOUNT ORGANIZATION PAYS FOR PRODUCT SOLD	SOLD LOCALLY OR DIRECTLY
NAIROBI						
Total	N 748	774	11	1	8	8
1	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2	76.6	1.6	9.1	0.0	0.0	0.0
3	9	98.4	27.3	100.0	25.0	25.0
4	1	0.0	9.1	0.0	37.5	37.5
5	5.7	0.0	18.2	0.0	0.0	0.0
6	3.6	0.0	27.3	0.0	0.0	12.5
7	13.0	0.0	9.1	0.0	0.0	0.0
8	0.0	0.0	0.0	0.0	37.5	25.0
9	0.0	0.0	0.0	0.0	1	0
10	31.6	28.7	2	0	1	0
11	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
12	84.2	7	0.0	0.0	0.0	0.0
13	0.0	99.3	100.0	0.0	100.0	0.0
14	2.2	0.0	0.0	0.0	0.0	0.0
15	2.2	0.0	0.0	0.0	0.0	0.0
16	11.4	0.0	0.0	0.0	0.0	0.0
17	29.6	25.6	0	0	0	0
18	100.0%	100.0%	0	0	0	0
19	75.0	0.0	0.0	0.0	0.0	0.0
20	5.4	100.0	0.0	0.0	0.0	0.0
21	3.7	0.0	0.0	0.0	0.0	0.0
22	1.4	0.0	0.0	0.0	0.0	0.0
23	14.5	0.0	0.0	0.0	0.0	0.0
24	17.7	14.8	2	0	0	1
25	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
26	83.6	1.4	0.0	0.0	0.0	0.0
27	2.3	98.6	50.0	0.0	0.0	0.0
28	0.0	0.0	50.0	0.0	0.0	0.0
29	11.9	0.0	0.0	0.0	0.0	0.0
30	1.7	0.0	0.0	0.0	0.0	0.0
31	6	0.0	0.0	0.0	0.0	0.0
32	12.2	10.6	0	0	0	0
33	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
34	85.2	0.0	0.0	0.0	0.0	0.0
35	0.0	100.0	0.0	0.0	0.0	0.0
36	8	0.0	0.0	0.0	0.0	0.0
37	2.5	0.0	0.0	0.0	0.0	0.0
38	1.6	0.0	0.0	0.0	0.0	0.0
39	9.8	0.0	0.0	0.0	0.0	0.0
40	104	90	6	1	6	6
41	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
42	85.6	6.7	0.0	0.0	50.0	33.3
43	0.0	93.3	100.0	0.0	33.3	50.0
44	0.0	0.0	0.0	0.0	16.7	16.7
45	3.8	0.0	0.0	0.0	0.0	0.0
46	2.9	0.0	0.0	0.0	0.0	0.0
47	7.7	0.0	0.0	0.0	0.0	0.0
48	167	148	2	0	0	0
49	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
50	76.0	1.4	50.0	0.0	0.0	0.0

TABLE 5.41: ENTERPRISE MARKETING PROMOTION - DISTRIBUTION (%) BY CITY

CITY	METHOD OF SELLING PRODUCTS	ARE PRODUCTS SOLD THROUGH ANY ORGANIZATION	HOW ORGANIZATION WAS IDENTIFIED	AMOUNT OF CHARGES FOR MARKETING	AMOUNT ORGANIZATION PAYS FOR PRODUCT SOLD	SOLD LOCALLY OR DIRECTLY
2	0.0	98.6	0.0	0.0	0.0	0.0
3	0.0	0.0	50.0	0.0	0.0	0.0
4	2.4	0.0	0.0	0.0	0.0	0.0
5	12.6	0.0	0.0	0.0	0.0	0.0
6	19.0	18.9	2.3	2	1.5	1.5
7	79.2	100.0%	100.0%	100.0%	100.0%	100.0%
8	1.4	1.3	8.7	0.0	20.0	13.3
9	1.1	98.7	52.2	100.0	33.3	33.3
10	4.8	0.0	13.0	0.0	26.7	0.0
11	3.2	0.0	8.7	0.0	0.0	6.7
12	11.3	0.0	13.0	0.0	0.0	0.0
13	0.0	0.0	4.3	0.0	0.0	0.0
14	0.0	0.0	0.0	0.0	20.0	13.3

SOURCE: SURVEY DATA 1992

KEY:

Method of Selling Products:

- 1. Directly To Individual Consumers 2. To Middlemen 3. Through Other Enterprises
- 4. Directly To Both Individual Consumers and Other Enterprises
- 5. On Order From Customers Only 6. Any Other Combination

Are Products Sold Through Any Organization:

- 1. Yes 2. No

How Organization Was Identified:

- 1. I Went For Interview and Passed 2. Approached By Agencies 3. Through A Middleman
- 4. Through A Friend 5. I Approached Them 6. Were My Customers

Amount Of Charges For Marketing: Amount Organization Pays For Product Sold, Sold Locally Or Directly:

- 1. Up to 100 2. 101 - 500 3. 501 - 1000 4. 1001 - 1500 5. 1501 - 2000 6. 2001 - 2500
- 7. Above 2500

production and tinsmithing respectively share for selling directly to individual consumers was 64.5%, 48.3%, 61.4% and 68.4%. These latter group of subsectors within the manufacturing sector had higher proportion of enterprises that combined various marketing strategies as compared with the former group of subsectors as indicated in Table 5.42

In the trade and restaurants, and service sector more than 85% of the enterprises marketed their products and services directly to individual consumers. Very few enterprises sell their products/services through any organisation apart from other enterprises as discussed above.

In Table 5.41 only 1.3% of the 1809 enterprises indicated that they market their products/services through an organisations such as state marketing boards and cooperative organizations. Kisumu and Nyeri based enterprises indicated that they did not market their products/services through any organization. A number of subsectors also indicated the same i.e knitting, structural metal production, restaurant and drinking, shoe making and electrical repair subsectors.

For those who marketed their goods and services through such organisations, 52% indicated that they were approached by these agencies or organisations while 13% of them approached the agencies. Another 8.7% were approached through middlemen and 8.7% were interviewed by the agencies. These agencies included NGOs, Women Groups and the private sector businesses. What emerges from this is that very few I/SSEs market their goods and services through any organization whether state owned or the private sector. There are very few marketing organizations for the I/SSEs sector. This does not promote marketing opportunities for the sector's enterprises.

The main customer for the businesses in these subsectors were households (89.6%) as shown in Table 5.35. Businesses especially in the manufacturing sector supply other businesses outside the city (1.6%), formal sector enterprises (0.2%) and the export market (0.7%).

Table 5.34 shows that Kisumu and Eldoret have a higher percentage, 2.4% and 1.7% respectively, of all their I/SSEs sector products getting into the export market. This is better than Nairobi with 1.3%, Mombasa's 0.6% and Nyeri's 0.8%. Tailoring subsector in Nairobi and Kisumu serves the foreign export market as 2.9% and 4.9% respectively of the products are exported. Nairobi's shoemaking enterprises also export 5.6% of their products.

Another subsector serving the export market is furniture making in Nairobi and Kisumu, where 0.6% and 4.8% respectively of the subsectors' products are exported. Tinsmithing and knitting activities in Nairobi export 59.4% and 78% of the product, while in Kisumu 5.9% of the product from tinsmithing is exported. Enterprises in Mombasa and the smaller towns focus mainly on the local markets.

Structural metal products manufacturing and tinsmithing enterprises support other I/SSE sector enterprises, for example, in Nairobi and Kisumu, 1.6% and 8% of the structural metal products are sold to other I/SSEs enterprises, while Nairobi's tinsmithing manufacturers sell 3.1% of their product to other I/SSE. Therefore, enterprises in Nairobi and Kisumu were found to have more linkages with foreign markets and at the I/SSEs level (enterprise-enterprise linkages). This is important in bringing about diversified markets and networking amongst I/SSEs sector enterprises.

Product Exhibition

Exhibitions of products produced by I/SSEs sector may form an important avenue through which manufacturers meet immediate and future clients. In Table 5.43 it shows that only 5% of all businesses had ever participated in an exhibition. Bungoma had the highest number of enterprises which had at least exhibited their products, with 14% of the enterprises having attended exhibitions. Nairobi, Kisumu and Mombasa had 4%, 2.6% and 6.8% of their I/SSEs that exhibited their products while Eldoret, Nyeri and Meru had respectively 5.9%, 3.5% and 2%.

Table 5.44 shows that exhibition of products was mainly reported among the manufacturing enterprises. Manufacturing enterprises in Kisumu participated in exhibitions more than other towns. For example, 44.4%

TABLE 5.42: ENTERPRISE MARKETING PROMOTION - DISTRIBUTION (%) BY SECTOR

TABLE 5.42: ENTERPRISE MARKETING PROMOTION - DISTRIBUTION (%) BY SECTOR

SUBSECTOR	METHOD OF ARE PRODUCTS OF SOLD THROUGH ANY ORGANIZATION	HOW ORGANIZATION WAS IDENTIFIED	AMOUNT OF CHARGES FOR MARKETING	AMOUNT ORGANIZATION PAYS FOR PRODUCT SOLD	SOLD LOCALLY OR DIRECTLY	SUBSECTOR	METHOD OF ARE PRODUCTS OF SOLD THROUGH ANY ORGANIZATION	HOW ORGANIZATION WAS IDENTIFIED	AMOUNT OF CHARGES FOR MARKETING	AMOUNT ORGANIZATION PAYS FOR PRODUCT SOLD	SOLD LOCALLY OR DIRECTLY
TAILORING N	5	6	0	0	0	TINSMTING N 79	157	73	0.0	1	1
	100.0%	100.0%	-	-	-		100.0%	100.0%	100.0%	100.0%	100.0%
	80.0	0.0	-	-	-		68.4	1.4	0.0	100.0%	0.0
	0.0	100.0	-	-	-		2.5	98.6	100.0	0.0	100.0
	20.0	0.0	-	-	-		1.3	0.0	0.0	0.0	0.0
	236	221	1	0	1		27.8	0.0	0.0	0.0	0.0
Total	100.0%	100.0%	100.0%	0	100.0%	FOOD/DRINK/TOB RETAIL N	342	301	3	1	2
1	76.7	9	100.0%	-	0.0	Total	100.0%	100.0%	100.0%	100.0%	100.0%
2	1.3	99.1	0.0	-	0.0	1	86.5	1.0	0.0	0.0	0.0
3	0.0	0.0	0.0	-	100.0	2	3.5	99.0	66.7	50.0	0.0
4	3.4	0.0	0.0	-	0.0	3	3.0	0.0	33.3	50.0	100.0
5	6.4	0.0	0.0	-	0.0	4	6.1	0.0	0.0	0.0	0.0
6	12.3	0.0	0.0	-	0.0	5	6	0.0	0.0	0.0	0.0
KNITTING N	28	27	0	0	0	6	2.9	0.0	0.0	0.0	0.0
	100.0%	100.0%	-	-	-	TEXTILES/SHOE RETAIL N	146	136	1	0	1
1	78.6	0.0	-	-	-	Total	100.0%	100.0%	100.0%	100.0%	100.0%
2	0.0	100.0	-	-	-	1	87.7	7	0.0	0.0	0.0
4	7.1	0.0	-	-	-	2	7	99.3	100.0	100.0	100.0
5	3.6	0.0	-	-	-	4	4.1	0.0	0.0	0.0	0.0
6	10.7	0.0	-	-	-	6	7.5	0.0	0.0	0.0	0.0
SHOEMAKING N	161	146	4	0	4	RESTAURANTS/DRINKING N	79	76	0	0	0
	100.0%	100.0%	100.0%	-	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	80.7	3.4	0.0	-	50.0	1	100.0	0.0	-	-	-
2	6	96.6	100.0	-	50.0	2	0.0	100.0	-	-	-
4	6.2	0.0	0.0	-	0.0	SHOE REPAIR N	102	96	0	0	0
5	0.0	0.0	0.0	-	0.0		100.0%	100.0%	-	-	-
6	11.8	0.0	0.0	-	0.0	Total	96.1	0.0	-	-	-
FURNITURE MAKING N	307	301	7	1	5	1	2.0	100.0	-	-	-
	100.0%	100.0%	100.0%	100.0%	100.0%	2	27	29	0	0	0
1	64.5	2.3	0.0	0.0	0.0	ELECTRICAL REPAIR N	85.2	0.0	-	-	-
2	1.0	97.7	42.9	100.0	0.0	Total	100.0%	100.0%	100.0%	100.0%	100.0%
3	0.0	0.0	28.6	0.0	40.0	1	0.0	-	-	-	-
4	4.6	0.0	14.3	0.0	0.0	2	0.0	100.0	-	-	-
5	7.2	0.0	14.3	0.0	20.0	4	7.4	0.0	-	-	-
6	22.8	0.0	0.0	0.0	0.0	5	3.7	0.0	-	-	-
METAL FURNITURE/REPAIRS N	0.0	0.0	0.0	0.0	40.0	6	3.7	0.0	2	0	0
	58	59	1	0	2	MOTOR VEHICLE REPAIR N	73	70	0	1	0
	100.0%	100.0%	100.0%	-	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	48.3	1.7	0.0	-	0.0	1	89.0	2.9	0.0	0.0	0.0
2	0.0	98.3	0.0	-	50.0	2	1.4	97.1	50.0	0.0	0.0
3	0.0	0.0	0.0	-	50.0	4	1.4	0.0	0.0	0.0	0.0
4	19.0	0.0	0.0	-	0.0	5	1.4	0.0	50.0	0.0	0.0
5	3.4	0.0	0.0	-	0.0	6	6.8	0.0	0.0	0.0	0.0
6	29.3	0.0	100.0	-	0.0	7	0.0	0.0	0.0	0.0	0.0
STRUCTUR METAL PRODS N	127	117	0	0	0	WATCH/JEWELLERY RP N	40	41	1	0	0
	100.0%	100.0%	-	-	-	Total	100.0%	100.0%	100.0%	100.0%	100.0%
1	61.4	0.0	-	-	-	1	92.5	2.4	0.0	-	-
2	1.6	100.0	-	-	-	2	0.0	97.6	0.0	-	-
4	10.2	0.0	-	-	-	3	2.5	0.0	0.0	-	-
5	11.0	0.0	-	-	-						

TABLE 5.42: ENTERPRISE MARKETING PROMOTION - DISTRIBUTION (%) BY SECTOR

SUBSECTOR		METHOD OF SELLING PRODUCTS	ARE PRODUCTS SOLD THROUGH ANY ORGANIZATION	HOW ORGANIZATION WAS IDENTIFIED	AMOUNT OF CHARGES FOR MARKETING	AMOUNT ORGANIZATION PAYS FOR PRODUCT SOLD	SOLD LOCALLY OR DIRECTLY
4		2.5	0.0	0.0	.	.	.
5		2.5	0.0	100.0	.	.	.
OTHERSN	120	110	2	0	1	0	.
Total		100.0%	100.0%	100.0%	.	100.0%	.
1		90.0	.9	50.0	.	0.0	.
2		0.0	99.1	0.0	.	0.0	.
4		2.5	0.0	50.0	.	0.0	.
5		.8	0.0	0.0	.	0.0	.
6		6.7	0.0	0.0	.	0.0	.
7		0.0	0.0	0.0	.	100.0	.
TOTAL	N	1930	1809	23	2	15	15
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1		79.2	1.3	8.7	0.0	20.0	13.3
2		1.4	98.7	52.2	100.0	33.3	33.3
3		.1	0.0	13.0	0.0	26.7	33.3
4		4.8	0.0	8.7	0.0	0.0	0.0
5		3.2	0.0	13.0	0.0	0.0	6.7
6		11.3	0.0	4.3	0.0	0.0	0.0
7		0.0	0.0	0.0	0.0	20.0	13.3

SOURCE: SURVEY DATA 1992

KEY:

Method of Selling Products: 1. Directoy To Individual Consumers 2. To Middlemen 3. Through Other Enterprises

4. Directly To Both Individual Consumers and Other Enterprises

5. On Order From Customers Only 6. Any Other Combination

Are Products Sold Through Any Organization: 1. Yes 2. No

How Organization Was Identified: 1. I Went for Interview and Passed 2. Approached By Agencies 3. Through A Middleman

4. Through A Friend 5. I Approached Them 6. Were My Customers

Amount Of Charges For Marketing, Amount Organization Pays For Product Sold; Sold Locally Or Directly:1. Upto 100 2. 101 - 500

3. 501 - 1000 4. 1001 - 1500 5. 1501 - 2000 6. 2001 - 2500

7. Above 2500

of metal furniture and fixtures, 20.8% of structural metal products and about 19% of tinsmithing manufacturers in Kisumu had attended product exhibitions in the past years especially during national agricultural shows and Jua Kali national exhibitions. Some activities such as shoemaking and metal furniture fixtures also took part in exhibition attendance especially in the smaller towns, whereby 50% of enterprises in these activities in Eldoret and Nyeri had attended product exhibitions.

Among those who exhibited their products/services, as shown in Tables 5.43, 5.44 and 81.3% indicated that their sales volume had increased as a result of their participation. However as for market coverage, only 2.3% of the enterprises responded. Out of this 2.2% got access to foreign market, 71.1% got more customers, 11.1% experienced no change in market coverage. Another 2.2% got contracts from established companies and organizations.

A number of reasons were advanced as to why most of the enterprises did not participate in product/service exhibitions (Tables 5.44 and 5.45). The most important were: enterprises had nothing to exhibit accounting for 20.1%, exhibitions were a waste of time (21.5%) and exhibitions were expensive (12.5%). The other reasons included: business was still too young (9.9%); never thought of exhibiting (7.1%) and enterprises had no chance and space to participate (7.3%).

Entrepreneurs gave a number of suggestions on the nature of marketing needs for I/SSEs businesses. 27.1% of the businesses suggested that they need provision of refrigerators while 16.9% required more capital presumably to expand their production while 8.3% suggested giving kickbacks or bribing to get accessibility to contracts and tenders especially those awarded by government bodies. About 5.5% suggested that government tenders would improve their marketing needs.

Market promotion through product/services exhibitions did increase or expand market for the products as well as sales volume for those firms who exhibited. This needs to be encouraged in order to enable I/SSEs sector increase and expand market size and sales volume. A sizeable number of enterprises consider exhibitions as a waste of time either through ignorance or knowingly. There is therefore need for sensitization and education on marketing promotion and its benefits to the sector.

Source of Raw Materials

Most of the enterprises acquire their raw materials from the suppliers within the towns where they operate from. For example, most of the furniture and metal manufacturing enterprises in Nairobi get their raw materials from Gikomba area. Trade and service enterprises get their raw material supplies from shops within the town (wholesalers and distributors), markets and industrial concerns. Other sources of raw material included hardware shops, scrap metal dealers and auto spares shops.

Table 5.46 shows that most of the enterprises indicated that they had no problem in acquiring raw materials (56.6%). Except for Mombasa, Eldoret and Meru where 22%, 29.4% and 24.5% respectively of the enterprises reported problems in raw materials acquisition, other towns had higher numbers (Over 40%) of enterprises experiencing raw material acquisition problems. Kisumu had about 65% of enterprises experiencing such problems. This was prevalent among most of the manufacturing enterprises in the larger towns. For example, 54% of furniture makers and 53% of structural metal producers in Nairobi experienced problems in acquiring raw materials. The same may be said of Kisumu where about 78% of metal furniture fixtures and 81% of tinsmiths had raw material acquisition problems.

In the trade and restaurant sector, 58.8% and 66.7% of the restaurants businesses in Nairobi and Meru respectively had such problems. In services sector, 50% of electrical and motor vehicle repairers in Mombasa reported raw material acquisition problems. These problems may be related to the nature of raw materials (bulkiness) and the distance to the source. Another factor that may cause such a problem is the cost and scarcity of the raw material that an enterprise utilises (for example spare parts, in motor vehicle repair services).

TABLE 5.43: IMPACT OF MARKETING PROMOTION ON SALES VOLUME AND PROPOSED ENTERPRISE MARKETING NEEDS - DISTRIBUTIONS (%) BY CITY

CITY	MARKETING NEEDS - DISTRIBUTIONS (%) BY CITY						
	INCREASED THROUGH THIS MARKETING ORGANIZATION	IF EXHIBITED PRODUCTS ANYWHERE	INCREASED SALES VOLUME DUE TO EXHIBITION	INCREASE IN MARKET COVERAGE	REASONS FOR NOT EXHIBITING	SUGGESTED MARKETING NEEDS	
NAIROBI	8	777	29	19	322	224	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	50.0	4.0	72.4	0.0	13.4	.9	
2	50.0	96.0	27.6	52.6	19.3	1.3	
3	0.0	0.0	0.0	15.8	16.8	.9	
4	0.0	0.0	0.0	0.0	9.3	.9	
5	0.0	0.0	0.0	26.3	14.9	4.0	
6	0.0	0.0	0.0	5.3	.9	27.7	
7	0.0	0.0	0.0	1.8	7.8	0.0	
8	0.0	0.0	0.0	0.0	4.3	7.6	
9	0.0	0.0	0.0	0.0	.9	4.0	
10	0.0	0.0	0.0	0.0	11.2	5.4	
11	0.0	0.0	0.0	0.0	1.2	9.4	
12	0.0	0.0	0.0	0.0	0.0	7.1	
13	0.0	0.0	0.0	0.0	0.0	8.5	
14	0.0	0.0	0.0	0.0	0.0	2.2	
15	0.0	0.0	0.0	0.0	0.0	4.0	
17	0.0	0.0	0.0	0.0	0.0	.9	
18	0.0	0.0	0.0	0.0	0.0	4.5	
19	0.0	0.0	0.0	0.0	0.0	8.9	
MOMBASA	4	306	4	3	155	147	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	0.0	2.6	100.0	33.3	3.9	1.4	
2	100.0	97.4	0.0	66.7	8.4	0.0	
3	0.0	0.0	0.0	0.0	22.6	2.0	
4	0.0	0.0	0.0	0.0	6.5	0.0	
5	0.0	0.0	0.0	0.0	27.1	2.7	
6	0.0	0.0	0.0	0.0	0.0	38.1	
7	0.0	0.0	0.0	0.0	9.0	0.0	
8	0.0	0.0	0.0	0.0	1.3	.7	
9	0.0	0.0	0.0	0.0	.6	1.4	
10	0.0	0.0	0.0	0.0	17.4	4.8	
11	0.0	0.0	0.0	0.0	3.2	12.9	
12	0.0	0.0	0.0	0.0	0.0	1.4	
13	0.0	0.0	0.0	0.0	0.0	11.6	
14	0.0	0.0	0.0	0.0	0.0	7.5	
15	0.0	0.0	0.0	0.0	0.0	1.4	
17	0.0	0.0	0.0	0.0	0.0	.7	
18	0.0	0.0	0.0	0.0	0.0	8.8	
19	0.0	0.0	0.0	0.0	0.0	4.8	
KISUMU	15	104	11	109	104	100.0%	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	25.0	6.8	93.3	0.0	5.5	3.8	
2	75.0	93.2	6.7	90.9	6.4	1.0	
3	0.0	0.0	0.0	0.0	31.2	0.0	
4	0.0	0.0	0.0	9.1	11.9	3.8	
5	0.0	0.0	0.0	0.0	31.2	5.8	
6	0.0	0.0	0.0	0.0	.9	31.7	
7	0.0	0.0	0.0	0.0	1.8	1.0	

TABLE 5.43: IMPACT OF MARKETING PROMOTION ON SALES VOLUME AND PROPOSED ENTERPRISE MARKETING NEEDS - DISTRIBUTIONS (%) BY CITY

CITY	MARKETING NEEDS - DISTRIBUTIONS (%) BY CITY						
	INCREASED THROUGH THIS MARKETING ORGANIZATION	IF EXHIBITED PRODUCTS ANYWHERE	INCREASED SALES VOLUME DUE TO EXHIBITION	INCREASE IN MARKET COVERAGE	REASONS FOR NOT EXHIBITING	SUGGESTED MARKETING NEEDS	
ELDORET	4	169	9	3	41	32	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	0.0	5.9	88.9	0.0	12.2	3.1	
2	100.0	94.1	11.1	100.0	26.8	0.0	
3	0.0	0.0	0.0	0.0	24.4	12.5	
5	0.0	0.0	0.0	0.0	14.6	9.4	
6	0.0	0.0	0.0	0.0	0.0	9.4	
7	0.0	0.0	0.0	0.0	4.9	0.0	
8	0.0	0.0	0.0	0.0	4.9	6.3	
10	0.0	0.0	0.0	0.0	12.2	3.1	
11	0.0	0.0	0.0	0.0	0.0	31.3	
12	0.0	0.0	0.0	0.0	0.0	3.1	
13	0.0	0.0	0.0	0.0	0.0	3.1	
16	0.0	0.0	0.0	0.0	0.0	3.1	
17	0.0	0.0	0.0	0.0	0.0	12.5	
18	0.0	0.0	0.0	0.0	0.0	0.0	
NYERI	2	114	3	0	74	60	
Total	100.0%	100.0%	100.0%	0	100.0%	100.0%	
1	0.0	3.5	66.7	.7	2.7	0.0	
2	100.0	96.5	33.3	.7	13.5	0.0	
3	0.0	0.0	0.0	.7	21.6	6.7	
4	0.0	0.0	0.0	.7	4.1	0.0	
5	0.0	0.0	0.0	.7	41.9	0.0	
6	0.0	0.0	0.0	.7	0.0	35.0	
7	0.0	0.0	0.0	.7	8.1	0.0	
9	0.0	0.0	0.0	.7	0.0	1.7	
10	0.0	0.0	0.6	.7	5.4	0.0	
11	0.0	0.0	0.0	.7	2.7	16.7	
12	0.0	0.0	0.0	.7	0.0	1.7	
13	0.0	0.0	0.0	.7	0.0	8.3	
18	0.0	0.0	0.0	.7	0.0	25.0	
19	0.0	0.0	0.0	.7	0.0	5.0	
MERU	7	102	2	1	50	40	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1	85.7	2.0	100.0	0.0	0.0	0.0	
2	14.3	98.0	0.0	100.0	2.0	0.0	
3	0.0	0.0	0.0	0.0	20.0	0.0	
4	0.0	0.0	0.0	0.0	6.0	0.0	
5	0.0	0.0	0.0	0.0	20.0	0.0	
6	0.0	0.0	0.0	0.0	0.0	27.5	

TABLE 5.43: IMPACT OF MARKETING PROMOTION ON SALES VOLUME AND PROPOSED ENTERPRISE MARKETING NEEDS - DISTRIBUTIONS (%) BY CITY

CITY	INCREASED SALES THROUGH THIS MARKETING ORGANIZATION			IF EXHIBITED PRODUCTS ANYWHERE		INCREASED SALES VOLUME DUE TO EXHIBITION		INCREASE IN MARKET COVERAGE		REASONS FOR NOT EXHIBITING		SUGGESTED MARKETING NEEDS	
	7	8	9	0.0	0.0	0.0	0.0	0.0	0.0	16.0	0.0	0.0	0.0
BUNGOMA	10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	0.0	0.0	0.0
	11	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.0	0.0	0.0	0.0
	12	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	0.0	25.0	0.0
	13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.5	0.0
	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.0	0.0
	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.5	0.0
	16	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.5	0.0
	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	81	119	100.0%	100.0%
Total	1	0.0	14.2	0.0	77.8	0.0	24.7	0.0	2.5	24.7	0.0	2.5	0.0
	2	100.0	85.8	0.0	22.2	0.0	75.0	0.0	9.9	9.9	0.0	0.0	0.0
	3	0.0	0.0	0.0	0.0	0.0	25.0	0.0	9.9	9.9	0.0	2.5	0.0
	4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8	0.0
	5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.9	0.0	1.7	0.0
	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.2	0.0
	7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.9	0.0	0.0	0.0
	8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.3	0.0	10.1	0.0
	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	0.0	3.7	0.0
	10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.8	0.0	4.2	0.0
	11	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.9	0.0	28.6	0.0
	12	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8	0.0
	13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.3	0.0
	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.2	0.0
	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.5	0.0
	16	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8	0.0
	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7	0.0
	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
TOTAL	1	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	832	726	100.0%	100.0%
	2	35.5	5.0	81.3	2.2	9.9	1.7	1.7	1.7	9.9	1.7	1.7	0.0
	3	64.5	95.0	18.8	71.1	13.5	6	6	6	13.5	6	6	0.0
	4	0.0	0.0	0.0	0.0	20.1	2.2	2.2	2.2	20.1	2.2	2.2	0.0
	5	0.0	0.0	0.0	0.0	7.1	1.0	1.0	1.0	7.1	1.0	1.0	0.0
	6	0.0	0.0	0.0	0.0	21.5	3.3	3.3	3.3	21.5	3.3	3.3	0.0
	7	0.0	0.0	0.0	0.0	5	27.1	27.1	27.1	5	27.1	27.1	0.0
	8	0.0	0.0	0.0	0.0	7.3	7	7	7	7.3	7	7	0.0
	9	0.0	0.0	0.0	0.0	3.7	5.5	5.5	5.5	3.7	5.5	5.5	0.0
	10	0.0	0.0	0.0	0.0	1.7	1.8	1.8	1.8	1.7	1.8	1.8	0.0
	11	0.0	0.0	0.0	0.0	12.5	3.9	3.9	3.9	12.5	3.9	3.9	0.0
	12	0.0	0.0	0.0	0.0	2.3	16.9	16.9	16.9	2.3	16.9	16.9	0.0
	13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.2	0.0
	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.4	0.0
	15	0.0	0.0	0.0	0.0	2.1	3	3	3	2.1	3	3	0.0
	16	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7	0.0
	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.3	0.0
	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.4	0.0
	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

KEY:

- Increased Sales Through This Marketing Organization, If Exhibited Products Anywhere, Increased Sales Volume Due To Exhibition:
1. Yes 2. No
- Increase In Market Coverage: 1. Foreign Market 2. More Customers 3. Get Tenders
4. Company Contracts 5. No Change 6. No Idea
- Reasons For Not Exhibiting: 1. Business Still Young 2. Nowhere To Exhibit 3. Nothing To Exhibit
4. Never Thought Of It 5. Waste Of Time 6. Lack Of Transport
7. Lack Of Chance And Space 8. Poor Organization
9. Plans Underway 10. Expensive
- Suggested Marketing Needs: 1. Good Transport Facilities 2. Improve Infrastructure 3. Permanent Shed 4. Market Plots 5. Showroom Facilities
6. Provide Refrigeration 7. Foreign Market 8. Government Tenders 9. Sell Through Middlemen and Organization 10. Business Relations 11. Need Capital 12. Advertisements 13. Increased Stock and Production 14. Diversification and Good Services 15. Strategic Location 16. Competition From Other Workers 17. Prohibition From Local Council 18. Give Kickbacks 19. Capital and Showroom

TABLE 3.44: IMPACT OF MARKETING PROMOTION ON SALES VOLUME AND PROPOSED ENTERPRISE

ENTERPRISE MARKETING NEEDS - DISTRIBUTION (%) BY SECTOR									
SUBSECTOR	N	INCREASED SALES THROUGH THIS MARKETING ORGANIZATION				MARKETING NEEDS - DISTRIBUTION (%) BY SECTOR			
		INCREASED SALES THROUGH THIS MARKETING ORGANIZATION	IF EXHIBITED PRODUCTS ANYWHERE	INCREASED SALES VOLUME DUE TO EXHIBITION	INCREASE IN MARKET COVERAGE	REASONS FOR NOT EXHIBITING	SUGGESTED MARKETING NEEDS	INCREASED SALES THROUGH THIS MARKETING ORGANIZATION	IF EXHIBITED PRODUCTS ANYWHERE
0		0	6	0	0	2	0	11	0.0
Total			100.0%		100.0%	100.0%		12	0.0
2			100.0			0.0		13	0.0
3			0.0			50.0		14	0.0
5			0.0			50.0		18	0.0
TAILORING N	3	229	4	1	110	102	100.0%	19	0.0
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	FURNITURE MAKING N	
1		0.0	4.8	50.0	100.0	91	0.0	Total	6
2		100.0	95.2	50.0	0.0	127	0.0	1	16.7
3		0.0	0.0	0.0	0.0	15.5	1.0	2	83.3
4		0.0	0.0	0.0	0.0	5.5	2.0	3	0.0
5		0.0	0.0	0.0	0.0	20.9	4.9	4	0.0
6		0.0	0.0	0.0	0.0	33.3	33.3	5	0.0
7		0.0	0.0	0.0	0.0	91	1.0	6	0.0
8		0.0	0.0	0.0	0.0	1.8	6.9	7	0.0
9		0.0	0.0	0.0	0.0	0.0	2.0	8	0.0
10		0.0	0.0	0.0	0.0	22.7	3.9	9	0.0
11		0.0	0.0	0.0	0.0	2.7	15.7	10	0.0
12		0.0	0.0	0.0	0.0	0.0	13.7	11	0.0
13		0.0	0.0	0.0	0.0	0.0	0.0	12	0.0
14		0.0	0.0	0.0	0.0	0.0	0.0	13	0.0
15		0.0	0.0	0.0	0.0	0.0	2.0	14	0.0
18		0.0	0.0	0.0	0.0	0.0	4.9	15	0.0
19		0.0	0.0	0.0	0.0	0.0	3.9	18	0.0
KNITTING	N	0	28	1	1	12	14	19	0.0
Total			100.0%	100.0%	100.0%	100.0%	100.0%	METAL FURNITURE FIXES N	
1			3.6	100.0	0.0	8.3	0.0	Total	2
2			96.4	0.0	0.0	16.7	0.0	1	100.0
3			0.0	0.0	0.0	8.3	0.0	2	0.0
5			0.0	0.0	0.0	25.0	0.0	3	0.0
6			0.0	0.0	0.0	0.0	42.9	5	0.0
7			0.0	0.0	0.0	8.3	0.0	6	0.0
8			0.0	0.0	0.0	0.0	21.4	7	0.0
10			0.0	0.0	0.0	33.3	0.0	8	0.0
11			0.0	0.0	0.0	0.0	7.1	9	0.0
12			0.0	0.0	0.0	0.0	21.4	10	0.0
13			0.0	0.0	0.0	0.0	0.0	11	0.0
SHOEMAKING N	6	6	161	7	3	81	61	12	0.0
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	13	0.0
1		66.7	6.2	100.0	0.0	3.7	0.0	17	0.0
2		33.3	93.8	0.0	66.7	8.6	0.0	18	0.0
3		0.0	0.0	0.0	33.3	9.9	3.3	19	0.0
4		0.0	0.0	0.0	0.0	18.5	1.6	STRUCTUR METAL PRODS N	
5		0.0	0.0	0.0	0.0	22.2	3.3	Total	0
6		0.0	0.0	0.0	0.0	1.2	36.1	1	100.0%
7		0.0	0.0	0.0	0.0	8.6	0.0	2	80.0
8		0.0	0.0	0.0	0.0	7.4	8.2	3	20.0
9		0.0	0.0	0.0	0.0	0.0	3.3	4	0.0
10		0.0	0.0	0.0	0.0	16.0	1.6	5	0.0

TABLE 5.44: IMPACT OF MARKETING PROMOTION ON SALES VOLUME AND PROPOSED ENTERPRISE MARKETING NEEDS - DISTRIBUTION (%) BY SECTOR

TABLE 5.45: IMPACT OF MARKETING PROMOTION ON SALES VOLUME AND PROPOSED ENTERPRISE MARKETING NEEDS - DISTRIBUTION (%) BY SECTOR

SUBSECTOR	INCREASED SALES THROUGH THIS MARKETING ORGANIZATION				INCREASED SALES VOLUME DUE TO EXHIBITION				INCREASED IN MARKET COVERAGE				REASONS FOR NOT EXHIBITING				SUGGESTED MARKETING NEEDS			
	IF EXHIBITED ANYWHERE	EXHIBITION	INCREASE IN MARKET COVERAGE	REASONS FOR NOT EXHIBITING	IF EXHIBITED ANYWHERE	EXHIBITION	INCREASE IN MARKET COVERAGE	REASONS FOR NOT EXHIBITING	IF EXHIBITED ANYWHERE	EXHIBITION	INCREASE IN MARKET COVERAGE	REASONS FOR NOT EXHIBITING	IF EXHIBITED ANYWHERE	EXHIBITION	INCREASE IN MARKET COVERAGE	REASONS FOR NOT EXHIBITING	IF EXHIBITED ANYWHERE	EXHIBITION	INCREASE IN MARKET COVERAGE	REASONS FOR NOT EXHIBITING
TINS/SMITHING	6	0.0	0.0	11.1	1.9	18.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	7	0.0	0.0	0.0	7.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	5.6	8.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	9	0.0	0.0	0.0	7.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	10	0.0	0.0	0.0	22.2	4.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	11	0.0	0.0	0.0	3.7	16.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	12	0.0	0.0	0.0	0.0	10.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	13	0.0	0.0	0.0	0.0	4.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	14	0.0	0.0	0.0	0.0	6.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	18	0.0	0.0	0.0	0.0	4.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	19	0.0	0.0	0.0	0.0	10.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
FOOD/DRINK/TOB RETAIL	1	33.3	20.5	8.57	6.5	2.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2	66.7	79.5	14.3	12.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3	0.0	0.0	0.0	22.6	2.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4	0.0	0.0	0.0	9.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	5	0.0	0.0	12.5	19.4	10.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	0.0	0.0	0.0	25.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	7	0.0	0.0	0.0	12.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	3.2	10.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	10	0.0	0.0	0.0	6.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	11	0.0	0.0	0.0	6.5	20.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	12	0.0	0.0	0.0	0.0	2.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	13	0.0	0.0	0.0	0.0	5.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	14	0.0	0.0	0.0	0.0	2.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	17	0.0	0.0	0.0	0.0	2.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	18	0.0	0.0	0.0	0.0	15.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
SHOE REPAIR	1	25.0	6.6	33.3	6.7	3.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2	75.0	99.4	66.7	7.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3	0.0	0.0	0.0	36.7	1.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4	0.0	0.0	0.0	3.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	5	0.0	0.0	0.0	35.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	0.0	0.0	0.0	19.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	7	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	8	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	9	0.0	0.0	0.0	8	1.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	10	0.0	0.0	0.0	2.5	8.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	11	0.0	0.0	0.0	8	12.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	12	0.0	0.0	0.0	0.0	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	13	0.0	0.0	0.0	0.0	23.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	14	0.0	0.0	0.0	0.0	1.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	15	0.0	0.0	0.0	0.0	3.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	16	0.0	0.0	0.0	0.0	1.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	18	0.0	0.0	0.0	0.0	19.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	19	0.0	0.0	0.0	0.0	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
TEXTILE/SHOE RETAIL	1	138	0.0	0.0	56	99	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	11	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	12	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	16	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	138	0.0	0.0	56	99	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

TABLE 5.44: IMPACT OF MARKETING PROMOTION ON SALES VOLUME AND PROPOSED ENTERPRISE
MARKETING NEEDS - DISTRIBUTION (%) BY SECTOR

SUBSECTOR	INCREASED THROUGH THIS MARKETING ORGANIZATION	IF EXHIBITED PRODUCTS ANYWHERE	INCREASED SALES VOLUME DUE TO EXHIBITION	INCREASE IN MARKET COVERAGE	REASONS FOR NOT EXHIBITING	SUGGESTED MARKETING NEEDS
ELECTRICAL REPAIR N	0	29	0	0	7	10
Total		100.0%			100.0%	100.0%
1	-	0.0	-	-	14.3	0.0
2	-	100.0	-	-	0.0	10.0
3	-	0.0	-	-	28.6	0.0
4	-	0.0	-	-	0.0	10.0
5	-	0.0	-	-	14.3	10.0
6	-	0.0	-	-	0.0	10.0
7	-	0.0	-	-	28.6	0.0
10	-	0.0	-	-	14.3	10.0
12	-	0.0	-	-	0.0	10.0
13	-	0.0	-	-	0.0	10.0
14	-	0.0	-	-	0.0	10.0
18	-	0.0	-	-	0.0	10.0
19	-	0.0	-	-	0.0	10.0
MOTOR VEHICLE REPAIR N	3	74	1	1	24	22
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	33.3	0.0	100.0	0.0	0.0	4.5
2	0.0	100.0	0.0	100.0	20.8	0.0
3	0.0	0.0	0.0	0.0	29.2	4.5
4	0.0	0.0	0.0	0.0	4.2	4.5
5	0.0	0.0	0.0	0.0	16.7	0.0
6	0.0	0.0	0.0	0.0	0.0	13.6
7	0.0	0.0	0.0	0.0	12.5	0.0
8	0.0	0.0	0.0	0.0	4.2	4.5
10	0.0	0.0	0.0	0.0	4.2	13.6
11	0.0	0.0	0.0	0.0	8.3	27.3
12	0.0	0.0	0.0	0.0	0.0	9.1
13	0.0	0.0	0.0	0.0	0.0	9.1
14	0.0	0.0	0.0	0.0	0.0	4.5
19	0.0	0.0	0.0	0.0	0.0	4.5
WATCH/JEWELLERY RP N	0	40	2	2	15	18
Total	0	100.0%	100.0%	100.0%	100.0%	100.0%
1	-	5.0	100.0	0.0	13.3	0.0
2	-	95.0	0.0	50.0	13.3	0.0
3	-	0.0	0.0	0.0	26.7	11.1
4	-	0.0	0.0	50.0	0.0	0.0
5	-	0.0	0.0	0.0	20.0	0.0
6	-	0.0	0.0	0.0	0.0	11.1
7	-	0.0	0.0	0.0	6.7	0.0
8	-	0.0	0.0	0.0	6.7	0.0
10	-	0.0	0.0	0.0	6.7	0.0
11	-	0.0	0.0	0.0	6.7	38.9
13	-	0.0	0.0	0.0	0.0	27.8
15	-	0.0	0.0	0.0	0.0	5.6
19	-	0.0	0.0	0.0	0.0	5.6
OTHERS	0	114	1	1	38	29
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	-	1.8	100.0	0.0	10.5	3.4

TABLE 5.44: IMPACT OF MARKETING PROMOTION ON SALES VOLUME AND PROPOSED ENTERPRISE
MARKETING NEEDS - DISTRIBUTION (%) BY SECTOR

SUBSECTOR	INCREASED THROUGH THIS MARKETING ORGANIZATION	IF EXHIBITED PRODUCTS ANYWHERE	INCREASED SALES VOLUME DUE TO EXHIBITION	INCREASE IN MARKET COVERAGE	REASONS FOR NOT EXHIBITING	SUGGESTED MARKETING NEEDS
2	-	98.2	0.0	100.0	5.3	0.0
3	-	0.0	0.0	0.0	34.2	0.0
4	-	0.0	0.0	0.0	7.9	0.0
5	-	0.0	0.0	0.0	31.6	0.0
6	-	0.0	0.0	0.0	0.0	10.3
7	-	0.0	0.0	0.0	2.6	0.0
8	-	0.0	0.0	0.0	0.0	6.9
9	-	0.0	0.0	0.0	2.6	0.0
10	-	0.0	0.0	0.0	5.3	3.4
11	-	0.0	0.0	0.0	0.0	34.5
12	-	0.0	0.0	0.0	0.0	3.4
13	-	0.0	0.0	0.0	0.0	10.3
14	-	0.0	0.0	0.0	0.0	6.9
17	-	0.0	0.0	0.0	0.0	3.4
18	-	0.0	0.0	0.0	0.0	10.3
19	-	0.0	0.0	0.0	0.0	6.9
TOTAL	31	1904	80	45	832	726
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	35.5	5.0	81.3	2.2	9.9	1.7
2	64.5	95.0	18.8	71.1	13.5	6
3	0.0	0.0	0.0	11.1	20.1	2.2
4	0.0	0.0	0.0	2.2	7.1	1.0
5	0.0	0.0	0.0	11.1	21.5	3.3
6	0.0	0.0	0.0	2.2	5	27.1
7	0.0	0.0	0.0	0.0	7.3	7
8	0.0	0.0	0.0	0.0	3.7	5.5
9	0.0	0.0	0.0	0.0	1.7	1.8
10	0.0	0.0	0.0	0.0	12.5	3.9
11	0.0	0.0	0.0	0.0	2.3	16.9
12	0.0	0.0	0.0	0.0	0.0	3.0
13	0.0	0.0	0.0	0.0	0.0	13.2
15	0.0	0.0	0.0	0.0	0.0	3.4
16	0.0	0.0	0.0	0.0	0.0	2.1
17	0.0	0.0	0.0	0.0	0.0	7
18	0.0	0.0	0.0	0.0	0.0	8.3
19	0.0	0.0	0.0	0.0	0.0	4.4

SOURCE: SURVEY DATA 1992

KEY:

- Increased Sales Through This Marketing Organization, If Exhibited Products Anywhere: Increased Sales Volume Due To Exhibition: 1. Yes 2. No
- Increase In Market Coverage: 1. Foreign Market 2. More Customers 3. Get Tenders
4. Company Contracts 5. No Change 5. No Idea
- Reasons For Not Exhibiting: 1. Business Still Young 2. Nowhere To Exhibit 3. Nothing To Exhibit
4. Never Thought Of It 5. Waste Of Time 6. Lack Of Transport
7. Lack Of Chance And Space 8. Poor Organization
9. Plans Underway 10. Expensive
- Suggested Marketing Needs: 1. Good Transport Facilities 2. Improve Infrastructure 3. Permanent Shed 4. Market Plots 5. Showroom
- Facilities 6. Provide Refrigeration 7. Foreign Market 8. Government Tenders 9. Sell Through Middlemen and Organisation 10. Business
- Relations 11. Need Capital 12. Advertisements 13. Increased Stock and Production 14. Diversification and Good Services 15. Strategic
- Location 16. Competition From Other Workers 17. Prohibition From Local Council 18. Give Kickbacks 19. Capital and Showroom

INFRASTRUCTURE AND TECHNOLOGY

Infrastructure

Most of the enterprises in the I/SSEs sector have in most cases, few infrastructural services. Water, electricity and telephone services are rarely provided for the I/SSEs sector operators. Among the surveyed enterprises 18.3% did not respond as to whether they have any infrastructural services.

About 32% of the I/SSEs indicated that they had road services(see Tables 4.6 and 4.6A). This may be attributed to the fact that most of them find the road reserves ideal sites of operation, rather than these roads having been planned with these activities in mind. Those with electricity, telephone, postal address and any two or more of these facilities respectively accounted for 1.6%, 3%, 0.1%, 3.7% and 46.5%.

Most of those enterprises having access to a variety of infrastructure are in Nairobi, Mombasa or Kisumu. Few enterprises in Eldoret, Nyeri, Meru and Bungoma in most instances were found to enjoy the services of one or two infrastructural facilities, which in most cases were, roads and sometimes water or electricity. This may be attributed to the fact that the 3 major towns have a higher network of such infrastructure compared to the secondary towns (see Table 4.6).

A number of the enterprises suggested that they require permanent sheds for operation of business (57.3%). This is critical since the type of sheds required are supposed to have the attendant utilities such as electricity, water and roads. It is these utilities together with permanent sheds that a majority of the enterprises would like to have. Another 13% would like to have electricity and 3% water. It is important that these utilities and permanent sheds or workshops for operation be provided to enhance productivity of the I/SSEs sector.

Thus most enterprises are not provided with infrastructural facilities necessary for their operations. Enterprises in planned local authority markets, KIE or Nyayo sheds do have access to these facilities. However, these represent a minority of the I/SSEs sector and efforts for provision of infrastructure for I/SSEs need to be enhanced.

Technology

Technology on the other hand poses a specific challenge to the development of I/SSEs. This is because the cost of technology, especially machinery, is high and unaffordable to many of the I/SSEs. Lease or hire of machinery may serve as a vital technological assistance on the part of the I/SSEs.

From the survey, Table 5.48 results show that on average about 7.9% of all the enterprises either leased or hired machinery in their operations from organizations. Nairobi and Meru had 11 and 18% of enterprises that lease/hire machinery. In terms of subsectors, the manufacturers, especially in furniture, metal furniture and fixtures and structural metal products reported high cases of lease/hiring of machinery, with 20%, 25%, and 19% respectively in Nairobi (see Table 5.49).

In other towns, 15% and 30% of furniture makers in Nyeri and Meru respectively leased/hired machinery, while another 25% and 19% of shoemakers in Eldoret leased/hired machinery. In the trade sector, machine lease/hire was rare as expected, with only about 4% of enterprises in food, drink and tobacco businesses and about 3% of restaurant premises in Nairobi leasing/hiring machinery or equipment.

Services sector enterprises also show low levels of machine leasing/ hiring. However, 50% of electrical repairers and 40% of motor vehicle repairers in Eldoret hire/lease machinery. Machine leasing especially for manufacturers and service providers involve the technology that is expensive to acquire for the I/SSEs such as lathes, and spray painting machines.

Machinery/Tools Servicing

Overall, most I/SSEs indicate that their machinery/tools do not require servicing. It is however important to note that among manufacturers, such as tailoring, over 65% of enterprises in all towns indicated that they

CITY	IF MACHINERY-TOOLS REQUIRE SERVICING	PROBLEMS OF ACQUIRING RAW MATERIALS	ASSISTANCE OF ORGANIZATION IN ACQUIRING RAW MATERIALS	
NAIROBI	N	776	681	775
Total		100.0%	100.0%	100.0%
1		29.5	46.4	1.5
2		70.5	53.6	98.5
MOMBASA	N	310	303	273
Total		100.0%	100.0%	100.0%
1		21.9	29.0	0.0
2		78.1	71.0	100.0
KISUMU	N	301	296	255
Total		100.0%	100.0%	100.0%
1		24.3	64.9	4
2		75.7	35.1	99.6
ELDORET	N	174	143	129
Total		100.0%	100.0%	100.0%
1		20.7	29.4	1.6
2		79.3	70.6	98.4
NYERIN	120	117	104	
Total		100.0%	100.0%	100.0%
1		20.8	41.0	1.0
2		79.2	59.0	99.0
MERUN	104	102	91	
Total		100.0%	100.0%	100.0%
1		30.8	24.5	0.0
2		69.2	75.5	100.0
BUNGOMA	N	151	157	137
Total		100.0%	100.0%	100.0%
1		37.1	44.6	1.5
2		62.9	55.4	98.5
TOTAL	N	1936	1799	1764
Total		100.0%	100.0%	100.0%
1		26.8	43.4	1.0
2		73.2	56.6	99.0

SOURCE: SURVEY DATA 1992

KEY: If Machinery - Tools Require Servicing, Problems Of Acquiring Raw Materials, Assistance Of Organization In Acquiring Raw Materials: 1. Yes 2. No

CITY	LEASE MACHINERY FROM ORGANIZATION	SATISFACTION OF HIRING ARRANGEMENT	HIRING ARRANGEMENT IS NOT	NEED TO USE OTHER PEOPLE'S MACHINERY	SATISFACTION OF BORROWING ARRANGEMENT	REASON FOR DISATISFACTION WITH ARRANGEMENT
NAIROBI	N	775	59	184	63	26
Total		100.0%	100.0%	100.0%	100.0%	100.0%
1		11.2	55.9	47.3	58.7	69.2
2		88.8	44.1	52.7	41.3	7.7
3		0.0	0.0	0.0	0.0	15.4
4		0.0	0.0	0.0	0.0	0.0
5		0.0	0.0	0.0	0.0	3.8
6		0.0	0.0	0.0	0.0	3.8
MOMBASA	N	306	5	152	5	2
Total		100.0%	100.0%	100.0%	100.0%	100.0%
1		3.6	60.0	9.2	60.0	100.0
2		96.4	40.0	90.8	40.0	0.0
KISUMU	N	291	3	162	5	3
Total		100.0%	100.0%	100.0%	100.0%	100.0%
1		3.1	100.0	16.7	60.0	100.0
2		96.9	0.0	83.3	40.0	0.0
ELDORET	N	175	10	32	4	3
Total		100.0%	100.0%	100.0%	100.0%	100.0%
1		7.4	10.0	12.5	25.0	33.3
2		92.6	90.0	87.5	75.0	66.7
3		0.0	0.0	0.0	0.0	0.0
5		0.0	0.0	0.0	0.0	0.0
NYERI	N	121	1	45	0	0
Total		100.0%	100.0%	100.0%	100.0%	100.0%
1		1.7	100.0	6.7	6.7	
2		98.3	0.0	93.3		
MERU	N	101	12	49	6	2
Total		100.0%	100.0%	100.0%	100.0%	100.0%
1		17.8	50.0	10.2	33.3	50.0
2		82.2	50.0	89.8	66.7	0.0
3		0.0	0.0	0.0	0.0	50.0
BUNGOMA	N	144	7	77	15	7
Total		100.0%	100.0%	100.0%	100.0%	100.0%
1		7.6	28.6	66.7	53.3	42.9
2		92.4	71.4	24.7	46.7	0.0
3		0.0	0.0	75.3	0.0	57.1
TOTAL	N	1913	97	701	98	43
Total		100.0%	100.0%	100.0%	100.0%	100.0%
1		7.9	50.5	22.7	55.1	65.1
2		92.1	49.5	77.3	44.9	9.3
3		0.0	0.0	0.0	0.0	20.9
4		0.0	0.0	0.0	0.0	0.0
5		0.0	0.0	0.0	0.0	2.3
6		0.0	0.0	0.0	0.0	2.3

SOURCE: SURVEY DATA 1992

KEY:

Lease Machinery From Organization; Satisfaction of Hiring Arrangement: Need To Use Other People's Machinery; Satisfaction Of Borrowing Arrangement: 1. Yes 2. No
Reason Why Hiring Arrangement Is Not Satisfactory: Reason For Disatisfaction With Arrangement; 1. Costly To Hire 2. Wish To Own Tools 3. Requires Personal Funds 4. Terms Of Borrowing Are Too Harsh 5. I Have Enough Of My Own
6. Risky

TABLE 5.49: HIRING OF MACHINERY BY ENTERPRISES - DISTRIBUTION (%) BY SECTOR

SUBSECTOR		LEASE MACHINERY FROM ORGANIZATION	SATISFACTION OF HIRING ARRANGEMENT	REASON WHY		NEED TO USE OTHER PEOPLE'S MACHINERY	SATISFACTION OF BORROWING ARRANGEMENT	REASON FOR DISATISFACTION WITH ARRANGEMENT	
				HIRING ARRANGEMENT IS NOT SATISFACTORY	ARRANGEMENT IS NOT SATISFACTORY			ARRANGEMENT IS NOT SATISFACTORY	ARRANGEMENT IS NOT SATISFACTORY
Total	N	6	0	0	0	0	0	0	0
		100.0%							
TAILORING	N	234	20	11	108	8	4		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Total	N	98	40	72.7	9.3	75.0	50.0		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
KNITTING	N	27	2	0	9	0	0		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Total	N	11.1	50.0		88.9				
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
SHOEMAKING	N	160	6	2	69	11	4		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Total	N	6.9	50.0	50.0	27.5	45.5	75.0		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
FURNITURE MAKING	N	304	30	8	131	36	18		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Total	N	158	73.3	62.5	48.1	47.2	77.8		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
METAL FURNITURE EXIS	N	59	6	5	21	5	2		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Total	N	16.9	33.3	60.0	28.6	60.0	100.0%		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
STRUCTUR METAL PRODS	N	128	10	5	51	9	3		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Total	N	14.1	40.0	100.0	33.3	66.7	100.0		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
TINSMITING	N	7	7	1	0	30	7		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Total	N	5.2	100.0		23.3	71.4	90		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
FOOD/DRINK/TOB RETAIL	N	337	5	1	101	2	3		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Total	N	2.1	20.0	100.0	1.0	50.0	0.0		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
TEXTILES/SHOE RETAIL	N	137	1	1	36	4	2		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Total	N	7	0.0	100.0	13.9	50.0	50.0		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
RESTAURANTS/DRINKING	N	78	1	0	24	0	0		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		

TABLE 5.49: HIRING OF MACHINERY BY ENTERPRISES - DISTRIBUTION (%) BY SECTOR

SUBSECTOR		LEASE MACHINERY FROM ORGANIZATION	SATISFACTION OF HIRING ARRANGEMENT	REASON WHY		NEED TO USE OTHER PEOPLE'S MACHINERY	SATISFACTION OF BORROWING ARRANGEMENT	REASON FOR DISATISFACTION WITH ARRANGEMENT	
				HIRING ARRANGEMENT IS NOT SATISFACTORY	ARRANGEMENT IS NOT SATISFACTORY			ARRANGEMENT IS NOT SATISFACTORY	ARRANGEMENT IS NOT SATISFACTORY
Total	N	1.3	100.0	0.0	4.2	100.0%	100.0%		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
SHOE REPAIR	N	98.7	0.0	1	95.8	100.0%	100.0%		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Total	N	7.0	100.0	0.0	25.0	100.0%	100.0%		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
ELECTRICAL REPAIR	N	28	1	1	12	100.0%	100.0%		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Total	N	3.6	0.0	100.0	25.0	100.0%	100.0%		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
MOTOR VEHICLE REPAIR	N	75	10	6	34	100.0%	100.0%		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Total	N	16.0	30.0	66.7	29.4	83.3	100.0		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
WATCH/JEWELLERY RP	N	42	0	1	15	100.0%	100.0%		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Total	N	0.0	0.0	0.0	20.0	100.0	100.0		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
OTHERS	N	121	2	1	28	100.0%	100.0%		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Total	N	4.1	50.0	0.0	17.9	50.0	0.0		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
TOTAL	N	1913	97	43	701	98	43		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Total	N	7.9	50.5	67.4	22.7	55.1	65.1		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Total	N	92.1	40.5	16.3	77.3	44.9	9.3		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Total	N	0.0	0.0	2.3	0.0	0.0	0.0		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Total	N	0.0	0.0	4.7	0.0	0.0	2.3		
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		

SOURCE: SURVEY DATA 1992

KEY

- Lease Machinery From Organization, Satisfaction of Hiring Arrangement, Need To Use Other People's Machinery, Satisfaction Of Borrowing Arrangement 1: Yes 2: No
- Reason Why Hiring Arrangement Is Not Satisfactory: Reason For Disatisfaction With Arrangement
- 1: Costly To Hire 2: Wish To Own Tools 3: Requires Personal Funds
- 4: Terms Of Borrowing Are Too Harsh 5: I Have Enough Of My Own
- 6: Risky

serviced their machinery. In structural metal product manufacturing, 62%, 64% and 75% of the enterprises in Nairobi, Mombasa and Bungoma indicated that they serviced their machines. In the trade sector, machinery was not reported as being serviced while in service sector, 75% of motor vehicle repairers in Mombasa serviced their machinery.

Counselling on Technology

Counselling on the use, availability and accessibility of technology is an important aspect if I/SSEs are to be kept on track as regards technological advancement. Unfortunately, over 98% of all the I/SSEs had not had any counselling on technology. Meru and Bungoma had about 2% of their entrepreneurs having undergone some form of counselling. Only 1.5%, 1.7% and 1.2% of the entrepreneurs in Nairobi, Kisumu and Eldoret had respectively received counselling on technology, while in Mombasa and Nyeri none of the I/SSEs entrepreneurs had received such counselling.

Manufacturing had a higher percentage of entrepreneurs who had received counselling. For example, 15%, 4% and 2% of furniture makers respectively in Bungoma, Nairobi and Kisumu had received counselling on technology. Other enterprises in trade and service sectors had no counselling on technology while it was noted that 14.3% of all other I/SSEs activities not otherwise categorised had received counselling on technology.

6. **IMPACT OF ASSISTANCE TYPES/ MODELS ON THE PERFORMANCE OF I/SSEs SECTOR: TOWARDS A PRAGMATIC DEVELOPMENT AND ASSISTANCE PROGRAMMES FOR THE SECTOR.**

The I/SSEs could be of three types. First is the **sub-contracting type** of enterprises which is closely associated with large firms and supplies specific components of products to these large firms. Secondly, the **local supplier** type which developed to meet the demand for goods in the local market that is within the periphery of the enterprise. Lastly, the type of industry that relies on the **local resources of the region** in which the enterprise is located.

The first group is not yet well-developed in Kenya while the second and the last one are the most common among the I/SSEs. These types may require different policies and assistance for their development by different assisting agencies. For instance, sub-contracting type may attract private sector assistance in technology, credit and marketing.

The development models and assistance programmes analyzed in this chapter focus on factors related to **financing, technical training, business management, marketing, technology, and infrastructure provision**. These are considered to be important factors for sustainable development of I/SSEs sector. It is important to recognize the importance of I/SSEs in providing adequate supply of a variety of products and services that are or were imported. As these enterprises meet the domestic demand, improve their productivity and acquire and improve on relevant technologies, there are possibilities of moving into the export market.

These trends were experienced in Japan in the early twentieth century and the South East Asian economies in the 1970s and 1980s (Naya, 1990; Francks, 1992). However, to be able to compete against imports in the local market and also move into the export market, these enterprises must have access to appropriate technology and financial markets and also have business associations that will promote or lobby for their interests. These require technical and management training, production of quality goods, better management of enterprises and accommodating policy environment.

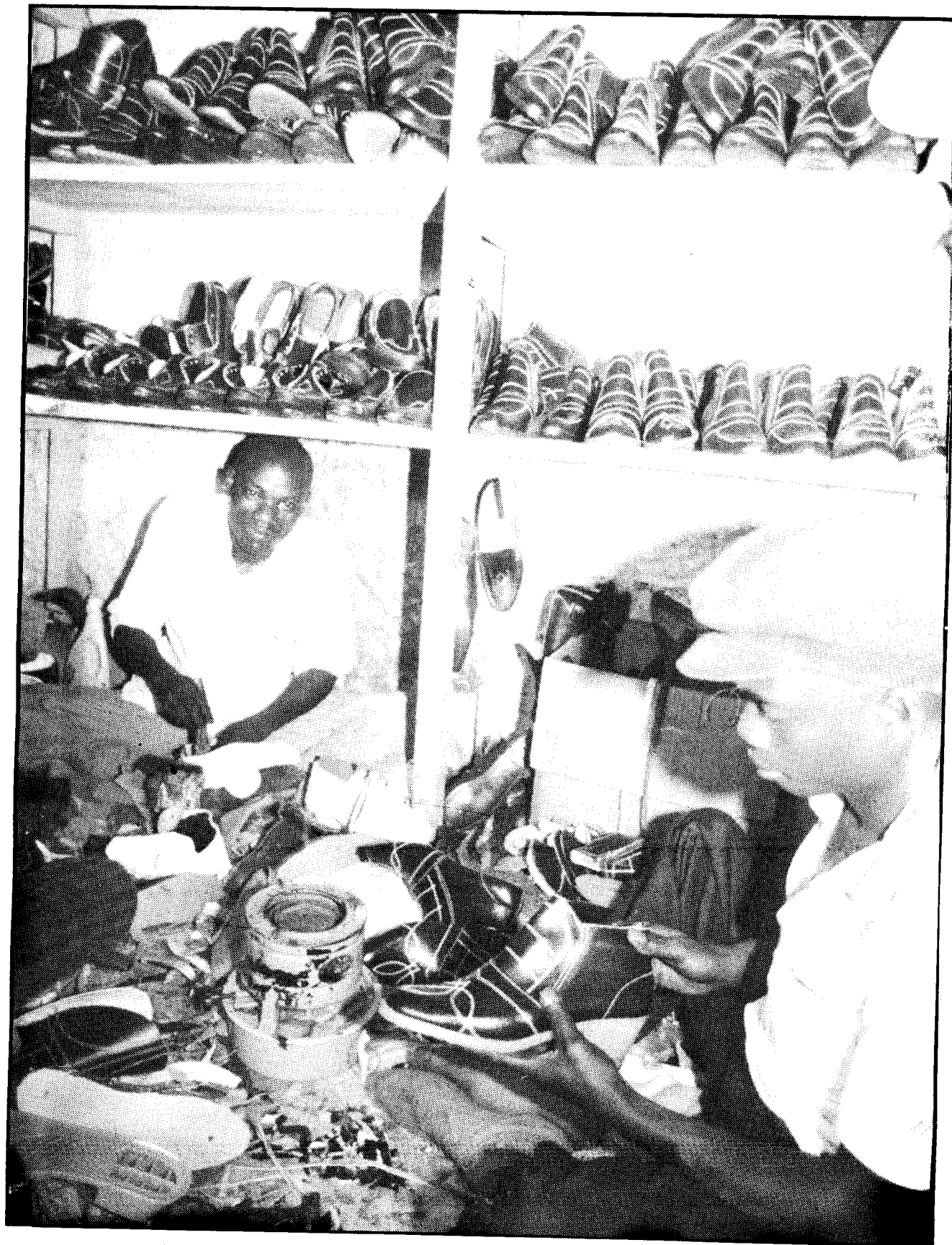
Various international, governmental and non-governmental organizations and private agencies and organizations are currently providing assistance to I/SSEs in order to improve on productivity, incomes and employment in the sector. In analyzing assistance programmes/models, the study determines the type of assistance or a combination of various types of assistance that will be useful in meeting agencies' objectives using Discriminant Analysis. This is a multivariate technique of analysis that is used to classify individual observations into groups. For instance, before granting credit to an individual or an enterprise, the lending agency would like some assurance that the individual or enterprise is likely to be a good credit risk.

To be able to identify potential good and bad risks, one would select some discriminator variables such as income, amount of previous credit, and length of time employed for instance. These variables would then be used to calibrate a relationship of sampled individuals or enterprises whose credit behaviour is known to predict credit worthiness (Jackson, 1983). The relationship can then be used as part of a mechanism that determines credit worthiness of new applicants whose discriminator variables' values are known but whose future credit behaviour is not known.

The survey shows that a number of the assisting agencies provided the following to I/SSEs sector: **credit, technical and management training, marketing, technology and infrastructure assistance singly or in combination of credit and training; credit, training and marketing; training and technology related assistance**. The study classifies assistance programmes into 14 types based on the survey of assistance programmes undertaken by different agencies and on what we conceive would be rational or plausible grouping. These are given in Table 6.1.

The credit component includes loans from friends, relatives or from informal and formal sources. The technical training component is for both business owners and employees and includes vocational and on-job-

**PHOTOGRAPHIC PRESENTATION OF SOME
JUA KALI OPERATIVES IN SOME TOWNS
IN KENYA - SEEN IN ACTION**



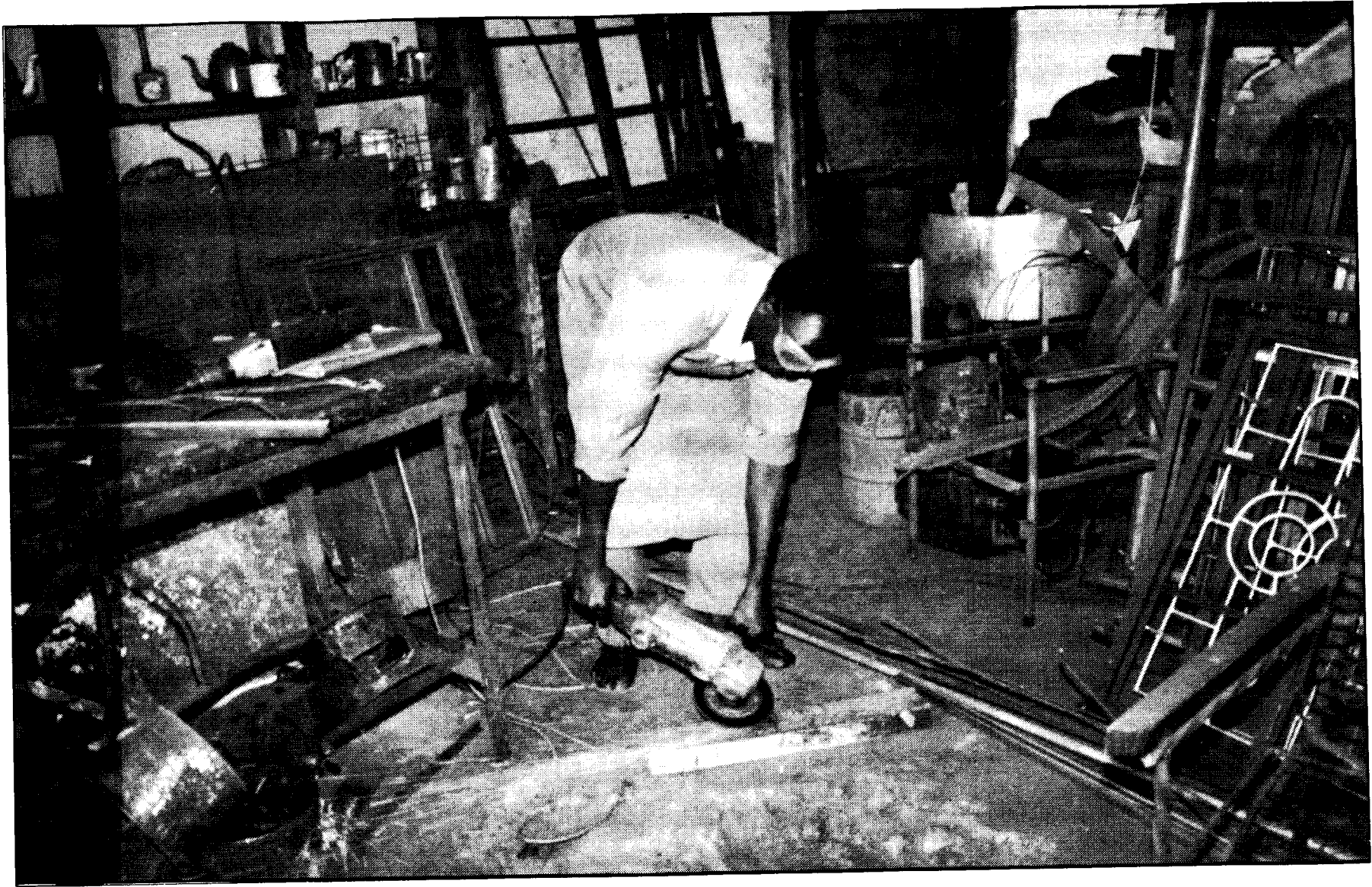
















training or apprenticeship. Business management issues include business management training for both employers and employees, business counselling, book-keeping practices and having a bank account for the business.

Table 6.1: Distribution of Assistance Types/Models in All Towns Surveyed.

NO.	ASSISTANCE TYPE: DESCRIPTION	SAMPLE SIZE:	
		N	%
(.)	No Assistance	318	16.0
1.	Credit	90	4.5
2.	Technical Training (TT)	165	8.3
3.	Business management training (BTM)	381	19.2
4.	Marketing	82	4.1
5.	Technology	384	19.3
6.	Infrastructure	84	4.2
7.	Credit, Technical Training(TT),&Management(BTM) (1&2&3)	43	2.2
8.	Credit, Marketing, & Technology (1&4&5)	2	0.1
9.	Credit, Technical Training(TT),& Technology (1&2&5)	37	1.9
10.	Credit, Management (BTM), & Technology (1&3&5)	90	4.5
11.	Credit, Management(BTM), & Infrastructure (1&3&6)	29	1.5
12.	Management(BTM),Marketing,& Technology (3&4&5)	60	3.0
13.	Techn. Training(TT),Technology,&Infrastructure(2&5&6)	33	1.7
14.	Others i.e None of the above types	188	9.5

Source: Survey Data 1992

Issues related to types of customers other than individuals, marketing through some organizations, accessibility to exhibitions, and problems related to acquisition of raw materials and other inputs are considered under marketing. Under technology, factors related to technology counselling, leasing or hiring of machinery or equipment, borrowing of equipment or machinery, and if enterprise has equipment or tools that require servicing are addressed. Availability of utilities such as water and electricity as well as any assistance in terms of workshops or worksites, water and electricity form the infrastructure component.

Agencies giving assistance to the I/SSEs sector will consider various factors which influence the kind of assistance that they will extend to the enterprises. These factors are considered in the study as the discriminator variables. These included: **entrepreneurs' age and education level; business age; monthly rent payment; total number of persons employed including the owner; levels of technical skill levels of employees; initial amount of capital invested; business monthly savings; monthly sales volume; and business total expenditures.** Five key variables measuring the performance of I/SSEs are used to determine the effectiveness of these assistance programmes on developing the sector. These performance indicators or factors are: **productivity or efficiency of I/SSEs, profits, sales volume, business savings, and employment size.**

6.1 RESULTS OF DISCRIMINANT ANALYSIS AND MEAN VALUES OF PERFORMANCE INDICATORS

Using these discriminator variables, the results show that out of the sample of 1,986 enterprises, 318 (16%) of the enterprises failed to be classified in any of the 14 Types or groups. This implies that our discriminant analysis model is unable to classify 318 enterprises though they might have received some form of assistance. This will act as the control group.

The results of this Discriminant analysis and the distribution of assistance programmes or assumed assistance programs in this study according to cities, gender and subsectors are discussed below. In what follows we present the results of the analysis of the effects of these assistance types/programmes on the performance of the sector in terms of productivity, sales volume, profits, business savings and employment.

Table 6.2 shows the Grouped cases that are **correctly classified** in this study. It shows that when all the cases

TABLE 6.2 PERCENT OF GROUPED CASES CORRECTLY CLASSIFIED IN THE DISCRIMINANT ANALYSIS (%)

SUBSECTOR	ALL TOWNS	MAIROBI	MOMBASA	KISUMU	ELDORET	NYERI	MERU	BUNGOMA
	N = 1668	N = 641	N = 250	N = 243	N = 185	N = 78	N = 92	N = 150
ALL	11.21	16.38	23.20	22.63	32.14	67.95	35.87	19.32
TAILORING	17.98	34.85	58.33	53.85	100.00	-	93.33	76.67
KNITTING	75.00	80.00	-	-	-	-	100.00	100.00
SHOEMAKING	36.00	62.79	82.76	100.00	-	-	68.00	-
FURNITURE MAKING	17.91	25.77	60.00	60.98	92.86	100.00	100.00	85.71
METAL FURNITURE/FIXTURES	59.26	68.75	100.00	100.00	-	-	-	-
STRUCTURAL METAL PROD	21.77	54.10	100.00	68.18	100.00	-	-	100.00
TINSMITHING	42.19	65.52	88.89	90.00	-	66.67	-	87.50
FOOD/DRINKS/TOBACCO RETAIL	19.70	56.82	67.44	58.33	41.67	89.96	93.75	100.00
TEXTILE/SHOE RETAIL	28.57	51.35	90.00	88.24	90.00	-	-	100.00
RESTAURANTS/DRINKS	44.07	70.37	100.00	100.00	88.89	-	100.00	-
SHOE REPAIR	50.00	82.76	100.00	-	77.78	-	100.00	90.00
ELECTRICAL REPAIR	72.41	92.86	83.33	60.00	-	-	-	-
VEHICLE REPAIR	35.21	63.33	-	100.00	100.00	-	-	100.00
WATCH/JEWELLERY REPAIR	58.06	90.00	100.00	-	100.00	-	-	87.50
OTHERS	50.00	75.53	-	100.00	90.00	-	-	100.00

SOURCE: SURVEY DATA, 1992

N: Number of Cases used in the analysis for the respective towns, cases are assumed not to belong to this classification.

are combined for all the towns, the percentage of the Grouped cases that are correctly classified is low (11.21%). These also applies to the combined cases in all the individual towns except for Nyeri (67.95%). However, the percentage of correctly classified "Grouped" cases increases when individual subsectors are analyzed. The percentage is high especially for the individual cities as compared to the case where all the towns are combined. This analysis reiterates the need to conduct specific sectoral and subsector analysis in order to understand the underlying factors that determine the growth and development of I/SSEs sector.

The analysis and results in Table 6.2 also show that most of the cases are correctly classified into the Types of Assistance given to I/SSEs sector. This gives reliable basis for the results and analysis given in the subsequent sections for the specific subsectors studied. It shows that the discriminating variables or the classification routine was able to correctly identify most of these cases as members of the group to which they actually belong.

The average monthly values for productivity levels, sales volume, profits, business savings and mean values for total number of employment levels for groups of enterprises in each assistance types given in Table 6.1 are presented in Tables 6.3 to 6.5 for each town and subsector. These mean values show how different assistance types affect the I/SSEs performance indicators in different towns and subsectors.

PRODUCTIVITY

The average monthly labour productivity for all the cities is Ksh. 6,486. The lowest productivity is Ksh. 3,190 which is in Type 2 while the highest is Ksh. 13,553 which is in Type 11. However, types 8 with only 1 enterprise has the highest productivity (Ksh. 54,000) as shown in Table 6.3.

Overall, combination of credit assistance with others tend to result in higher productivity levels in various subsectors while assistance types 1 through 6 on their own tend to have lower productivity levels. For instance, Type 11 yields productivity of Ksh. 13,553 while Infrastructure alone yields Ksh. 4,574 and Type 3 Ksh. 9,989. This for instance suggests that Business Management is more important than providing infrastructure. Assistance Type (7), yields productivity level of Ksh. 9,733 type 3 Ksh. 9,989. Marketing (4) alone yields productivity of Ksh. 10,889. Some of the assistance types on their own yield higher productivity levels than some combinations as seen in Table 6.3. These vary according to towns and sectors.

Manufacturing Sector

Productivity levels also varied with the sectors. For instance, in Tailoring the mean productivity is Ksh.4,519 as shown in Table 6.5. The lowest is Ksh. 2,188 yielded by Type 7 while Type 9 gives the highest (Ksh. 8,325). A combination of credit assistance with others yield higher productivity in Tailoring. Other assistance types when also combined tend to yield higher productivity levels. For example Type 12 gives a productivity of Ksh. 6,017 which is higher than the individual assistance types on their own.

In Knitting the average productivity is Ksh. 4,158. Assistance Type 14 gives the lowest (Ksh. 1,800) while Type 3 gives the highest (Ksh. 6,250). Technical Training is also important in Knitting as it yields the second highest productivity of Ksh. 6,000. In Shoemaking the average productivity is Ksh. 4,119. Type 14 gives the lowest (Ksh. 1,940) while Type 5 the highest (Ksh. 7,462) yielded by Type 5. Technology Assistance is thus the most important to the shoemaking subsector. This is followed by Assistance type 12 which yields productivity of Ksh. 6,201. In Shoemaking, marketing and Marketing as Assistance types respectively yield lower productivity of Ksh. 2,460 and Ksh. 2,482.

Furniture making subsector has a mean labour productivity of Ksh. 4,910. The lowest (Ksh. 2,343) is yielded by Type 6 while the highest (Ksh.8,838) by Type 12. Credit assistance seems to be a major factor with productivity of Ksh. 7,500 though combination of credit assistance with others does not necessarily result in higher productivity. Infrastructure and any other combinations with it yield the lowest productivity such as Type 11 (Ksh. 3,500) and Type 13 (Ksh. 3,805).

Metal Furniture/Fixtures subsector's productivity is Ksh. 5,391 which is higher than all the ones that we have discussed above. The lowest (Ksh. 750) yielded by Type 10 is also lower than all the sectors discussed above

TABLE 6.3: PERFORMANCE INDICATORS: MEAN VALUES (KSH) BY ASSISTANCE TYPE FOR ALL CITIES

ASSISTANCE MODELS	MEAN LABOUR PROD	BUSINESS		BUSINESS		BUSINESS		BUSINESS TOTAL NUMBER EMPLOYED
		MONTHLY SAVINGS KSH	TOTAL MONTHLY SALES KSH	MONTHLY PROFITS KSH	MONTHLY TOTAL PROFITS	MONTHLY TOTAL PROFITS	MONTHLY TOTAL PROFITS	
N	248	255	259	299	303			
Mean	3578.25	1490.86	4862.16	1946.97	1			
CREDIT(1) N	74	76	74	90	90			
Mean	9732.75	2183.29	13866.22	4377.21	2			
TECH TRAINING(2) N	129	110	131	160	163			
Mean	3189.88	1571.36	6745.95	2314.27	2			
BIZ TRAINING MANAGER(3) N	308	316	315	367	372			
Mean	9989.28	2939.68	16626.10	6744.00	3			
MARKETING(4) N	68	64	68	77	82			
Mean	10888.97	3669.53	24303.68	2155.78	2			
TECHNOLOGY(5) N	311	314	320	375	372			
Mean	4607.11	3603.79	13279.69	1044.06	3			
INFRASTRUCTURE(6) N	65	61	68	76	81			
Mean	4574.36	2421.31	10844.12	3260.72	3			
COMBN 1&2&3(7) N	29	33	29	41	43			
Mean	6161.33	3593.94	11424.14	251.76	2			
COMBN 1&4&5(8) N	1	2	1	2	2			
Mean	54000.00	3000.00	54000.00	17515.00	2			
COMBN 1&2&5(9) N	34	34	34	36	37			
Mean	7259.07	3082.35	17770.59	6467.08	3			
COMBN 1&3&5(10) N	86	78	86	90	90			
Mean	7444.68	7164.10	27967.99	7349.44	4			
COMBN 1&3&6(11) N	23	20	23	28	29			
Mean	13552.69	3960.00	27050.00	5975.36	3			
COMBN 3&4&5(12) N	52	55	52	58	59			
Mean	6288.22	4824.55	21119.23	916.66	4			
COMBN 2&5&6(13) N	22	26	23	32	31			
Mean	3270.40	4342.31	12743.48	-932.41	4			
OTHER NOT 1-6(14) N	158	152	158	184	187			
Mean	6539.14	2761.18	16683.92	2506.81	3			
TOTAL N	1608	1596	1641	1915	1941			
Mean	6486.31	3024.67	14070.78	3247.14	3			

SOURCE: SURVEY DATA 1992

TABLE 6.4: PERFORMANCE INDICATORS: MEAN VALUES (KSH) BY CITY AND ASSISTANCE TYPE

ASSISTANCE MODELS	MEAN LABOUR PROD	BUSINESS		BUSINESS		BUSINESS		BUSINESS TOTAL NUMBER EMPLOYED
		MONTHLY SAVINGS KSH	TOTAL MONTHLY SALES KSH	MONTHLY PROFITS KSH	MONTHLY TOTAL PROFITS	MONTHLY TOTAL PROFITS	MONTHLY TOTAL PROFITS	
N	99	99	104	116	118			
Mean	3316.81	1409.29	4946.15	2362.49	2			
CREDIT(1) N	25	26	25	32	32			
Mean	7154.00	3011.54	14836.00	-1036.97	2			
TECH TRAINING(2) N	59	54	59	68	70			
Mean	3740.40	2051.85	9425.42	4785.59	2			
BIZ TRAINING MANAGER(3) N	83	87	84	99	104			
Mean	9458.19	2951.72	17266.07	7565.11	3			
MARKETING(4) N	22	19	22	23	23			
Mean	8418.94	3652.63	34454.55	17267.17	3			
TECHNOLOGY(5) N	143	148	147	177	179			
Mean	4358.42	3561.15	12140.48	-2619.93	3			
INFRASTRUCTURE(6) N	30	27	33	35	38			
Mean	4498.89	2770.37	10212.12	4445.43	3			
COMBN 1&2&3(7) N	7	8	7	10	10			
Mean	7077.55	3337.50	14414.29	3735.00	2			
COMBN 1&2&5(9) N	14	14	14	14	14			
Mean	7561.90	1571.43	13978.57	7575.71	2			
COMBN 1&3&5(10) N	26	24	26	26	26			
Mean	5200.37	11450.00	35784.62	17445.46	5			
COMBN 1&3&6(11) N	7	6	7	8	9			
Mean	8227.89	6700.00	22428.57	12895.00	3			
COMBN 3&4&5(12) N	17	18	17	19	20			
Mean	7921.57	4463.89	23647.06	1505.00	4			
COMBN 2&5&6(13) N	15	17	16	23	22			
Mean	3620.00	4988.24	11193.75	117.74	3			
OTHER NOT 1-6(14) N	82	74	82	93	94			
Mean	5806.61	3214.18	18779.63	2899.35	3			
TOTAL N	629	621	643	743	759			
Mean	5516.20	3258.24	14426.80	3237.33	3			
N	54	57	54	67	67			
Mean	3233.02	1234.31	4309.26	1256.43	1			
MARKETING(4) N	14	14	14	5	17			
Mean	7326.61	2247.46	11378.40	5070.08	2			
TECHNOLOGY(5) N	49	50	51	57	55			
Mean	5168.66	6087.40	18549.02	6563.44	3			
INFRASTRUCTURE(6) N	10	9	10	13	13			
Mean	5695.00	1461.11	14090.00	5875.77	2			
COMBN 1&2&3(7) N	7	6	7	9	9			
Mean	4485.71	1416.67	9571.43	1157.78	2			
COMBN 1&2&5(9) N	3	3	3	3	3			
Mean	13333.33	2233.33	23333.33	13036.67	2			
COMBN 1&3&5(10) N	8	5	8	8	8			
Mean	8645.83	2660.00	14250.00	5912.50	3			

TABLE 6.4: PERFORMANCE INDICATORS: MEAN VALUES (KSH) BY CITY AND ASSISTANCE TYPES

CITY	ASSISTANCE MODELS	MEAN LABOUR			BUSINESS MONTHLY SAVINGS			BUSINESS MONTHLY SALES			BUSINESS MONTHLY PROFITS			BUSINESS TOTAL NUMBER EMPLOYED		
		MEAN	PROD	SALES KSH	SALES KSH	SALES KSH	SALES KSH	SALES KSH	SALES KSH	SALES KSH	SALES KSH	SALES KSH	SALES KSH	NUMBER	NUMBER	EMPLOYED
KISUMU	COMBN 1&2&3(1)	1835.00	3	3	3	3	3	3	3	3	3	3	3	3	3	3
	Mean	1835.00	3	3	3	3	3	3	3	3	3	3	3	3	3	3
	COMBN 3&4&5(12)	6818.18	11	12	11	12	11	12	11	12	11	12	11	11	11	11
	Mean	6818.18	11	12	11	12	11	12	11	12	11	12	11	11	11	11
	OTHER NOT 1-6(14)	4626.39	15	15	15	15	15	15	15	15	15	15	15	15	15	15
	Mean	4626.39	15	15	15	15	15	15	15	15	15	15	15	15	15	15
	TOTAL	5802.39	269	273	250	273	250	273	250	273	250	273	250	315	315	315
	Mean	5802.39	269	273	250	273	250	273	250	273	250	273	250	315	315	315
	COMBN 1&2&3(10)	3265.96	37	54	43	57	52	57	52	57	52	57	52	52	52	52
	Mean	3265.96	37	54	43	57	52	57	52	57	52	57	52	52	52	52
	CREDIT(1)	17462.24	21	22	21	24	24	24	24	24	24	24	24	24	24	24
	Mean	17462.24	21	22	21	24	24	24	24	24	24	24	24	24	24	24
	TECH TRAINING(2)	2377.38	14	12	14	18	18	18	18	18	18	18	18	18	18	18
	Mean	2377.38	14	12	14	18	18	18	18	18	18	18	18	18	18	18
	BIZ TRAIN& MANAGE(3)	11974.72	42	46	47	59	54	59	54	59	54	59	54	54	54	54
ELDORET	Mean	11974.72	42	46	47	59	54	59	54	59	54	59	54	54	54	54
	MARKETING(4)	23055.56	37	37	39	49	46	49	46	49	46	49	46	46	46	46
	Mean	23055.56	37	37	39	49	46	49	46	49	46	49	46	46	46	46
	TECHNOLOGY(5)	4908.56	9	9	9	11	12	11	12	11	12	11	12	12	12	12
	Mean	4908.56	9	9	9	11	12	11	12	11	12	11	12	12	12	12
	INFRASTRUCTURE(6)	3804.63	7	7	7	8	9	8	9	8	9	8	9	9	9	9
	Mean	3804.63	7	7	7	8	9	8	9	8	9	8	9	9	9	9
	COMBN 1&2&3(7)	8654.76	0	1	0	1	1	1	1	1	1	1	1	1	1	1
	Mean	8654.76	0	1	0	1	1	1	1	1	1	1	1	1	1	1
	COMBN 1&2&5(9)	5513.89	16	12	16	16	16	16	16	16	16	16	16	16	16	16
	Mean	5513.89	16	12	16	16	16	16	16	16	16	16	16	16	16	16
	COMBN 1&3&5(10)	5811.76	3	4	3	4	4	4	4	4	4	4	4	4	4	4
	Mean	5811.76	3	4	3	4	4	4	4	4	4	4	4	4	4	4
	COMBN 1&3&6(11)	13222.22	2	4	2	4	4	4	4	4	4	4	4	4	4	4
	Mean	13222.22	2	4	2	4	4	4	4	4	4	4	4	4	4	4
	COMBN 3&4&5(12)	1504.76	25	26	25	27	27	27	27	27	27	27	27	27	27	27
	Mean	1504.76	25	26	25	27	27	27	27	27	27	27	27	27	27	27
	OTHER NOT 1-6(14)	9527.62	231	255	244	298	287	298	287	298	287	298	287	287	287	287
	Mean	9527.62	231	255	244	298	287	298	287	298	287	298	287	287	287	287
MERU	TOTAL	8360.13	14	13	14	14	16	14	16	14	16	14	16	16	16	16
	Mean	8360.13	14	13	14	14	16	14	16	14	16	14	16	16	16	16
	CREDIT(1)	5195.24	7	6	7	8	8	8	8	8	8	8	8	8	8	8
	Mean	5195.24	7	6	7	8	8	8	8	8	8	8	8	8	8	8
	TECH TRAINING(2)	3642.86	10	11	10	16	18	16	18	16	18	16	18	18	18	18
	Mean	3642.86	10	11	10	16	18	16	18	16	18	16	18	18	18	18
	BIZ TRAIN& MANAGE(3)	2956.67	40	46	41	48	52	48	52	48	52	48	52	52	52	52
	Mean	2956.67	40	46	41	48	52	48	52	48	52	48	52	52	52	52
	MARKETING(4)	18637.92	6	6	7	11	11	11	11	11	11	11	11	11	11	11
	Mean	18637.92	6	6	7	11	11	11	11	11	11	11	11	11	11	11
	TECHNOLOGY(5)	10547.62	16	22	17	22	21	22	21	22	21	22	21	21	21	21
	Mean	10547.62	16	22	17	22	21	22	21	22	21	22	21	21	21	21
	OTHER NOT 1-6(14)	5153.35	3902.27	14570.59	6140.00	6140.00	3	6140.00	3	6140.00	3	6140.00	3	3	3	3
	Mean	5153.35	3902.27	14570.59	6140.00	6140.00	3	6140.00	3	6140.00	3	6140.00	3	3	3	3

TABLE 6.4: PERFORMANCE INDICATORS: MEAN VALUES (KSH) BY CITY AND ASSISTANCE TYPES

CITY	ASSISTANCE MODELS	BUSINESS					BUSINESS	
		MEAN MONTHLY LABOUR	BUSINESS MONTHLY SAVINGS	BUSINESS MONTHLY TOTAL SALES	BUSINESS MONTHLY PROFITS	BUSINESS MONTHLY TOTAL EMPLOYED	BUSINESS MONTHLY TOTAL EMPLOYED	BUSINESS MONTHLY TOTAL EMPLOYED
BUNGOMA	TECH TRAINING(2)	N	8	5	8	10	10	10
	Mean	2159.38	1580.00	4550.00	413.50	2	2	2
	BIZ TRAIN& MANAGE(3)	N	18	17	18	21	21	21
	Mean	4838.89	2114.71	11052.78	2386.19	3	3	3
	MARKETING(4)	N	5	3	5	4	7	7
	Mean	4163.33	1216.67	4930.00	5185.00	1	1	1
	TECHNOLOGY(5)	N	26	24	26	29	29	29
	Mean	5611.54	3097.92	14890.38	-179.90	2	2	2
	INFRASTRUCTURE(6)	N	2	1	2	2	2	2
	Mean	12500.00	1000.00	12500.00	7920.00	1	1	1
	COMBN 1&2&3(7)	N	1	1	1	1	1	1
	Mean	2666.67	2800.00	8000.00	-3268.00	3	3	3
	COMBN 1&3&5(10)	N	9	9	9	10	10	10
	Mean	14944.44	4477.78	28222.22	-18030.0	4	4	4
	COMBN 1&3&6(11)	N	0	1	0	1	1	1
MERU	Mean	5000.00	5000.00		-3200.00	5	5	5
	COMBN 3&4&5(12)	N	6	6	6	6	6	6
	Mean	6779.76	5916.67	27583.33	6686.67	5	5	5
	COMBN 2&5&6(13)	N	2	2	2	2	2	2
	Mean	1583.33	2050.00	5250.00	-17605.0	4	4	4
	OTHER NOT 1-6(14)	N	1	1	1	2	3	3
	Mean	5500.00	900.00	55000.00	15169.00	5	5	5
	TOTAL	N	88	81	88	101	106	106
	Mean	6261.21	2761.85	14340.91	-242.40	3	3	3
	BUNGOMA	N	16	14	16	16	16	16
	Mean	5446.88	846.43	6259.37	266.87	1	1	1
	CREDIT(1)	N	8	8	8	9	9	9
	Mean	3339.58	542.50	3500.00	870.00	1	1	1
	TECH TRAINING(2)	N	8	9	8	11	11	11
	Mean	2975.00	977.78	7300.00	-890.91	2	2	2
BUNGOMA	BIZ TRAIN& MANAGE(3)	N	27	24	27	32	32	32
	Mean	9268.52	2470.83	14970.37	-4028.78	2	2	2
	MARKETING(4)	N	6	4	6	6	6	6
	Mean	19819.44	19325.00	39750.00	-48333.3	2	2	2
	TECHNOLOGY(5)	N	28	26	28	30	30	30
	Mean	4025.88	1621.92	13075.00	3584.93	3	3	3
	INFRASTRUCTURE(6)	N	4	4	4	3	4	4
	Mean	2450.00	1187.50	6825.00	-56.67	3	3	3
	COMBN 1&2&3(7)	N	2	1	2	2	2	2
	Mean	14662.86	4000.00	27500.00	-9300.00	4	4	4
	COMBN 1&2&5(9)	N	6	5	6	8	8	8
	Mean	6152.78	4260.00	21833.33	7885.62	2	2	2
	COMBN 1&3&5(10)	N	12	11	12	12	12	12
	Mean	5163.90	5613.64	27362.2514711.00		5	5	5
	COMBN 1&3&6(11)	N	2	2	2	2	2	2
BUNGOMA	Mean	13000.00	2100.00	76500.00	62000.00	5	5	5
	COMBN 3&4&5(12)	N	8	6	8	8	8	8
	Mean	3569.48	5783.33	15850.00	-2017.50	5	5	5
	COMBN 2&5&6(13)	N	3	3	3	3	3	3
	Mean	3486.11	5333.33	26666.67	-2375.00	7	7	7

TABLE 6.4: PERFORMANCE INDICATORS: MEAN VALUES (KSH) BY CITY AND ASSISTANCE TYPES

CITY	ASSISTANCE MODELS	BUSINESS					BUSINESS	
		MEAN MONTHLY LABOUR	BUSINESS MONTHLY SAVINGS	BUSINESS MONTHLY TOTAL SALES	BUSINESS MONTHLY PROFITS	BUSINESS MONTHLY TOTAL EMPLOYED	BUSINESS MONTHLY TOTAL EMPLOYED	BUSINESS MONTHLY TOTAL EMPLOYED
BUNGOMA	OTHER NOT 1-6(14)	N	21	17	21	24	24	24
	Mean	6305.87	2226.47	14846.67	522.71	3	3	3
	TOTAL	N	151	134	151	166	167	167
	Mean	6324.27	2897.84	15930.84	150.93	3	3	3

SOURCE: SURVEY DATA 1992

and the highest (Ksh. 15,000) is yielded by Type 7. A combination of credit assistance with others results in higher productivity. This however, does not apply to Type 10 which yields the lowest. Type 11 yields productivity of Ksh. 13,500. Assistance types 1 through 6 tend to yield lower productivity levels.

In the Structural Metal Products subsector the average productivity is Ksh. 6,723. Assistance Type 1 gives the lowest (Ksh. 117) and Type 4 the highest (Ksh. 39,667), making marketing the most important assistance type in the subsector. Technical Training Assistance is also important with productivity of Ksh. 10,200. The Tinsmithing sector has an average productivity of Ksh. 3,274. The lowest (Ksh. 1,750) is yielded by Type 10 and Type 11 the highest (Ksh. 7,000). This is followed by Marketing with productivity of Ksh. 4,657 and Business management training (Ksh. 4,286).

Trade and Restaurants Sector

In the Food, drink and tobacco retail subsector the average productivity is Ksh. 11, 912. The lowest (Ksh. 3,329) is yielded by the No Assistance group, while the highest (Ksh. 20,571) by Type 4. This is followed by Assistance type 10 (Ksh. 19,792). Enterprises that got assistance Type 14 have productivity of Ksh. 12,163. In this subsector, a combination of Credit with other assistance types generates higher productivity.

The Textiles/Shoe retail sector has an average productivity of Ksh. 9,278. Assistance types 5 and 4 respectively lead to the lowest (Ksh. 2,839) and the highest (Ksh. 21,375). A combination of credit assistance with others yield higher productivity. Business management training with productivity of Ksh. 10,630 and assistance type 14 (Ksh. 14,389) are also important. Restaurant and drinking subsector's average productivity is Ksh. 6,018. The lowest (Ksh. 3,000) and the highest (Ksh. 25,000) are respectively yielded by assistance types 6 and 10.

Service Sector

Shoe Repair subsector has an average productivity of Ksh. 2,225. The lowest is Ksh. 1,500 which is generated by Types 1 and 9 while the highest (Ksh. 5,000) by Type 6. A combination of credit with other assistance types does not necessarily result in high productivity. The Electric Repair subsector has an average productivity of Ksh. 5,003. The lowest (Ksh. 2,500) is generated by Type 2 while the highest (Ksh. 23,333) by Type 11. This figure is far above those that are generated by other assistance types in this subsector.

In the Motor Vehicle Repair sector the average productivity is Ksh. 5,217. The lowest is Ksh. 1,333 yielded by Type 7 while the highest (Ksh. 25,000) by Type 11. Combination of credit with other assistance types does yield high productivity (Type 11) though type 7 yields the lowest productivity. The Watch/Jewellery Repair subsector has productivity of Ksh. 4,327. The lowest is Ksh. 1,800 and the highest is Ksh. 8,921 yielded by Type 3. In this subsector, combination of credit with other assistance types does not necessarily lead to high productivity.

SALES VOLUME (REVENUES/INCOME)

The average monthly sales volume in all the cities is Ksh. 14,078 as indicated in Table 6.3. The No assistance group has the lowest (Ksh. 4,862). Of the groups that received assistance, the lowest monthly sales is Ksh. 6,746 is yielded by Type 2 and the highest (Ksh. 27,968) by Type 10. This is followed by Ksh. 27,050 yielded by Type 11 and Ksh. 24,204 by Type 4. Assistance type 8 with one enterprise has the actual highest sales volume of Ksh. 54,000 in all the towns studied.

Manufacturing Sector

Specific subsectors results in Table 6.5 show that the Tailoring subsector has an average monthly sales volume of Ksh. 10,519. The lowest is Ksh. 3,250 (Type 7) and the highest is Ksh. 20,667 which is generated by Type 10. This is followed by Ksh. 20,550 (Type 9) and Ksh. 13,532 (Type 14). However, in the Knitting subsector the average sales volume is Ksh. 5,220. The lowest is Ksh. 3,000 which is generated by Type 4 while the highest is Ksh. 9,000 (Type 14). This is followed by Ksh. 6,250 which is yielded by Type 3. In the Shoe Making subsector, the average monthly sales volume is Ksh. 10,278. The lowest is Ksh. 3,000 (Type 7)

and the highest is Ksh. 34,700 (Type 12). This is followed by Ksh. 24,312 (Type 5), and Ksh. 17,900 (Type 10). Combination of Credit with other assistance types you generates higher sales volume.

In the Furniture Making subsector, the average monthly sales volume is Ksh. 16,637. The lowest is Ksh. 7,000 (Type 11) and the highest is Ksh. 33,412 (Type 10). This is followed by Ksh. 31,035 (Type 12) and Ksh. 24,500 which is yielded by Type 7. A combination of credit with other assistance types generates higher sales volume in Types 7 and 10 but also lower sales in others, Types 9 and 11. Metal Furniture and Fixtures subsector has sales volume of Ksh. 19,956. Type 13 generates the lowest of Ksh. 4,000 while the second lowest (Ksh. 4,850) is in the No Assistance group. Assistance Type 7 generates the highest sales volume (Ksh. 45,000). This is followed by Ksh. 40,000 (Type 9), and Ksh. 34,089 (Type 3). Credit combined with other assistance types yields higher sales volume.

Structural Metal Production subsector's average sales volume is Ksh. 28,306. The lowest is Ksh. 350, which is very low considering the average amount, is generated by Type 1. The second lowest is Ksh. 3,000 (Type 7) and the highest (Ksh. 191,333) is generated by Type 4. This is followed by Ksh. 61,129 (Type 10), and Ksh. 57,900 (Type 2). A combination of credit with other assistance types leads to higher sales volume in all cases. In the Tinsmithing subsector, the average monthly sales volume is Ksh. 6,589. The lowest (Ksh. 2,833) and the highest (Ksh. 10,007) are respectively generated by Types 5 and 6. Credit alone yields sales of Ksh. 4,067 but when combined with other assistance types yields higher sales volume.

Trade and Restaurant Sector

The Food, drink and tobacco retail subsector's average sales volume is Ksh. 15,676. The lowest (Ksh. 4,016) is in the No Assistance group. Of the groups that received assistance the lowest is Ksh. 5,840 (Type 2) and the highest (Ksh. 26,714) is generated by Type 4. This is followed by Ksh. 25,850 (Type 13), and Ksh. 25,641 (Type 11). Combination of Credit with other assistance types does not necessarily yield higher mean monthly sales volume in this subsector. However, the textiles/shoe retail subsector's average sales volume is Ksh. 15,152. The lowest is Ksh. 3,783 (Type 5) while the highest is Ksh. 39,125 (Type 9). This is followed by Ksh. 35,125 (Type 3). Credit alone yields a mean monthly sales of Ksh. 9,577 and when combined with other assistance types it yields higher mean sales in all groups.

In the restaurants/drinking subsector, the mean sales volume is Ksh. 18,332. The lowest Ksh. 7,833, is yielded by Type 6. The second lowest is in the No Assistance group with Ksh. 8,025 while the highest is Ksh. 75,000 yielded by Type 10. This is followed by Ksh. 53,200 (Type 14), then Ksh. 30,000 (Type 9). Credit alone yields sales volume of Ksh. 23,262.

Service Sector

In the Shoe Repair subsector, the average monthly sales is Ksh. 2,631. The lowest is Ksh. 1,500 (type 9) and the highest is Ksh. 5,000 (Type 6) followed by Ksh. 4,233 (Type 3). Credit yields Ksh. 1,760 but when combined with other assistance types, it yields higher sales volume except for Type (9). In the Electrical Repair subsector, the sales volume is Ksh. 11,166. Assistance Type 6 generates the lowest (Ksh. 4,025) and Type 11 the highest (Ksh. 70,000). This is followed by Ksh. 11,114 (Type 5). The difference between the highest sales and the one that follows it is very high (Ksh. 58,886). Credit yields a mean monthly sales of Ksh. 9,000 and when combined with other assistance types it yields higher sales volume save for Type 7.

The Motor Vehicle Repair subsector has an average sales volume of Ksh. 19,692. The lowest is Ksh. 6,062 is yielded by Type 2 and the second lowest (Ksh. 6,240) by the No Assistance group. The highest in the subsector is generated by Type 11 (Ksh. 150,000) which has only one enterprise. Type 5 has the most enterprises (19) and generates sales volume of Ksh 26,421 followed by Type 3 (Ksh. 12,467). In the Watch and Jewellery repair subsector, the average monthly sales is Ksh. 5,430. The lowest is Ksh. 1,800 (Type 7) and the second lowest is Ksh. 2,267 (Type 5). The highest sales volume (Ksh. 19,667) is yielded by Type 4 which has 3 enterprises followed by Ksh. 8,681 (Type 3).

TABLE 6.5: PERFORMANCE INDICATORS: MEAN VALUE (KSH) BY SECTOR AND ASSISTANCE TYPE

SUBSECTOR	ASSISTANCE MODELS	BUSINESS				BUSINESS				BUSINESS				BUSINESS			
		MEAN LABOUR	MONTHLY SAVINGS KSH	TOTAL MONTHLY SALES KSH	MONTHLY PROFITS KSH	TOTAL MONTHLY PROFITS KSH	MONTHLY KSH	SALES KSH	PROFITS KSH	MEAN LABOUR	MONTHLY SAVINGS KSH	TOTAL MONTHLY SALES KSH	MONTHLY PROFITS KSH	TOTAL MONTHLY PROFITS KSH	MONTHLY KSH	SALES KSH	PROFITS KSH
TAILORING	Mean	2760.00	1287.50	3442.86	10	15.60	8	7	10	4070.10	2196.00	7840.93	2709.13	32	25	28	32
	CREDIT(1) N	0	1	0	2	2	1	0	2	4070.10	2196.00	7840.93	2709.13	2	10	10	11
	Mean		500.00			-4290.00				2481.67	885.00	3615.00	625.91	2			
	TECH TRAINING(2) N	11	13	11	15	15	13	11	15	21	25	21	25	24			
	Mean	3545.45	1165.38	5181.82	160.67					7462.43	3264.00	24311.90	9334.80	3			
	BIZ TRAIN&MANAGE(3) N	21	21	22	25	24	21	22	25	4	4	4	6	7			
	Mean	5392.86	2319.05	8170.45	1364.40					4175.00	650.00	8475.00	1775.00	2			
	MARKETING(4) N	5	5	5	6	7	5	5	6	1	1	1	3	3			
	Mean	4290.00	1640.00	13440.00	4032.50					3000.00	9000.00	3000.00	-73.33	2			
	TECHNOLOGY(5) N	73	76	74	87	88	74	74	87	6	5	6	6	6			
	Mean	3667.22	1812.11	7493.92	1955.37					4194.44	1340.00	14750.00	6625.00	3			
	INFRASTRUCTURE(6) N	5	4	5	5	5	4	5	5	5	5	5	5	5			
	Mean	4610.00	1225.00	9260.00	3132.00					5266.67	4360.00	17900.00	-7130.00	3			
	COMBIN 1&2&3(7) N	4	5	4	7	7	5	4	7	5	6	5	6	7			
	Mean	2187.50	980.00	3250.00	331.43					6201.00	5100.00	34700.00	4103.33	6			
	COMBIN 1&2&5(9) N	10	11	10	12	12	11	10	12	1	1	1	1	1			
	Mean	8325.00	3954.55	20550.00	4396.25					3333.33	800.00	10000.00	4000.00	3			
	COMBIN 1&3&5(10) N	19	19	24	24	24	19	24	24	5	5	5	6	6			
	Mean	5091.02	3852.63	20666.67	7630.83					1940.00	760.00	3980.00	-973.33	2			
	COMBIN 1&3&6(11) N	2	1	2	2	2	1	2	2	4119.31	1986.52	10277.96	2772.39	2			
	Mean	3866.67	3000.00	14300.00	5500.00					Mean	Mean	Mean	Mean	161			
	COMBIN 3&4&5(12) N	14	12	14	14	14	12	14	14	4888.24	2120.59	8947.06	4849.53	2			
	Mean	6016.67	2562.50	12021.43	1116.86					Mean	Mean	Mean	Mean	18			
	COMBIN 2&5&6(13) N	5	4	5	6	6	4	5	6	7500.00	400.00	15000.00	2400.00	2			
	Mean	3300.00	12450.00	6100.00	-7180.00					Mean	Mean	Mean	Mean	15			
	OTHER NOT 1-6(14) N	18	15	18	19	19	15	18	19	5018.52	2300.00	13055.56	-1247.14	3			
	Mean	4964.66	1816.67	13552.22	-1097.47					Mean	Mean	Mean	Mean	48			
	TOTAL	197	195	201	234	234	195	201	234	4842.17	2373.08	13247.50	3511.45	3			
KNITTING	Mean	4519.15	2348.05	10519.30	1893.11					Mean	Mean	Mean	Mean	12			
	TECH TRAINING(2) N	2	2	2	3	3	2	2	3	3977.50	822.22	9541.67	1430.00	2			
	Mean	6000.00	2250.00	6000.00	2066.67					Mean	Mean	Mean	Mean	89			
	BIZ TRAIN&MANAGE(3) N	2	2	2	2	2	2	2	2	4978.81	5500.63	17361.64	158.49	4			
	Mean	6250.00	2750.00	6250.00	3740.00					Mean	Mean	Mean	Mean	10			
	MARKETING(4) N	1	1	1	1	1	1	1	1	2342.86	1587.50	8357.14	-605.00	3			
	Mean	3000.00	300.00	3000.00	1800.00					Mean	Mean	Mean	Mean	8			
	TECHNOLOGY(5) N	17	13	18	18	18	13	18	18	6857.14	6375.00	24500.00	-6440.00	5			
	Mean	3852.94	1261.54	4944.44	1205.56					Mean	Mean	Mean	Mean	5			
	COMBIN 1&2&5(9) N	0	0	0	1	1	0	0	1	5733.33	2100.00	10300.00	3336.00	2			
	Mean				-500.00					Mean	Mean	Mean	Mean	17			
	COMBIN 1&3&5(10) N	1	1	1	1	1	1	1	1	4378.92	4467.86	33411.76	-7080.12	6			
	Mean	5000.00	2000.00	5000.00	1750.00					Mean	Mean	Mean	Mean	1			
	OTHER NOT 1-6(14) N	1	1	1	1	1	1	1	1	3500.00		7000.00	-12300.00	2			
	Mean	1800.00	100.00	9000.00	8800.00					Mean	Mean	Mean	Mean	16			
	TOTAL	24	20	25	27	27	20	25	27	8838.51	6929.41	31035.71	764.71	5			
	Mean	4158.33	1440.00	5220.00	1749.26					Mean	Mean	Mean	Mean	9			
	SHOEMAKING	31	33	31	37	37	31	31	37	3804.76	2866.67	15000.00	873.00	3			
	Mean	3207.53	935.45	4322.58	1459.05					Mean	Mean	Mean	Mean	57			
	TECH TRAINING(2) N	17	12	17	21	21	12	17	21	4346.67	2955.19	15007.02	2064.56	4			
	Mean	2460.29	891.67	3452.94	1076.19												

TABLE 6.5: PERFORMANCE INDICATORS: MEAN VALUE (KSH) BY SECTOR AND ASSISTANCE TYPE										TABLE 6.6: PERFORMANCE INDICATORS: MEAN VALUE (KSH) BY SECTOR AND ASSISTANCE TYPE									
SUBSECTOR	ASSISTANCE MODELS	BUSINESS					SUBSECTOR	ASSISTANCE MODELS	BUSINESS										
		MEAN MONTHLY LABOUR	TOTAL SAVINGS	MONTHLY PROFITS	NUMBER EMPLOYED	MEAN MONTHLY LABOUR			TOTAL SAVINGS	MONTHLY PROFITS	NUMBER EMPLOYED								
METAL FURNITURE/FIXS	TOTAL	N	248	265	253	307	307	METAL FURNITURE/FIXS	TOTAL	N	4	4	4	3	4				
	Mean		4910.22	3848.11	16637.27	761.01	4		5	4	12	12	12	12	12				
	CREDIT(1)	N	2	4	2	4	5		Mean		11490.40	28763.64	61128.92	47711.00	6				
	TECH TRAINING(2)	N	0	1	0	1	1		Mean		2142.86	1600.00	12333.33	8073.33	5				
	Mean		2000.00	2000.00	-5588.00	1	1		COMBIN 3&4&5(12)	N	7	7	7	7	8				
	Mean		2000.00	3000.00	6000.00	6000.00	3		Mean		3144.56	5542.86	16214.29	2728.57	4				
	BIZ TRAIN& MANAGE(3)	N	9	8	9	10	11		COMBIN 2&5&6(13)	N	4	4	4	5	5				
	Mean		9102.96	6875.00	34088.89	7260.00	5		Mean		4395.83	3000.00	19750.00	2110.00	4				
	MARKETING(4)	N	4	4	4	4	4		OTHER NOT 1-6(14)	N	10	9	10	11	11				
	Mean		4000.00	1025.00	10000.00	-760.00	3		Mean		3820.00	3166.67	13020.00	-439.09	3				
METAL FURNITURE/FIXS	TECHNOLOGY(5)	N	12	12	12	14	14	TOTAL	N	110	106	113	125	126					
	Mean		2791.11	3241.67	12210.00	3218.07	4	Mean		6723.31	6565.09	28306.43	10315.45	4					
	INFRASTRUCTURE(6)	N	1	2	1	3	3	N		12	15	13	16	15					
	Mean		2666.67	4250.00	8000.00	123.33	2	Mean		2181.94	1236.67	3092.31	193.75	2					
	COMBIN 1&2&3(7)	N	1	1	1	1	1	CREDIT(1)	N	3	3	3	3	3					
	Mean		15000.00	2000.00	45000.00	18000.00	3	Mean		2100.00	533.33	4066.67	1816.67	2					
	COMBIN 1&2&5(9)	N	1	1	1	1	1	TECH TRAINING(2)	N	10	7	7	12	11					
	Mean		10000.00	3000.00	40000.00	14750.00	4	Mean		3275.00	1000.00	3354.55	541.67	2					
	COMBIN 1&3&5(10)	N	1	1	1	1	1	BIZ TRAIN& MANAGE(3)	N	7	8	7	9	9					
	Mean		750.00	2000.00	1500.00	-19070.0	2	Mean		4285.71	2037.50	6571.43	2651.11	2					
STRUCTUR METAL PRODS	COMBIN 1&3&6(11)	N	1	1	1	2	2	MARKETING(4)	N	7	6	7	7	7					
	Mean		13500.00	2000.00	27000.00	-12245.0	4	Mean		4657.14	6283.33	13685.71	7078.57	4					
	COMBIN 3&4&5(12)	N	5	5	5	5	5	TECHNOLOGY(5)	N	13	8	13	11	15					
	Mean		4582.86	2880.00	23280.00	14265.00	5	Mean		3557.14	2050.00	10007.69	3046.36	3					
	COMBIN 2&5&6(13)	N	1	1	1	2	2	INFRASTRUCTURE(6)	N	2	2	2	2	2					
	Mean		1333.33	1000.00	4000.00	-4006.00	4	Mean		2375.00	550.00	2833.33	3460.00	3					
	OTHER NOT 1-6(14)	N	8	7	8	8	8	COMBIN 1&3&5(10)	N	2	2	2	2	2					
	Mean		6389.88	9500.00	23375.00	13802.50	4	Mean		1750.00	4300.00	5750.00	-50.00	3					
	TOTAL	N	47	49	47	57	59	COMBIN 1&3&6(11)	N	1	1	1	1	2					
	Mean		5391.03	4308.16	19955.74	4541.63	4	Mean		7000.00	2000.00	7000.00	3000.00	3					
STRUCTUR METAL PRODS	N		6	6	6	6	6	STRUCTUR METAL PRODS	COMBIN 3&4&5(12)	N	1	1	1	1	1				
	Mean		1733.33	2041.67	2333.33	1121.67	2		Mean		2250.00	2000.00	9000.00	7700.00	4				
	CREDIT(1)	N	1	1	1	1	1		OTHER NOT 1-6(14)	N	6	7	6	6	8				
	Mean		116.67	300.00	350.00	-2150.00	3		Mean		2994.44	1128.57	7383.33	-428.33	3				
	TECH TRAINING(2)	N	5	5	5	7	7		TOTAL	N	64	60	67	70	76				
	Mean		10200.00	7200.00	57900.00	37699.29	3		Mean		3274.11	1985.83	6589.55	1956.00	2				
	BIZ TRAIN& MANAGE(3)	N	9	9	9	10	10		N		76	73	79	89	91				
	Mean		9510.37	3300.00	36170.00	11779.40	4		Mean		3329.56	2089.18	4016.46	1671.42	1				
	MARKETING(4)	N	3	3	3	3	3		CREDIT(1)	N	30	30	30	33	33				
	Mean		39666.67	8000.00	191333.33	115366.7	3		Mean		14815.24	2543.67	18286.67	11506.91	2				
STRUCTUR METAL PRODS	TECHNOLOGY(5)	N	31	29	33	40	37	TECH TRAINING(2)	N	3	3	3	3	4					
	Mean		5285.33	4539.66	18484.85	-3901.75	4	Mean		4173.33	700.00	5840.00	3500.00	1					
	INFRASTRUCTURE(6)	N	14	14	15	16	17	BIZ TRAIN& MANAGE(3)	N	92	96	94	107	112					
	Mean		5383.93	3321.43	15266.67	5072.50	4	Mean		15624.60	3424.48	19563.23	8093.99	5					
	COMBIN 1&2&3(7)	N	1	1	1	0	1	MARKETING(4)	N	14	13	14	17	19					
	Mean		750.00	2000.00	3000.00	.	4	Mean		20571.43	3007.69	26714.29	3660.00	1					
	COMBIN 1&4&5(8)	N	0	1	0	1	1	TECHNOLOGY(5)	N	8	7	8	9	9					
	Mean		1000.00	1000.00	-800.00	1	3	Mean		9750.00	8542.86	14687.50	5462.22	2					

TABLE 6.5: PERFORMANCE INDICATORS: MEAN VALUE (KSH) BY SECTOR AND ASSISTANCE TYPE

SUBSECTOR	ASSISTANCE MODELS	BUSINESS				BUSINESS			
		MEAN LABOUR PROD	MONTHLY SAVINGS KSH	TOTAL MONTHLY SALES KSH	MONTHLY PROFITS KSH	MEAN LABOUR PROD	MONTHLY SAVINGS KSH	TOTAL MONTHLY SALES KSH	MONTHLY PROFITS KSH
TEXTILESSHOE RETAIL	INFRASTRUCTURE(6) N	11	7	12	12	11	7	12	12
	Mean	7050.00	2257.14	14875.00	9381.67				
	COMBIN 1&2&3(7) N	3	3	3	4	3	3	3	5
	Mean	11133.33	2433.33	11133.33	4207.50				
	COMBIN 1&4&5(8) N	1	1	1	1	1	1	1	1
	Mean	54000.00	5000.00	54000.00	35830.00				
	COMBIN 1&2&5(9) N	2	2	2	2	2	2	2	2
	Mean	16000.00	1500.00	16000.00	14995.00				
	COMBIN 1&3&5(10) N	9	9	9	11	11	9	11	11
	Mean	20216.67	2433.33	24933.33	6910.91				
	COMBIN 1&3&6(11) N	11	11	11	14	14	11	14	14
	Mean	19792.42	2890.91	25640.91	-1676.79				
	COMBIN 3&4&5(12) N	3	3	3	3	3	3	3	3
	Mean	10833.33	5833.33	23333.33	-16480.0				
	COMBIN 2&5&6(13) N	2	1	2	2	2	2	2	2
TEXTILESSHOE RETAIL	Mean	3591.67	10000.00	25850.00	-852.50				
	OTHER NOT 1-6(14) N	27	26	27	34	35	26	34	35
	Mean	12163.27	2553.85	19683.33	3701.18				
	TOTAL N	292	285	298	341	352	285	341	352
	Mean	11911.63	2937.79	15675.72	5392.64				
	MARKETING(4) N	30	29	31	34	37	29	31	37
	Mean	5286.67	1448.28	7425.81	4405.41				
	CREDIT(1) N	13	11	13	17	17	11	13	17
	Mean	8500.00	2072.73	9576.92	3594.94				
	TECH TRAINING(2) N	3	3	3	7	7	3	7	7
	Mean	3933.33	2333.33	4266.67	-4221.43				
	BIZ TRAIN& MANAGE(3) N	34	38	35	45	46	38	35	46
	Mean	10630.39	3161.84	22085.71	10227.13				
	MARKETING(4) N	8	7	8	9	10	7	8	9
	Mean	21375.00	11485.71	35125.00	-31650.6				
TEXTILESSHOE RETAIL	TECHNOLOGY(5) N	6	6	6	7	7	6	6	7
	Mean	2838.89	1683.33	3783.33	-1674.29				
	INFRASTRUCTURE(6) N	4	3	4	4	4	3	4	4
	Mean	3675.00	2233.33	8850.00	6697.50				
	COMBIN 1&2&3(7) N	4	4	4	5	5	4	4	5
	Mean	12375.00	1350.00	13250.00	-1160.00				
	COMBIN 1&2&5(9) N	2	2	2	2	2	2	2	2
	Mean	8100.00	39500.00	25795.00	3	3	2	2	2
	COMBIN 1&3&5(10) N	2	2	2	2	2	2	2	2
	Mean	6250.00	3250.00	12500.00	4005.00				
	COMBIN 3&4&5(12) N	2	2	2	2	2	2	2	2
	Mean	3333.33	2000.00	4000.00	-4515.00				
	OTHER NOT 1-6(14) N	9	8	9	9	9	8	9	9
	Mean	14388.89	2962.50	17611.11	4105.56				
	TOTAL N	117	115	119	143	148	115	119	143
RESTAURANTS/DRINKING	Mean	9277.64	2999.57	15152.10	3171.36				
	COMBIN 1&2&3(7) N	15	17	16	21	21	17	16	21
	Mean	4018.89	1041.18	8025.00	841.43				
	CREDIT(1) N	12	12	12	14	14	12	12	14
	Mean	9341.67	3398.33	23262.50	-5221.79				
	MARKETING(4) N	3	3	3	3	3	3	3	3
	Mean	11911.63	2937.79	15675.72	5392.64				
	TECH TRAINING(2) N	3	3	3	7	7	3	7	7
	Mean	3933.33	2333.33	4266.67	-4221.43				
	BIZ TRAIN& MANAGE(3) N	34	38	35	45	46	38	35	46
	Mean	10630.39	3161.84	22085.71	10227.13				
	MARKETING(4) N	8	7	8	9	10	7	8	9
	Mean	21375.00	11485.71	35125.00	-31650.6				
	TECHNOLOGY(5) N	6	6	6	7	7	6	6	7
	Mean	2838.89	1683.33	3783.33	-1674.29				

TABLE 6.5: PERFORMANCE INDICATORS: MEAN VALUE (KSH) BY SECTOR AND ASSISTANCE TYPE

SUBSECTOR	ASSISTANCE MODELS	BUSINESS				BUSINESS			
		MEAN LABOUR PROD	MONTHLY SAVINGS KSH	TOTAL MONTHLY SALES KSH	MONTHLY PROFITS KSH	MEAN LABOUR PROD	MONTHLY SAVINGS KSH	TOTAL MONTHLY SALES KSH	MONTHLY PROFITS KSH
RESTAURANTS/DRINKING	TECH TRAINING(2) N	6	6	6	6	6	6	6	6
	Mean	5841.67	1866.67	11916.67	-1954.17				
	BIZ TRAIN& MANAGE(3) N	17	19	17	20	17	19	17	20
	Mean	3960.78	2847.37	10735.29	3568.00				
	TECHNOLOGY(5) N	2	2	2	2	2	2	2	2
	Mean	5750.00	3250.00	17750.00	12570.00				
	INFRASTRUCTURE(6) N	3	4	3	5	3	4	3	5
	Mean	3000.00	2075.00	7833.33	0.00				
	COMBIN 1&2&3(7) N	0	1	0	1	0	1	0	1
	Mean		9000.00		-13900.0				
	COMBIN 1&2&5(9) N	1	1	1	1	1	1	1	1
	Mean	6000.00	2000.00	30000.00	22400.00				
	COMBIN 1&3&5(10) N	1	2	1	2	1	2	1	2
	Mean	25000.00	4650.00	75000.00	-4915.00				
	COMBIN 1&3&6(11) N	1	1	1	1	1	1	1	1
SHOE REPAIR	Mean	6000.00	2050.00	12000.00	4660.00				
	OTHER NOT 1-6(14) N	7	7	7	7	7	7	7	7
	Mean	50	2307.14	53200.00	12331.43				
	TOTAL N	55	72	66	80	80	72	66	80
	Mean	10000.00	2432.36	18332.58	1487.38				
	MARKETING(4) N	23	20	25	28	28	20	25	28
	Mean	2151.33	839.50	2218.00	973.93				
	CREDIT(1) N	4	4	4	4	4	4	4	4
	Mean	1500.00	560.00	1762.50	1140.00				
	TECH TRAINING(2) N	30	19	30	32	33	19	30	33
	Mean	2160.00	573.68	2183.33	1425.94				
	BIZ TRAIN& MANAGE(3) N	11	12	12	14	12	12	12	14
	Mean	3063.64	1354.17	4233.33	1489.29				
	TECHNOLOGY(5) N	12	13	13	14	14	13	13	14
	Mean	2055.28	2015.38	3121.54	974.29				
SHOE REPAIR	INFRASTRUCTURE(6) N	1	1	1	1	1	1	1	1
	Mean	5000.00	1000.00	5000.00	4800.00				
	COMBIN 1&2&3(7) N	3	2	3	3	3	2	3	3
	Mean	1600.00	400.00	2200.00	1683.33				
	COMBIN 1&2&5(9) N	1	1	1	1	1	1	1	1
	Mean	1500.00	800.00	1500.00	300.00				
	OTHER NOT 1-6(14) N	4	6	4	6	4	6	4	6
	Mean	2050.00	675.00	3050.00	1075.00				
	TOTAL N	91	78	93	103	101	78	93	103
	Mean	2224.69	1013.21	2630.97	1248.06				
	MARKETING(4) N	1	1	1	1	1	1	1	1
	Mean	3000.00	600.00	6000.00	4500.00				
	CREDIT(1) N	1	1	1	1	1	1	1	1
	Mean	3000.00	3000.00	9000.00	8050.00				
	TECH TRAINING(2) N	1	2	1	2	1	2	1	2
ELECTRICAL REPAIR	Mean	2500.00	2200.00	5000.00	325.00				
	BIZ TRAIN& MANAGE(3) N	5	6	6	8	7	6	6	8
	Mean	5250.00	4833.33	8958.33	3528.13				
	TECHNOLOGY(5) N	7	5	7	7	7	5	7	7
	Mean	4752.38	2260.00	11114.29	4861.43				

TABLE 6.5: PERFORMANCE INDICATORS: MEAN VALUE (KSH) BY SECTOR AND ASSISTANCE TYPE

TABLE 6.5: PERFORMANCE INDICATORS: MEAN VALUE (KSH) BY SECTOR AND ASSISTANCE TYPE

SUBSECTOR	ASSISTANCE MODELS	BUSINESS			BUSINESS			BUSINESS		
		MEAN MONTHLY LABOUR	MONTHLY SAVINGS	PROD	TOTAL MONTHLY SALES	MONTHLY PROFITS	KSH	EMPLOYED	TOTAL NUMBER	EMPLOYED
MOTOR VEHICLE REPAIR	INFRASTRUCTURE(6) N	4	3	4	4	5				
	Mean	2762.50	2000.00	4025.00	1220.00	2				
	COMBIN 1&2&3(7) N	1	1	1	1	1				
	Mean	2666.67	2800.00	8000.00	-3268.00	3				
	COMBIN 1&3&6(11) N	1	2	1	2	2				
	Mean	2333.33	16500.00	70000.00	2897.50	3				
	COMBIN 3&4&5(12) N	0	0	0	-9000.00	1				
	Mean					3				
	TOTAL N	21	21	22	27	29				
	Mean	5003.17	4290.48	11165.91	4668.96	2				
	TECH TRAINING(2) N	5	6	5	6	6				
	Mean	4940.00	1000.00	6240.00	1138.33	2				
	TECH TRAINING(2) N	8	7	8	10	10				
	Mean	1833.33	2142.86	6062.50	2616.25	3				
WATCH/JEWELLERY RP	BIZ TRAINING(4) N	6	6	6	7	7				
	Mean	4366.67	2616.67	12466.67	-3981.43	3				
	MARKETING(4) N	0	1	0	1	1				
	Mean		1000.00		-230.00	2				
	TECHNOLOGY(5) N	19	21	19	25	25				
	Mean	6188.35	5776.19	26421.05	890.00	4				
	INFRASTRUCTURE(6) N	7	7	7	8	8				
	Mean	4013.10	3514.29	11671.43	-3019.38	4				
	COMBIN 1&2&3(7) N	1	1	1	1	1				
	Mean	1333.33	2000.00	4000.00	-1600.00	3				
	COMBIN 1&2&5(9) N	1	1	1	1	1				
	Mean	2400.00	5000.00	12000.00	-9500.00	5				
	COMBIN 1&3&5(10) N	6	6	6	6	6				
	Mean	2651.06	4416.67	19216.67	-2221.67	8				
WATCH/JEWELLERY RP	COMBIN 1&3&6(11) N	1	1	1	1	1				
	Mean	25000.00	4000.00	150000.00	125900.00	6				
	COMBIN 3&4&5(12) N	0	1	0	1	1				
	Mean		9000.00		-16000.00	6				
	COMBIN 2&5&6(13) N	1	3	1	3	3				
	Mean	2125.00	3000.00	17000.00	-706.67	5				
	OTHER NOT 1-6(14) N	5	3	5	6	6				
	Mean	11000.00	5100.00	29000.00	9203.33	5				
	TOTAL N	60	64	60	76	76				
	Mean	5216.69	3975.00	19691.67	1851.02	4				
	Mean	4200.00	977.78	3781.82	1664.55	1				
	CREDIT(1) N	1	1	1	1	1				
	Mean	2500.00	500.00	2500.00	2000.00	1				
	TECH TRAINING(2) N	10	10	11	12	11				
WATCH/JEWELLERY RP	Mean	2045.00	1065.00	2290.91	1060.00	1				
	BIZ TRAINING(4) N	7	9	8	9	8				
	Mean	8921.43	2261.11	8681.25	4700.00	1				
	MARKETING(4) N	3	3	3	4	4				
	Mean	5111.11	4333.33	19666.67	-11670.00	4				
	TECHNOLOGY(5) N	3	4	3	4	4				
	Mean	2266.67	267.50	2266.67	77.50	1				
SHOE MAKING/REPAIR	COMBIN 1&2&3(7) N	1	0	1	1	1				
	Mean	1800.00		1800.00	900.00	1				
	TOTAL N	34	36	38	42	38				
	Mean	4327.45	1535.28	5430.26	710.95	1				
	COMBIN 1&3&6(11) N	14	17	15	19	20				
	Mean	4328.57	1120.59	5003.33	3362.63	1				
	CREDIT(1) N	8	9	8	11	11				
	Mean	3468.75	1677.78	3468.75	1606.36	1				
	TECH TRAINING(2) N	13	11	13	15	15				
	Mean	1997.44	1322.73	4623.08	1716.73	2				
	BIZ TRAINING(4) N	20	18	20	22	24				
	Mean	21547.50	2282.78	28697.50	23015.09	2				
	MARKETING(4) N	1	2	1	2	2				
	Mean	2000.00	5400.00	8000.00	-3555.00	3				
OTHERS	TECHNOLOGY(5) N	18	13	18	20	20				
	Mean	3718.52	2507.69	7694.44	-5177.45	2				
	INFRASTRUCTURE(6) N	2	2	2	2	2				
	Mean	6500.00	4500.00	6500.00	6500.00	1				
	COMBIN 1&2&3(7) N	5	5	5	6	6				
	Mean	6050.00	4480.00	12500.00	255.00	2				
	COMBIN 1&2&5(9) N	1	1	1	1	1				
	Mean	4200.00	500.00	4200.00	3400.00	1				
	COMBIN 1&3&5(10) N	6	6	6	7	7				
	Mean	5798.61	1358.33	10083.33	2705.71	3				
	COMBIN 1&3&6(11) N	1	0	1	1	1				
	Mean	1500.00	1500.00	1200.00	1200.00	1				
	COMBIN 3&4&5(12) N	1	1	1	1	1				
	Mean	1666.67	500.00	5000.00	-700.00	3				
	COMBIN 2&5&6(13) N	3	3	3	3	3				
	Mean	1622.22	1500.00	3633.33	600.00	2				
OTHERS	OTHER NOT 1-6(14) N	11	10	11	14	14				
	Mean	3704.55	1820.00	7018.18	-3738.21	3				
	TOTAL N	104	98	105	124	127				
	Mean	7165.62	2004.49	10649.05	4288.86	2				

SOURCE: SURVEY DATA 1992

Observation.

In Manufacturing sector sales volume as well as the total number of persons employed are high but average productivity is low. This could be attributed to low technology since most of the enterprises tend to use crude and recycled equipment. There is therefore, need to employ/use new appropriate technology and better training and equipment. This also applies to motor vehicle repair services subsector.

In the Trade and restaurant sector, levels of sales volume are high while that of employment is relatively low as compared to manufacturing and hence this leads to higher estimated productivity levels. This is because this sector does not necessarily require relatively high technology and hence estimated productivity is higher than that of manufacturing sector. Overall, a combination of credit assistance type with others tend to yield higher sales volume especially in the manufacturing sector.

PROFITS

Profits in this study are estimated mean monthly profits and not declared profits by enterprises. The average profits in all cities is Ksh. 3,257. The lowest Ksh. (-932) is yielded by assistance type 13. This is followed by Ksh. 252 yielded by Type 7 with 41 enterprises and by Ksh. 917 generated by Type 12. The highest profits in all cities is Ksh. 7,349 generated by Type 10 and is followed by Ksh. 6,744 (Type 3) with 367 enterprises (see Table 6.4). A number enterprises that received various assistance types tended to record negative profits and lower profit margins. This phenomenon could be as a result of poor record keeping especially on expenditures and marketing aspects. Interpretation of the results on profits therefore, needs to be done with some caution.

Manufacturing Sector

The mean values for profits levels vary with the subsectors as shown in Table 6.5. For instance in the Tailoring subsector, the average profits is Ksh. 1,893 for the 234 enterprises. The lowest profits (Ksh.-7,180) was generated by Type 13 with 6 enterprise. The highest profits (Ksh. 7,631) was yielded by Type 10 with 24 enterprises followed by Ksh.5,500 (Type 11). Credit yielded profits of Ksh.(-4,290) and when combined with other assistance types it yielded higher profits. In the Knitting subsector the average profits is Ksh. 1,749. The lowest is Ksh. (-500) generated by Type 9 with 1 enterprise and the highest is Ksh. 8,800 (Type 14) also with 1 enterprise. This is followed by Ksh. 3,740 (Type 3) with 2 enterprises. Type 5 with the highest number of enterprises (18) in the subsector yielded profits of Ksh. 1,205.

In the Shoemaking subsector the average profits is Ksh. 2,772 for 159 enterprises. The lowest profits is Ksh. (-7,130) generated by Type 10 followed by Ksh. (-933) yielded by Type 14 with 6 enterprises. The highest (Ksh. 9,335) yielded by Type 5 with 25 enterprises was followed by Ksh. 6,625 (Type 9) with 6 enterprises. The Furniture making subsector's average profits was Ksh. 761 for 307 enterprises. The lowest was Ksh. (-12,300) generated by Type 11 with 1 enterprise and the highest (Ksh. 4,849) by the No Assistance group with 17 enterprises. This is followed by Ksh. 3,511 (Type 3) with 47 enterprises. Combining credit with other assistance types yielded negative profits in all case except for Type 9.

The Metal Furniture and Fixtures subsector, had an average profits of Ksh. 4,542 with a total of 57 enterprises. The lowest is Ksh.(-19,070) yielded by Type 10 with 1 enterprise and highest (Ksh. 18,000) by Type 7 with 1 enterprise followed by Ksh. 14,750 (Type 9) with 1 enterprise. Credit generated Ksh. (-5,588) with 1 enterprise. The Structural Metal Products subsector's average profit was Ksh. 10,315 for 125 enterprises. The lowest Ksh. (-3,902) was generated by Type 5 with 40 enterprises followed by Ksh. (-2,150) yielded by Type 1 with 1 enterprise. The highest profits (Ksh. 47,711) generated by Type 12 with 12 enterprises was followed by Ksh. 37,699 (Type 2) with 7 enterprises.

In the Tinsmithing subsector the average profits is Ksh. 1,956 for a total of 70 enterprises. The lowest was Ksh. (-428) yielded by Type 14 with 6 enterprises while the highest (Ksh. 7,700) by Type 12 with 1 enterprise. This is followed by Ksh. 7,078 (Type 4) with 7 enterprises. Credit yielded profits of Ksh. 1817.

Trade and Restaurant Sector

In the Food, drink and tobacco subsector, the average profits was Ksh. 5,393 for 341 enterprises. The lowest was Ksh.(- 16,480) generated by Type 12 with 3 enterprises and the highest is Ksh. 14,995 (Type 9) with 2 enterprises. This is followed by Ksh. 11,507 (Type 1) with 33 enterprises. Combining credit with other assistance types yielded higher profits mean in one case (Type 9).

In the Textiles/Shoe Retail subsector, the average profits is Ksh. 3,171 for a total of 143 enterprises. The lowest is Ksh. (-31,651) yielded by Type 4 with 9 enterprises and the highest is Ksh. 25,795 by Type 9 with 2 enterprises. This is followed by Ksh. 10,227 which is in Type 3 with 45 enterprises. Credit alone yields profits of Ksh. 3,595 with 17 enterprises.

In the Restaurants and Drinking subsector, the average profits is Ksh. 1487 for a total of 80 enterprises. The lowest was Ksh. (-13,900) generated by Type 7 with 1 enterprise and the highest (Ksh. 22,400) by Type 9 with 1 enterprise. This is followed by Ksh. 12,570 in (Type 5) with 2 enterprises and by Ksh. 12,331 in (Type 14) with 1 enterprise. Credit yielded negative results (Ksh.-5,222).

Service Sector

Shoe Repair subsector had profits of Ksh. 1,248 for 103 enterprises. The lowest was Ksh. 300 (Type 9) with 1 enterprise and the highest was Ksh. 4,800 (Type 6) with 1 enterprise. This was followed by Ksh. 1,683 (Type 7) with 3 enterprises. Credit with 4 enterprises yielded profits of Ksh. 1,140 . Technical Training assistance (Type 2) with the largest number of enterprises (32) yielded profits of Ksh. 1,426. In the Electrical Repair subsector, the average profits was Ksh. 4,669 for 27 enterprises. The lowest was Ksh. 9,000 generated by Type 12 with 1 enterprise and the highest was Ksh. 28,997 by Type 11 with 2 enterprises. This was followed by Ksh. 8,050 in Type 1 with 1 enterprise.

The Motor Vehicle Repair subsector had mean profits of Ksh. 1,851 for 76 enterprises. The lowest was Ksh.(-16,000) generated by Type 12 with 1 enterprise and the highest (Ksh. 125,500) by Type 11 with 1 enterprise. This is followed by Ksh. 9,203 (Type 14) with 6 enterprises and by Ksh. 2,616 (Type 2) with 10 enterprises. In this subsector, most of the assistance types tended to record negative profits which could be as a result of poor record keeping especially on expenditures. In the Watch and Jewellery repair subsector, the average profits was Ksh. 711 for 42 enterprises. The lowest was Ksh. (-11,670) generated by Type 4 with 4 enterprises and the highest (Ksh. 4,700) by Type 3 with 9 enterprises. This is followed by Ksh. 2,000 (Type 1) with 1 enterprise. The No Assistance group with 11 enterprises had profits of Ksh. 1,664.

BUSINESS SAVINGS

The average mean monthly savings in all the cities is Ksh. 3,025. The lowest, Ksh. 1,571 is generated by Type 2 while the highest (Ksh. 7,164) by Type 10. This is followed by Ksh. 4,824 (Type 12) and Ksh. 4,342 (Type 13) as shown in Table 6.3.

Manufacturing Sector

Specific subsectors results in Table 6.5 show that in Tailoring, the average savings was Ksh. 2,348. The lowest (Ksh. 50¢) was generated by Type 1 and the highest (Ksh. 12,450) by Type 13 followed by Ksh. 3,955 (Type 9). There is a big difference between the highest savings and the one that follows it (Ksh. 8,495). In Tailoring, combining Credit with other assistance types yields a higher savings.

The Knitting subsector had mean savings of Ksh. 1,440 which was the second lowest in the sectors' studied. The lowest was Ksh. 100 (Type 14) followed by Ksh. 300 (Type 4). The highest was Ksh. 2,750 (Type 3) followed by Ksh. 2,000 (Type 10). In the Shoemaking subsector, the average was Ksh. 1,986. The lowest (Ksh. 650) was yielded by Type 6 and the highest (Ksh. 9,000) by Type 7 followed by Ksh. 5,100 (Type 12). A combination of Credit and other assistance types yielded higher savings.

In the Furniture Making subsector, the average savings was Ksh. 3,848. Assistance type 1 led to the lowest

mean (Ksh. 400) while Type 12 to the highest (Ksh. 6,939) followed by Type 7 (Ksh. 6,375). Combining Credit with other assistance types yielded higher savings. In the Metal Furniture/ Fixtures subsector, the average savings was Ksh. 4,308. Assistance types 13 and 14 respectively generated the lowest (Ksh. 1,000) and the highest (Ksh. 9,500) followed by Type 3 (Ksh. 6,875) and (Ksh. 4,250) by Type 6. Combining credit with other assistance types yielded higher savings in only one (Type 9).

In the Structural Metal Production subsector, the average savings was Ksh. 6,565. The lowest mean was Ksh. 300 (Type 1) and the highest was Ksh. 28,764 (Type 10). Combination of Credit with other assistance types yielded higher savings. In the Tinsmithing subsector the average savings was Ksh. 1,986. The lowest (Ksh 533) was generated by Type 1 and the highest (Ksh. 6,283) by Type 10. Combination of Credit with other assistance types led to higher savings in this subsector.

Trade and Restaurant Sector

In the Food, Drink and Tobacco retailing subsector, the average savings was Ksh. 2,938. The lowest (Ksh. 700) was generated by Type 2 and the highest (Ksh. 10,000) by Type 13 followed by Ksh. 8,543 (Type 5). Combination of Credit with other assistance types does not necessarily yield higher savings as evidenced by the results of Types 7,9 and 10. Only Type 11 yielded higher savings of Ksh. 2,891.

In the Textiles and Shoe Retail Subsector the average savings was Ksh. 2,999. The lowest (Ksh. 1,350) was yielded by Type 7 and the highest (Ksh. 11,486) by Type 4 followed by Ksh. 8,100 generated by Type 9. In this subsector combination of Credit with other assistance types does not necessarily yield higher savings. In the Restaurants and Drinking subsector, the average savings was Ksh. 2,432. Assistance Type 11 yielded the lowest (Ksh. 200) and Type 7 the highest (Ksh. 9,000) followed by Ksh. 4,600 (Type 10).

Service Sector

The average monthly savings in the shoe repair subsector was Ksh. 1,013. Assistance 3 and 5 respectively yielded the lowest (Ksh. 400) and the highest (Ksh. 2,015). Credit yielded savings of Ksh. 560 and when combined with other assistance types, it does not necessarily yield higher savings except in Type 9 (Ksh. 800). The average monthly savings in the Electrical Repair subsector was Ksh. 4,290. The lowest (Ksh. 600) was generated by the No Assistance group. Of those that received assistance, the lowest savings was Ksh. 2,000 (Type 6) and the highest Ksh. 16,500 (Type 11) followed by Ksh. 4,833 (Type 3).

The average monthly savings in the Motor Vehicle Repair subsector was Ksh. 3,975. The lowest (Ksh. 1,000) was generated by Type 4 and also the No Assistance group. The highest savings in this subsector was Ksh. 9,000 which is yielded by Type 12. The average savings for the Watch and Jewellery Repair subsector was Ksh. 1,535. The lowest (Ksh. 267), the lowest among all the subsectors was generated by Type 5. The highest mean was Ksh. 4,333 (Type 4) followed by Ksh. 2,361 (Type 3). A combination credit with other assistance types yielded higher savings.

EMPLOYMENT LEVELS

Overall, the average total number of persons employed in all the cities is 3 people for the 1941 enterprises. The lowest number employed is 1 person for a total of 303 enterprises which are generated in the No assistance group and the highest is 4 persons which is recorded by Assistance types 10, 12 and 13 as shown in Table 6.3.

Manufacturing Sector

The Business mean total number employed by sectors is given in Table 6.5. In Tailoring, the average total number employed was 2 people for the 234 enterprises. The lowest (1 person) was generated in the No Assistance group with 9 enterprises and the highest (4 people) by Type 11 with 2 enterprises. The Knitting subsector had an average of 1 person for 27 enterprises which is also the lowest and the highest yielded by Assistance type 14 with one enterprise only. In Shoemaking subsector, the average number employed was 2 people for 161 enterprises. The lowest (1 person) for 37 enterprises was in the No Assistance group and

the highest (6 people) was generated by Type 12 with 7 enterprises.

In the Furniture Making subsector, the average number employed was 4 people for 307 enterprises. The lowest (2 people) was generated by Type 1 with 2 enterprises, Type 4 with 12 enterprises, Type 9 with 5 enterprises, Type 11 with 1 enterprise and the No Assistance group with 18 enterprises. The highest (6 people) yielded by Type 10 with 17 enterprises followed by 5 people by Types 7 and 12. The Metal Furniture and Fixtures subsector had mean number employed of 4 people for 59 enterprises. The lowest (1 person) was yielded by Type 1 with 1 enterprise and the highest (5 people) by Type 3 with 11 enterprises and Type 12 with 5 enterprises.

The Structural Metal Production subsector had an average number of 4 people employed of 4 people for 126 enterprises. The lowest (3 people) was in the No Assistance group with 6 enterprises and the highest (6 people) by Type 10 with 12 enterprises. This was followed by 5 people in (Type 11) with 3 enterprises. In the Tinsmithing subsector, the average number employed was 2 people for 76 enterprises. The lowest (2 people) was generated by Types 1, 2, 3 and 6 while the highest (4 people) by Type 4 with 7 enterprises and Type 12 with 1 enterprise.

Trade and Restaurant Sector

In the Food, Drink and Tobacco retail subsector, the average number employed is 3 people for 352 enterprises. The lowest (1 person) was generated by Types 2, 4, 7, 8, 9 and 10 and the highest (6 people) yielded by Type 13 with 2 enterprises. This is followed by 5 people in (Type 3) with 112 enterprises. The Textiles and Shoe Retail subsector's average number employed was 2 people for 148 enterprises. The lowest (1 person) was yielded by Types 1, 2, 4, 7, and 14 and the highest (3 people) by Type 9 with 2 enterprises. In the Restaurants and Drinking subsector, the average number employed was 3 people for 80 enterprises. The lowest mean was 2 people (Type 11) with 1 enterprise and the highest was 4 people (Type 7) with 1 enterprise and Type 14 with 17 enterprises.

Service Sector

The Shoe Repair subsector had an average number employed of 1 person for 101 enterprises. The lowest was 1 person (Types 1, 2, 3, 6, 9, and 14) and the highest was 2 people (Type 5) with 13 enterprises. In the Electrical Repair subsector the average number employed was 2 people for total of 29 enterprises. The lowest number employed was 2 people (Types 2, 3, 5, and 6) and the highest was 3 people (Type 1) with 1 enterprise, Type 7 with 1 enterprise, Type 11 with 2 enterprises and Type 12 with 1 enterprise.

In the Motor Vehicle Repair subsector, the average number employed was 4 people for 76 enterprises. The lowest (2 people) was yielded by Type 4 with 1 enterprise and the highest (8 people) by Type 10 with 6 enterprises. This was followed by 6 people (Types 11 and 12). In the Watch and Jewellery Repair subsector, the average number employed was 1 person for 38 enterprises. The lowest (1 person) yielded by Types 1, 2, 3, 5, and 7 and the highest (4 people) by Type 4 with 4 enterprises.

6.2 IMPACT OF ASSISTANCE TYPES ON PERFORMANCE INDICATORS

Results of performance indicators value generated by various assistance types were grouped into and upto nine (9) categories/classes as indicated in Tables 6.6 through 6.16. For each performance indicator, the overall mean value was derived for each town and each subsector and assigned a category that it falls in. This is referred to as the **mean category**. The rest of the values were also assigned their own categories.

Discussion on the impact of various assistance types have on different performance indicators' levels in this section assumes that assistance types that generate values of the performance indicators falling in the categories above that category where the mean value is, yield higher levels. These therefore, have higher impact on the subsector's performance and development. Assistance types that yield values that fall in the categories below the mean category are assumed to yield lower levels and therefore have less impact. In the subsequent discussions our emphasis is on those assistance types generating values that fall in categories above the category where the mean values fall. These are deemed to yield higher levels of: productivity, sales

TABLE 6.6: PERFORMANCE INDICATORS - DISTRIBUTION (%) BY CITY AND ASSISTANCE TYPE

CITY	ASSISTANCE MODELS	MEAN LABOUR		BUSINESS MONTHLY SAVINGS		BUSINESS MONTHLY SALES		BUSINESS MONTHLY PROFITS		BUSINESS TOTAL	
		PROD	N	KSH	%	KSH	%	KSH	%	NUMBER	%
NAIROBI	Total	99	100.0%	99	100.0%	104	100.0%	116	100.0%	118	100.0%
				1	17.2	34.3	15.4	10.5	72.0	100.0%	
				2	70.7	29.3	53.8	12.6	25.4	100.0%	
				3	8.1	7.1	21.2	10.5	2.5	100.0%	
				4	2.0	10.1	5.8	14.7	0.0	100.0%	
				5	2.0	3.0	3.8	5.3	0.0	100.0%	
				6	0.0	14.1	0.0	23.2	0.0	100.0%	
				7	0.0	2.0	0.0	15.8	0.0	100.0%	
	CREDIT Total	25	100.0%	0.0	0.0	0.0	7.4	0.0	100.0%		
				8	0.0	0.0	0.0	7.4	0.0	100.0%	
				(1)	N	26	25	32	32	100.0%	
				1	8.0	23.1	4.0	0.0	46.9	100.0%	
				2	40.0	7.7	32.0	0.0	50.0	100.0%	
				3	36.0	11.5	24.0	10.0	31	100.0%	
				4	8.0	11.5	20.0	10.0	0.0	100.0%	
5				8.0	7.7	12.0	5.0	0.0	100.0%		
TECH TRAINING Total	59	100.0%	0.0	0.0	26.9	8.0	25.0	0.0	100.0%		
			7	0.0	7.7	0.0	30.0	0.0	100.0%		
			8	0.0	3.8	0.0	20.0	0.0	100.0%		
			(2)	N	54	59	68	70	100.0%		
			1	22.0	25.9	10.2	9.8	58.6	100.0%		
			2	66.1	25.9	66.1	11.8	38.6	100.0%		
			3	5.1	5.6	13.6	19.6	2.9	100.0%		
			4	5.1	18.5	6.8	15.7	0.0	100.0%		
BIZ TRAIN& MANAGE Total	83	100.0%	5	1.7	5.6	0.0	9.8	0.0	100.0%		
			6	0.0	16.7	1.7	21.6	0.0	100.0%		
			7	0.0	0.0	0.0	7.8	0.0	100.0%		
			8	0.0	1.9	1.7	3.9	0.0	100.0%		
			(3)	N	87	84	99	104	100.0%		
			1	10.8	19.5	6.0	2.8	35.6	100.0%		
			2	51.8	17.2	21.4	9.9	57.7	100.0%		
			3	25.3	6.9	34.5	5.6	5.8	1.0	100.0%	
MARKETING Total	22	100.0%	4	7.2	9.2	22.6	5.6	1.0	100.0%		
			5	3.6	5.7	10.7	2.8	0.0	100.0%		
			6	0.0	28.7	2.4	21.1	0.0	100.0%		
			7	0.0	11.5	1.2	22.5	0.0	100.0%		
			8	1.2	1.1	1.2	29.6	0.0	100.0%		
			(4)	N	19	22	23	23	100.0%		
			1	18.2	26.3	9.1	0.0	30.4	100.0%		
			2	59.1	26.3	40.9	7.7	60.9	100.0%		
			3	13.6	5.3	13.6	7.7	8.7	100.0%		
			4	4.5	10.5	22.7	7.7	0.0	100.0%		
			5	0.0	10.5	9.1	15.4	0.0	100.0%		
			6	0.0	5.3	0.0	30.8	0.0	100.0%		
			7	4.5	5.3	0.0	7.7	0.0	100.0%		
			8	0.0	10.5	0.0	23.1	0.0	100.0%		

TABLE 6.6: PERFORMANCE INDICATORS - DISTRIBUTION (%) BY CITY AND ASSISTANCE TYPE

CITY	ASSISTANCE MODELS	MEAN LABOUR PROD	BUSINESS MONTHLY SAVINGS KSH	BUSINESS TOTAL MONTHLY SALES KSH	BUSINESS MONTHLY PROFITS KSH	BUSINESS TOTAL NUMBER EMPLOYED
2	TECHNOLOGY	9	0.0	4.5	0.0	0.0
	Total	(5) N	143	147	177	179
		1	100.0%	100.0%	100.0%	100.0%
		2	11.9	2.0	9	31.3
		3	64.3	39.5	6.4	54.2
		4	16.8	23.1	12.8	12.3
		5	7.0	20.4	10.1	2.2
		6	0.0	12.2	4.6	0.0
		7	0.0	2.7	31.2	0.0
		8	0.0	0.0	11.9	0.0
NAIROBI	INFRASTRUCTURE	(6) N30	27	35	38	0.0
	Total		100.0%	100.0%	100.0%	100.0%
		1	16.7	6.1	7.1	31.6
		2	43.3	36.4	3.6	55.3
		3	40.0	21.2	10.7	13.2
		4	0.0	21.2	0.0	0.0
		5	0.0	15.2	3.6	0.0
		6	0.0	0.0	42.9	0.0
		7	0.0	0.0	17.9	0.0
		8	0.0	0.0	14.3	0.0
COMBIN 1&2&3	COMBIN 1&2&3	(7) N	7	7	10	10
	Total		100.0%	100.0%	100.0%	100.0%
		1	14.3	0.0	0.0	500
		2	57.1	42.9	0.0	300
		3	14.3	28.6	0.0	200
		4	0.0	0.0	200	0.0
		5	14.3	28.6	0.0	0.0
		6	0.0	0.0	400	0.0
		7	0.0	0.0	0.0	0.0
		8	0.0	0.0	400	0.0
COMBIN 1&2&5	COMBIN 1&2&5	(9) N	14	14	14	14
	Total		100.0%	100.0%	100.0%	100.0%
		1	0.0	0.0	0.0	500
		2	50.0	35.7	0.0	42.9
		3	35.7	14.3	0.0	7.1
		4	7.1	28.6	16.7	0.0
		5	7.1	21.4	0.0	0.0
		6	0.0	0.0	33.3	0.0
		7	0.0	0.0	8.3	0.0
		8	0.0	0.0	41.7	0.0
COMBIN 1&3&5	COMBIN 1&3&5	(10) N	26	26	26	26
	Total		100.0%	100.0%	100.0%	100.0%
		1	7.7	0.0	0.0	19.2
		2	57.7	23.1	5.3	53.8
		3	19.2	38.5	0.0	19.2
		4	15.4	23.1	10.5	0.0
		5	0.0	3.8	10.5	3.8
		6	0.0	3.8	5.3	3.8
			12.5			
			12.5			

TABLE 6.6: PERFORMANCE INDICATORS - DISTRIBUTION (%) BY CITY AND ASSISTANCE TYPE

CITY	ASSISTANCE MODELS	BUSINESS			BUSINESS			BUSINESS		
		MEAN MONTHLY LABOUR PROD	SAVINGS KSH	TOTAL MONTHLY SALES KSH	MONTHLY PROFITS KSH	EMPLOYED NUMBER	TOTAL NUMBER	MONTHLY PROFITS KSH	EMPLOYED NUMBER	TOTAL NUMBER
NAIROBI	COMB1&3&6	7	0.0	16.7	0.0	36.8	0.0	0.0	0.0	0.0
		8	0.0	8.3	7.7	31.6	8	0.0	0.0	9
		(11) N	7	6	7	8	9	100.0%	22.2	66.7
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		1	0.0	16.7	0.0	0.0	0.0	0.0	0.0	0.0
		2	42.9	0.0	0.0	0.0	66.7	0.0	0.0	0.0
		3	28.6	0.0	42.9	0.0	11.1	0.0	0.0	0.0
		4	14.3	33.3	14.3	14.3	0.0	0.0	0.0	0.0
		5	0.0	0.0	28.6	14.3	0.0	0.0	0.0	0.0
		6	0.0	33.3	14.3	28.6	0.0	0.0	0.0	0.0
		7	0.0	0.0	0.0	14.3	0.0	0.0	0.0	0.0
		8	0.0	16.7	0.0	28.6	0.0	0.0	0.0	0.0
NAIROBI	COMB3&4&5	(12) N	17	18	17	19	20	100.0%	100.0%	100.0%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		1	0.0	5.6	0.0	0.0	10.0	0.0	0.0	0.0
		2	64.7	22.2	11.8	10.0	70.0	0.0	0.0	0.0
		3	29.4	5.6	41.2	0.0	20.0	0.0	0.0	0.0
		4	0.0	11.1	23.5	10.0	0.0	0.0	0.0	0.0
		5	0.0	0.0	11.8	0.0	0.0	0.0	0.0	0.0
		6	5.9	38.9	5.9	10.0	0.0	0.0	0.0	0.0
		7	0.0	11.1	5.9	20.0	0.0	0.0	0.0	0.0
		8	0.0	5.6	0.0	50.0	0.0	0.0	0.0	0.0
		(13) N	15	17	16	23	22	100.0%	100.0%	100.0%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
OTHER NOT 1-6	COMB2&5&6	1	6.7	0.0	0.0	7.1	9.1	0.0	0.0	0.0
		2	66.7	35.3	43.8	7.1	86.4	0.0	0.0	0.0
		3	26.7	17.6	31.3	14.3	4.5	0.0	0.0	0.0
		4	0.0	11.8	12.5	7.1	0.0	0.0	0.0	0.0
		5	0.0	0.0	12.5	14.3	0.0	0.0	0.0	0.0
		6	0.0	23.5	0.0	21.4	0.0	0.0	0.0	0.0
		7	0.0	5.9	0.0	28.6	0.0	0.0	0.0	0.0
		8	0.0	5.9	0.0	0.0	0.0	0.0	0.0	0.0
		(14) N	82	74	82	93	94	100.0%	100.0%	100.0%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		1	13.4	21.6	2.4	3.7	18.1	0.0	0.0	0.0
		2	59.8	27.0	22.0	11.1	64.9	0.0	0.0	0.0
		3	15.9	2.7	24.4	3.7	14.9	0.0	0.0	0.0
		4	4.9	14.9	32.9	13.0	2.1	0.0	0.0	0.0
		5	6.1	1.4	12.2	3.7	0.0	0.0	0.0	0.0
		6	0.0	21.6	4.9	16.7	0.0	0.0	0.0	0.0
		7	0.0	6.8	0.0	24.1	0.0	0.0	0.0	0.0
		8	0.0	4.1	1.2	24.1	0.0	0.0	0.0	0.0
		N	629	621	643	743	759	100.0%	100.0%	100.0%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
TOTAL	OTHER NOT 1-6	1	13.0	19.3	5.8	4.5	38.6	0.0	0.0	0.0
		2	60.3	21.9	37.5	8.5	51.1	0.0	0.0	0.0
		3	18.3	8.1	24.6	9.4	9.1	0.0	0.0	0.0
		4	5.4	13.4	18.7	10.8	.9	0.0	0.0	0.0
		5	2.5	4.3	9.8	5.5	1	0.0	0.0	0.0
		6	2	22.2	2.5	24.6	.1	0.0	0.0	0.0
		(15) N	82	74	82	93	94	100.0%	100.0%	100.0%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		1	13.4	21.6	2.4	3.7	18.1	0.0	0.0	0.0
		2	59.8	27.0	22.0	11.1	64.9	0.0	0.0	0.0
		3	15.9	2.7	24.4	3.7	14.9	0.0	0.0	0.0
		4	4.9	14.9	32.9	13.0	2.1	0.0	0.0	0.0
		5	6.1	1.4	12.2	3.7	0.0	0.0	0.0	0.0
		6	0.0	21.6	4.9	16.7	0.0	0.0	0.0	0.0
		7	0.0	6.8	0.0	24.1	0.0	0.0	0.0	0.0
		8	0.0	4.1	1.2	24.1	0.0	0.0	0.0	0.0
		N	629	621	643	743	759	100.0%	100.0%	100.0%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

TABLE 6.6: PERFORMANCE INDICATORS - DISTRIBUTION (%) BY CITY AND ASSISTANCE TYPE

CITY	ASSISTANCE MODELS	BUSINESS			BUSINESS			BUSINESS		
		MEAN MONTHLY LABOUR PROD	SAVINGS KSH	TOTAL MONTHLY SALES KSH	MONTHLY PROFITS KSH	EMPLOYED NUMBER	TOTAL NUMBER	MONTHLY PROFITS KSH	EMPLOYED NUMBER	
MOMBASA	Total	7	2	7.7	3	17.3	0.0	0.0	0.0	0.0
		8	2	3.1	8	19.3	0.0	0.0	0.0	0.0
		9	0.0	0.0	2	0.0	0.0	0.0	0.0	0.0
		N	54	51	54	63	67	100.0%	100.0%	100.0%
		1	7.4	100.0%	100.0%	6.3	80.6	0.0	0.0	0.0
		2	77.8	33.3	7.4	18.8	19.4	0.0	0.0	0.0
		3	11.1	7.8	16.7	25.0	0.0	0.0	0.0	0.0
		4	3.7	11.8	9.3	18.8	0.0	0.0	0.0	0.0
		5	0.0	2.0	0.0	10.4	0.0	0.0	0.0	0.0
		6	0.0	9.8	0.0	10.4	0.0	0.0	0.0	0.0
		7	0.0	2.0	0.0	10.4	0.0	0.0	0.0	0.0
		(1) N	7	6	7	9	9	100.0%	100.0%	100.0%
CREDIT	Total	1	0.0	16.7	0.0	0.0	66.7	0.0	0.0	0.0
		2	28.6	33.3	14.3	16.7	33.3	0.0	0.0	0.0
		3	42.9	0.0	57.1	0.0	0.0	0.0	0.0	0.0
		4	14.3	0.0	14.3	16.7	0.0	0.0	0.0	0.0
		5	14.3	16.7	14.3	0.0	0.0	0.0	0.0	0.0
		6	0.0	33.3	0.0	16.7	0.0	0.0	0.0	0.0
		7	0.0	0.0	0.0	16.7	0.0	0.0	0.0	0.0
		8	0.0	0.0	0.0	33.3	0.0	0.0	0.0	0.0
		N	23	13	25	27	25	100.0%	100.0%	100.0%
		1	26.1	69.2	20.0	13.0	76.0	0.0	0.0	0.0
		2	60.9	15.4	64.0	13.0	24.0	0.0	0.0	0.0
		3	13.0	7.7	12.0	8.7	0.0	0.0	0.0	0.0
4	0.0	0.0	4.0	8.7	0.0	0.0	0.0	0.0		
5	0.0	7.7	0.0	17.4	0.0	0.0	0.0	0.0		
6	0.0	0.0	0.0	30.4	0.0	0.0	0.0	0.0		
7	0.0	0.0	0.0	8.7	0.0	0.0	0.0	0.0		
BIZ TRAINING MANAGE(2)	Total	N	65	63	65	73	74	100.0%	100.0%	100.0%
		1	3.1	15.9	3.1	1.7	63.5	0.0	0.0	0.0
		2	46.2	19.0	30.8	3.4	35.1	0.0	0.0	0.0
		3	35.4	12.7	36.9	6.8	1.4	0.0	0.0	0.0
		4	10.8	15.9	12.3	11.9	0.0	0.0	0.0	0.0
		5	4.6	6.3	16.9	6.8	0.0	0.0	0.0	0.0
		6	0.0	22.2	0.0	28.8	0.0	0.0	0.0	0.0
		7	0.0	7.9	0.0	25.4	0.0	0.0	0.0	0.0
		8	0.0	0.0	0.0	15.3	0.0	0.0	0.0	0.0
		(4) N	14	14	14	15	17	100.0%	100.0%	100.0%
		1	0.0	28.6	0.0	8.3	35.3	0.0	0.0	0.0
		2	57.1	14.3	35.7	16.7	64.7	0.0	0.0	0.0
3	28.6	21.4	21.4	16.7	0.0	0.0	0.0	0.0		
4	0.0	7.1	28.6	25.0	0.0	0.0	0.0	0.0		
5	14.3	7.1	7.1	0.0	0.0	0.0	0.0	0.0		
6	0.0	14.3	7.1	8.3	0.0	0.0	0.0	0.0		
7	0.0	7.1	0.0	8.3	0.0	0.0	0.0	0.0		

TABLE 6.6: PERFORMANCE INDICATORS - DISTRIBUTION (%) BY CITY AND ASSISTANCE TYPE

CITY	ASSISTANCE MODELS	MEAN LABOUR PROD			BUSINESS MONTHLY SAVINGS KSH			BUSINESS TOTAL MONTHLY SALES KSH			BUSINESS MONTHLY PROFITS KSH			BUSINESS TOTAL NUMBER EMPLOYED		
TECHNOLOGY(5)	Total	8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.7	57	100.0%	0.0	55	100.0%
		N	49	50	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		1	10.2	16.0	3.9	41.8	3.9	8.1	41.8	3.9	8.1	41.8	3.9	8.1	41.8	3.9
		2	57.1	16.0	39.2	18.9	39.2	18.9	52.7	36	18.9	52.7	36	18.9	52.7	36
		3	22.4	10.0	21.6	0.0	3.6	0.0	1.8	1.8	18.9	1.8	1.8	1.8	1.8	1.8
		4	6.1	20.0	17.6	18.9	1.8	1.8	1.8	1.8	18.9	1.8	1.8	1.8	1.8	1.8
		5	4.1	6.0	11.8	8.1	0.0	0.0	0.0	0.0	8.1	0.0	0.0	0.0	0.0	0.0
		6	0.0	18.0	2.0	18.9	0.0	0.0	0.0	0.0	18.9	0.0	0.0	0.0	0.0	0.0
		7	0.0	10.0	2.0	10.8	0.0	0.0	0.0	0.0	10.8	0.0	0.0	0.0	0.0	0.0
		8	0.0	4.0	2.0	16.2	0.0	0.0	0.0	0.0	16.2	0.0	0.0	0.0	0.0	0.0
INFRASTRUCTURE	Total	(6) N	10	9	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		1	0.0	22.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		2	50.0	55.6	20.0	0.0	66.2	0.0	0.0	0.0	0.0	66.2	0.0	0.0	0.0	0.0
		3	30.0	0.0	30.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		4	20.0	0.0	30.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		5	0.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		6	0.0	22.2	0.0	44.4	0.0	0.0	0.0	0.0	44.4	0.0	0.0	0.0	0.0	0.0
		7	0.0	0.0	0.0	22.2	0.0	0.0	0.0	0.0	22.2	0.0	0.0	0.0	0.0	0.0
		8	0.0	0.0	0.0	33.3	0.0	0.0	0.0	0.0	33.3	0.0	0.0	0.0	0.0	0.0
		N	7	6	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
MOMBASA+COMBN 1&2&3(7)	Total	1	14.3	16.7	0.0	0.0	55.6	0.0	0.0	0.0	0.0	0.0	0.0	55.6	0.0	0.0
		2	57.1	16.7	57.1	28.6	44.4	0.0	0.0	0.0	28.6	0.0	0.0	44.4	0.0	0.0
		3	14.3	16.7	28.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		4	14.3	50.0	0.0	14.3	0.0	0.0	0.0	0.0	14.3	0.0	0.0	0.0	0.0	0.0
		5	0.0	0.0	14.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		6	0.0	0.0	0.0	28.6	0.0	0.0	0.0	0.0	28.6	0.0	0.0	0.0	0.0	0.0
		7	0.0	0.0	0.0	14.3	0.0	0.0	0.0	0.0	14.3	0.0	0.0	0.0	0.0	0.0
		8	0.0	0.0	0.0	14.3	0.0	0.0	0.0	0.0	14.3	0.0	0.0	0.0	0.0	0.0
		(9) N	3	3	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		Total	3	3	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
COMBN 1&2&5	Total	1	0.0	0.0	0.0	0.0	66.7	0.0	0.0	0.0	0.0	0.0	0.0	66.7	0.0	0.0
		2	0.0	0.0	0.0	0.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0	33.3	0.0	0.0
		3	66.7	0.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		4	33.3	66.7	33.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		5	0.0	0.0	33.3	0.0	0.0	0.0	0.0	0.0	33.3	0.0	0.0	0.0	0.0	0.0
		6	0.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		8	0.0	0.0	0.0	66.7	0.0	0.0	0.0	0.0	66.7	0.0	0.0	0.0	0.0	0.0
		(10) N	8	5	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		Total	8	5	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
COMBN 1&3&5	Total	1	37.5	20.0	0.0	12.5	50.0	0.0	0.0	0.0	12.5	50.0	0.0	37.5	50.0	0.0
		2	37.5	0.0	50.0	0.0	12.5	0.0	0.0	0.0	12.5	0.0	0.0	37.5	0.0	0.0
		3	37.5	0.0	50.0	0.0	12.5	0.0	0.0	0.0	12.5	0.0	0.0	37.5	0.0	0.0
		4	12.5	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.5	0.0	0.0
		5	12.5	0.0	25.0	0.0	12.5	0.0	0.0	0.0	12.5	0.0	0.0	12.5	0.0	0.0
		6	0.0	80.0	0.0	25.0	0.0	0.0	0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0
		7	0.0	0.0	0.0	37.5	0.0	0.0	0.0	0.0	37.5	0.0	0.0	0.0	0.0	0.0
		8	0.0	0.0	0.0	12.5	0.0	0.0	0.0	0.0	12.5	0.0	0.0	0.0	0.0	0.0
		N	8	5	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		Total	8	5	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
KISUMU	Total	1	27.0	29.6	33.3	60.5	25.6	12.5	75.0	21.2	20.0	20.0	20.0	21.2	3.8	0.0
		2	64.9	33.3	7.0	11.1	4.7	22.5	0.0	0.0	22.5	0.0	0.0	0.0	0.0	0.0
		3	2.7	11.1	4.7	22.5	0.0	0.0	0.0	0.0	22.5	0.0	0.0	0.0	0.0	0.0
		4	2.7	3.7	5.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		5	2.7	3.7	5.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		6	0.0	3.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		7	0.0	1.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		8	0.0	21	22	21	21	21	24	24	21	24	24	24	24	24
		(1) N	21	22	21	22	21	22	24	24	21	24	24	24	24	24
		Total	21	22	21	22	21	22	24	24	21	24	24	24	24	24
		N	21	22	21	22	21	22	24	24	21	24	24	24	24	24
CREDIT	Total	1	27.0	29.6	33.3	60.5	25.6	12.5	75.0	21.2	20.0	20.0	20.0	21.2	3.8	0.0
		2	64.9	33.3	7.0	11.1	4.7	22.5	0.0	0.0	22.5	0.0	0.0	0.0	0.0	0.0
		3	2.7	11.1	4.7	22.5	0.0	0.0	0.0	0.0	22.5	0.0	0.0	0.0	0.0	0.0
		4	2.7	3.7	5.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		5	2.7	3.7	5.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		6	0.0	3.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		7	0.0	1.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		8	0.0	21	22	21	21	21	24	24	21	24	24	24	24	24
		(1) N	21	22	21	22	21	22	24	24	21	24	24	24	24	24
		Total	21	22	21	22	21	22	24	24	21	24	24	24	24	24
		N	21	22	21	22	21	22	24	24	21	24	24	24	24	24

TABLE 6.6: PERFORMANCE INDICATORS - DISTRIBUTION (%) BY CITY AND ASSISTANCE TYPE

CITY	ASSISTANCE MODELS	BUSINESS				
		MEAN MONTHLY LABOUR PROD	MONTHLY SAVINGS KSH	TOTAL MONTHLY SALES KSH	MONTHLY PROFITS KSH	TOTAL BUSINESS NUMBER EMPLOYED
TECH TRAINING	(2) N	1	18.2	4.8	5.9	66.7
		2	28.6	19.0	5.9	25.0
		3	28.6	4.5	33.3	8.3
		4	9.5	13.6	19.0	0.0
		5	19.0	4.5	14.3	0.0
		6	0.0	9.1	14.3	0.0
		7	4.8	18.2	4.8	23.5
		8	0.0	0.0	0.0	23.5
Total		14	12	14	18	18
BIZ TRAIN&MANAGE	(3) N	1	42	46	47	54
		2	21.4	8.7	4.3	2.3
		3	28.6	6.5	21.3	2.3
		4	21.4	4.3	25.5	0.0
		5	7.1	13.0	8.5	6.8
		6	19.0	8.7	27.7	2.3
		7	2.4	37.0	4.3	31.8
		8	0.0	17.4	8.5	11.4
Total		9	12	9	12	12
MARKETING	(4) N	1	0.0	8.3	0.0	14.3
		2	11.1	16.7	0.0	14.3
		3	33.3	16.7	22.2	0.0
		4	22.2	33.3	0.0	0.0
		5	22.2	0.0	33.3	0.0
		6	11.1	16.7	0.0	14.3
		7	0.0	8.3	0.0	28.6
		8	0.0	0.0	0.0	28.6
Total		37	37	39	49	46
KISUMU TECHNOLOGY	(5) N	1	5.4	10.8	5.1	6.5
		2	70.3	24.3	35.9	56.5
		3	18.9	8.1	35.9	0.0
		4	2.7	24.3	7.7	16.1
		5	2.7	5.4	12.8	0.0
		6	0.0	21.6	2.6	22.6
		7	0.0	5.4	0.0	0.0
		8	0.0	0.0	0.0	25.8
Total		9	9	9	11	12
INFRASTRUCTURE	(6) N	1	44.4	22.2	0.0	12.5
		2	100.0%	100.0%	100.0%	100.0%
		3	100.0%	100.0%	100.0%	100.0%
		4	100.0%	100.0%	100.0%	100.0%
		5	100.0%	100.0%	100.0%	100.0%
		6	100.0%	100.0%	100.0%	100.0%
		7	100.0%	100.0%	100.0%	100.0%
		8	100.0%	100.0%	100.0%	100.0%
Total		1	1	1	1	1

TABLE 6.6: PERFORMANCE INDICATORS - DISTRIBUTION (%) BY CITY AND ASSISTANCE TYPE

CITY	ASSISTANCE MODELS	BUSINESS				
		MEAN MONTHLY LABOUR PROD	MONTHLY SAVINGS KSH	TOTAL MONTHLY SALES KSH	MONTHLY PROFITS KSH	TOTAL BUSINESS NUMBER EMPLOYED
COMBEN 1&2&3	(7) N	2	11.1	0.0	44.4	0.0
		3	33.3	11.1	11.1	12.5
		4	11.1	11.1	22.2	0.0
		5	0.0	11.1	22.2	12.5
		6	0.0	11.1	0.0	25.0
		7	0.0	33.3	0.0	25.0
		8	0.0	0.0	0.0	12.5
		7	7	7	8	9
Total		14.3	28.6	0.0	42.9	16.7
COMBEN 1&2&4&5	(8) N	1	0	1	0	1
		2	11.1	0.0	0.0	0.0
		3	22.2	11.1	11.1	0.0
		4	11.1	0.0	11.1	0.0
		5	0.0	0.0	22.2	20.0
		6	0.0	22.2	11.1	40.0
		7	0.0	33.3	0.0	20.0
		8	0.0	11.1	0.0	20.0
Total		9	9	9	8	9
COMBEN 1&2&5	(9) N	1	11.1	0.0	0.0	33.3
		2	55.6	22.2	44.4	0.0
		3	22.2	11.1	11.1	0.0
		4	11.1	0.0	11.1	0.0
		5	0.0	0.0	22.2	20.0
		6	0.0	22.2	11.1	40.0
		7	0.0	33.3	0.0	20.0
		8	0.0	11.1	0.0	20.0
Total		12	16	16	16	16
COMBEN 1&3&5	(10) N	1	12.5	8.3	0.0	8.3
		2	62.5	0.0	31.3	0.0
		3	6.3	0.0	31.3	8.3
		4	12.5	16.7	12.5	16.7
		5	6.3	8.3	12.5	0.0
		6	0.0	50.0	6.3	33.3
		7	0.0	8.3	0.0	25.0
		8	0.0	8.3	6.3	8.3
Total		3	4	3	4	4
KISUMU COMBEN 1&3&6	(11) N	1	0.0	25.0	0.0	50.0
		2	0.0	0.0	0.0	0.0
		3	33.3	0.0	0.0	0.0
		4	66.7	25.0	100.0	0.0
		5	0.0	50.0	0.0	0.0
		6	0.0	0.0	0.0	0.0
		7	0.0	0.0	100.0	0.0
		8	0.0	0.0	0.0	0.0
Total		2	4	2	4	3
COMBEN 3&4&5	(12) N	1	100.0%	100.0%	100.0%	100.0%
		2	100.0%	100.0%	100.0%	100.0%
		3	100.0%	100.0%	100.0%	100.0%
		4	100.0%	100.0%	100.0%	100.0%
		5	100.0%	100.0%	100.0%	100.0%
		6	100.0%	100.0%	100.0%	100.0%
		7	100.0%	100.0%	100.0%	100.0%
		8	100.0%	100.0%	100.0%	100.0%
Total		1	1	1	1	1

TABLE 6.6: PERFORMANCE INDICATORS - DISTRIBUTION (%) BY CITY AND ASSISTANCE TYPE

CITY	ASSISTANCE MODELS	MEAN			BUSINESS MONTHLY SAVINGS KSH	BUSINESS TOTAL MONTHLY SALES KSH	BUSINESS MONTHLY PROFITS KSH	BUSINESS TOTAL MONTHLY SALES KSH	BUSINESS MONTHLY PROFITS KSH	BUSINESS TOTAL MONTHLY PROFITS KSH	BUSINESS NUMBER EMPLOYED
		LABOUR PROD	LABOUR PROD	LABOUR PROD							
OTHER NOT 1-6	1	50.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2	50.0	0.0	0.0	0.0	50.0	0.0	0.0	0.0	0.0	0.0
	3	0.0	25.0	0.0	0.0	50.0	0.0	0.0	0.0	0.0	0.0
	4	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0
	6	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	7	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(14) N	25	26	25	27	25	27	27	27	27	27
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	20.0	34.6	8.0	6.3	48.1	48.1	48.1	48.1	48.1	48.1
	2	28.0	19.2	24.0	12.5	48.1	48.1	48.1	48.1	48.1	48.1
TOTAL	1	16.9	18.8	8.2	8.0	8.2	8.0	8.2	8.0	8.2	8.0
	2	45.9	19.6	34.8	7.5	5.0	5.6	5.6	5.6	5.6	5.6
	3	18.2	8.2	21.7	5.0	5.0	5.6	5.6	5.6	5.6	5.6
	4	7.8	16.5	13.9	11.5	0.0	0.0	0.0	0.0	0.0	0.0
	5	10.0	4.7	16.0	4.0	3.3	3.3	3.3	3.3	3.3	3.3
	6	9	19.6	2.9	24.5	2.4	2.4	2.4	2.4	2.4	2.4
	7	4	10.2	2.0	16.5	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	2.4	4	23.0	0.0	0.0	0.0	0.0	0.0	0.0
	N	14	13	14	14	14	16	16	16	16	16
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
CREDIT	1	21.4	38.5	7.1	8.3	8.3	8.5	8.5	8.5	8.5	8.5
	2	35.7	23.1	50.0	8.3	12.5	12.5	12.5	12.5	12.5	12.5
	3	28.6	0.0	28.6	8.3	0.0	0.0	0.0	0.0	0.0	0.0
	4	14.3	7.7	14.3	25.0	0.0	0.0	0.0	0.0	0.0	0.0
	5	0.0	7.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	15.4	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0
	7	0.0	0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	7.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(1) N	7	6	7	8	8	8	8	8	8	8
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
ELDORET TECH TRAINING	1	0.0	33.3	0.0	0.0	75.0	75.0	75.0	75.0	75.0	75.0
	2	85.7	33.3	57.1	0.0	25.0	25.0	25.0	25.0	25.0	25.0
	3	14.3	0.0	28.6	14.3	0.0	0.0	0.0	0.0	0.0	0.0
	4	0.0	16.7	14.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	0.0	0.0	57.1	0.0	0.0	0.0	0.0	0.0	0.0
	7	0.0	16.7	0.0	14.3	0.0	0.0	0.0	0.0	0.0	0.0
	8	10.0	0.0	0.0	14.3	0.0	0.0	0.0	0.0	0.0	0.0
	(2) N	10	11	10	14.3	16	16	16	16	16	16
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	10.0	36.4	10.0	0.0	72.2	72.2	72.2	72.2	72.2	72.2
ELDORET COMBIN 1&2&3	2	80.0	9.1	50.0	20.0	22.2	22.2	22.2	22.2	22.2	22.2
	3	10.0	9.1	30.0	10.0	5.6	5.6	5.6	5.6	5.6	5.6
	4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(7) N	4	9	4	9	9	9	9	9	9	9
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	50.0	22.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
BIZ TRAIN& MANAGE (3) N	2	50.0	11.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(4) N	7	6	7	6	7	6	7	6	7	6
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
MARKETING	2	28.6	16.7	28.6	16.7	14.3	14.3	14.3	14.3	14.3	14.3
	3	42.9	16.7	16.7	16.7	14.3	14.3	14.3	14.3	14.3	14.3
	4	14.3	16.7	16.7	16.7	14.3	14.3	14.3	14.3	14.3	14.3
	5	14.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	33.3	14.3	40.0	0.0	0.0	0.0	0.0	0.0	0.0
	7	0.0	16.7	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(4) N	7	6	7	6	7	6	7	6	7	6
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
TECHNOLOGY	2	28.6	16.7	28.6	16.7	14.3	14.3	14.3	14.3	14.3	14.3
	3	42.9	16.7	16.7	16.7	14.3	14.3	14.3	14.3	14.3	14.3
	4	14.3	16.7	16.7	16.7	14.3	14.3	14.3	14.3	14.3	14.3
	5	14.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	33.3	14.3	40.0	0.0	0.0	0.0	0.0	0.0	0.0
	7	0.0	16.7	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(5) N	16	22	17	22	17	22	17	22	21	21
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	25.0	13.6	0.0	6.7	6.7	6.7	6.7	6.7	6.7	6.7
INFRASTRUCTURE	2	43.8	13.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3	18.8	0.0	11.8	6.7	6.7	6.7	6.7	6.7	6.7	6.7
	4	6.3	9.1	5.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	5	6.3	4.5	29.4	13.3	13.3	13.3	13.3	13.3	13.3	13.3
	6	0.0	40.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	7	0.0	9.1	0.0	13.3	13.3	13.3	13.3	13.3	13.3	13.3
	8	0.0	9.1	0.0	26.7	26.7	26.7	26.7	26.7	26.7	26.7
	(6) N	9	9	9	10	10	10	10	10	10	10
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	22.2	22.2	44.4	33.3	33.3	33.3	33.3	33.3	33.3	33.3
ELDORET COMBIN 1&2&3	2	66.7	44.4	33.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3	11.1	0.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4	0.0	11.1	22.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	5	0.0	0.0	11.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	22.2	0.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
	7	0.0	0.0	0.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0
	8	0.0	0.0	0.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
	(7) N	4	9	4	10	10	10	10	10	10	10
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	50.0	22.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

TABLE 6.6: PERFORMANCE INDICATORS - DISTRIBUTION (%) BY CITY AND ASSISTANCE TYPE

TABLE 6.6: PERFORMANCE INDICATORS - DISTRIBUTION (%) BY CITY AND ASSISTANCE TYPE										TABLE 6.6: PERFORMANCE INDICATORS - DISTRIBUTION (%) BY CITY AND ASSISTANCE TYPE											
CITY	ASSISTANCE MODELS	MEAN MONTHLY LABOUR SAVING			BUSINESS TOTAL MONTHLY SALES			BUSINESS MONTHLY PROFITS			CITY	ASSISTANCE MODELS	MEAN MONTHLY LABOUR SAVING			BUSINESS TOTAL MONTHLY SALES			BUSINESS MONTHLY PROFITS		
		PROD	KSH	100.0%	PROD	KSH	100.0%	PROD	KSH	100.0%			PROD	KSH	100.0%	PROD	KSH	100.0%	PROD	KSH	100.0%
	COMBN 1&4&5	6	0.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0	NYERI	OTHER NOT 1-6	5	0.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0
		7	0.0	11.1	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
		8	0.0	11.1	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
		(8) N	1	1	1	1	1	1	1	1			1	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
		Total	100.0%	100.0%	100.0%	0.0	0.0	0.0	0.0	100.0			1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0			2	0.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0
		6	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0			5	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		8	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0			6	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0
		(9) N	2	3	2	3	3	3	3	100.0%			7	0.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0
		Total	100.0%	100.0%	100.0%	0.0	0.0	0.0	0.0	66.7			TOTAL	133	151	135	173	182	192	182	
	COMBN 1&3&5	1	0.0	33.3	0.0	0.0	0.0	0.0	0.0	33.3	Total	N	1	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
		2	50.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0			2	12.0	19.2	3.7	3.6	56.0	3.6	56.0	
		4	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0			3	48.9	18.5	36.3	5.4	38.5	4.5	38.5	
		6	0.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0			4	24.1	3.3	25.2	4.5	3.8	1.6	0.0	
		8	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0			5	5.3	15.2	14.1	8.0	1.6	0.0	0.0	
		(10) N	9	11	9	11	11	11	11	11			6	3.8	22.5	6.7	29.5	0.0	0.0	0.0	
		Total	100.0%	100.0%	100.0%	0.0	0.0	0.0	0.0	90.9			7	8	10.6	1.5	23.2	0.0	0.0	0.0	
		1	11.1	18.2	0.0	12.5	0.0	12.5	0.0	0.0			8	0.0	6.0	0.0	23.2	0.0	0.0	0.0	
		2	66.7	18.2	11.1	11.1	12.5	0.0	0.0	9.1			Total	20	15	20	22	22	22	22	
		3	11.1	0.0	44.4	0.0	0.0	0.0	0.0	0.0			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	COMBN 1&3&6	4	0.0	18.2	22.2	12.5	0.0	0.0	0.0	0.0	Total	N	1	10.0	40.0	10.0	5.3	95.5	5.3	95.5	
		5	11.1	0.0	11.1	11.1	25.0	0.0	0.0	0.0			2	80.0	40.0	80.0	26.3	4.5	0.0	0.0	
		6	0.0	18.2	11.1	0.0	0.0	0.0	0.0	0.0			3	5.0	0.0	5.0	26.3	0.0	0.0	0.0	
		7	0.0	27.3	0.0	0.0	0.0	0.0	0.0	0.0			4	5.0	13.3	0.0	5.3	0.0	0.0	0.0	
		8	0.0	0.0	0.0	0.0	37.5	0.0	0.0	0.0			5	0.0	0.0	0.0	10.5	0.0	0.0	0.0	
		(11) N	7	3	7	8	8	8	8	8			6	0.0	6.7	5.0	21.1	0.0	0.0	0.0	
		Total	100.0%	100.0%	100.0%	0.0	0.0	0.0	0.0	37.5			CREDIT	4	0.0	0.0	0.0	5.3	6	6	
		1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			Total	25.0	50.0	25.0	33.3	50.0	33.3	50.0	
		2	28.6	0.0	14.3	0.0	0.0	0.0	0.0	62.5			1	25.0	50.0	25.0	33.3	50.0	33.3	50.0	
		3	42.9	0.0	14.3	0.0	20.0	0.0	0.0	0.0			2	75.0	33.3	50.0	33.3	50.0	33.3	50.0	
	COMBN 3&4&5	4	0.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0	Total	TECH TRAINING	1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
		5	14.3	0.0	57.1	0.0	0.0	0.0	0.0	0.0			2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
		6	14.3	66.7	14.3	0.0	0.0	60.0	0.0	0.0			3	0.0	0.0	0.0	0.0	20.0	0.0	0.0	
		7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			4	0.0	16.7	0.0	33.3	33.3	35	35	
		8	0.0	0.0	0.0	0.0	20.0	0.0	0.0	0.0			7	0.0	0.0	0.0	10	11	11	11	
		(12) N	4	4	4	4	4	4	4	4			8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
		Total	100.0%	100.0%	100.0%	0.0	0.0	0.0	0.0	50.0			Total	14.3	50.0	14.3	60.0	81.8	81.8	81.8	
		1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.0			1	71.4	33.3	71.4	0.0	18.2	0.0	0.0	
		2	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
		3	75.0	0.0	50.0	0.0	0.0	0.0	0.0	25.0			3	14.3	0.0	14.3	0.0	0.0	0.0	0.0	
	ELDORET COMBN 2&5&6	4	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	Total	BIZ TRAINING MANAGE	4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
		5	0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0			5	0.0	0.0	0.0	0.0	20.0	0.0	0.0	
		6	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0			6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
		7	0.0	50.0	25.0	0.0	0.0	0.0	0.0	0.0			7	33	33	33	35	35	35	35	
		8	0.0	0.0	0.0	0.0	0.0	50.0	0.0	0.0			Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
		(13) N	2	4	2	4	4	4	4	4			8	9.1	36.4	0.0	3.6	80.0	80.0	80.0	
		Total	100.0%	100.0%	100.0%	0.0	0.0	0.0	0.0	75.0			Total	48.5	21.2	54.5	14.3	20.0	20.0	20.0	
		2	100.0	25.0	50.0	0.0	0.0	0.0	0.0	25.0			3	24.2	6.1	21.2	14.3	0.0	0.0	0.0	
		3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			4	12.1	21.2	12.1	7.1	0.0	0.0	0.0	
		4	0.0	25.0	50.0	50.0	50.0	50.0	50.0	0.0			Total	6.1	6.1	12.1	3.6	0.0	0.0	0.0	

TABLE 6.6: PERFORMANCE INDICATORS - DISTRIBUTION (%) BY CITY AND ASSISTANCE TYPE

CITY	ASSISTANCE MODELS	BUSINESS				BUSINESS			
		MEAN MONTHLY LABOUR	MONTHLY SAVINGS	BUSINESS TOTAL MONTHLY PROFITS	BUSINESS TOTAL EMPLOYED	MEAN MONTHLY LABOUR	MONTHLY SAVINGS	BUSINESS TOTAL MONTHLY PROFITS	BUSINESS TOTAL EMPLOYED
MERU	2	66.7	35.3	38.9	5.9	57.1	9.5		
	3	22.2	5.9	38.9	0.0	0.0	0.0		
	4	0.0	11.8	16.7	0.0	0.0	0.0		
	5	5.6	0.0	0.0	11.8	0.0	0.0		
	6	0.0	11.8	5.6	23.5	0.0	0.0		
	7	0.0	5.9	0.0	29.4	0.0	0.0		
	8	0.0	5.9	0.0	11.8	0.0	0.0		
	(4) N	5	3	5	4	7			
TECHNOLOGY(5)	1	100.0%	100.0%	100.0%	100.0%	100.0%	85.7		
	2	20.0	66.7	20.0	0.0	14.3	0.0		
	3	40.0	0.0	60.0	0.0	0.0	0.0		
	6	0.0	33.3	0.0	75.0	0.0	0.0		
	7	0.0	0.0	0.0	25.0	0.0	0.0		
	26	26	24	26	29	29			
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	31.0		
	Total	0.0	25.0	0.0	0.0	55.2			
INFRASTRUCTURE(6)	1	0.0	0.0	0.0	0.0	0.0	0.0		
	2	69.2	20.8	34.6	6.7	5.2	0.0		
	3	15.4	0.0	15.4	13.3	13.8	0.0		
	4	11.5	12.5	30.8	6.7	0.0	0.0		
	5	3.8	0.0	19.2	6.7	0.0	0.0		
	6	0.0	20.8	0.0	20.0	0.0	0.0		
	7	0.0	16.7	0.0	26.7	0.0	0.0		
	8	0.0	4.2	0.0	20.0	0.0	0.0		
COMBIN 1&2&3(7)	1	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	2	100.0	0.0	0.0	0.0	100.0	0.0		
	3	0.0	0.0	100.0	0.0	0.0	0.0		
	6	0.0	100.0	0.0	0.0	0.0	0.0		
	9	9	9	9	10	10			
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	40.0		
	Total	0.0	11.1	22.2	0.0	50.0			
COMBIN 1&3&4(10)	1	55.6	22.2	22.2	0.0	0.0	0.0		
	2	11.1	0.0	11.1	0.0	0.0	0.0		
	3	11.1	11.1	11.1	25.0	10.0	0.0		
	4	11.1	0.0	0.0	0.0	0.0	0.0		
	5	11.1	0.0	33.3	0.0	0.0	0.0		
	6	11.1	33.3	22.2	0.0	0.0	0.0		
	7	0.0	11.1	0.0	75.0	0.0	0.0		
	8	0.0	11.1	0.0	1	1			
COMBIN 1&3&4(11)	N	0	1	0	1	1			
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0		
	Total	0.0	100.0						

TABLE 6.6: PERFORMANCE INDICATORS - DISTRIBUTION (%) BY CITY AND ASSISTANCE TYPE

CITY	ASSISTANCE MODELS	BUSINESS				BUSINESS			
		MEAN MONTHLY LABOUR	MONTHLY SAVINGS	BUSINESS TOTAL MONTHLY PROFITS	BUSINESS TOTAL EMPLOYED	MEAN MONTHLY LABOUR	MONTHLY SAVINGS	BUSINESS TOTAL MONTHLY PROFITS	BUSINESS TOTAL EMPLOYED
MERU	COMBIN 3&4&5(12)	6	6	6	6	6	6	6	6
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	2	66.7	16.7	0.0	0.0	66.7	0.0	0.0	66.7
	3	0.0	0.0	16.7	0.0	0.0	0.0	20.0	33.3
	4	33.3	16.7	16.7	0.0	0.0	0.0	0.0	0.0
	5	0.0	0.0	0.0	66.7	0.0	0.0	0.0	0.0
	6	0.0	16.7	0.0	20.0	0.0	0.0	40.0	0.0
	7	0.0	33.3	0.0	20.0	0.0	0.0	20.0	0.0
COMBIN 2&3&4(13)	8	0.0	16.7	0.0	2	2	2	2	2
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	50.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0
	2	50.0	50.0	50.0	50.0	0.0	0.0	0.0	100.0
	3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0
	OTHER NOT 1-6(14)	1	1	1	2	2	2	3	3
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
BUNGOMA	1	8.0	23.5	2.3	6.2	6.2	7.7	50.0	40.6
	2	61.4	27.2	35.2	7.7	9.2	8.5		
	3	15.9	2.5	23.9	9.2	7.7	9		
	4	9.1	9.9	18.2	6.2	0.0	0.0		
	5	4.5	0.0	15.9	23.1	0.0	0.0		
	6	1.1	22.2	4.5	20.0	0.0	0.0		
	7	0.0	9.9	0.0	20.0	0.0	0.0		
	8	0.0	4.9	0.0	16	16			
CREDIT(1)	N	16	14	16	16	16			
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	25.0	50.0	18.8	0.0	0.0	81.3		
	2	25.0	28.6	18.8	50.0	18.8	0.0		
	3	37.5	7.1	43.8	10.0	0.0	0.0		
	4	12.5	7.1	18.8	0.0	0.0	0.0		
	6	0.0	7.1	0.0	30.0	0.0	0.0		
	7	0.0	0.0	0.0	10.0	0.0	0.0		
TECH TRAINING(2)	N	8	8	8	9	9	9		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	37.5	62.5	37.5	42.9	66.7			
	2	50.0	37.5	50.0	0.0	33.3	0.0		
	3	0.0	0.0	0.0	28.6	0.0	0.0		
	4	12.5	0.0	12.5	14.3	0.0	0.0		
	7	0.0	0.0	0.0	14.3	0.0	0.0		
	8	0.0	9	8	11	11			
Total	1	100.0%	100.0%	100.0%	100.0%	100.0%	45.5		
	2	25.0	44.4	12.5	0.0	0.0	54.5		

TABLE 6.6: PERFORMANCE INDICATORS - DISTRIBUTION (%) BY CITY AND ASSISTANCE TYPE

CITY	ASSISTANCE MODELS	BUSINESS				BUSINESS				TOTAL NUMBER EMPLOYED
		MEAN LABOUR PROD	MONTHLY SAVINGS KSH	TOTAL MONTHLY SALES KSH	MONTHLY PROFITS KSH	MEAN LABOUR PROD	MONTHLY SAVINGS KSH	TOTAL MONTHLY SALES KSH	MONTHLY PROFITS KSH	
BUNGOMA	3	12.5	11.1	12.5	33.3	0.0	0.0	0.0	0.0	0.0
	4	0.0	0.0	37.5	0.0	0.0	0.0	0.0	0.0	0.0
	5	0.0	0.0	0.0	33.3	0.0	0.0	0.0	0.0	0.0
	6	0.0	11.1	0.0	33.3	0.0	0.0	0.0	0.0	0.0
	BIZ TRAIN& MANAGE(3) N	27	24	27	32	32	0.0	0.0	0.0	32
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	0.0	0.0	0.0	100.0%
	1	0.0	12.5	0.0	11.1	25.0	0.0	0.0	0.0	25.0
	2	55.6	33.3	18.5	0.0	68.8	0.0	0.0	0.0	68.8
	3	29.6	12.5	33.3	11.1	6.3	0.0	0.0	0.0	6.3
	4	7.4	12.5	29.6	0.0	0.0	0.0	0.0	0.0	0.0
	5	3.7	8.3	14.8	0.0	0.0	0.0	0.0	0.0	0.0
	6	3.7	4.2	3.7	33.3	0.0	0.0	0.0	0.0	0.0
	7	0.0	12.5	0.0	27.8	0.0	0.0	0.0	0.0	0.0
MARKETING(4) N	8	0.0	4.2	0.0	16.7	0.0	0.0	0.0	0.0	0.0
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	0.0	0.0	0.0	100.0%
	1	33.3	0.0	33.3	33.3	33.3	0.0	0.0	0.0	33.3
	2	16.7	25.0	0.0	0.0	66.7	0.0	0.0	0.0	66.7
	3	33.3	0.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0
	4	0.0	0.0	16.7	0.0	0.0	0.0	0.0	0.0	0.0
	6	16.7	50.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	7	0.0	0.0	16.7	33.3	0.0	0.0	0.0	0.0	0.0
	8	0.0	25.0	0.0	33.3	0.0	0.0	0.0	0.0	0.0
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	0.0	0.0	0.0	100.0%
TECHNOLOGY(5) N	1	28.6	23.1	10.7	23.5	50.0	0.0	0.0	0.0	50.0
	2	53.6	38.5	53.6	11.8	33.3	0.0	0.0	0.0	33.3
	3	10.7	19.2	14.3	11.8	16.7	0.0	0.0	0.0	16.7
	4	3.6	7.7	3.6	5.9	0.0	0.0	0.0	0.0	0.0
	5	3.6	0.0	10.7	17.6	0.0	0.0	0.0	0.0	0.0
	6	0.0	3.8	3.6	11.8	0.0	0.0	0.0	0.0	0.0
	7	0.0	7.7	3.6	5.9	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	11.8	0.0	0.0	0.0	0.0	0.0
	INFRASTRUCTURE(6) N	4	4	4	3	4	0.0	0.0	0.0	4
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	0.0	0.0	0.0	100.0%
INFRASTRUCTURE(6) N	1	25.0	50.0	25.0	50.0	25.0	0.0	0.0	0.0	25.0
	2	75.0	25.0	0.0	0.0	75.0	0.0	0.0	0.0	75.0
	3	0.0	0.0	0.0	50.0	0.0	0.0	0.0	0.0	0.0
	4	0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	COMBN 1&2&3(7) N	2	1	2	2	2	0.0	0.0	0.0	2
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	0.0	0.0	0.0	100.0%
	1	0.0	0.0	0.0	0.0	50.0	0.0	0.0	0.0	50.0
	2	50.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
COMBN 1&2&5(9) N	5	50.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0
	COMBN 1&2&5(9) N	6	5	6	8	8	0.0	0.0	0.0	8
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	0.0	0.0	0.0	100.0%

TABLE 6.6: PERFORMANCE INDICATORS - DISTRIBUTION (%) BY CITY AND ASSISTANCE TYPE

CITY	ASSISTANCE MODELS	BUSINESS				BUSINESS				TOTAL NUMBER EMPLOYED
		MEAN LABOUR PROD	MONTHLY SAVINGS KSH	TOTAL MONTHLY SALES KSH	MONTHLY PROFITS KSH	MEAN LABOUR PROD	MONTHLY SAVINGS KSH	TOTAL MONTHLY SALES KSH	MONTHLY PROFITS KSH	
BUNGOMA	1	0.0	0.0	0.0	25.0	0.0	0.0	0.0	25.0	62.5
	2	50.0	40.0	33.3	0.0	25.0	0.0	33.3	0.0	25.0
	3	33.3	20.0	16.7	0.0	12.5	0.0	0.0	0.0	12.5
	4	16.7	0.0	16.7	0.0	0.0	0.0	0.0	0.0	0.0
	5	0.0	0.0	16.7	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	20.0	16.7	25.0	0.0	0.0	0.0	25.0	0.0
	8	0.0	20.0	0.0	50.0	0.0	0.0	0.0	50.0	0.0
	COMBN 1&3&5(10) N	12	11	12	12	12	0.0	0.0	0.0	12
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	0.0	0.0	0.0	100.0%
	1	33.3	18.2	8.3	12.5	8.3	0.0	0.0	0.0	8.3
	2	33.3	27.3	33.3	12.5	66.7	0.0	0.0	0.0	66.7
	3	25.0	9.1	0.0	0.0	16.7	0.0	0.0	0.0	16.7
	4	0.0	9.1	33.3	12.5	0.0	0.0	0.0	0.0	0.0
COMBN 1&3&6(11) N	5	8.3	0.0	16.7	25.0	8.3	0.0	0.0	25.0	8.3
	6	0.0	18.2	0.0	12.5	0.0	0.0	0.0	12.5	0.0
	7	0.0	9.1	8.3	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	9.1	0.0	25.0	0.0	0.0	0.0	25.0	0.0
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	0.0	0.0	0.0	100.0%
	1	50.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2	0.0	0.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0
	3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	5	50.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
COMBN 3&4&5(12) N	7	0.0	0.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0
	COMBN 3&4&5(12) N	8	6	8	8	8	0.0	0.0	0.0	8
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	0.0	0.0	0.0	100.0%
	1	25.0	0.0	12.5	0.0	12.5	0.0	0.0	0.0	12.5
	2	50.0	0.0	25.0	0.0	50.0	0.0	0.0	0.0	50.0
	3	25.0	33.3	12.5	0.0	25.0	0.0	0.0	0.0	25.0
	4	0.0	0.0	12.5	0.0	0.0	0.0	0.0	0.0	0.0
	5	0.0	0.0	37.5	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	33.3	0.0	66.7	0.0	0.0	0.0	66.7	0.0
COMBN 2&5&6(13) N	7	0.0	16.7	0.0	33.3	0.0	0.0	0.0	33.3	0.0
	8	0.0	16.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	COMBN 2&5&6(13) N	3	3	3	3	3	0.0	0.0	0.0	3
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	0.0	0.0	0.0	100.0%
	1	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0
	2	66.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.3
	3	33.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4	0.0	0.0	66.7	0.0	0.0	0.0	0.0	0.0	0.0
	5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
OTHER NOT 1-6(14) N	7	0.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	21	0.0	17	21	24	24	0.0	0.0	0.0	24
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	0.0	0.0	0.0	100.0%
	1	14.3	23.5	4.8	25.0	0.0	0.0	0.0	0.0	25.0
	2	52.4	35.3	28.6	6.7	70.8	0.0	0.0	0.0	70.8
	3	19.0	17.6	23.8	0.0	4.2	0.0	0.0	0.0	4.2

TABLE 6.6: PERFORMANCE INDICATORS - DISTRIBUTION (%) BY CITY AND ASSISTANCE TYPE

CITY	ASSISTANCE MODELS	MEAN LABOUR PROD	BUSINESS MONTHLY SAVINGS KSH	BUSINESS TOTAL MONTHLY SALES KSH	BUSINESS MONTHLY PROFITS KSH	BUSINESS TOTAL NUMBER EMPLOYED
	4	9.5	5.9	33.3	0.0	0.0
	5	4.8	0.0	4.8	6.7	0.0
	6	0.0	5.9	4.8	33.3	0.0
	7	0.0	5.9	0.0	33.3	0.0
	8	0.0	5.9	0.0	20.0	0.0
	TOTAL N	151	134	151	166	167
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	19.9	25.4	10.6	15.1	38.3
	2	47.7	30.6	29.8	9.7	50.3
	3	21.2	12.7	21.2	9.7	10.2
	4	6.0	6.0	21.9	3.2	.6
	5	4.0	1.5	11.3	7.5	.6
	6	1.3	12.7	2.6	22.6	0.0
	7	0.0	6.7	2.6	16.1	0.0
	8	0.0	4.5	0.0	16.1	0.0

SOURCE: SURVEY DATA 1992

KEY:

Mean Labour Productivity, Business Total Monthly Sales Ksh:

1. Upto 1000 2. 1001 - 5000 3. 5001 - 10000 4. 10001 - 20000 5. 20001 - 50000

6. 50001 - 100000 7. 100001 - 250000 8. 250001 - 500000 9. Above 500001

Business Monthly Profits, Business Monthly Savings Ksh: 1. Upto 500 2. 501 - 1000 3. 1001 - 1500

4. 1501 - 2000 5. 2001 - 2500

6. 2501 - 5000 7. 5001 - 10000 8. 10001 - 15000 9. Above 15000

Business Total Number Employed: 1. Upto 1 2. 2 - 5 3. 6 - 10 4. 11 - 15 5. 16 - 20 6. Above 20

volume, profits, business savings and employment, which is the main focus of the study.

The impact of these assistance policies on the sectors performance are given in Tables 6.6 and 6.7 respectively according to cities and subsectors. These results are summarized for each performance indicator by subsectors in Tables 6.8 through 6.12. For the selected subsectors, the sales volume indicator results highlighting city differences are given in Tables 6.13 through 6.16. Detailed analysis for each subsector in each city on the impact of assistance types on the five performance indicators is omitted except for sales volume. This is because of inadequate sample sizes in each town for each subsector for other performance indicators. This also applies to analysis of gender differences. The rest of the chapter makes sectoral analysis for all towns combined.

6.2.1 PRODUCTIVITY LEVELS

Enterprises use resources which they need to make productive because productivity measurement is one of the best yardsticks of management comparisons of different units within an enterprise as well as among different enterprises (Drucker, 1974). Productivity measures the quality of business management at all levels which is also a reflection of how resources are utilized and what they yield.

Drucker (1974) gives a number of measures of productivity such as output per man-hour, sales volume, profits per unit of wages. Productivity can also be measured in terms of labour, capital and land. Drucker (1974) further argues that improved labour productivity accomplishment should not make other resources less productive as this will entail actual loss of productivity. In this study we measure productivity in terms of labour productivity. Increases in productivity implies declining unit costs of production. This are reflected in prices (Reynolds, 1983) which lead industry's products to become relatively cheaper as compared to other products. Productivity of factors of production will also be determined by the state of technology (Douglas, 1987).

In order to analyze the effects of various assistance types on labour productivity levels, the distribution of monthly productivity levels is classified into eight (8) classes/ categories as given in Tables 6.6 and 6.7. The overall mean monthly productivity level for all towns (Ksh. 6,486) fall in the third (3) category. Category 1 and 2 fall outright below the mean value while 4 to 8 above it. The assistance types with values in categories 4 to 8 are deemed to have higher effects on productivity levels while those falling in categories 1 and 2 have less effect.

There are 1608 enterprises in all the towns combined which fall in eight categories of productivity levels. Categories 1 through 4 account for 12.6%, 55.3%, 20.5% and 6.3% respectively while categories 5 through 8 respectively account for 4.3%, 0.7%, 0.2% and 0.1%. Majority of these enterprises fall in the categories that have lower productivity levels i.e. categories 1 and 2 which fall below overall mean monthly productivity for all the towns combined.

Overall, assistance type 3 records the highest productivity levels in category 8. This is followed by Types 1 and 4 which fall in category 7 and Types 8, 10, 11 and 12 which fall in category 6. Types 1, 3, 4, 7, 9, 10, 11 and 14 record over 10% of their respective enterprises in categories 4 and 5 which are also above category 3 where the overall mean productivity fall. However, a clear picture of how these assistance types impact on productivity levels of I/SSEs sector emerges when subsector analysis is carried out. This is done in the subsequent section. City differences are not highlighted here but are given in Table 6.6. A summary of the impact of various assistance types on monthly labour productivity is given in Table 6.8 where the Types that generate higher productivity levels are indicated for all subsectors in all the cities combined (see Tables 6.6 and 6.7).

Manufacturing Sector

In the **tailoring subsector**, there are 197 enterprises receiving various types of assistance in all the towns. Category 1 of mean productivity level accounts for 14.2% of the enterprises while category 2 for 56.9%. Categories 3, 4, and 5 respectively account for 23.4%, 4.1% and 1.5% of all the tailoring enterprises. There are no enterprises in categories 6 to 9. The subsector's mean monthly productivity levels of Ksh. 4,519 fall

TABLE 6.7: PERFORMANCE INDICATORS DISTRIBUTION (%) BY SECTOR AND BY ASSISTANCE TYPES FOR ALL CITIES							TABLE 6.7: PERFORMANCE INDICATORS DISTRIBUTION (%) BY SECTOR AND BY ASSISTANCE TYPES FOR ALL CITIES						
SUBSECTOR	ASSISTANCE MODELS	MEAN LABOUR PROD	BUSINESS MONTHLY SAVINGS KSH	BUSINESS TOTAL MONTHLY SALES KSH	BUSINESS MONTHLY PROFITS KSH	BUSINESS TOTAL NUMBER EMPLOYED	SUBSECTOR	ASSISTANCE MODELS	MEAN LABOUR PROD	BUSINESS MONTHLY SAVINGS KSH	BUSINESS TOTAL MONTHLY SALES KSH	BUSINESS MONTHLY PROFITS KSH	BUSINESS TOTAL NUMBER EMPLOYED
TAILORING	N	5	8	7	10	9	TAILORING	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%		1	20.0	25.0	20.0	20.0	40.0
	1	0.0	25.0	0.0	0.0	77.8		2	40.0	50.0	0.0	0.0	60.0
	2	100.0	37.5	85.7	0.0	22.2		3	40.0	0.0	40.0	0.0	0.0
	3	0.0	0.0	14.3	14.3	0.0		4	0.0	0.0	40.0	20.0	0.0
	4	0.0	25.0	0.0	57.1	0.0		6	0.0	25.0	0.0	40.0	0.0
	5	0.0	12.5	0.0	0.0	0.0		7	0.0	0.0	0.0	20.0	0.0
	6	0.0	0.0	0.0	14.3	0.0		5	0.0	0.0	0.0	7	0.0
	7	0.0	0.0	0.0	0.0	0.0		Total	100.0%	100.0%	100.0%	100.0%	100.0%
	CREDIT(1)	N	0	1	0	2		1	25.0	40.0	0.0	25.0	71.4
TECH TRAINING(2)	N	11	13	11	15	15	TECH TRAINING(2)	2	75.0	0.0	100.0	25.0	28.6
	Total	100.0%	100.0%	100.0%	100.0%	100.0%		3	0.0	60.0	0.0	0.0	0.0
	1	0.0	0.0	0.0	0.0	50.0		6	0.0	0.0	0.0	50.0	0.0
	2	0.0	0.0	0.0	0.0	50.0		Total	100.0%	100.0%	100.0%	100.0%	100.0%
	3	18.2	53.8	9.1	0.0	80.0		1	0.0	18.2	0.0	0.0	66.7
	4	63.6	15.4	63.6	25.0	20.0		2	30.0	9.1	20.0	0.0	25.0
	5	18.2	0.0	18.2	0.0	0.0		3	50.0	18.2	30.0	0.0	8.3
	6	0.0	15.4	9.1	12.5	0.0		4	20.0	9.1	20.0	0.0	0.0
	7	0.0	7.7	0.0	12.5	0.0		5	0.0	0.0	20.0	12.5	0.0
	8	0.0	0.0	0.0	50.0	0.0		6	0.0	18.2	10.0	50.0	0.0
BIZ TRAIN& MANAGE(3)	N	21	21	22	25	24	BIZ TRAIN& MANAGE(3)	7	0.0	18.2	0.0	12.5	0.0
	Total	100.0%	100.0%	100.0%	100.0%	100.0%		8	0.0	9.1	0.0	25.0	0.0
	1	4.8	14.3	4.5	5.6	70.8		Total	100.0%	100.0%	100.0%	100.0%	100.0%
	2	47.6	23.8	22.7	0.0	29.2		1	16.7	10.5	0.0	9.5	29.2
	3	47.6	4.8	63.6	22.2	0.0		2	54.2	15.8	29.2	14.3	54.2
	4	0.0	33.3	4.5	5.6	0.0		3	20.8	0.0	37.5	4.8	16.7
	5	0.0	4.8	4.5	11.1	0.0		4	4.2	26.3	25.0	4.8	0.0
	6	0.0	9.5	0.0	38.9	0.0		5	4.2	10.5	4.2	4.8	0.0
	7	0.0	0.0	0.0	16.7	0.0		6	0.0	31.6	0.0	28.6	0.0
	8	0.0	0.0	0.0	0.0	7		7	0.0	0.0	0.0	19.0	0.0
MARKETING(4)	N	5	5	5	6	7	MARKETING(4)	8	0.0	5.3	4.2	14.3	0.0
	Total	100.0%	100.0%	100.0%	100.0%	100.0%		Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	20.0	20.0	40.0	33.3	42.9		1	50.0	0.0	0.0	0.0	100.0
	2	60.0	20.0	0.0	0.0	0.0		2	0.0	0.0	0.0	0.0	0.0
	3	0.0	20.0	0.0	0.0	0.0		3	50.0	0.0	50.0	0.0	0.0
	4	20.0	0.0	20.0	0.0	0.0		4	0.0	0.0	0.0	50.0	0.0
	5	0.0	20.0	20.0	33.3	0.0		5	0.0	0.0	50.0	0.0	0.0
	6	0.0	20.0	0.0	0.0	0.0		6	0.0	0.0	0.0	0.0	0.0
	7	0.0	0.0	0.0	0.0	0.0		7	0.0	100.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	33.3	0.0		8	0.0	0.0	0.0	0.0	0.0
TECHNOLOGY(5)	N	73	76	74	87	88	TECHNOLOGY(5)	1	14	12	14	14	14
	Total	100.0%	100.0%	100.0%	100.0%	100.0%		Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	17.8	27.6	6.8	12.5	54.5		2	7.1	25.0	7.1	0.0	42.9
	2	67.1	22.4	58.1	14.6	43.2		3	28.6	33.3	7.1	22.2	50.0
	3	9.6	10.5	21.6	6.3	2.3		4	64.3	0.0	50.0	22.2	7.1
	4	4.1	18.4	6.8	14.6	0.0		5	0.0	8.3	21.4	0.0	0.0
	5	1.4	2.6	5.4	12.5	0.0		6	0.0	0.0	14.3	0.0	0.0
	6	0.0	13.2	1.4	20.8	0.0		7	0.0	0.0	0.0	44.4	0.0
	7	0.0	3.9	0.0	8.3	0.0		8	0.0	25.0	0.0	11.1	0.0
	8	0.0	1.3	0.0	10.4	0.0		9	0.0	0.0	0.0	0.0	0.0
INFRASTRUCTURE(6)	N	5	4	5	5	5	INFRASTRUCTURE(6)	10	0.0	0.0	0.0	0.0	0.0
	Total	100.0%	100.0%	100.0%	100.0%	100.0%		Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	100.0%	100.0%	100.0%	100.0%	100.0%		1	0.0	0.0	0.0	0.0	0.0
	2	0.0	0.0	0.0	0.0	0.0		2	0.0	0.0	0.0	0.0	0.0
	3	0.0	0.0	0.0	0.0	0.0		3	0.0	0.0	0.0	0.0	0.0
	4	0.0	0.0	0.0	0.0	0.0		4	0.0	0.0	0.0	0.0	0.0
	5	0.0	0.0	0.0	0.0	0.0		5	0.0	0.0	0.0	0.0	0.0
	6	0.0	0.0	0.0	0.0	0.0		6	0.0	0.0	0.0	0.0	0.0
	7	0.0	0.0	0.0	0.0	0.0		7	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	0.0	0.0		8	0.0	0.0	0.0	0.0	0.0

TABLE 6.7: PERFORMANCE INDICATORS DISTRIBUTION (%) BY SECTOR AND BY ASSISTANCE TYPES FOR ALL CITIES

SUBSECTOR	ASSISTANCE MODELS	BUSINESS					BUSINESS				
		MEAN LABOUR PROD	MONTHLY SAVINGS KSH	TOTAL BUSINESS KSH	MONTHLY PROFITS KSH	TOTAL BUSINESS NUMBER EMPLOYED	MONTHLY SAVINGS KSH	TOTAL BUSINESS KSH	MONTHLY PROFITS KSH	TOTAL BUSINESS NUMBER EMPLOYED	
MARKETING(4)	3	17.9	4.0	32.1	4.3	0.0	0.0	0.0	0.0	0.0	
	4	7.1	8.0	14.3	13.0	0.0	0.0	0.0	0.0	0.0	
	5	0.0	0.0	3.6	8.7	0.0	0.0	0.0	0.0	0.0	
	6	0.0	24.0	0.0	17.4	0.0	0.0	0.0	0.0	0.0	
	7	0.0	4.0	0.0	21.7	0.0	0.0	0.0	0.0	0.0	
	8	0.0	4.0	0.0	17.4	0.0	0.0	0.0	0.0	0.0	
	Total	10	10	10	11	12	100.0%	100.0%	100.0%	100.0%	
	1	10.0	60.0	10.0	22.2	66.7	100.0%	100.0%	100.0%	100.0%	
	2	8.0	10.0	60.0	0.0	33.3	100.0%	100.0%	100.0%	100.0%	
	3	10.0	20.0	30.0	22.2	0.0	100.0%	100.0%	100.0%	100.0%	
SHOEMAKING TECHNOLOGY(5)	4	0.0	0.0	0.0	22.2	0.0	100.0%	100.0%	100.0%	100.0%	
	6	0.0	10.0	0.0	33.3	0.0	100.0%	100.0%	100.0%	100.0%	
	Total	21	25	21	25	24	100.0%	100.0%	100.0%	100.0%	
	1	0.0	8.0	0.0	0.0	37.5	100.0%	100.0%	100.0%	100.0%	
	2	42.9	28.0	28.6	0.0	50.0	100.0%	100.0%	100.0%	100.0%	
	3	38.1	12.0	19.0	21.1	12.5	100.0%	100.0%	100.0%	100.0%	
	4	14.3	8.0	14.3	5.3	0.0	100.0%	100.0%	100.0%	100.0%	
INFRASTRUCTURE(6)	5	4.8	8.0	23.8	5.3	0.0	100.0%	100.0%	100.0%	100.0%	
	6	0.0	16.0	14.3	21.1	0.0	100.0%	100.0%	100.0%	100.0%	
	7	0.0	16.0	0.0	15.8	0.0	100.0%	100.0%	100.0%	100.0%	
	8	0.0	4.0	0.0	31.6	0.0	100.0%	100.0%	100.0%	100.0%	
	Total	4	4	4	6	7	100.0%	100.0%	100.0%	100.0%	
	1	0.0	50.0	0.0	0.0	42.9	100.0%	100.0%	100.0%	100.0%	
	2	75.0	50.0	50.0	0.0	57.1	100.0%	100.0%	100.0%	100.0%	
	3	25.0	0.0	0.0	33.3	0.0	100.0%	100.0%	100.0%	100.0%	
COMBIN 1&2&3(7)	4	0.0	0.0	50.0	0.0	0.0	100.0%	100.0%	100.0%	100.0%	
	6	0.0	0.0	0.0	33.3	0.0	100.0%	100.0%	100.0%	100.0%	
	8	0.0	0.0	0.0	33.3	0.0	100.0%	100.0%	100.0%	100.0%	
	Total	1	1	1	3	3	100.0%	100.0%	100.0%	100.0%	
	1	0.0	0.0	0.0	0.0	66.7	100.0%	100.0%	100.0%	100.0%	
	2	100.0	0.0	100.0	0.0	33.3	100.0%	100.0%	100.0%	100.0%	
	6	0.0	0.0	0.0	100.0	0.0	100.0%	100.0%	100.0%	100.0%	
	7	0.0	100.0	0.0	0.0	0.0	100.0%	100.0%	100.0%	100.0%	
COMBIN 1&2&5(9)	6	0.0	0.0	0.0	0.0	6	100.0%	100.0%	100.0%	100.0%	
	Total	6	5	6	6	6	100.0%	100.0%	100.0%	100.0%	
	1	0.0	20.0	0.0	0.0	33.3	100.0%	100.0%	100.0%	100.0%	
	2	83.3	40.0	50.0	0.0	50.0	100.0%	100.0%	100.0%	100.0%	
	3	16.7	20.0	16.7	0.0	16.7	100.0%	100.0%	100.0%	100.0%	
	4	0.0	0.0	16.7	40.0	0.0	100.0%	100.0%	100.0%	100.0%	
	6	0.0	20.0	16.7	20.0	0.0	100.0%	100.0%	100.0%	100.0%	
	7	0.0	0.0	0.0	20.0	0.0	100.0%	100.0%	100.0%	100.0%	
	8	0.0	0.0	0.0	20.0	0.0	100.0%	100.0%	100.0%	100.0%	
	Total	5	5	5	5	5	100.0%	100.0%	100.0%	100.0%	
COMBIN 1&3&5(10)	2	100.0%	100.0%	100.0%	0.0	100.0	100.0%	100.0%	100.0%	100.0	
	3	0.0	20.0	40.0	0.0	0.0	100.0%	100.0%	100.0%	100.0	
	Total	80.0	40.0	40.0	0.0	100.0	100.0%	100.0%	100.0%	100.0	
	3	0.0	20.0	40.0	0.0	0.0	100.0%	100.0%	100.0%	100.0	

TABLE 6.7: PERFORMANCE INDICATORS DISTRIBUTION (%) BY SECTOR AND BY ASSISTANCE TYPES FOR ALL CITIES

SUBSECTOR	ASSISTANCE MODELS	BUSINESS					BUSINESS				
		MEAN LABOUR PROD	MONTHLY SAVINGS KSH	TOTAL BUSINESS KSH	MONTHLY PROFITS KSH	TOTAL BUSINESS NUMBER EMPLOYED	MONTHLY SAVINGS KSH	TOTAL BUSINESS KSH	MONTHLY PROFITS KSH	TOTAL BUSINESS NUMBER EMPLOYED	
SHOEMAKING	4	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	6	0.0	20.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0	
	8	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	5	6	5	6	7	100.0%	100.0%	100.0%	100.0%	
	1	0.0	0.0	0.0	0.0	28.6	100.0%	100.0%	100.0%	100.0%	
	2	60.0	50.0	20.0	0.0	28.6	100.0%	100.0%	100.0%	100.0%	
	3	20.0	0.0	0.0	33.3	28.6	100.0%	100.0%	100.0%	100.0%	
	4	0.0	0.0	20.0	0.0	14.3	100.0%	100.0%	100.0%	100.0%	
	5	0.0	0.0	40.0	0.0	0.0	100.0%	100.0%	100.0%	100.0%	
COMBIN 2&6(13)	6	0.0	16.7	20.0	0.0	0.0	100.0%	100.0%	100.0%	100.0%	
	7	0.0	16.7	0.0	33.3	0.0	100.0%	100.0%	100.0%	100.0%	
	8	0.0	16.7	0.0	0.0	0.0	100.0%	100.0%	100.0%	100.0%	
	Total	1	1	1	1	1	100.0%	100.0%	100.0%	100.0%	
	1	100.0%	100.0%	100.0%	0.0	100.0	100.0%	100.0%	100.0%	100.0	
	2	100.0	100.0	0.0	0.0	0.0	100.0%	100.0%	100.0%	100.0	
	3	0.0	0.0	100.0	0.0	0.0	100.0%	100.0%	100.0%	100.0	
OTHER NOT 1-6(14)	6	0.0	0.0	0.0	0.0	0.0	100.0%	100.0%	100.0%	100.0%	
	5	5	5	5	6	6	100.0%	100.0%	100.0%	100.0%	
	Total	1	40.0	80.0	0.0	50.0	100.0%	100.0%	100.0%	100.0%	
	1	0.0	40.0	80.0	0.0	50.0	100.0%	100.0%	100.0%	100.0%	
	2	100.0	20.0	20.0	0.0	0.0	100.0%	100.0%	100.0%	100.0%	
	3	0.0	0.0	0.0	0.0	0.0	100.0%	100.0%	100.0%	100.0%	
	Total	134	132	134	159	161	100.0%	100.0%	100.0%	100.0%	
	1	9.7	30.3	5.2	9.0	53.4	100.0%	100.0%	100.0%	100.0%	
FURNITURE MAKING	2	67.9	32.6	51.5	8.1	42.2	100.0%	100.0%	100.0%	100.0%	
	3	15.7	8.3	21.6	15.3	3.7	100.0%	100.0%	100.0%	100.0%	
	4	6.0	5.3	11.2	14.4	6	100.0%	100.0%	100.0%	100.0%	
	5	7	1.5	6.0	8.1	0.0	100.0%	100.0%	100.0%	100.0%	
	6	0.0	13.6	3.7	22.5	0.0	100.0%	100.0%	100.0%	100.0%	
	7	0.0	5.3	7	9.9	0.0	100.0%	100.0%	100.0%	100.0%	
	8	0.0	3.0	0.0	12.6	0.0	100.0%	100.0%	100.0%	100.0%	
	Total	17	17	17	17	18	100.0%	100.0%	100.0%	100.0%	
CREDIT(11)	1	100.0%	100.0%	100.0%	100.0%	44.4	100.0%	100.0%	100.0%	100.0%	
	2	76.5	29.4	35.3	0.0	50.0	100.0%	100.0%	100.0%	100.0%	
	3	11.8	0.0	41.2	18.8	5.6	100.0%	100.0%	100.0%	100.0%	
	4	0.0	29.4	5.9	6.3	0.0	100.0%	100.0%	100.0%	100.0%	
	5	5.9	5.9	11.8	0.0	0.0	100.0%	100.0%	100.0%	100.0%	
	6	0.0	11.8	0.0	25.0	0.0	100.0%	100.0%	100.0%	100.0%	
	7	0.0	5.9	0.0	31.3	0.0	100.0%	100.0%	100.0%	100.0%	
	8	0.0	0.0	0.0	6.3	0.0	100.0%	100.0%	100.0%	100.0%	
	Total	1	2	1	2	2	100.0%	100.0%	100.0%	100.0%	
	1	100.0%	100.0%	100.0%	0.0	0.0	100.0%	100.0%	100.0%	100.0	
COMBIN 1&3&5(10)	2	0.0	0.0	0.0	0.0	0.0	100.0%	100.0%	100.0%	100.0	
	3	100.0	0.0	0.0	0.0	0.0	100.0%	100.0%	100.0%	100.0	
	4	0.0	0.0	100.0	0.0	0.0	100.0%	100.0%	100.0%	100.0	
	Total	0.0	0.0	100.0	0.0	0.0	100.0%	100.0%	100.0%	100.0	

TABLE 6.1: PERFORMANCE INDICATORS DISTRIBUTION (%) BY SECTOR AND BY ASSISTANCE TYPES FOR ALL CITIES

SUBSECTOR	ASSISTANCE MODELS	MEAN MONTHLY LABOUR PROD			BUSINESS MONTHLY SAVINGS KSH			BUSINESS MONTHLY TOTAL MONTHLY PROFITS KSH			SUBSECTOR	ASSISTANCE MODELS	MEAN MONTHLY LABOUR PROD			BUSINESS MONTHLY SAVINGS KSH			BUSINESS MONTHLY TOTAL MONTHLY PROFITS KSH							
		PROF	SALES KSH	EMPLOYED	PROF	SALES KSH	EMPLOYED	PROF	SALES KSH	EMPLOYED			PROF	SALES KSH	EMPLOYED	PROF	SALES KSH	EMPLOYED	PROF	SALES KSH	EMPLOYED					
METAL FURNITURE/FIXS	CREDIT(1) N	2	59.6	27.1	17.0	6.3	71.9	2	59.6	27.1	17.0	6.3	71.9	2	59.6	27.1	17.0	6.3	71.9	2	59.6	27.1	17.0	6.3	71.9	
		3	23.4	6.3	19.1	6.3	14.0	3	23.4	6.3	19.1	6.3	14.0	3	23.4	6.3	19.1	6.3	14.0	3	23.4	6.3	19.1	6.3	14.0	
		4	0.0	16.7	42.6	9.4	1.8	4	0.0	16.7	42.6	9.4	1.8	4	0.0	16.7	42.6	9.4	1.8	4	0.0	16.7	42.6	9.4	1.8	
		5	2.1	2.1	19.1	3.1	1.8	5	2.1	2.1	19.1	3.1	1.8	5	2.1	2.1	19.1	3.1	1.8	5	2.1	2.1	19.1	3.1	1.8	
		6	0.0	20.8	0.0	12.5	0.0	6	0.0	20.8	0.0	12.5	0.0	6	0.0	20.8	0.0	12.5	0.0	6	0.0	20.8	0.0	12.5	0.0	
		7	0.0	6.3	0.0	34.4	0.0	7	0.0	6.3	0.0	34.4	0.0	7	0.0	6.3	0.0	34.4	0.0	7	0.0	6.3	0.0	34.4	0.0	
		8	0.0	4.2	0.0	25.0	0.0	8	0.0	4.2	0.0	25.0	0.0	8	0.0	4.2	0.0	25.0	0.0	8	0.0	4.2	0.0	25.0	0.0	
		TOTAL	248	265	253	307	307	TOTAL	248	265	253	307	307	TOTAL	248	265	253	307	307	TOTAL	248	265	253	307	307	
		N	100.0%	100.0%	100.0%	100.0%	100.0%	N	100.0%	100.0%	100.0%	100.0%	100.0%	N	100.0%	100.0%	100.0%	100.0%	100.0%	N	100.0%	100.0%	100.0%	100.0%	100.0%	
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%	
METAL FURNITURE/FIXS	TECH TRAINING(2) N	1	50.0	25.0	50.0	0.0	20.0	1	50.0	25.0	50.0	0.0	20.0	1	50.0	25.0	50.0	0.0	20.0	1	50.0	25.0	50.0	0.0	20.0	
		2	50.0	25.0	0.0	80.0	0.0	2	50.0	25.0	0.0	80.0	0.0	2	50.0	25.0	0.0	80.0	0.0	2	50.0	25.0	0.0	80.0	0.0	
		3	0.0	0.0	50.0	0.0	0.0	3	0.0	0.0	50.0	0.0	0.0	3	0.0	0.0	50.0	0.0	0.0	3	0.0	0.0	50.0	0.0	0.0	
		6	0.0	50.0	0.0	50.0	0.0	6	0.0	50.0	0.0	50.0	0.0	6	0.0	50.0	0.0	50.0	0.0	6	0.0	50.0	0.0	50.0	0.0	
		Total	0	1	0	1	1	Total	0	1	0	1	1	Total	0	1	0	1	1	Total	0	1	0	1	1	
		N	100.0%	100.0%	100.0%	100.0%	100.0%	N	100.0%	100.0%	100.0%	100.0%	100.0%	N	100.0%	100.0%	100.0%	100.0%	100.0%	N	100.0%	100.0%	100.0%	100.0%	100.0%	
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%	
		1	100.0%	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%	100.0%	
		4	1	1	1	1	1	4	1	1	1	1	1	4	1	1	1	1	1	4	1	1	1	1	1	
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%	
METAL FURNITURE/FIXS	BIZ TRAINING MANAGE(3) N	1	11.1	12.5	0.0	9.1	81.8	1	11.1	12.5	0.0	9.1	81.8	1	11.1	12.5	0.0	9.1	81.8	1	11.1	12.5	0.0	9.1	81.8	
		2	33.3	0.0	11.1	0.0	0.0	2	33.3	0.0	11.1	0.0	0.0	2	33.3	0.0	11.1	0.0	0.0	2	33.3	0.0	11.1	0.0	0.0	
		3	44.4	0.0	11.1	0.0	0.0	3	44.4	0.0	11.1	0.0	0.0	3	44.4	0.0	11.1	0.0	0.0	3	44.4	0.0	11.1	0.0	0.0	
		4	0	0.0	22.2	0.0	9.1	0.0	4	0	0.0	22.2	0.0	9.1	0.0	0.0	0.0	0.0	4	0	0.0	22.2	0.0	9.1	0.0	0.0
		5	11.1	12.5	44.4	0.0	0.0	0.0	5	11.1	12.5	44.4	0.0	0.0	0.0	0.0	0.0	0.0	5	11.1	12.5	44.4	0.0	0.0	0.0	
		6	0.0	25.0	0.0	33.3	0.0	0.0	6	0.0	25.0	0.0	33.3	0.0	0.0	0.0	0.0	0.0	6	0.0	25.0	0.0	33.3	0.0	0.0	
		7	0.0	37.5	11.1	16.7	0.0	0.0	7	0.0	37.5	11.1	16.7	0.0	0.0	0.0	0.0	0.0	7	0.0	37.5	11.1	16.7	0.0	0.0	
		8	0.0	12.5	0.0	50.0	0.0	0.0	8	0.0	12.5	0.0	50.0	0.0	0.0	0.0	0.0	0.0	8	0.0	12.5	0.0	50.0	0.0	0.0	
		TOTAL	111	125	0	91	81.8	TOTAL	111	125	0	91	81.8	TOTAL	111	125	0	91	81.8	TOTAL	111	125	0	91	81.8	
		N	100.0%	100.0%	100.0%	100.0%	100.0%	N	100.0%	100.0%	100.0%	100.0%	100.0%	N	100.0%	100.0%	100.0%	100.0%	100.0%	N	100.0%	100.0%	100.0%	100.0%	100.0%	
METAL FURNITURE/FIXS	MARKETING(4) N	1	100.0%	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%	100.0%	
		2	25.0	25.0	25.0	0.0	0.0	2	25.0	25.0	25.0	0.0	0.0	2	25.0	25.0	25.0	0.0	0.0	2	25.0	25.0	25.0	0.0	0.0	
		3	50.0	50.0	0.0	0.0	100.0	3	50.0	50.0	0.0	0.0	100.0	3	50.0	50.0	0.0	0.0	100.0	3	50.0	50.0	0.0	0.0	100.0	
		4	0.0	25.0	0.0	0.0	0.0	4	0.0	25.0	0.0	0.0	0.0	4	0.0	25.0	0.0	0.0	0.0	4	0.0	25.0	0.0	0.0	0.0	
		5	0.0	25.0	0.0	0.0	0.0	5	0.0	25.0	0.0	0.0	0.0	5	0.0	25.0	0.0	0.0	0.0	5	0.0	25.0	0.0	0.0	0.0	
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%	
		N	100.0%	100.0%	100.0%	100.0%	100.0%	N	100.0%	100.0%	100.0%	100.0%	100.0%	N	100.0%	100.0%	100.0%	100.0%	100.0%	N	100.0%	100.0%	100.0%	100.0%	100.0%	
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%	
		1	100.0%	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%	100.0%	
		4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
METAL FURNITURE/FIXS	COMBEN(1&2&5(9) N	1	100.0%	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%	100.0%	
		2	0.0	0.0	0.0	0.0	0.0	2	0.0	0.0	0.0	0.0	0.0	2	0.0	0.0	0.0	0.0	0.0	2	0.0	0.0	0.0	0.0	0.0	
		3	0.0	0.0	0.0	0.0	0.0	3	0.0	0.0	0.0	0.0	0.0	3	0.0	0.0	0.0	0.0	0.0	3	0.0	0.0	0.0	0.0	0.0	
		5	0.0	0.0	0.0	0.0	0.0	5	0.0	0.0	0.0	0.0	0.0	5	0.0	0.0	0.0	0.0	0.0	5	0.0	0.0	0.0	0.0	0.0	
		6	0.0	0.0	0.0	0.0	0.0	6	0.0	0.0	0.0	0.0	0.0	6	0.0	0.0	0.0	0.0	0.0	6	0.0	0.0	0.0	0.0	0.0	
		8	0.0	0.0	0.0	0.0	0.0	8	0.0	0.0	0.0	0.0	0.0	8	0.0	0.0	0.0	0.0	0.0	8	0.0	0.0	0.0	0.0	0.0	
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%	
		N	100.0%	100.0%	100.0%	100.0%	100.0%	N	100.0%	100.0%	100.0%	100.0%	100.0%	N	100.0%	100.0%	100.0%	100.0%	100.0%	N	100.0%	100.0%	100.0%	100.0%	100.0%	
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%	Total	100.0%	100.0%	100.0%	100.0%	100.0%	
		METAL FURNITURE/FIXS	COMBEN(1&2&3(7) N	1	100.0%	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%
2	0.0			0.0	0.0	0.0	0.0	2	0.0	0.0	0.0	0.0	0.0	2	0.0	0.0	0.0	0.0	0.0	2	0.0	0.0	0.0	0.0	0.0	
3	0.0			0.0	0.0	0.0	0.0	3	0.0	0.0	0.0	0.0	0.0	3	0.0	0.0	0									

TABLE 6.7: PERFORMANCE INDICATORS DISTRIBUTION (%) BY SECTOR AND BY ASSISTANCE TYPES FOR ALL CITIES

TABLE 6.7: PERFORMANCE INDICATORS DISTRIBUTION (%) BY SECTOR AND BY ASSISTANCE TYPES FOR ALL CITIES																				
SUBSECTOR	ASSISTANCE MODELS	MEAN LABOUR PROD				BUSINESS MONTHLY SAVINGS KSH				BUSINESS MONTHLY TOTAL SALES KSH				BUSINESS MONTHLY PROFITS KSH				BUSINESS TOTAL NUMBER EMPLOYED		
		PROD	SAVINGS	TOTAL	MONTHLY	PROFITS	NUMBER	EMPLOYED	SALES KSH	MONTHLY	TOTAL	MONTHLY	PROFITS	NUMBER	EMPLOYED	SALES KSH	MONTHLY	PROFITS	NUMBER	EMPLOYED
STRUCTUR METAL PRODS	7	0.0	0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	COMBN 2&5&6(13) N	1	1	1	2	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Total	100.0	100.0	100.0	0.0	100.0	100.0	100.0	0.0	100.0	100.0	100.0	100.0	0.0	100.0	100.0	100.0	100.0	0.0	100.0
	OTHER NOT 1-6(14) N	3	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	0.0	100.0	100.0	100.0	100.0	0.0	100.0	100.0	100.0	100.0	0.0	100.0
	1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2	37.5	14.3	12.5	0.0	0.0	0.0	12.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3	62.5	0.0	12.5	0.0	0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4	0.0	0.0	28.6	37.5	12.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
STRUCTUR METAL PRODS	5	0.0	0.0	14.3	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	0.0	28.6	12.5	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	7	0.0	0.0	0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	14.3	0.0	0.0	37.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	TOTAL N	47	49	47	57	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59
	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	1	14.9	6.1	4.3	10.2	5.4	10.2	5.4	10.2	5.4	10.2	5.4	10.2	5.4	10.2	5.4	10.2	5.4	10.2	5.4
	2	46.8	16.3	21.3	2.7	74.6	2.7	74.6	2.7	74.6	2.7	74.6	2.7	74.6	2.7	74.6	2.7	74.6	2.7	74.6
	3	31.9	4.1	14.9	2.7	11.9	2.7	11.9	2.7	11.9	2.7	11.9	2.7	11.9	2.7	11.9	2.7	11.9	2.7	11.9
	STRUCTUR METAL PRODS	4	4.3	20.4	27.7	8.1	3.4	8.1	3.4	8.1	3.4	8.1	3.4	8.1	3.4	8.1	3.4	8.1	3.4	8.1
5		2.1	8.2	25.5	2.7	0.0	2.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6		0.0	30.6	4.3	24.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7		0.0	10.2	2.1	18.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8		0.0	4.1	0.0	35.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
TOTAL N		6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Total		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1		50.0	33.3	50.0	20.0	50.0	20.0	50.0	20.0	50.0	20.0	50.0	20.0	50.0	20.0	50.0	20.0	50.0	20.0	50.0
2		50.0	0.0	33.3	20.0	50.0	20.0	50.0	20.0	50.0	20.0	50.0	20.0	50.0	20.0	50.0	20.0	50.0	20.0	50.0
STRUCTUR METAL PRODS		3	0.0	33.3	16.7	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4	0.0	0.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	5	0.0	0.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	16.7	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	CREDIT(1) N	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	1	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	STRUCTUR METAL PRODS	TECH TRAINING(2) N	5	5	5	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
Total		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1		20.0	20.0	20.0	33.3	57.1	33.3	57.1	33.3	57.1	33.3	57.1	33.3	57.1	33.3	57.1	33.3	57.1	33.3	57.1
2		60.0	0.0	40.0	0.0	14.3	0.0	14.3	0.0	14.3	0.0	14.3	0.0	14.3	0.0	14.3	0.0	14.3	0.0	14.3
3		0.0	0.0	0.0	0.0	28.6	0.0	28.6	0.0	28.6	0.0	28.6	0.0	28.6	0.0	28.6	0.0	28.6	0.0	28.6
4		0.0	0.0	20.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5		20.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8		0.0	20.0	20.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
BIZ TRAIN& MANAGE(3) N		9	9	9	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Total		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1	0.0	11.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
2	33.3	11.1	0.0	16.7	100.0	16.7	100.0	16.7	100.0	16.7	100.0	16.7	100.0	16.7	100.0	16.7	100.0	16.7	100.0	

SOURCE: SURVEY DATA 1992

TABLE 6.7: PERFORMANCE INDICATORS DISTRIBUTION (%) BY SECTOR AND BY ASSISTANCE TYPES FOR ALL CITIES

SUBSECTOR	ASSISTANCE MODELS	BUSINESS				
		MEAN MONTHLY LABOUR PRODS	MONTHLY SAVINGS KSH	BUSINESS TOTAL MONTHLY SALES KSH	BUSINESS MONTHLY PROFITS KSH	BUSINESS TOTAL NUMBER EMPLOYED
COMBEN 1&3&5	6	0.0	25.0	0.0	0.0	0.0
	7	0.0	25.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	100.0	0.0
	(10) N	12	11	12	12	12
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	9.1	0.0	0.0	16.7
	2	50.0	9.1	0.0	9.1	50.0
	3	33.3	1	41.7	0.0	25.0
	4	0.0	9.1	25.0	9.1	0.0
	5	8.3	0	8.3	9.1	0.0
	6	8.3	27.3	8.3	9.1	8.3
	7	0.0	9.1	8.3	27.3	0.0
	8	0.0	27.3	8.3	36.4	0.0
	(11) N	3	2	3	3	3
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	33.3	50.0	0.0	0.0	0.0
	2	66.7	0.0	33.3	0.0	66.7
	3	0.0	0.0	33.3	0.0	33.3
	5	0.0	0.0	33.3	50.0	0.0
6	0.0	50.0	0.0	0.0	0.0	
8	0.0	0.0	0.0	50.0	0.0	
(12) N	7	7	7	7	8	
COMBEN 3&4&5	(12) N	7	7	7	7	8
Total	100.0%	100.0%	100.0%	100.0%	100.0%	
1	14.3	14.3	0.0	0.0	12.5	
2	71.4	0.0	28.6	0.0	62.5	
3	14.3	14.3	28.6	0.0	25.0	
4	0.0	0.0	0.0	20.0	0.0	
5	0.0	0.0	42.9	20.0	0.0	
6	0.0	42.9	0.0	20.0	0.0	
7	0.0	14.3	0.0	40.0	0.0	
8	0.0	14.3	0.0	0.0	0.0	
(13) N	4	4	4	5	5	
COMBEN 2&5&6	(13) N	4	4	4	5	5
Total	100.0%	100.0%	100.0%	100.0%	100.0%	
1	25.0	0.0	0.0	25.0	0.0	
2	25.0	25.0	25.0	0.0	80.0	
3	50.0	25.0	25.0	0.0	20.0	
5	0.0	0.0	50.0	0.0	0.0	
6	0.0	50.0	0.0	25.0	0.0	
7	0.0	0.0	0.0	50.0	0.0	
(14) N	10	9	10	11	11	
OTHER NOT 1-6	(14) N	10	9	10	11	11
Total	100.0%	100.0%	100.0%	100.0%	100.0%	
1	0.0	11.1	0.0	12.5	9.1	
2	80.0	22.2	10.0	12.5	72.7	
3	20.0	11.1	20.0	0.0	18.2	
4	0.0	11.1	60.0	25.0	0.0	
5	0.0	0.0	10.0	0.0	0.0	
6	0.0	33.3	0.0	12.5	0.0	
7	0.0	0.0	0.0	37.5	0.0	
8	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.0	
11.1	0.0	11.1	0.0	0.0	0.	

TABLE 6.7: PERFORMANCE INDICATORS DISTRIBUTION (%) BY SECTOR AND BY ASSISTANCE TYPES FOR ALL CITIES

SUBSECTOR	ASSISTANCE MODELS	BUSINESS				
		MEAN MONTHLY LABOUR PROD	MONTHLY SAVINGS KSH	BUSINESS TOTAL MONTHLY SALES KSH	BUSINESS MONTHLY PROFITS KSH	BUSINESS TOTAL NUMBER EMPLOYED
TNSMITHING	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	14.5	12.3	5.3	6.1	16.7
	2	52.7	12.3	19.5	4.9	63.5
	3	24.5	8.5	21.2	3.7	18.3
	4	2.7	11.3	24.8	9.8	8
	5	3.6	2.8	22.1	11.0	0.0
	6	9	34.9	1.8	20.7	8
	7	9	9.4	2.7	19.5	0.0
	8	0.0	8.5	1.8	24.4	0.0
	9	0.0	0.0	9	0.0	0.0
	N	12	15	13	16	15
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	33.3	33.3	23.1	22.2	73.3
	2	58.3	40.0	61.5	11.1	26.7
	3	8.3	13.3	15.4	11.1	0.0
	4	0.0	6.7	0.0	33.3	0.0
	5	0.0	0.0	0.0	11.1	0.0
6	0.0	0.0	0.0	11.1	0.0	
7	0.0	6.7	0.0	0.0	0.0	
CREDIT	(1) N	3	3	3	3	3
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	66.7	0.0	0.0	33.3
	2	100.0	33.3	66.7	0.0	66.7
	3	0.0	0.0	33.3	0.0	0.0
	6	0.0	0.0	0.0	100.0	0.0
	(2) N	10	7	11	12	11
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	10.0	42.9	9.1	10.0	72.7
	2	70.0	28.6	72.7	0.0	27.3
TECH TRAINING	3	20.0	14.3	18.2	20.0	0.0
	4	0.0	14.3	0.0	20.0	0.0
	5	0.0	0.0	0.0	10.0	0.0
	6	0.0	0.0	0.0	20.0	0.0
	7	0.0	0.0	0.0	20.0	0.0
	N	7	8	7	9	9
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	37.5	0.0	0.0	55.6
	2	57.1	12.5	28.6	0.0	44.4
	3	42.9	0.0	71.4	42.9	0.0
BIZ TRAINING MANAGE	4	0.0	12.5	0.0	0.0	0.0
	6	0.0	25.0	0.0	28.6	0.0
	7	0.0	12.5	0.0	28.6	0.0
	N	7	6	7	7	7
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	37.5	0.0	0.0	55.6
	2	57.1	12.5	28.6	0.0	44.4
	3	42.9	0.0	71.4	42.9	0.0
	4	0.0	12.5	0.0	0.0	0.0
	6	0.0	25.0	0.0	28.6	0.0
MARKETING	7	0.0	12.5	0.0	28.6	0.0
	(4) N	7	6	7	7	7
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	14.3	0.0	0.0	0.0	14.3
	2	28.6	33.3	14.3	0.0	57.1
	3	57.1	0.0	28.6	0.0	28.6
	4	0.0	0.0	42.9	0.0	0.0
	5	0.0	16.7	14.3	0.0	0.0
	6	0.0	16.7	0.0	60.0	0.0

TABLE 6.7: PERFORMANCE INDICATORS DISTRIBUTION (%) BY SECTOR AND BY ASSISTANCE TYPES FOR ALL CITIES

SUBSECTOR	ASSISTANCE MODELS	MEAN LABOUR			BUSINESS MONTHLY SAVINGS KSH			BUSINESS MONTHLY TOTAL SALES KSH			BUSINESS MONTHLY PROFITS KSH			BUSINESS TOTAL NUMBER EMPLOYED		
		PROD			KSH			SALES KSH			KSH			NUMBER		EMPLOYED
TECHNOLOGY	7	0.0			16.7			0.0			0.0			0.0		0.0
	8	0.0			16.7			0.0			40.0			0.0		0.0
	(5) N	13			8			13			11			15		15
	Total	100.0%			100.0%			100.0%			100.0%			100.0%		100.0%
	1	7.7			12.5			7.7			0.0			26.7		26.7
	2	76.9			25.0			23.1			22.2			66.7		66.7
	3	15.4			0.0			46.2			0.0			6.7		6.7
	4	0.0			25.0			15.4			11.1			0.0		0.0
	5	0.0			0.0			7.7			11.1			0.0		0.0
	6	0.0			37.5			0.0			44.4			0.0		0.0
INFRASTRUCTURE	8	0.0			0.0			0.0			11.1			0.0		0.0
	(6) N	2			2			3			2			3		3
	Total	100.0%			100.0%			100.0%			100.0%			100.0%		100.0%
	1	50.0			50.0			0.0			0.0			66.7		66.7
	2	50.0			50.0			100.0			0.0			33.3		33.3
	6	0.0			0.0			0.0			100.0			0.0		0.0
	(10) N	2			2			2			2			2		2
	Total	100.0%			100.0%			100.0%			100.0%			100.0%		100.0%
	1	0.0			0.0			0.0			0.0			50.0		50.0
	2	100.0			50.0			50.0			0.0			50.0		50.0
COMBEN 1&3&5	3	0.0			0.0			50.0			0.0			0.0		0.0
	6	0.0			0.0			0.0			100.0			0.0		0.0
	7	0.0			50.0			0.0			0.0			0.0		0.0
	(11) N	1			1			1			1			2		2
	Total	100.0%			100.0%			100.0%			100.0%			100.0%		100.0%
	1	0.0			0.0			0.0			0.0			50.0		50.0
	2	0.0			0.0			0.0			0.0			50.0		50.0
	3	100.0			0.0			100.0			0.0			0.0		0.0
	4	0.0			100.0			0.0			0.0			0.0		0.0
	6	0.0			0.0			0.0			100.0			0.0		0.0
COMBEN 3&4&5	(12) N	1			1			1			1			1		1
	Total	100.0%			100.0%			100.0%			100.0%			100.0%		100.0%
	2	100.0			0.0			0.0			0.0			100.0		100.0
	3	0.0			0.0			100.0			0.0			0.0		0.0
	4	0.0			100.0			0.0			0.0			0.0		0.0
	7	0.0			0.0			0.0			100.0			0.0		0.0
	(14) N	6			7			6			6			8		8
	Total	100.0%			100.0%			100.0%			100.0%			100.0%		100.0%
	1	16.7			28.6			0.0			0.0			12.5		12.5
	2	66.7			28.6			50.0			0.0			87.5		87.5
OTHER NOT 1-6	3	16.7			14.3			16.7			25.0			0.0		0.0
	4	0.0			28.6			33.3			25.0			0.0		0.0
	6	0.0			0.0			0.0			50.0			0.0		0.0
	N	64			60			67			70			76		76
	Total	100.0%			100.0%			100.0%			100.0%			100.0%		100.0%
	1	14.1			28.3			7.5			5.9			46.1		46.1
	2	64.1			30.0			46.3			5.9			50.0		50.0
	3	21.9			6.7			32.8			13.7			3.9		3.9
	4	0.0			15.0			10.4			13.7			0.0		0.0
	5	0.0			1.7			3.0			5.9			0.0		0.0

TABLE 6.7: PERFORMANCE INDICATORS DISTRIBUTION (%) BY SECTOR AND BY ASSISTANCE TYPES FOR ALL CITIES

SUBSECTOR	ASSISTANCE MODELS	BUSINESS				
		MEAN LABOUR PROD	MONTHLY SAVINGS KSH	TOTAL MONTHLY SALES KSH	MONTHLY PROFITS KSH	BUSINESS TOTAL EMPLOYED NUMBER
INFRASTRUCTURE	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	0.0	0.0	0.0	44.4
	2	62.5	28.6	37.5	0.0	55.6
	3	0.0	0.0	0.0	14.3	0.0
	4	25.0	14.3	37.5	0.0	0.0
	5	12.5	0.0	25.0	0.0	0.0
	6	0.0	14.3	0.0	14.3	0.0
	7	0.0	28.6	0.0	42.9	0.0
	8	0.0	14.3	0.0	28.6	0.0
	(6)	N	11	12	12	11
COMBIN 1&2&3	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	9.1	14.3	0.0	0.0	54.5
	2	18.2	42.9	25.0	10.0	36.4
	3	54.5	14.3	25.0	10.0	9.1
	4	18.2	0.0	16.7	0.0	0.0
	5	0.0	0.0	33.3	0.0	0.0
	6	0.0	14.3	0.0	10.0	0.0
	7	0.0	14.3	0.0	20.0	0.0
	8	0.0	0.0	0.0	50.0	0.0
	(7)	N	3	3	4	5
COMBIN 1&4&5	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	33.3	0.0	0.0	100.0
	2	33.3	0.0	33.3	0.0	0.0
	3	33.3	0.0	33.3	0.0	0.0
	4	0.0	0.0	0.0	33.3	0.0
	5	33.3	0.0	33.3	0.0	0.0
	6	0.0	66.7	0.0	0.0	0.0
	7	0.0	0.0	0.0	33.3	0.0
	8	0.0	0.0	0.0	33.3	0.0
	(8)	N	1	1	1	1
COMBIN 1&2&5	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	0.0	0.0	0.0	100.0
	6	100.0	100.0	100.0	0.0	0.0
	8	0.0	0.0	0.0	100.0	0.0
	(9)	N	2	2	2	2
FOOD/DRINK/TOBACCO	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	0.0	0.0	0.0	100.0
	2	0.0	50.0	0.0	0.0	0.0
	4	100.0	50.0	100.0	0.0	0.0
	8	0.0	0.0	0.0	100.0	0.0
	(10)	N	9	9	11	11
	1	100.0%	100.0%	100.0%	100.0%	100.0%
	2	0.0	22.2	0.0	0.0	72.7
	3	11.1	11.1	11.1	0.0	27.3
	4	33.3	0.0	22.2	0.0	0.0
TEXTILES/SHOE RETAIL	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	22.2	0.0	11.1	0.0	0.0
	5	22.2	0.0	44.4	11.1	0.0
	6	11.1	66.7	11.1	11.1	0.0
	7	0.0	0.0	0.0	22.2	0.0
	8	0.0	0.0	0.0	55.6	0.0

TABLE 6.7: PERFORMANCE INDICATORS DISTRIBUTION (%) BY SECTOR AND BY ASSISTANCE TYPES FOR ALL CITIES

SUBSECTOR	ASSISTANCE MODELS	BUSINESS				
		MEAN LABOUR PROD	MONTHLY SAVINGS KSH	TOTAL MONTHLY SALES KSH	MONTHLY PROFITS KSH	BUSINESS TOTAL EMPLOYED NUMBER
COMBIN 1&3&6	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	9.1	0.0	0.0	57.1
	2	0.0	9.1	0.0	0.0	42.9
	3	45.5	0.0	18.2	0.0	0.0
	4	27.3	27.3	27.3	0.0	0.0
	5	18.2	0.0	45.5	0.0	0.0
	6	9.1	54.5	9.1	16.7	0.0
	7	0.0	0.0	0.0	50.0	0.0
	8	0.0	0.0	0.0	33.3	0.0
	(11)	N	11	11	14	14
COMBIN 3&4&5	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	0.0	0.0	0.0	66.7
	2	0.0	0.0	0.0	0.0	33.3
	3	33.3	0.0	33.3	0.0	0.0
	4	66.7	33.3	33.3	50.0	0.0
	5	0.0	0.0	33.3	0.0	0.0
	7	0.0	66.7	0.0	0.0	0.0
	8	0.0	0.0	0.0	50.0	0.0
	(12)	N	3	3	3	3
COMBIN 2&5&6	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	50.0	0.0	50.0	0.0	50.0
	2	50.0	0.0	0.0	0.0	50.0
	3	0.0	0.0	0.0	0.0	0.0
	5	0.0	0.0	50.0	100.0	0.0
	7	0.0	100.0	0.0	0.0	0.0
	(13)	N	2	2	2	2
OTHER NOT 1-6	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	14.8	30.8	7.4	0.0	68.6
	2	25.9	26.9	22.2	15.8	28.6
	3	25.9	7.7	33.3	0.0	2.9
	4	7.4	11.5	11.1	21.1	0.0
	5	25.9	0.0	11.1	0.0	0.0
	6	0.0	11.5	14.8	21.1	0.0
	7	0.0	3.8	0.0	10.5	0.0
	8	0.0	7.7	0.0	31.6	0.0
	(14)	N	27	26	27	34
TOTAL	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	8.9	20.0	5.4	3.1	76.4
	2	42.5	23.5	37.6	11.6	18.5
	3	21.9	7.4	21.1	7.0	2.8
	4	11.3	13.0	12.8	9.7	3
	5	11.6	4.9	16.8	4.7	0.0
	6	3.1	20.4	5.7	20.2	2.0
	7	7	7.0	7	17.4	0.0
	8	0.0	3.9	0.0	26.4	0.0
	N	30	29	31	34	37
TEXTILES/SHOE RETAIL	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	16.7	27.6	12.9	3.4	81.1
	2	50.0	27.6	45.2	24.1	18.9
	3	20.0	10.3	29.0	10.3	0.0

TABLE 6.7: PERFORMANCE INDICATORS DISTRIBUTION (%) BY SECTOR AND BY ASSISTANCE TYPES FOR ALL CITIES

SUBSECTOR	ASSISTANCE MODELS	MEAN LABOUR			BUSINESS MONTHLY SAVINGS			BUSINESS MONTHLY PROFITS			BUSINESS MONTHLY SALES			BUSINESS MONTHLY TOTAL			BUSINESS TOTAL NUMBER EMPLOYED
		PROD	KSH	100.0%	PROD	KSH	100.0%	PROD	KSH	100.0%	PROD	KSH	100.0%	PROD	KSH	100.0%	
CREDIT	4	13.3	13.8	6.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	5	0.0	6.9	3.2	10.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	13.8	3.2	27.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	7	0.0	0.0	0.0	17.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	-6.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(1)	N	13	13	17	17	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	7.7	36.4	0.0	0.0	64.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2	30.8	9.1	38.5	10.0	35.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3	46.2	9.1	38.5	10.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4	7.7	9.1	15.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
TECH TRAINING	5	7.7	9.1	7.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	18.2	0.0	40.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	7	0.0	9.1	0.0	30.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	10.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(2)	N	3	3	7	7	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	66.7	0.0	33.3	0.0	57.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2	0.0	33.3	33.3	50.0	42.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3	33.3	0.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4	0.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	33.3	0.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
BIZ TRAIN& MANAGE	(3)	N	34	35	45	46	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	2.9	7.9	2.9	3.2	45.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2	29.4	28.9	11.4	3.2	54.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3	44.1	5.3	45.7	3.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4	8.8	10.5	20.0	6.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	5	14.7	5.3	5.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	26.3	8.6	22.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	7	0.0	10.5	5.7	29.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	5.3	0.0	32.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(4)	N	8	8	9	10	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
MARKETING	1	0.0	0.0	0.0	16.7	70.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2	25.0	28.6	25.0	16.7	30.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3	50.0	14.3	37.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4	0.0	28.6	12.5	16.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	5	12.5	0.0	12.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	12.5	14.3	0.0	16.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	7	0.0	0.0	12.5	16.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	8	0.0	14.3	0.0	16.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(5)	N	6	6	7	7	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	16.7	0.0	0.0	0.0	57.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
TECHNOLOGY	2	83.3	33.3	83.3	20.0	42.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3	0.0	33.3	16.7	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	5	0.0	16.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	16.7	0.0	60.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(6)	N	4	4	4	4	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
TEXTILES/SHOE RETAIL INFRASTRUCTURE	6	0.0	16.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(6)	N	4	4	4	4	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(6)	N	4	4	4	4	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

TABLE 6.7: PERFORMANCE INDICATORS DISTRIBUTION (%) BY SECTOR AND BY ASSISTANCE TYPES FOR ALL CITIES

SUBSECTOR	ASSISTANCE MODELS	BUSINESS				BUSINESS TOTAL NUMBER EMPLOYED
		MEAN MONTHLY LABOUR PROD	MONTHLY SAVINGS KSH	TOTAL MONTHLY SALES KSH	MONTHLY PROFITS KSH	
RESTAURANTS/DRINKING	1	10.3	16.5	5.9	4.0	60.1
	2	35.0	25.2	28.6	11.9	39.9
	3	33.3	8.7	34.5	5.9	0.0
	4	11.1	13.9	16.0	4.0	0.0
	5	9.4	6.1	9.2	4.0	0.0
	6	9	20.0	3.4	26.7	0.0
	7	0.0	6.1	2.5	24.8	0.0
	8	0.0	3.5	0.0	18.8	0.0
	N	15	17	16	21	21
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	41.2	6.3	7.1	28.6
	2	86.7	29.4	43.8	0.0	61.9
	3	6.7	11.8	18.8	14.3	9.5
	4	6.7	11.8	25.0	14.3	0.0
	5	0.0	0.0	6.3	7.1	0.0
CREDIT	6	0.0	5.9	0.0	14.3	0.0
	7	0.0	0.0	0.0	28.6	0.0
	8	0.0	0.0	0.0	14.3	0.0
	(1)	12	12	12	14	14
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	8.3	8.3	8.3	11.1	21.4
	2	33.3	16.7	0.0	0.0	71.4
	3	33.3	8.3	25.0	0.0	7.1
TECH TRAINING	4	8.3	25.0	33.3	0.0	0.0
	5	16.7	0.0	16.7	0.0	0.0
	6	0.0	25.0	16.7	33.3	0.0
	7	0.0	16.7	0.0	11.1	0.0
	8	0.0	0.0	0.0	44.4	0.0
	N	6	6	6	6	6
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	16.7	16.7	0.0	0.0	33.3
BIZ TRAIN&MANAGE	2	50.0	16.7	16.7	0.0	66.7
	3	16.7	16.7	16.7	0.0	0.0
	4	16.7	16.7	66.7	0.0	0.0
	5	0.0	16.7	0.0	50.0	0.0
	6	0.0	16.7	0.0	50.0	0.0
	N	17	19	17	20	20
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	5.9	21.1	0.0	0.0	20.0
TECHNOLOGY	2	70.6	10.5	17.6	0.0	65.0
	3	23.5	0.0	52.9	6.3	15.0
	4	0.0	26.3	23.5	12.5	0.0
	5	0.0	0.0	5.9	0.0	0.0
	6	0.0	21.1	0.0	18.8	0.0
	7	0.0	21.1	0.0	43.8	0.0
	8	0.0	0.0	0.0	18.8	0.0
	(5)	N	2	2	2	2
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	0.0	0.0	0.0	50.0
	2	0.0	0.0	0.0	0.0	50.0

TABLE 6.7: PERFORMANCE INDICATORS DISTRIBUTION (%) BY SECTOR AND BY ASSISTANCE TYPES FOR ALL CITIES

SUBSECTOR	ASSISTANCE MODELS	BUSINESS				BUSINESS TOTAL NUMBER EMPLOYED
		MEAN MONTHLY LABOUR PROD	MONTHLY SAVINGS KSH	TOTAL MONTHLY SALES KSH	MONTHLY PROFITS KSH	
RESTAURANTS/DRINKING	3	100.0	50.0	50.0	50.0	0.0
	5	0.0	0.0	0.0	0.0	0.0
	6	0.0	50.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	50.0	0.0
	N	3	4	3	5	5
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	33.3	25.0	0.0	33.3	20.0
	2	33.3	25.0	33.3	0.0	60.0
	3	33.3	0.0	33.3	0.0	20.0
	4	0.0	0.0	33.3	0.0	0.0
	6	0.0	50.0	0.0	33.3	0.0
	7	0.0	0.0	0.0	33.3	0.0
	N	0	1	0	1	1
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	2	0.0	0.0	0.0	0.0	100.0
COMBEN 1&2&3	7	100.0	1	1	1	1
	(9)	N	1	1	1	1
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	2	0.0	0.0	0.0	0.0	0.0
COMBEN 1&2&5	3	100.0	0.0	0.0	0.0	0.0
	4	0.0	100.0	0.0	0.0	0.0
	5	0.0	0.0	100.0	0.0	0.0
	8	0.0	0.0	0.0	100.0	0.0
	N	1	2	1	2	2
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	50.0	0.0	0.0	0.0
COMBEN 1&3&5	2	0.0	0.0	0.0	0.0	0.0
	5	100.0	0.0	0.0	0.0	0.0
	6	0.0	0.0	100.0	0.0	0.0
	7	0.0	50.0	0.0	0.0	0.0
	8	0.0	0.0	0.0	100.0	0.0
	N	1	1	1	1	1
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	100.0	0.0	0.0	0.0
COMBEN 1&3&6	(11)	N	1	1	1	1
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	0.0	0.0	0.0	0.0
OTHER NOT 1-6	2	0.0	0.0	0.0	0.0	0.0
	3	100.0	0.0	0.0	0.0	0.0
	4	0.0	0.0	100.0	0.0	0.0
	6	0.0	0.0	0.0	100.0	0.0
	N	7	7	7	7	7
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	42.9	14.3	14.3	0.0	28.6
TOTAL	2	14.3	14.3	28.6	0.0	57.1
	3	14.3	0.0	14.3	0.0	14.3
	4	14.3	14.3	28.6	0.0	0.0
	5	14.3	14.3	0.0	0.0	0.0
	6	0.0	42.9	0.0	0.0	0.0
	7	0.0	0.0	0.0	25.0	0.0
	8	0.0	0.0	14.3	75.0	0.0
	N	65	72	66	80	80
	Total	100.0%	100.0%	100.0%	100.0%	100.0%

TABLE 6.7: PERFORMANCE INDICATORS DISTRIBUTION (%) BY SECTOR AND BY ASSISTANCE TYPES FOR ALL CITIES

SUBSECTOR	ASSISTANCE MODELS	MEAN LABOUR PROD	BUSINESS MONTHLY SAVINGS KSH	BUSINESS MONTHLY TOTAL SALES KSH	BUSINESS MONTHLY PROFITS KSH	BUSINESS TOTAL NUMBER EMPLOYED
SHOE REPAIR	1	108	23.6	4.5	5.7	23.8
	2	52.3	16.7	21.2	0.0	66.3
	3	24.6	6.9	28.8	7.5	10.0
	4	6.2	18.1	30.3	7.5	0.0
	5	6.2	2.8	9.1	3.8	0.0
	6	0.0	20.8	4.5	20.8	0.0
	7	0.0	11.1	0.0	26.4	0.0
	8	0.0	0.0	1.5	28.3	0.0
	N	25	20	25	28	28
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
CREDIT	1	24.0	55.0	20.0	17.4	96.4
	2	68.0	25.0	72.0	26.1	3.6
	3	8.0	10.0	8.0	17.4	0.0
	4	0.0	0.0	0.0	21.7	0.0
	5	0.0	5.0	0.0	0.0	0.0
	6	0.0	5.0	0.0	17.4	0.0
	(1)	N	4	4	4	4
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
TECH TRAINING	1	25.0	50.0	25.0	50.0	75.0
	2	75.0	50.0	75.0	0.0	25.0
	3	0.0	0.0	0.0	25.0	0.0
	6	0.0	0.0	0.0	25.0	0.0
	(2)	N	30	30	32	33
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
BIZ TRAIN& MANAGE(3)	1	30.0	57.9	26.7	18.5	97.0
	2	66.7	36.8	70.0	22.2	3.0
	3	0.0	5.3	0.0	29.6	0.0
	4	3.3	0.0	3.3	11.1	0.0
	5	0.0	0.0	0.0	3.7	0.0
	6	0.0	0.0	0.0	11.1	0.0
	8	0.0	0.0	0.0	3.7	0.0
	(3)	N	11	12	14	12
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
TECHNOLOGY	1	91	33.3	83.3	36.4	83.3
	2	81.8	33.3	83.3	36.4	16.7
	3	91	16.7	0.0	9.1	0.0
	4	0.0	0.0	8.3	9.1	0.0
	5	0.0	8.3	0.0	9.1	0.0
	6	0.0	0.0	0.0	36.4	0.0
	7	0.0	8.3	0.0	0.0	0.0
	(5)	N	13	13	14	13
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
INFRASTRUCTURE(6)	1	16.7	15.4	7.7	10.0	61.5
	2	83.3	15.4	84.6	40.0	38.5
	3	0.0	23.1	7.7	10.0	0.0
	4	0.0	7.7	0.0	10.0	0.0
	6	0.0	38.5	0.0	30.0	0.0
	(6)	N	1	1	1	1
	Total	100.0%	100.0%	100.0%	100.0%	100.0%

TABLE 6.7: PERFORMANCE INDICATORS DISTRIBUTION (%) BY SECTOR AND BY ASSISTANCE TYPES FOR ALL CITIES

SUBSECTOR	ASSISTANCE MODELS	MEAN LABOUR PROD	BUSINESS MONTHLY SAVINGS KSH	BUSINESS MONTHLY TOTAL SALES KSH	BUSINESS MONTHLY PROFITS KSH	BUSINESS TOTAL NUMBER EMPLOYED
COMBIN 1&2&3	2	100.0%	100.0%	100.0%	100.0%	0.0
	6	0.0	0.0	0.0	100.0	0.0
	(7)	N	3	2	3	3
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
COMBIN 1&2&5	1	33.3	50.0	0.0	0.0	33.3
	2	66.7	50.0	100.0	33.3	66.7
	4	0.0	0.0	0.0	33.3	0.0
	5	0.0	0.0	0.0	33.3	0.0
	(9)	N	1	1	1	1
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
OTHER NOT 1-6	1	0.0	33.3	0.0	0.0	83.3
	2	100.0	50.0	75.0	33.3	16.7
	3	0.0	16.7	25.0	33.3	0.0
	7	0.0	0.0	0.0	33.3	0.0
	(14)	N	4	6	4	6
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
TOTAL	1	22.0	42.3	17.2	15.7	87.1
	2	73.6	33.3	76.3	26.5	12.9
	3	3.3	11.5	4.3	19.3	0.0
	4	1.1	1.3	2.2	13.3	0.0
	5	0.0	2.6	0.0	3.6	0.0
	6	0.0	7.7	0.0	19.3	0.0
	7	0.0	1.3	0.0	1.2	0.0
	8	0.0	0.0	0.0	1.2	0.0
	(1)	N	1	1	1	1
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
CREDIT	2	100.0	100.0	0.0	0.0	100.0
	3	0.0	0.0	100.0	0.0	0.0
	6	0.0	0.0	0.0	100.0	0.0
	(1)	N	1	1	1	1
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
TECH TRAINING	2	100.0	0.0	0.0	0.0	100.0
	3	0.0	0.0	100.0	0.0	0.0
	6	0.0	100.0	0.0	0.0	0.0
	7	0.0	0.0	0.0	100.0	0.0
	(2)	N	1	2	1	2
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
BIZ TRAIN& MANAGE(3)	1	0.0	0.0	0.0	0.0	25.0
	2	100.0	0.0	100.0	0.0	75.0
	4	0.0	50.0	0.0	0.0	0.0
	5	0.0	50.0	0.0	0.0	0.0
	6	0.0	0.0	0.0	0.0	0.0
	(3)	N	5	6	8	7
	Total	100.0%	100.0%	100.0%	100.0%	100.0%

TABLE 6.7: PERFORMANCE INDICATORS DISTRIBUTION (%) BY SECTOR AND BY ASSISTANCE TYPES FOR ALL CITIES

SUBSECTOR	ASSISTANCE MODELS	BUSINESS				BUSINESS TOTAL EMPLOYED
		MEAN MONTHLY LABOUR	BUSINESS MONTHLY SAVINGS KSH	BUSINESS TOTAL SALES KSH	BUSINESS MONTHLY PROFITS KSH	
ELECTRICAL REPAIR TECHNOLOGY	3	40.0	0.0	33.3	0.0	0.0
	4	0.0	16.7	33.3	0.0	0.0
	6	0.0	33.3	0.0	80.0	0.0
	7	0.0	33.3	0.0	0.0	0.0
	8	0.0	0.0	0.0	20.0	0.0
	N	7	5	7	7	7
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
		14.3	0.0	0.0	0.0	42.9
INFRASTRUCTURE	2	42.9	20.0	42.9	0.0	57.1
	3	42.9	0.0	28.6	16.7	0.0
	4	0.0	20.0	14.3	33.3	0.0
	5	0.0	20.0	14.3	0.0	0.0
	6	0.0	40.0	0.0	16.7	0.0
	7	0.0	0.0	0.0	16.7	0.0
	8	0.0	0.0	0.0	16.7	0.0
	N	4	3	4	4	5
COMBIN 1&2&3	1	25.0	0.0	0.0	0.0	60.0
	2	50.0	33.3	50.0	0.0	40.0
	3	25.0	0.0	50.0	0.0	0.0
	4	0.0	33.3	0.0	0.0	0.0
	6	0.0	33.3	0.0	50.0	0.0
	7	0.0	0.0	0.0	50.0	0.0
	N	1	1	1	1	1
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
COMBIN 1&3&6	2	100.0	0.0	0.0	0.0	0.0
	3	0.0	0.0	100.0	0.0	0.0
	6	0.0	100.0	0.0	0.0	0.0
	N	1	2	1	2	2
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
COMBIN 1&3&6	2	0.0	0.0	0.0	0.0	100.0
	5	100.0	0.0	0.0	0.0	0.0
	6	0.0	50.0	100.0	0.0	0.0
	8	0.0	0.0	0.0	100.0	0.0
	N	0	0	0	1	1
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
TOTAL	2	21	21	22	27	29
	N	100.0%	100.0%	100.0%	100.0%	100.0%
	Total	9.5	4.8	0.0	0.0	37.9
	1	57.1	14.3	36.4	0.0	62.1
	2	28.6	0.0	40.9	5.9	0.0
	3	0.0	19.0	13.6	11.8	0.0
	4	0.0	9.5	4.5	0.0	0.0
	5	4.8	38.1	4.5	47.1	0.0
MOTOR VEHICLE REPAIR	6	0.0	9.5	0.0	17.6	0.0
	7	0.0	4.8	0.0	17.6	0.0
	8	0.0	0.0	0.0	0.0	0.0
	N	5	6	5	6	6
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	20.0	33.3	0.0	0.0	50.0

TABLE 6.7: PERFORMANCE INDICATORS DISTRIBUTION (%) BY SECTOR AND BY ASSISTANCE TYPES FOR ALL CITIES

SUBSECTOR	ASSISTANCE MODELS	BUSINESS				BUSINESS TOTAL EMPLOYED
		MEAN MONTHLY LABOUR	BUSINESS MONTHLY SAVINGS KSH	BUSINESS TOTAL SALES KSH	BUSINESS MONTHLY PROFITS KSH	
MOTOR VEHICLE REPAIR TECH TRAINING	2	60.0	50.0	60.0	25.0	50.0
	3	0.0	0.0	20.0	0.0	0.0
	4	20.0	16.7	20.0	0.0	0.0
	5	0.0	0.0	0.0	25.0	0.0
	7	0.0	0.0	0.0	50.0	0.0
	N	8	7	8	10	10
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
		12.5	14.3	0.0	0.0	40.0
BIZ TRAIN&MANAGE(3)	1	16.7	16.7	16.7	0.0	14.3
	2	50.0	0.0	0.0	0.0	85.7
	3	33.3	33.3	33.3	0.0	0.0
	4	0.0	0.0	33.3	0.0	0.0
	5	0.0	16.7	16.7	0.0	0.0
	6	0.0	33.3	0.0	50.0	0.0
	7	0.0	0.0	0.0	25.0	0.0
	N	0	0	0	25.0	0
MARKETING	4	0	1	0	1	1
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
TECHNOLOGY	2	19	21	19	25	25
	N	100.0%	100.0%	100.0%	100.0%	100.0%
	Total	15.8	0.0	0.0	0.0	16.0
	1	47.4	14.3	21.1	0.0	56.0
	2	21.1	4.8	15.8	0.0	24.0
	3	10.5	9.5	21.1	7.1	4.0
	4	5.3	0.0	36.8	0.0	0.0
	5	0.0	38.1	0.0	35.7	0.0
COMBIN 1&2&3	6	0.0	19.0	5.3	21.4	0.0
	7	0.0	14.3	0.0	35.7	0.0
	8	0.0	7	7	8	8
	N	7	7	7	8	8
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	28.6	0.0	0.0	0.0	0.0
	2	42.9	28.6	28.6	0.0	100.0
	3	14.3	0.0	14.3	0.0	0.0
INFRASTRUCTURE	4	14.3	14.3	42.9	0.0	0.0
	5	0.0	0.0	14.3	0.0	0.0
	6	0.0	28.6	0.0	0.0	0.0
	7	0.0	28.6	0.0	100.0	0.0
	N	1	1	1	1	1
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	2	0.0	0.0	0.0	0.0	0.0
	4	0.0	100.0	0.0	0.0	0.0

TABLE 6.7: PERFORMANCE INDICATORS DISTRIBUTION (%) BY SECTOR AND BY ASSISTANCE TYPES FOR ALL CITIES

SUBSECTOR	ASSISTANCE MODELS	BUSINESS				BUSINESS		BUSINESS	
		MEAN MONTHLY LABOUR PROD	MONTHLY SAVINGS K\$H	TOTAL MONTHLY SALES K\$H	PROFITS K\$H	NUMBER EMPLOYED	TOTAL	NUMBER EMPLOYED	TOTAL
WATCHJEWELLERY RP	6	0.0	37.5	3.3	24.4	0.0			
	7	0.0	15.6	3.3	24.4	0.0			
	8	0.0	4.7	0.0	24.4	0.0			
	9	100.0%	9	11	11	9			
	Total		100.0%	100.0%	100.0%	100.0%			
	1	0.0	44.4	9.1	10.0	100.0			
	2	77.8	22.2	72.7	0.0	0.0			
	3	11.1	11.1	9.1	20.0	0.0			
	4	11.1	22.2	9.1	40.0	0.0			
	5	0.0	0.0	0.0	10.0	0.0			
WATCHJEWELLERY RP CREDIT(1)	6	0.0	0.0	0.0	20.0	0.0			
	1	100.0%	1	1	1	1			
	Total		100.0%	100.0%	100.0%	100.0%			
	1	0.0	100.0	0.0	0.0	100.0			
	2	100.0	0.0	100.0	0.0	0.0			
	4	0.0	0.0	0.0	100.0	0.0			
TECH TRAINING(2)	10	100.0%	10	11	12	11			
	Total		100.0%	100.0%	100.0%	100.0%			
	1	20.0	50.0	18.2	10.0	90.9			
	2	80.0	10.0	81.8	0.0	9.1			
	3	0.0	20.0	0.0	50.0	0.0			
	4	0.0	0.0	0.0	20.0	0.0			
	5	0.0	10.0	0.0	20.0	0.0			
	6	0.0	10.0	0.0	0.0	0.0			
	7	0.0	0.0	0.0	0.0	0.0			
	8	0.0	0.0	0.0	0.0	0.0			
BIZ TRAIN& MANAGE(3)	9	100.0%	9	8	9	8			
	Total		100.0%	100.0%	100.0%	100.0%			
	1	14.3	22.2	12.5	12.5	87.5			
	2	28.6	22.2	25.0	12.5	12.5			
	3	28.6	0.0	37.5	0.0	0.0			
	4	14.3	11.1	12.5	12.5	0.0			
	5	14.3	11.1	12.5	12.5	0.0			
	6	0.0	11.1	0.0	12.5	0.0			
	7	0.0	22.2	0.0	25.0	0.0			
	8	0.0	0.0	0.0	12.5	0.0			
MARKETING(4)	3	100.0%	3	3	4	4			
	Total		100.0%	100.0%	100.0%	100.0%			
	1	33.3	0.0	0.0	0.0	25.0			
	2	0.0	33.3	33.3	50.0	50.0			
	3	66.7	0.0	33.3	0.0	25.0			
	4	0.0	33.3	0.0	0.0	0.0			
	5	0.0	0.0	33.3	0.0	0.0			
	7	0.0	33.3	0.0	50.0	0.0			
	3	100.0%	4	3	4	4			
	Total		100.0%	100.0%	100.0%	100.0%			
TECHNOLOGY(5)	1	0.0	75.0	0.0	0.0	100.0			
	2	100.0	25.0	100.0	0.0	0.0			
	3	0.0	0.0	0.0	50.0	0.0			
	5	0.0	0.0	0.0	50.0	0.0			
	5	0.0	0.0	0.0	50.0	0.0			
	7	0.0	0.0	0.0	0.0	0.0			
	3	100.0%	1	1	1	1			
	Total		100.0%	100.0%	100.0%	100.0%			
	COMBIN (1&2&3&7)	N	0	1	1	1			
	Total		100.0%	100.0%	100.0%	100.0%			

TABLE 6.7: PERFORMANCE INDICATORS DISTRIBUTION (%) BY SECTOR AND BY ASSISTANCE TYPES FOR ALL CITIES

SUBSECTOR	ASSISTANCE MODELS	BUSINESS				BUSINESS		BUSINESS	
		MEAN MONTHLY LABOUR PROD	MONTHLY SAVINGS K\$H	TOTAL MONTHLY SALES K\$H	PROFITS K\$H	NUMBER EMPLOYED	TOTAL	NUMBER EMPLOYED	TOTAL
SHOE MAKING/REPAIR	1	0.0		0.0	0.0	100.0			
	2	100.0	34	38	42	38			
	Total		100.0%	100.0%	100.0%	100.0%			
	1	11.8	41.7	10.5	8.8	86.8			
	2	64.7	19.4	65.8	8.8	10.5			
	3	14.7	8.3	13.2	23.5	2.6			
	4	5.9	11.1	5.3	23.5	0.0			
	5	2.9	5.6	5.3	14.7	0.0			
	6	0.0	5.6	0.0	8.8	0.0			
	7	0.0	8.3	0.0	8.8	0.0			
CREDIT(1)	8	0.0	0.0	0.0	2.9	0.0			
	14	100.0%	17	15	19	20			
	Total		100.0%	100.0%	100.0%	100.0%			
	1	35.7	47.1	33.3	15.4	90.0			
	2	42.9	29.4	40.0	7.7	10.0			
	3	14.3	0.0	13.3	7.7	0.0			
	4	0.0	5.9	6.7	7.7	0.0			
	5	7.1	0.0	6.7	7.7	0.0			
	6	0.0	17.6	0.0	23.1	0.0			
	7	0.0	0.0	0.0	15.4	0.0			
BIZ TRAIN& MANAGE(3)	8	0.0	0.0	0.0	15.4	0.0			
	9	100.0%	8	8	11	11			
	Total		100.0%	100.0%	100.0%	100.0%			
	1	25.0	22.2	25.0	14.3	81.8			
	2	50.0	33.3	50.0	0.0	18.2			
	3	25.0	0.0	25.0	28.6	0.0			
	5	0.0	11.1	0.0	14.3	0.0			
	6	0.0	33.3	0.0	14.3	0.0			
	7	0.0	0.0	0.0	28.6	0.0			
	13	100.0%	11	13	15	15			
TECH TRAINING(2)	13	100.0%	11	13	15	15			
	Total		100.0%	100.0%	100.0%	100.0%			
	1	30.8	27.3	7.7	25.0	20.0			
	2	69.2	27.3	69.2	8.3	80.0			
	3	0.0	0.0	7.7	0.0	0.0			
	4	0.0	36.4	15.4	8.3	0.0			
	6	0.0	9.1	0.0	41.7	0.0			
	7	0.0	0.0	0.0	16.7	0.0			
	20	100.0%	18	20	22	24			
	Total		100.0%	100.0%	100.0%	100.0%			
MARKETING(4)	1	15.0	22.2	10.0	0.0	50.0			
	2	45.0	16.7	25.0	5.9	50.0			
	3	10.0	11.1	30.0	0.0	0.0			
	4	20.0	16.7	20.0	5.9	0.0			
	5	5.0	5.6	5.0	0.0	0.0			
	6	0.0	16.7	0.0	29.4	0.0			
	7	0.0	11.1	5.0	29.4	0.0			
	8	5.0	0.0	5.0	29.4	0.0			
	1	100.0%	2	1	2	2			
	Total		100.0%	100.0%	100.0%	100.0%			

TABLE 6.7: PERFORMANCE INDICATORS DISTRIBUTION (%) BY SECTOR AND BY ASSISTANCE TYPES FOR ALL CITIES

SUBSECTOR	ASSISTANCE MODELS	MEAN LABOUR PROD	BUSINESS MONTHLY SAVINGS KSH	BUSINESS TOTAL MONTHLY SALES KSH	BUSINESS MONTHLY PROFITS KSH	BUSINESS TOTAL NUMBER EMPLOYED
	2	100.0	50.0	0.0		100.0
	3	0.0	0.0	100.0		0.0
	7	0.0	50.0	0.0		0.0
	TECHNOLOGY(5) N	18	13	18	20	20
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	11.1	7.7	11.1	0.0	40.0
	2	77.8	23.1	44.4	7.7	50.0
	3	5.6	7.7	27.8	38.5	10.0
	4	5.6	23.1	5.6	15.4	0.0
	5	0.0	7.7	11.1	0.0	0.0
	6	0.0	23.1	0.0	30.8	0.0
	7	0.0	7.7	0.0	7.7	0.0
SHOE MAKING\REPAIR	INFRASTRUCTURE(6) N	2	2	2	2	2
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	0.0	0.0	0.0	100.0
	2	50.0	0.0	50.0	0.0	0.0
	3	50.0	0.0	50.0	0.0	0.0
	4	0.0	50.0	0.0	0.0	0.0
	6	0.0	0.0	0.0	50.0	0.0
	7	0.0	50.0	0.0	50.0	0.0
	COMBN 1&2&3(7) N	5	5	5	6	6
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	40.0	40.0	0.0	0.0	0.0
	2	40.0	20.0	40.0	0.0	100.0
	3	0.0	0.0	40.0	25.0	0.0
	5	20.0	0.0	20.0	0.0	0.0
	6	0.0	20.0	0.0	25.0	0.0
	7	0.0	0.0	0.0	25.0	0.0
	8	0.0	20.0	0.0	25.0	0.0
	COMBN 1&2&5(9) N	1	1	1	1	1
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	0.0	100.0	0.0	0.0	100.0
	2	100.0	0.0	100.0	0.0	0.0
	6	0.0	0.0	0.0	100.0	0.0
	COMBN 1&3&5(10) N	6	6	6	7	7
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	16.7	33.3	0.0	20.0	28.6
	2	33.3	33.3	50.0	0.0	71.4
	3	16.7	0.0	0.0	0.0	0.0
	4	33.3	0.0	33.3	0.0	0.0
	5	0.0	16.7	16.7	20.0	0.0
	6	0.0	16.7	0.0	20.0	0.0
	7	0.0	0.0	0.0	20.0	0.0
	8	0.0	0.0	0.0	20.0	0.0
	COMBN 1&3&6(11) N	1	0	1	1	1
	Total	100.0%		100.0%	100.0%	100.0%
	1	0.0		0.0	0.0	100.0
	2	100.0		100.0	0.0	0.0
	3	0.0		0.0	100.0	0.0
	COMBN 3&4&5(12) N	1	1	1	1	1

TABLE 6.7: PERFORMANCE INDICATORS DISTRIBUTION (%) BY SECTOR AND BY ASSISTANCE TYPES FOR ALL CITIES

SUBSECTOR	ASSISTANCE MODELS	MEAN LABOUR PROD	BUSINESS MONTHLY SAVINGS KSH	BUSINESS TOTAL MONTHLY SALES KSH	BUSINESS MONTHLY PROFITS KSH	BUSINESS TOTAL NUMBER EMPLOYED
	Total	100.0%	100.0%	100.0%		100.0%
	1	0.0	100.0	0.0		0.0
	2	100.0	0.0	100.0		100.0
	COMBN 2&5&6(13) N	3	3	3	3	3
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	2	100.0	33.3	100.0	50.0	100.0
	3	0.0	33.3	0.0	0.0	0.0
	4	0.0	33.3	0.0	50.0	0.0
	OTHER NOT 1-6(14) N	11	10	11	14	14
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	9.1	30.0	0.0	11.1	50.0
	2	81.8	30.0	63.6	22.2	35.7
	3	0.0	0.0	18.2	22.2	14.3
	4	9.1	30.0	9.1	11.1	0.0
	5	0.0	0.0	9.1	0.0	0.0
	6	0.0	0.0	0.0	11.1	0.0
	7	0.0	10.0	0.0	11.1	0.0
	8	0.0	0.0	0.0	11.1	0.0
	TOTAL N	104	98	105	124	127
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
	1	19.2	27.6	11.4	9.3	49.6
	2	60.6	25.5	48.6	8.1	47.2
	3	8.7	4.1	21.0	14.0	3.1
	4	7.7	16.3	10.5	8.1	0.0
	5	2.9	4.1	6.7	3.5	0.0
	6	0.0	15.3	0.0	26.7	0.0
	7	0.0	6.1	1.0	18.6	0.0
	8	1.0	1.0	1.0	11.6	0.0

SOURCE: SURVEY DATA 1992

KEY:

Mean Labour Productivity Ksh: Business Total Monthly Sales Ksh:

1. Upto 1000 2. 1001 - 5000 3. 5001 - 10000 4. 10001 - 20000 5. 20001 - 50000
6. 50001 - 100000 7. 100001 - 250000 8. 250001 - 500000 9. Above 500001

Business Monthly Savings Ksh: Business Monthly Profits Ksh:

1. Upto 500 2. 501 - 1000 3. 1001 - 1500 4. 1501 - 2000 5. 2001 - 2500
6. 2501 - 5000 7. 5001 - 10000 8. 10001 - 15000 9. Above 15001

Business Total Number Employed:

1. Upto 1 2. 2 - 5 3. 6 - 10 4. 11 - 15 5. 16 - 20 6. Above 20

in category 2. The highest monthly productivity level in this subsector in category 5 are yielded by assistance types 10, 14 and 5. These are followed by Types 4 and 9 which yield productivity levels in category 4. These assistance types tend to contribute significantly to higher productivity levels in this subsector (see Tables 6.6 and 6.7). Thus technology, credit and business management training are important determinants for tailoring subsector's productivity levels.

The **Knitting subsector** has 24 enterprises in all the towns with an overall mean monthly productivity of Ksh. 4,158. This falls in category 2. Of these 24 enterprises 79.2 % fall in category 2 and 20.8% in category 3 and none in the other categories. Only a few of the assistance types are found in this subsector, Types 2 to 5, 10 and 14. Assistance types 2, 3 and 5 yield higher productivity levels which fall in category 3. These results show that the most effective assistance types for this subsector are technical training, Business management training, and Technology. However, there could be other types which the study fails to capture since this subsector's enterprises received a limited range of assistance types.

Shoemaking subsector has 134 enterprises whose mean monthly productivity is Ksh. 4,119. This falls in category 2. Of these enterprises 9.7% fall in category 1 and 67.9% in category 2. Categories 3, 4 and 5 account respectively for 15.7%, 6.0% and 0.7%. In this subsector, assistance type 5 yields higher productivity. Of the 21 enterprises receiving assistance type 5, 57.2% fall in categories 3, 4 and 5 while 42.9% in category 2. This type is followed by assistance types 12, 10 and 3. For this subsector technology and Business management training and Types 12 and 10 are significant contributors to higher level of productivity.

Furniture making subsector has 248 enterprises. Out of these, 10.5% are in category 1 and 60.9% in category 2. The respective distribution of categories 3, 4, 5 and 6 is 20.6%, 6.5%, 1.2% and 0.4%. The subsector's mean monthly productivity of Ksh. 4,910 fall in category 2. Assistance type 12 has 14 enterprises and also yields the highest productivity levels which is in category 6 with 7.1% of these enterprises. This is followed by assistance types 14, 5 and the No Assistance group in category 5. Those that are in category 4 are yielded by types 2, 3, 4, 7 and 10. In this sector, a combination of Business management training, Marketing and technology tends to yield higher productivity levels as compared to other assistance types. In this subsector, some of the enterprises that did no report having had any assistance type also recorded higher productivity levels.

Metal Furniture/ Fixtures subsector has 47 enterprises. Out of this 14.9% fall in category 1. The remaining enterprises 46.8%, 31.9% and 4.3% fall respectively in categories 2, 3 and 4, while 2.1% fall in category 5. The mean monthly productivity for the subsector is Ksh. 5,391 which falls in category 3. The highest productivity levels in category 5 are yielded by assistance type 3. This is followed by Types 7 and 11 which yields productivity levels in category 4. The most effective assistance type for this subsector is Business management training and a combination of Credit, business management training and Infrastructure.

In the **Structural Metal production subsector**, there are 110 enterprises in all the towns surveyed classified into 7 categories. The first four categories of 1 through 4 respectively account for 14.5%, 52.7% 24.5% and 2.7% while the remaining 3 categories (5 to 7), for 3.6%, 0.9% and 0.9% of these enterprises respectively. The mean monthly productivity is Ksh. 6,793 which fall in category 3 and is the highest mean value in the manufacturing sector. Higher productivity levels in this subsector fall in categories 4 to 7. The assistance type that yield the highest productivity in category 7 is type 4. This is followed by Type 10 that yields productivity levels in category 6 and Types 2, 3, 5 and 6 that result in productivity levels in category 5 and 4 respectively. These assistance types are seen to be significant in terms of increasing productivity levels in the subsector.

There are 64 enterprises in the **tinsmithing subsector**. Among these, 14.1%, 64.1% and 21.9% respectively fall in categories 1 through 3. The mean productivity level is Ksh. 3,274 which falls in category 2. This is the lowest mean value among manufacturing activities. Higher productivity levels would therefore fall in category 3. The assistance types that yield levels in category 3 include Types 2, 3, 4, 5, 11 and 14 and the No Assistance group.

The analysis of the manufacturing activities indicates that these subsectors have different types of assistance that are significant to the improvement of productivity levels. Different assistance programmes should be designed and tailored to the specific subsectors if productivity levels are to be improved in the sector.

Table 6.8: ASSISTANCE TYPES GENERATING HIGH VALUES ABOVE THE SUBSECTOR'S MEANS PRODUCTIVITY CATEGORY IN ALL CITIES.

ASSISTANCE TYPE-GROUPS	MANUFACTURING SECTOR						TRADE & RESTAURANT SECTOR						SERVICE SECTOR			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14		
() NO ASSISTANCE			XX	XXX			X	X	X	X	X		X	XX		
1. CREDIT				X				XX	XX	XX						
2. TECH TRAINING	X	X	X	XX		XX	X			X	XX					
3. MANAGEMENT	X	X	XX	XX	XXX	XX	X	XX	XX		X			XXX		
4. MARKETING	XX		X	XX		XXX	X	X	XXX					X		
5. TECHNOLOGY	XXX	X	XXX	XXX		XX	X	X					XX			
6. INFRASTRUCTURE			X			X							X			
7. 1&2&3				XX	XX				XX					/		
8. 1&4&5								XX								
9. 1&2&5			X	X					XX							
10. 1&3&5			XX	XX		XXX		XX		XX						
11. 1&3&6	XXX				XX		X	XX				XX				
12. 3&4&5			XX	XXXX												
13. 2&5&6				X												
14. OTHERS	XXX			X			X	X	XX	XX			X			

SOURCE: SURVEY DATA, 1992

NOTES: SUBSECTORS: 1 TAILORING 2: KNITTING 3: SHOEMAKING 4: FURNITURE MAKING 5: METAL FURNITURE/FIXTURES 6: STRUCTURAL METAL PRODUCTION 7: TINSMITHING 8: FOOD/DRINK/TOBACCO RETAILING 9: TEXTILES/SHOE RETAIL 10: RESTAURANT/DRINKING 11: SHOE REPAIR 12: ELECTRICAL REPAIR 13: MOTOR VEHICLE REPAIR 14: WATCH JEWELRY REPAIR

X: HIGH SCORING ABOVE CATEGORY WHERE THE MEAN FALLS; XX: HIGHER; XXX(X): HIGHEST

Trade and Restaurant Sector

In the Trade and Restaurant sector, the **food, drink and tobacco retail** has 292 enterprises. It has the highest mean monthly productivity value among all the sectors of Ksh. 11,912 which falls in category 4. Those assistance types that yield productivity levels in categories 5 to 7 are deemed to have higher impact on productivity. This subsector has seven categories. Categories 1 through 4 respectively account for 8.9%, 42.5%, 21.9% and 11.3% while categories 5 through 7 account respectively for 11.6%, 3.1%, 0.7% of the 292 enterprises. Assistance types that yield the highest productivity level in category 7 are Types 1 and 3. These are followed by Types 8 and 10 and those in category 5 - Types 4, 5 and 14 and the No Assistance group respectively yielding productivity levels in categories 6 and 5. For this subsector credit accessibility is deemed to be very significant in improving productivity levels (see Tables 6.6 to 6.8).

The **textiles and shoe retail subsector** has 117 enterprises. The mean monthly productivity is Ksh. 9,278, the second highest which falls in category 3. Categories 1 to 3 respectively account for 10.3%, 35% and 33.3% while categories 4 to 6 respectively account for 11.1%, 9.4% and 0.9%. Assistance type 4 yields the highest productivity which is in category 6. This is followed by Types 1, 3, 7, 9, and 14 in category 5 and those types in category 4 which include the No Assistance group. The Marketing factor is seen to be significant in determining productivity in this subsector.

The **restaurant and drinking subsector** has 65 enterprises. Category 1 accounts for 10.8% while categories 2 and 3 account for respectively for 52.8% and 24.6%. Both categories 4 and 5 account for 6.2% of the enterprises. The overall mean productivity for this subsector is Ksh. 6,018 which fall in category 3. Higher productivity levels are therefore in categories 4 and 5. The highest productivity levels in category 5 are generated by assistance types 1, 10, and 14. This is followed by category 4 productivity levels which are yielded by Types 2 and the No Assistance group. Thus credit and a combination of credit with other types of assistance tend to yield higher productivity levels. But as observed earlier only 12.4% of these enterprises fall in the higher productivity levels (see Table 6.8).

Service Sector

Results of the **Shoe repair subsector** show that there are 91 enterprises with a mean productivity level of Ksh. 2,225. This fall in category 2. The distribution of these enterprises is in the first four categories of productivity level 1, 2, 3, and 4 which respectively account for 22%, 73.6% 3.3% and 1.1%. Majority of these enterprises thus fall within the mean category. Assistance type 2 yields the highest productivity which is in category 4. This is followed by types 3 and the No assistance group which fall in category 3 of productivity level. In this subsector, the most significant assistance types are of technical and management nature as they tend to yield higher productivity (see Tables 6.6 to 6.8).

Electrical Repair subsector has only 21 enterprises in all the towns studied. These have a mean of Ksh. 5,003 which fall in category 3 of productivity level. The 21 enterprises fall in the first three categories and category 5. Categories 1, 2 and 3 respectively account for 9.5%, 57.1% and 28.6% while category 5 accounts for 4.8%. Majority of these enterprises fall within the lower productivity level range. The highest productivity level in category 5 is yielded by assistance type 11 which is followed by Types 3, 5 and 6 that yield productivity levels falling within category 3. Thus the most important assistance type for this subsector is type 11 as it tends to yield higher productivity.

The **Motor Vehicle repair service** has 60 enterprises with overall mean productivity of Ksh. 5,217 which fall in category 3. These are classified in the first five categories of productivity level. Categories 1 and 2 have the majority of the enterprises accounting for respectively 20 % and 50%. Category 3 accounts for 13.3% while categories 4 and 5 account for respectively 6.7% and 5% of the enterprises. Only 11.7% of these enterprises fall in the higher productivity level categories of 4 and 5. The assistance types that yield higher productivity are types 5 and 14 which fall in category 5. These are followed by types 6 and the No Assistance group. The motor vehicle repair subsector has technology and infrastructure as the most significant assistance types that tend to contribute to higher productivity.

The **Watch and Jewellery repair subsector** has 34 enterprises with a mean productivity of Ksh. 4,324. These

fall in the first 5 categories of productivity level. The mean productivity falls in category 2 which accounts for 64.7% of the enterprises. Categories 1, 3, 4 and 5 respectively account for 11.8%, 14.7%, 5.9% and 2.9%. The highest productivity level that fall in Category 5 is yielded by assistance types 3. This is followed by the No Assistance group which fall in category 4 and Type 4 which falls in Category 3. Thus the most significant assistance type in this subsector is Type 3 and 4.

6.2.2 SALES VOLUME

Sales volume for the 1,641 enterprises in all the towns is classified into 9 categories as indicated in Tables 6.6 and 6.7. The overall mean monthly sales volume for all the sectors (Ksh. 14,071) fall in category 4 which has 16.5% of the enterprises. Assistance types generating values falling in categories 5 and above generate higher sales volume or output of these enterprises in all the sectors while those below tend to have less impact. These varied according to specific subsectors as discussed in the subsequent sections.

Majority of the enterprises (68%) fall in the lower sales volume categories 1 to 3 which are respectively 5.9%, 38% and 24.1% of the enterprises. Those with higher sales volume are in categories 5 through 9 which respectively account for 11.5%, 2.7%, 0.9%, 0.4% and 0.1% of the enterprises. The highest sales volume is yielded by assistance Type 4. This is followed by those falling in category 8 which are yielded types 2, 3, 5, 10 and 14. The next highest category after 9 and 8 is category 7 which is yielded by Types 1, 11 and 12. Other higher sales volume categories include category 6 and 5 and in these categories, the assistance types that are significant are Types 6, 7, 8, 9 and 13 and the No assistance group.

Thus the overall picture shows that, all assistance types tend to generate higher sales volume in all the towns and sectors but form a minority of the enterprises. Overall picture is cloudy but changes with specific subsector analysis as presented in the subsequent sections and in Tables 6.6, 6.7 and 6.9. Tables 6.13 to 6.16 give a summary for selected subsectors depicting differences between cities.

Manufacturing Sector

Tailoring subsector has 201 enterprises with the mean sales volume of Ksh. 10,519 falling in category 4. This accounts for 12.4% of the enterprises in the subsector. Higher sales volume therefore fall in categories 5, 6 and 8. Categories 1, 2 and 3 respectively account for 5.5%, 41.8% and 31.3% which form the majority of the enterprises while categories 5, 6 and 8 respectively account for 7%, 1.5% and 0.5%. The highest impact on sales volume in the subsector is found in category 8 with 24 enterprises which are generated by assistance types 10. This is followed by those in category 6 which are yielded by assistance types 5, 9 and 14. These respectively have 74, 10 and 18 enterprises. The last category with higher sales volume is 5 which are generated by Types 3, 4, 11 and 12. These Types have respectively 22, 5, 2 and 14 enterprises. Combination of credit, business management training and technology, and also marketing and technology singly and in combination with other assistance types tend to have a higher positive effect on sales volume for this subsector while assistance types 2, 7 and 13 tend to have less impact on enterprises output (see Table 6.13 for city differences).

Knitting subsector has 25 enterprises with a mean monthly sales volume of Ksh. 5,220. This falls in category 3 which accounts for 28% of the enterprises. Categories 2 and 4 respectively account for 68% and 4% of the enterprises. Only a small proportion of the enterprises (4%) fall in the higher sales volume category while a majority (68%) are in the lower level. Higher categories sales volume in category 4 are generated by assistance type 5 only. This implies that assistance type related to technology issues tend to enhance the subsector's output.

There are 134 enterprises in the **shoemaking subsector** with a mean monthly sales volume Ksh. 10,278. This falls in category 4 which accounts for 11.2% of the enterprises. Categories 1, 2, and 3 which fall below the mean account respectively for 5.2%, 51.5% and 21.6% while categories 5, 6 and 7 are above the mean accounting respectively for 6%, 3.7% and 0.7%. In this subsector too, most of the enterprises fall in the lower output category (78.3%). The highest sales volume levels are yielded by assistance type 12 which has 5 enterprises. This is followed by assistance types that generate sales volume levels falling in category 6 (Types 5, 9 and 10). The next higher output category in 5 are yielded by type 3. In this subsector, a combination of

Table 6.9. ASSISTANCE TYPES GENERATING HIGH VALUES ABOVE THE SUBSECTOR'S MEANS SALES VOLUME CATEGORY IN ALL CITIES.

ASSISTANCE TYPE-GROUPS	MANUFACTURING SECTOR							TRADE & RESTAURANT SECTOR				SERVICE SECTOR		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
() NO ASSISTANCE				X				X	XX	X	X			X
1. CREDIT								XXX	X	XX				
2. TECH TRAINING				XX		XXX					XX			
3. MANAGEMENT	X		X	X	XXX	XX		XXX	XXX	X	XX			XX
4. MARKETING	X			X		XXXX	XX	XX	XXX				X	XX
5. TECHNOLOGY	XX	X	XX	XXXX	X	XX	XX	X		X	X	X	XXX	
6. INFRASTRUCTURE								X					X	
7. 1&2&3				X				X	X					
8. 1&4&5								XX						
9. 1&2&5	XX		XX		X	X			X	X				
10. 1&3&5	XXXX		XX	XXXX		XXX		XX		XX			XX	
11. 1&3&6	X				X			XX				XX	XXX	
12. 3&4&5	X		XXX	XXX	XX			X					XXX	
13. 2&5&6								X						
14. OTHERS	XX			X	XX		X	XX	X	XXXX	X		XX	

SOURCE: SURVEY DATA, 1992

NOTES: SUBSECTORS: 1. TAILORING 2. KNITTING 3. SHOEMAKING 4. FURNITURE MAKING 5. METAL FURNITURE/FIXTURES 6. STRUCTURAL METAL PRODUCTION 7. TINSMITHING 8. FOOD/DRINK/TOBACCO RETAILING 9. TEXTILES/SHOE RETAIL 10. RESTAURANT/DRINKING 11. SHOE REPAIR 12. ELECTRICAL REPAIR 13. MOTOR VEHICLE REPAIR 14. WATCH JEWELRY REPAIR.

X: HIGH SCORING ABOVE CATEGORY WHERE THE MEAN FALLS; XX: HIGHER; XXX(X): HIGHEST

assistance types tend to yield higher output, especially with technology, management and credit related components (see Table 6.13).

Furniture making has 253 enterprises with a mean sales volume of Ksh. 16,637 which fall in category 4. This category accounts for 28.1%. The rest of the enterprises are distributed in the other seven categories. Categories 1, 2 and 3 respectively account for 2.4%, 23.7% and 26.9% while categories 5, 6, 7 and 8 account respectively for 15.4%, 2.4%, 0.4% and 0.8%. In this subsector, assistance types 5 and 10 yield the highest sales volume. This is followed by Type 12 for category 7 and Type 2 for category 6 sales volume levels. The last category that has high sales volume is yielded by Types 3, 4, 7 and 14 and the No assistance group. These combinations of assistance types tend to yield higher output in this subsector. However, credit and infrastructure provision singly may not result in higher output levels (see Table 6.14 for city differences).

Metal furniture and fixtures records 47 enterprises with a mean monthly sales of Ksh. 19,956. This falls in category 4 which accounts for 27.7% of the enterprises. The first three categories 1, 2 and 3 respectively account for 4.3%, 21.3% and 14.9% while the other three 5, 6 and 7 account for 25.5%, 4.3% and 2.1% respectively. The most significant assistance type that yields highest sales volume in Category 7 is Type 3. This is followed by Types 12 and 14 which generates sales volume in category 6 and Types 5, 9 and 11 (Category 5). Efficient business management, technology and these combination have higher impact on the subsector's output.

The **structural metal production subsector** has 113 enterprises with a mean sales volume of Ksh. 28,306 which falls in category 5 and is the highest mean output in all the sectors. It is classified into 9 categories. Categories 1, 2, 3 and 4 which fall below the mean respectively account for 5.3%, 19.5%, 21.2% and 24.8% while categories 6, 7, 8 and 9 respectively account for 1.8%, 2.7%, 1.8% and 0.9%. These last four are above the mean monthly output. Assistance type 4 with 3 enterprises has the highest impact on sales volume levels that are in category 9. This is followed by Types 2 and 10 for those levels in category 8. Assistance Types 3 and 5 also yield high output that is in category 7. Assistance type 10 is the most significant type for the subsector's sales volume as it has enterprises in the high output categories of 6, 7 and 8 (see Table 6.14).

Tinsmithing subsector has 67 enterprises. The mean monthly sales volume of Ksh. 6,589 falls in category 3 which accounts for 32.8% of the enterprises. Categories 1 and 2 account for 7.5% and 46.3% respectively while categories 4 and 5 respectively account for 10.4% and 3%. The assistance types that yield the highest monthly sales volume in category 5 are Types 4 and 5 which respectively have 7 and 13 enterprises. These are followed by Types 14 which yields sales volume levels in category 4. In this subsector, marketing and technology components are the most significant in terms of improving and generating higher output levels.

Trade and Restaurant Sector

In this sector, the **food, drink and tobacco retail** has 298 enterprises. The mean sales volume which fall in category 4 is Ksh. 15,676. This category accounts for 12.8% of the enterprises. Categories 5, 6 and 7 account for 16.8%, 5.7% and 0.7% respectively. The highest sales volume which fall in category 7 in the subsector is yielded by assistance types 1 and 3, having respectively 30 and 94 enterprises. These are followed by Assistance types 4, 8, 10, 11 and 14 which generate sales volume in category 6 and Types 5, 6, 7, 12 and 13 and the No assistance group in category 5. The most important factors determining higher output levels are credit and business management training. These are usually combined by agencies that assist enterprises in this sector (see Table 6.15 for city differences).

In the **textile and shoe retail subsector**, there are 119 enterprises with a monthly sales volume of is Ksh. 15,152. This falls in category 4 and accounts for 16% of the enterprises. The first categories 1, 2 and 3 accounts for 36.4%, 40.9%, 4.5% and 34.5% respectively while categories 5, 6 and 7 respectively account for 9.2%, 3.4% and 2.5%. Assistance types 3 and 4 yield the highest monthly sales volume which are in category 7. These are followed by No Assistance group with productivity levels in category 6. The next highest sales volume after these is in category 5 which is yielded by Assistance types 1, 7, 9, and 14. As in the food, drink and tobacco retail subsector, business management training and marketing are the most significant factors influencing high monthly sales volume (see Table 6.15 for city differences).

The last subsector in the trade and restaurant group is **restaurants and drinking business** with 66 enterprises. The mean monthly sales of Ksh. 18,332 falls in Category 4 which accounts for 30.3% of the enterprises. Categories 1, 2 and 3 respectively accounts for 4.5%, 21.1% and 28.2% while categories 5, 6 and 8 for 9.1%, 4.5% and 1.5% of the enterprises. Assistance type 14 yields the highest mean monthly sales volume in this subsector which is in category 8. This is followed by assistance Types 1 that yields sales volume levels in category 6 and Type 3 and 5 that yield category 5 levels. Credit, Business management training and technology are the most important factors that yield higher sales volume in this subsector.

Service Sector

In the service sector, the **shoe repair** has 93 enterprises with a mean sales volume of Ksh. 2,631 which falls in category 2. This accounts for 76.3% while categories 1, 3 and 4 account for 17.2%, 4.3% and 2.2% of the enterprises respectively. Assistance types 2 and 3 resulted in the highest monthly sales volume which fall in category 4. This was followed by Types 5 and 14 and the No assistance group that fall in category 3. Essentially then, technical training, business management training and technology promote output in the subsector (see Table 6.16 for city differences).

The **electrical repair subsector** has 22 enterprises. It has a relatively high mean monthly sales volume of Ksh. 11,166 which falls in category 4 which accounts for 13.6% of the enterprises. Categories 2, 3, 5 and 6 respectively account for 36.4%, 40.9, 4.6% and 4.5%. Assistance type that yields the highest monthly output in terms of sales volume is 11. This is followed by Type 5 in category 5. Technology and assistance type 11 would enhance output of the sector.

The **motor vehicle repair subsector** is one of the most important services subsector activities in the I/SSE's sector. This has 60 enterprises with a mean monthly sales volume is Ksh. 19,692. This falls in category 4 accounting for 25% of the enterprises. Categories 1, 2 and 3 respectively account for 3.3%, 25% and 21.7% while categories 5, 6 and 7 account for 18.3%, 3.3% and 3.3% of the enterprises respectively. The Assistance types 5, 11 and 12 yield the highest sales volume in category 7. These are followed by Types 10 and 14 that yield levels of sales volume in category 6 and Types 3 and 6 (category 5). Technology related assistance and those of management and infrastructure tend to lead to higher sales volume in this subsector (see Table 6.16 for city differences).

The **watch and jewellery service subsector** has 38 enterprises with a mean monthly sales volume of Ksh. 5,430. This falls in category 3 which accounts for 13.2% of the enterprises. Categories 1 and 2 respectively account for 10.5% and 65.8% while categories 4 and 5 for 5.3% each. Thus higher sales volume are in these last two categories. The assistance types that lead to the highest output in category 5 in this subsector are Types 3, 4 and the No assistance group that fall in category 4. Essentially then good business management and marketing promotion would enhance output in this sector.

The analysis of factors affecting output in the I/SSE's sector shows that different subsectors require different types of assistance to promote sales volume output in the sector. These varies within sectors and subsectors and therefore calls for different assistance approaches that would sustain development of the I/SSE's sector.

6.2.3 PROFIT LEVELS

The detailed results of the impact of assistance types on profit levels are given in Tables 6.6 and 6.7. These are summarized in Table 6.10 for all sectors in the cities studied.

Manufacturing Sector

Tailoring subsector has 234 enterprises having a mean monthly profits of Ksh. 1,893. This falls in category 4. Category 4 accounts for 12.2% while categories 1, 2 and 3 account respectively for 9.5%, 10.9%, and 7.5% of these enterprises. Categories 5, 6, 7 and 8 account respectively for 9.5%, 29.3%, 12.2% and 8.8%. The highest profits in category 8 are generated by assistance types 4, 5, 9, 10 and 14. These are followed by assistance types 3, 6, 11, 12 and 13 and the No assistance group which generated profits levels in category 7. These are followed by assistance types 2 and 7. These results imply that marketing, technology and

Table 6.10: ASSISTANCE TYPES GENERATING HIGH VALUES ABOVE THE SUBSECTOR'S MEANS PROFIT CATEGORY IN ALL CITIES.

ASSISTANCE TYPE-GROUPS	MANUFACTURING SECTOR						TRADE & RESTAURANT SECTOR						SERVICE SECTOR			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14		
(.) NO ASSISTANCE	XXX		XX	XXXX			XX	X	XX	XXX	XX		XXX	XXX		
1. CREDIT				XXX			XX	X	XX	XXX	XX	X				
2. TECH TRAINING	XX	XXX		XXX	X	X	XXX			XX	XXXX		XXXX	XX		
3. MANAGEMENT	XXX	XX	XX	XXXX	XX	X	XXX	X	XX	XXX	XX	XX	XXXX	XXXX		
4. MARKETING	XXXX			XXX		X	XXXX	X	XX		XX			XXX		
5. TECHNOLOGY	XXXX	XX	XX	XXXX	XX	X	XXXX	X	XX	XXX	XX	XX	XXXX	XX		
6. INFRASTRUCTURE	XXX		XX	XXX		X	XX	X	XX	XX	XX	X	XXX			
7. 1&2&3	XX			XXXX	XX			X	XX		X					
8. 1&4&5								X								
9. 1&2&5	XXXX		XX	XXXX	XX	X		X	XX	XXX						
10. 1&3&5	XXXX			XXXX		X	XX	X	X	XXX			XXXX			
11. 1&3&6	XXX				X	X	XX	X	X	XX		XX	XXXX			
12. 3&4&5	XXX		XX	XXXX	XX		XXX	X	X							
13. 2&5&6	XXX			XXXX												
14. OTHERS	XXXX	XXX		XXXX	XX		XX	X	XX	XXX	XXX		XXX			

SOURCE: SURVEY DATA, 1992

NOTES: SUBSECTORS: 1 TAILORING 2: KNITTING 3: SHOEMAKING 4: FURNITURE MAKING 5: METAL FURNITURE/FIXTURES 6: STRUCTURAL METAL PRODUCTION
7: TINSMITHING 8: FOOD/DRINK/TOBACCO RETAILING 9: TEXTILES/SHOE RETAIL 10: RESTAURANT/DRINKING 11: SHOE REPAIR 12: ELECTRICAL REPAIR
13: MOTOR VEHICLE REPAIR 14: WATCH JEWELRY REPAIR.

X: HIGH SCORING ABOVE CATEGORY WHERE THE MEAN FALLS; XX: HIGHER, XXX(X): HIGHEST

business management singly and in combination with other assistance types tend to lead to high profit levels for this subsector.

The **Knitting subsector** has 27 enterprises. The mean monthly profit for this subsector is Ksh. 1,749 which fall under category 4. The assistance types that yield the highest profit levels (category 7) in this subsector are Types 2 and 14 followed by Types 3 and 5 yielding profit levels in category 6. The most important assistance types are those related to technical training, business management training and technology which lead to higher profit levels.

The **shoe making subsector** has 159 enterprises with a mean monthly profits of Ksh. 2,773 which falls in category 6. This category accounts for 22.5%. Categories 1, 2, 3, 4 and 5 account respectively for 9%, 8.1%, 15.3%, 14.4% and 8.1% of the enterprises. Categories 6 and 8 which have higher profit levels account respectively for 9.9% and 12.6%. This shows that a small percentage of these enterprises realize higher profit levels in the subsector. The assistance types that yield highest profit levels are Types 3, 5, 6, 9 and 12 and the No assistance group in category 8. These results show that business management training, technology and infrastructure assistance plus Type 9 tend to enhance profit in this subsector.

The **furniture making subsector** has 307 enterprises. The mean monthly profit of Ksh. 761 falls in category 2 and is the lowest among the subsectors studied. This category accounts for 6.1% of all the enterprises while category 1 accounts for 2.6% . By our definition of higher profit levels, falling above the category with a mean value, this subsector has the highest share of its enterprises realizing higher profit values as compared to other subsectors. Assistance types 1, 2, 4 and 6 are the only types of assistance that do not yield the highest profit levels that are recorded in category 8. Business management training and technology assistance singly and in combination of other assistance types will yield highest profit levels in the subsector.

In the **metal furniture and fixtures subsector**, there are 57 enterprises with a mean monthly profit value of Ksh. 4,542 which falls in category 6 that accounts for 24.3% of the enterprises. Categories 7 and 8 respectively account for 18.9% and 35.1% of the enterprises in this subsector. This shows that 54% of these enterprises have higher profit levels. The assistance Types that yield the highest profit levels in category 8 are Types 3, 5, 7, 9, 12 and 14 in category 8. These are followed by Types 2 and 11 in category 7. Business management training and technology singly and in combination with other assistance types are the most significant factors that influence profit levels in this subsector.

The **structural metal production subsector** has 125 enterprises with a mean monthly profit of Ksh. 10,315. This falls in category 8 which accounts for 24.4% of the enterprises and is also the last category in this classification. It is thus assumed that only those assistance types that are found in this category yield higher profits. The assistance types include Types 2 to 6 and 9 to 11. For this particular subsector, and generally for the other subsectors, the analysis on profit levels required further finer classification of their distribution. This would have led to better results by determining the most effective types that yield higher profit levels.

There are 70 enterprises in the **tinsmithing subsector**. The mean monthly profits for the subsector of Ksh. 1,956 falls in category 4 accounting for 13.7% of the enterprises. Categories 1, 2 and 3 respectively account for 5.9%, 5.9% and 13.7% while categories 5, 6, 7 and 8 account for 5.9%, 39.2%, 9.8% and 5.9%. The assistance types that yield the highest profit level in category 8 are types 4 and 5 and are followed by Types 2, 3 and 12. These are followed by assistance types that fall in category 6 which include Types 1, 6, 10, 11 and 14 and the No assistance group. The results show that marketing and technology assistance types are the most crucial for the subsectors higher profit levels.

Trade and Restaurant Sector

In the trade and restaurants sector, **the food, drink and tobacco retailing** has 341 enterprises. The mean monthly profit is Ksh. 5,393 which falls in category 7 accounting for 17.4% of the enterprises. Category 8 accounts for 26.4% of the enterprises and the rest fall in categories 1 to 6 which indicate that majority of these enterprises have monthly profits below the mean for the subsector. The assistance types that lead to highest profit levels which are in category 8 exclude types 2 and 13. The No assistance group also has 4.2% of the 89 enterprises falling in category 8. This implies that it is possible to make high profits in this

subsector even if enterprises have had no access to assistance types discussed in this study. However, this is one of the rare cases in this study where No assistance group enterprises record highest profit levels.

The **textiles and shoe retail subsector** has 143 enterprises with a mean monthly profit of Ksh. 3,171. This falls in category 6 which accounts for 26.7% of the enterprises. Categories 7 and 8 respectively account for 24.8% and 18.8% of the enterprises and record higher profit levels. Assistance types that yield the highest profits that are in category 8 are types 1, 3 to 7, 9 and 14 and the No assistance group. These are followed by those Types that yield profit levels in category 7, Types 10 and 12. In this subsector, technical training and technology assistance types singly as expected are not critical.

In the **restaurant and drinking subsector** has 80 enterprises with a mean monthly profit of Ksh. 1,487. This fall in category 3 accounting for 7.5% of the enterprises. Category 1 accounts for 5.7% of the enterprises while there are no enterprises falling in category 2. In this subsector, majority of the enterprises recorded higher profit levels (88%) above the mean which fall in category 3. Virtually all the assistance types and No assistance group tend to yield high profit levels. However, there are very few enterprises in the assistance types 2, 5, 9, 10 and 11 which are related to technical training and technology issues.

Service Sector

Shoe repair subsector has 103 enterprises with a mean monthly profit of Ksh. 1,248. This fall in category 3 which accounts for 19.3% of the enterprises. Categories 1 and 2 respectively account for 15.7% and 26.5% of the enterprises. This leaves 38.5% of the enterprises in the higher profit levels categories. The highest profit levels are in category 8 which are yielded by Assistance type 2. This is followed by Type 14 which yield profit levels in category 7 and Types 1, 3, 5 and 6 and the No assistance group that results in profit levels in category 6. Assistance types 7 also yields high profit levels that fall in category 5.

Electrical repair subsector has 27 enterprises with a mean monthly profit level of Ksh. 4,669 which fall in category 6. This category accounts for 47.1% of the enterprises while categories 3 and 4 respectively account for 5.9% and 11.8%. Higher profit levels are in categories 7 and 8 which account for 17.6% each. The Assistance types yielding highest profit levels (category 8) in the subsector include types 3, 5 and 11. These are followed by Types 1 and 6 (category 7). In this subsector, business management training and technology are significant.

The **motor vehicle repair service subsector** records 76 enterprises. These have a mean monthly profit of Ksh, 1,851 which falls in category 4 accounting for 17.1% of the enterprises. Categories 1 and 2 account for only 2.4% of the enterprise each. Majority of these enterprises (77.8%) fall in the categories with higher profit levels in the subsector. The highest profit levels in category 8 are yielded by Assistance types 2, 3, 5, 10, 11 and 14. These are followed by Types 6 and the No assistance groups which are in category 7. Thus technical training, business management training and technology singly and in combination with other assistance types are significant determinants of the subsector's high profit levels.

The **Watch and jewellery repair subsector** has 42 enterprises with a mean monthly profit of Ksh. 710 which fall in Category 2. This accounts for 8.8% of the enterprises while Category 1 accounts for 8.8%. Majority of the enterprises again fall in the high profit level categories of 3 to 8. Assistance types yielding highest profit levels in category 8 is Types 3. This is followed by Types 4 (category 7) and the No assistance group in category 6. High profits in category 5 are yielded by Assistance Types 2 and 5. Here again, the most significant assistance types is business management training and marketing in the subsector's high profit levels.

6.2.4 SAVINGS LEVELS

Tables 6.6 and 6.7 show the impact of assistance types on saving levels. These results are summarized in Table 6.12 for all the sectors in all cities.

Table 6.11: ASSISTANCE TYPES GENERATING HIGH VALUES ABOVE THE SUBSECTOR'S MEANS IN BUSINESS SAVINGS CATEGORY IN ALL CITIES.

ASSISTANCE TYPE-GROUPS	MANUFACTURING SECTOR						TRADE & RESTAURANT SECTOR				SERVICE SECTOR			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
() NO ASSISTANCE			XX	X				XX		X	XXX			
1. CREDIT								XX	X	XX				
2. TECH TRAINING	X	XX	XX			X				X				XX
3. MANAGEMENT	XX	XXX	XXXX	X	XX		XXX	XX	XX	XX	XXXX	X		XXX
4. MARKETING	X		XX			X	XXXX	X	XX					XXX
5. TECHNOLOGY	XXX	XXXX	XXXX	XX	X	X	XX	XX			XXX		XX	
6. INFRASTRUCTURE	X				X			X		X			XX	
7. 1&2&3			XXX	XX										
8. 1&4&5														
9. 1&2&5	XXX		XX						XX					
10. 1&3&5	XXX	X	XXXX	XX		X	XXX		X	XX			X	
11. 1&3&6	X											XX		
12. 3&4&5	XXX		XXXX	XX		X		X					X	
13. 2&5&6				X				X						
14. OTHERS	XXX			XX	XX	X		XX	X				X	

SOURCE: SURVEY DATA, 1992

NOTES: SUBSECTORS: 1. TAILORING 2. KNITTING 3. SHOEMAKING 4. FURNITURE MAKING 5. METAL FURNITURE/FIXTURES 6. STRUCTURAL METAL PRODUCTION
7. TINSMITHING 8. FOOD/DRINK/TOBACCO RETAILING 9. TEXTILES/SHOE RETAIL 10. RESTAURANT/DRINKING 11. SHOE REPAIR 12. ELECTRICAL REPAIR
13. MOTOR VEHICLE REPAIR 14. WATCH JEWELRY REPAIR

X: HIGH SCORING ABOVE CATEGORY WHERE THE MEAN FALLS; XX: HIGHER; XXX(X): HIGHEST

Manufacturing Sector

The 195 enterprises in the **tailoring subsector** have a mean monthly savings of Ksh. 2,348 which fall in category 5. This accounts for 4.1% of the enterprises while categories 1, 2, 3 and 4 respectively account for 26.2%, 23.6%, 7.7% and 16.9%. Categories 6, 7 and 8 fall in the higher savings levels and respectively account for 14.9%, 3.6% and 3.1% of the enterprises. The Assistance types that yield the highest savings levels in category 8 are types 5, 9, 10, 12, 13 and 14. Most of these assistance types have a technology component signifying the importance of technology assistance to generate higher levels of savings in this subsector. These are followed by Assistance types that yield high savings levels in categories 7 and 6. These Types are respectively Type 3 and Types 2, 4, 6 and 11. Credit assistance singly does not tend to yield higher savings levels. It is also noted that the No assistance group in this subsector has no enterprises with higher savings levels.

The 20 enterprises in the **knitting subsector** have a mean monthly savings of Ksh. 1,440 which falls in category 3. This category accounts for 10% of the enterprises while categories 1 and 2 respectively account for 25% and 30%. Categories 4, 5 and 6 have high savings levels which respectively account for 20%, 5% and 10% of the enterprises. In category 6, which has the highest mean monthly savings, the assistance types that are most significant for this subsector are Types 3 and 5. These are followed by Type 2 which yield high savings levels in category 5. Business management training and technology assistance tend to yield highest savings levels and hence are the most significant Assistance types to the knitting subsector.

The **shoemaking subsector** has 132 enterprises with a mean monthly savings of Ksh. 1,986. These fall in category 4 which accounts for 5.3% of the enterprises. Categories 1, 2 and 3 respectively account for 30.3%, 32.6% and 8.3%. Categories 5, 6, 7 and 8 respectively account for 1.5%, 13.6%, 5.3% and 3% which are in the high saving levels categories. In this subsector 23.4% of the enterprise fall in high saving levels categories. The Assistance types that yield the highest saving levels in category 8 in this subsector are Types 3, 5, 10 and 12. These are followed by Type 7 for category 7 and Types 2, 4, and 9 and the No assistance group. Thus the most important assistance types in the shoe making subsector are business management training and technology singly and with combinations that have these elements. Those enterprises claiming to have had no access to any assistance type fall in category 6 (9.1% of the 33 enterprises), which is in the high saving levels category.

Furniture making subsector has a mean monthly saving of Ksh. 3,848 for the 265 enterprises. This mean falls in category 6 which accounts for 21.1% of the enterprises. Majority of these enterprises fall within the low levels of savings categories 1 through 5 which account for 64.1% in total. Categories 7 and 8 have high saving levels and respectively account for 11.3% and 3.4% of the enterprises. Assistance types that yield the highest saving levels in category 8 are Types 5, 7, 10, 12 and 14. These are followed by Types 3 and 13 and the No assistance group. Technology assistance or access singly and in combination with other types is the most important type that yield the highest saving levels in the subsector. This is followed by business management training. However, the No assistance group also recorded enterprises in category 7 which is in the high saving categories.

The 49 **metal furniture and fixtures enterprises** have a mean monthly savings of Ksh. 4,308 which fall in category 6. This account for 30.6% of the enterprises while categories 1 through 5 account for 55.1% in total. Categories 7 and 8 respectively accounting for 10.2% and 4.1% form the high savings levels categories while categories 1 through 5 form the low savings level group. In this subsector, the highest saving levels in category 8 are realised through Assistance types 3 and 14. These are followed by Types 5 and 6 that yield high savings in category 7. No assistance group and credit assistance type do not fall in these two categories. For this subsector, business management training followed by technology and infrastructure accessibility will lead to increased savings levels by the enterprises.

In the **structural metal production subsector**, the 106 enterprises have a mean monthly savings level of Ksh. 6,565. This falls in category 7 accounting for 9.4%. Category 8 which is the only one with high saving levels in the subsector accounts for 8.5%. This subsector has the highest mean monthly savings and also highest level for high saving category which is category 8 only. The Assistance types that yield this highest saving levels are Types 2, 4, 5, 10, 12 and 14. Business management training, credit and infrastructure are only

significant when combined with technology and marketing.

The **tinsmithing subsector** has 60 enterprises with a mean monthly savings of Ksh. 1,986 which falls in category 4. This accounts for 15% of the enterprises while categories 1, 2 and 3 respectively account for 28.3%, 30% and 6.7%. The categories with high savings levels in this subsector are categories 5, 6, 7 and 8 which respectively account for 1.7%, 10%, 6.7% and 1.7%. Assistance type 4 yields the highest saving levels in category 8 in this subsector. This is followed by Types 3 and 10 and the No assistance group that yields savings in category 7. Category 6 saving levels are yielded by assistance types 5. In this subsector, the most crucial factor is marketing accessibility followed by business management training.

Trade and Restaurant Sector

Food, drink and tobacco retail subsector has 285 enterprises with a mean monthly saving levels of Ksh. 2,938 which fall in category 6. This category accounts for 20.4% of the enterprises. Only a few enterprises fall in the high savings level categories of 7 and 8 which respectively account for 7% and 3.9%. This shows that a majority of these enterprises fall in the low savings levels categories 1 through 5 in the subsector. The most important assistance types that yield the highest savings levels in category 8 are Types 1, 3, 5 and 14 including the No assistance group. These are followed by Types 4, 6, 12 and 13 which yield savings levels in category 7. In this subsector, credit, business management training and technology are significant. However, the No assistance group also tends to realize high savings levels.

The **textiles and shoe retail subsector** has 115 enterprises with a mean monthly savings level of Ksh. 3,000 which fall in category 6. This category accounts for 20% of these enterprises. The categories with high saving levels in the subsector are 7 and 8 which respectively account for 6.1% and 3.5% of these enterprises leaving the majority of the enterprises (70.4%) in the low savings levels. Assistance types that yield the highest savings in category 8 are Types 3, 4 and 9. These are followed by Types 1, 10 and 14. No assistance group has no enterprises falling in these two categories. The most significant factors that yield highest savings levels are thus business management training and marketing followed by credit and combination with these components.

There are 72 enterprises in the **restaurant and drinking subsector**. These have a mean monthly savings of Ksh. 2,432 which fall in category 5 accounting for 2.8% of the enterprises. High savings level categories are 6 and 7 which respectively account for 20.8% and 11.1% of the enterprises. Category 7 has the highest savings levels. These are realized through the assistance types 1, 3 and 10 followed by Types 2 and 6 and the No assistance group. Credit and business management training are the most critical components singly and in combination with other types in yielding highest saving levels in the subsector. Overall, in the trade and restaurant sector, credit and business management training tend to play a significant role in realizing higher savings levels for the subsectors surveyed.

Service Sector

The service sector results show that there are 78 enterprises in the **shoe repair subsector**. These have a mean monthly savings of Ksh. 1,013 which fall in category 3 accounting for 11.5% of the enterprises. The high saving levels are in categories 4 through 7 accounting for 12.9% only. This implies that majority of the enterprises (75.6%) are in the low saving level categories.

Assistance type 3 yields the highest saving levels in category 7 followed by Types 5 and No assistance type in category 6. In this subsector, business management training and technology are the most important factors in realizing the higher saving levels. Also our control group, the No assistance group has high savings levels in categories 6 and 5.

The **electrical repair services subsector** has 21 enterprises with a mean monthly savings of Ksh. 4,290. This is in category 6 which accounts for 38.1% of these enterprises. The high savings levels are realized in categories 7 and 8 which respectively account for 9.5% and 4.8% of the enterprises. The most significant assistance types that lead to higher saving levels are Type 11 and Type 3. These respectively lead to higher savings levels in categories 8 and 7. Business training and management singly and in combination with credit and infrastructure are important factors for high saving levels in the subsector.

In the **motor vehicle repair service subsector**, the 64 enterprises have a mean monthly savings of Ksh. 3,975. This falls in category 6 accounting for 37.5% of these enterprises. Categories 7 and 8 have high saving levels respectively accounting for 15.6% and 4.7% of the enterprises. This leaves 42.2% of the enterprises in the low saving level categories 1 through 5. Assistance type 5 yields the highest savings levels in category 8. This is followed by Types 6, 10, 12 and 14 that yield savings levels in category 7. In this subsector technology accessibility is the most single significant factor in realizing highest levels of savings. This is followed by infrastructure and Types 10 and 12 that have technology component. The No assistance group of enterprises fall in the low savings levels categories.

The **watch and jewellery repair services** have 36 enterprises with a mean monthly saving of Ksh. 1,535. This fall in category 4 accounting for 11.1% of the enterprises while categories 5, 6 and 7 in high saving levels group respectively account for 5.6%, 5.6% and 8.3%. In this subsector, the assistance types that yield the highest saving levels in category 7 are Types 3 and 4. These are followed by Type 2 which yields saving levels in category 6. The control group, the No assistance group, fall in the low and mean savings level categories. The most significant factors in realizing highest savings levels are business management training and marketing.

6.2.5 EMPLOYMENT LEVELS

Results for the impact of assistance types on employment levels are summarized in Table 6.12 and detailed in Tables 6.6 and 6.7.

Manufacturing Sector

The **tailoring subsector's** has 234 enterprises had an average total number of 2 persons employed of 2. This falls in category 2 accounting for 43.6% of the enterprises while categories 1 and 3 respectively account for 52.1% and 4.3% of the enterprises. High employment levels category for this subsector is category 3. Majority of these enterprises (52.1%) fall in low employment level category. The assistance type that yields high employment levels in category 3 are Types 5, 8, 10, 12 and 14. Technology component is thus important for this subsector in realizing higher employment levels.

In the **knitting subsector** there are 27 enterprises with a mean total number of persons employed of 1 which falls in category 1. This category accounts for 77.8% while category 2 accounts for 22.2% of these enterprise. High employment levels are thus found in category 2. These high employment levels in the subsector are yielded by assistance types 5 and 14. Here again technology is a significant factor in generating high employment levels in the subsector.

The **shoe making subsector** has 161 enterprises with a mean of 2 total persons employed. This falls in category 2 which accounts for 42.2% of these enterprises. Categories 3 and 4 which have high employment levels respectively account for 3.7% and 0.6% of the enterprises. Majority of the enterprises (53.4%) fall in the low levels of employment category. The assistance type that yield the subsector's highest employment levels in category 4 is Type 12. This is followed by Types 5 and 9 which yield employment levels in category 3. Technology component plays an important role in raising high employment levels in the subsector.

There are 307 enterprises in the **furniture making subsector** with a mean total number of persons employed of 4. This falls in category 2 which accounts for 66.8% of all the enterprises. The categories with high employment levels in this subsector are categories 3, 4 and 5 which respectively account for 12.4%, 2.3% and 1% of these enterprises. Few of the enterprises (17.6%) fall in the low employment level categories. Assistance types that lead to the highest employment levels in the subsector's in category 5 is Types 10 and 14 which are followed by Types 5, 7 and 12 that yield employment levels in category 4 and Types 3, 6 and 13 in category 3. A combination of technology with credit, business management training as well as with technical training lead to higher employment levels generation in the subsector.

In the **metal furniture and fixtures**, there are 59 enterprises with a mean total number of persons employed of 4. This falls in category 2 which accounts for 74.6% of the enterprises. The category with highest levels of employment is category 3 and 4 which respectively account for 11.9% and 3.4% of the enterprises. Those

Table 6.12: ASSISTANCE TYPES GENERATING HIGH VALUES ABOVE THE SUBSECTORS MEANS EMPLOYMENT CATEGORY IN ALL CITIES.

ASSISTANCE TYPE-GROUPS	MANUFACTURING SECTOR							TRADE & RESTAURANT SECTOR			SERVICE SECTOR			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
() NO ASSISTANCE								X			X			
1. CREDIT								X		X	X			
2. TECH TRAINING						X					X		X	X
3. MANAGEMENT				X	XX		X	XXXX		X	X			X
4. MARKETING														XX
5. TECHNOLOGY	X	X	X	XX	XX	XX					X		XX	
6. INFRASTRUCTURE				X		X	X	X		X				
7. 1&2&3				XX							X			
8. 1&4&5	X													
9. 1&2&5			X			X								
10. 1&3&5	X			XXX		XXXX							XXX	
11. 1&3&6						X								
12. 3&4&5	X		XX	XX	X	X								
13. 2&5&6				X		X							X	
14. OTHERS	X	X		XXX	X	X		X		X	X		XX	

SOURCE: SURVEY DATA, 1992

NOTES: SUBSECTORS: 1. TAILORING 2. KNITTING 3. SHOEMAKING 4. FURNITURE MAKING 5. METAL FURNITURE/FIXTURES 6. STRUCTURAL METAL PRODUCTION
7. TINSMITTING 8. FOOD/DRINK/TOBACCO RETAILING 9. TEXTILES/SHOE RETAIL 10. RESTAURANT/DRINKING 11. SHOE REPAIR 12. ELECTRICAL REPAIR
13. MOTOR VEHICLE REPAIR 14. WATCH JEWELRY REPAIR.
X: HIGH SCORING ABOVE CATEGORY WHERE THE MEAN FALLS; XX: HIGHER; XXX(X): HIGHEST

enterprises in the low levels of employment fall in category 1 which accounts for 10.2%. High employment levels in this subsector are yielded by assistance types 3 and 5 (category 4) and Types 12 and 14 (category 3). The results show that business management training and technology assistance to this subsector lead to higher employment levels.

The **structural metal production subsector** has 126 enterprises. These have a mean total number of persons employed of 4 which falls in category 2. This category accounts for 63.5% of the enterprises while categories 3, 4 and 6 which account respectively for 18.3%, 0.8% and 0.8% of the enterprises have high employment levels. Assistance types that yield the highest employment levels in category 6 is Type 10. This is followed by Type 5 and Types 2, 6, 9, 11, 12, 13 and 14. Technology component with combination of credit and business management training tend to yield high employment levels in this subsector.

Tinsmithing subsector has 76 enterprises with a mean total number of persons employed of 2. This falls in category 2 which accounts for 50% of the enterprises. The category that has high levels of employment accounting for 3.9% of the enterprises while category 1 with low levels of employment accounts for 46.1%. High employment levels in the tinsmithing subsector are yielded by assistance types 4 and 5. This shows that marketing and technology accessibility will lead to higher employment levels.

These results show that high employment levels in the manufacturing sector depend on technology and business management training and the combination of these components with credit accessibility, marketing and infrastructure and technical training. Marketing accessibility is particularly important to the tinsmithing subsector in addition to technology component. The No assistance group has high employment levels in category 3 of furniture making subsector.

Trade and Restaurant Sector

In the **food, drink and tobacco retail subsector**, there are 352 enterprises with a mean total number of persons employed of 3 which falls in category 2. This category accounts for 18.5%. High employment levels in categories 3, 4 and 6 respectively account for 2.8%, 0.3% and 2% of these enterprises. The highest employment levels in category 6 are generated by assistance type 3. This is followed by Types 1, 6 and 14 and the No assistance group that yields employment levels in category 3. Business management training is the most significant factor in generating high employment levels in this subsector followed by credit and infrastructure. The No assistance group also has enterprises falling in category 3.

In the **textiles and shoe retail subsector** there are 148 enterprises with a mean total number of persons employed of 2. This falls in category 2 and accounts for 39.9% of the enterprises while category 1 accounts for 60.1%. This subsector results has no categories with high employment levels.

The **restaurants and drinking subsector** has 80 enterprises with a mean total number of employed persons of 3 which falls in category 2. This category accounts for 66.3% of the enterprises while categories 1 and 3 respectively account for 23.8% and 10% of the enterprises. The high employment levels that are in category 3 are yielded by assistance types 1, 3, 6 and 14 as well the No assistance group. In this subsector, the most important factors are credit, business management training and infrastructure in generating high employment levels though the No assistance group also records high employment levels in category 3.

In the trade and restaurants sector, business management training and credit accessibility tend to have high impact on employment generation. However, the No assistance group enterprises also tend to record high employment levels in this sector.

Service Sector

There are 101 enterprises in the **shoe repair subsector**. These have a mean total number of persons employed of 1 which falls in category 1 accounting for 87.1% of the enterprises. The category with high employment levels in the subsector is category 2 account for 12.9% of the enterprises. These high employment levels are generated by assistance types 1, 2, 3, 5, 7 and 14. The No assistance group also records high employment levels. Credit, technical training, business management training and technology and their combination tend

to support high employment levels in the subsector.

The **electrical repair subsector** has 29 enterprises with a mean of 2 total number of persons employed. This fall in category 2 which accounts for 62.1% of the enterprises while category 1 accounts for 37.9% of the enterprises. This subsector does not record high employment levels.

In the **motor vehicle repair services subsector** there are 76 enterprises with a mean of 4 total number of persons employed. This falls in category 2 which accounts for 57.9% of the enterprises. While category 1 accounts for 17.1%. The categories recording high employment levels are categories 3, 4 and 5 which account for 21.1%, 2.6% and 1.3% respectively of the enterprises. The highest employment levels in category 5 are yielded by assistance type 10 which is followed by Types 5 and 14 that generate employment levels in category 4. Category 3 also has high employment levels that are yielded by assistance Types 2 and 13. In this subsector technology component with combination of credit, business management training followed by technical training tend to yield higher employment levels.

In the **watch and jewellery repair service subsector**, there are 38 enterprises with a mean total number of persons employed of 1. This falls in category 1 which accounts for 86.8% of the enterprises. Categories 2 and 3 accounting for 10.5% and 2.6% respectively have high employment levels in this subsector. These high employment levels are generated by assistance type 4 that yield employment levels in category 3 and Types 2 and 3 that lead to employment levels in category 2. For this subsector, marketing followed by technical training and management are the key factors for generating high employment levels.

Table 6.13: ASSISTANCE TYPES GENERATING HIGH VALUES ABOVE THE SUBSECTOR'S MEANS SALES VOLUME CATEGORY (TAILORING & SHOEMAKING)

ASSISTANCE TYPE-GROUPS	TAILORING							SHOEMAKING								
	ALL	NBI	MSA	KSM	ELD	NYR	MERU	BUNG	ALL	NBI	MSA	KSM	ELD	NYR	MERU	BUNG
(.) NO ASSISTANCE										X	X					
1. CREDIT																
2. TECH TRAIN NG											X					
3. MANAGEMENT	X				XX			X	X		XX			X		
4. MARKETING	X	XX														
5. TECHNOLOGY	XX	XX	XX	X					XX	XXX		XX		X		
6. INFRASTRUCTURE		X									X					
7. 1&2&3																
8. 1&4&5																
9. 1&2&5	XX	X		X				X	XX	X						X
10. 1&3&5	XXXX	X	X	XXX	X			X	XX						XX	
11. 1&3&6	X				XX											
12. 3&4&5	X	X	XX			X		X	XXX			X			X	
13. 2&5&6																
14. OTHERS	XX	X					XX	XX								

SOURCE: SURVEY DATA, 1992

NOTES: SUBSECTORS: 1 TAILORING 2: KNITTING 3: SHOEMAKING 4: FURNITURE MAKING 5: METAL FURNITURE/FIXTURES 6: STRUCTURAL METAL PRODUCTION 7: TINSMITHING 8: FOOD/DRINK/TOBACCO RETAILING 9: TEXTILES/SHOE RETAIL 10: RESTAURANT/DRINKING 11: SHOE REPAIR 12: ELECTRICAL REPAIR 13: MOTOR VEHICLE REPAIR 14: WATCH JEWELRY REPAIR.

X: HIGH SCORING ABOVE CATEGORY WHERE THE MEAN FALLS; XX: HIGHER; XXX(X): HIGHEST

Table 6.14: ASSISTANCE TYPES GENERATING HIGH VALUES ABOVE THE CITY'S SUBSECTOR'S MEANS SALES VOLUME CATEGORY (FURNITURE MAKING & STRUCTURAL METAL PRODUCTION).

ASSISTANCE TYPE-GROUPS	FURNITURE MAKING							STRUCTURAL METAL PRODUCTION								
	ALL	NBI	MSA	KSM	ELD	NYR	MERU	BUNG	ALL	NBI	MSA	KSM	ELD	NYR	MERU	BUNG
() NO ASSISTANCE	X	X		X												
1. CREDIT																
2. TECH TRAINING	XX	XX							XXX	XXX						
3. MANAGEMENT	X	X						X	XX	X		XXX				
4. MARKETING	X			X		X			XXXX	XXXX		X				
5. TECHNOLOGY	XXX	XX	XXX	X				XX	XX							XX
6. INFRASTRUCTURE																
7. 1&2&3	X	X						X								
8. 1&4&5																
9. 1&2&5									X							
10. 1&3&5	XXXX	XXXX		XX					XXX	XXX		XX				XX
11. 1&3&6							X	X								
12. 3&4&5	XXX	XXX	X										X			
13. 2&5&6					X		X									
14. OTHERS	X	X		X		X										

SOURCE: SURVEY DATA, 1992

NOTES: SUBSECTORS: 1. TAILORING 2. KNITTING 3. SHOEMAKING 4. FURNITURE MAKING 5. METAL FURNITURE/FIXTURES 6. STRUCTURAL METAL PRODUCTION

7. TINSMITTING 8. FOOD/DRINK/TOBACCO RETAILING 9. TEXTILES/SHOE RETAIL 10. RESTAURANT/DRINKING 11. SHOE REPAIR 12. ELECTRICAL REPAIR

13. MOTOR VEHICLE REPAIR 14. WATCH JEWELRY REPAIR

X: HIGH SCORING ABOVE CATEGORY WHERE THE MEAN FALLS; XX: HIGHER, XXX(X): HIGHEST

Table 6.1.5: ASSISTANCE TYPES GENERATING HIGH VALUES ABOVE THE SUBSECTOR'S MEANS SALES VOLUME CATEGORY (FOOD, DRINK, TOBACCO & TEXTILES/SHOE RETAIL)

ASSISTANCE TYPE-GROUPS	FOOD/DRINK/TOBACCO/RETAIL								TEXTILES/SHOE RETAIL							
	ALL	NBI	MSA	KSM	ELD	NYR	MERU	BUNG	ALL	NBI	MSA	KSM	ELD	NYR	MERU	BUNG
(.) NO ASSISTANCE	X	X	X						XX				X	XX	X	
1. CREDIT	XXX	X	X	XXX					X	X	X					
2. TECH TRAINING																
3. MANAGEMENT	XXX	X	XX	XX	XX	XX		X	XXX	XXX	X	XX			XX	
4. MARKETING	XX		XXX	XX	X				XXX		X					XX
5. TECHNOLOGY	X	X														
6. INFRASTRUCTURE	X	X	XX	X						X						
7. 1&2&3	X								X	XX						
8. 1-4&5	XX				X											
9. 1&2&5			X						X	XX						
10. 1&3&5	XX		XX				XX			X		X				
11. 1&3&6	XX		XX		X	XX										
12. 3&4&5	X		X				X									
13. 2&5&6	X															
14. OTHERS	XX	XX		X	X				X	XX				X		

SOURCE: SURVEY DATA, 1992

NOTES: SUBSECTORS: 1. TAILORING 2. KNITTING 3. SHOEMAKING 4. FURNITURE MAKING 5. METAL FURNITURE/FIXTURES 6. STRUCTURAL METAL PRODUCTION

7. TINSMITHING 8. FOOD/DRINK/TOBACCO RETAILING 9. TEXTILES/SHOE RETAIL 10. RESTAURANT/DRINKING 11. SHOE REPAIR 12. ELECTRICAL REPAIR

13. MOTOR VEHICLE REPAIR 14. WATCH JEWELRY REPAIR.

X: HIGH SCORING ABOVE CATEGORY WHERE THE MEAN FALLS, XX: HIGHER, XXX(X): HIGHEST

Table 6.16 ASSISTANCE TYPES GENERATING HIGH VALUES ABOVE THE SUBSECTOR'S MEANS SALES VOLUME CATEGORY (SHOE REPAIR & MOTOR VEHICLE REPAIR)

ASSISTANCE TYPE-GROUPS	SHOE REPAIR										MOTOR VEHICLE REPAIR									
	ALL	NBI	MSA	KSM	ELD	NYR	MERU	BUNG	ALL	NBI	MSA	KSM	ELD	NYR	MERU	BUNG				
() NO ASSISTANCE	X				X			X												
1. CREDIT																				
2. TECH TRAINING	XX	XX																		
3. MANAGEMENT	XX							XX	X											
4. MARKETING																				
5. TECHNOLOGY	X							XXX	X	X			X							
6. INFRASTRUCTURE								X				X								
7. 1&2&3																				
8. 1&4&5																				
9. 1&2&5																				
10. 1&3&5								XX	XX				X							
11. 1&3&6								XXX	XXX										XX	
12. 3&4&5								XXX												
13. 2&5&6																				
14. OTHERS	X	X						XX	X											X

SOURCE: SURVEY DATA, 1992

NOTES: SUBSECTORS: 1.TAILORING 2. KNITTING 3. SHOEMAKING 4. FURNITURE MAKING 5. METAL FURNITURE/FIXTURES 6. STRUCTURAL METAL PRODUCTION 7. TINSMITHING 8. FOOD/DRINK/TOBACCO RETAILING 9. TEXTILES/SHOE RETAIL 10. RESTAURANT/DRINKING 11. SHOE REPAIR 12. ELECTRICAL REPAIR 13. MOTOR VEHICLE REPAIR 14. WATCH JEWELRY REPAIR.

X: HIGH SCORING ABOVE CATEGORY WHERE THE MEAN FALLS; XX: HIGHER; XXX(X): HIGHEST

7. CONCLUSION AND RECOMMENDATIONS

The preceding chapters give a comparative analysis of various assistance types/models and their impact on the performance of the I/SSEs sector. Results analyzed show that in trying to sustain the development of the I/SSEs sector, agencies involved in supporting the sector, to improve and sustain labour productivity, sales volume and employment for instance, need to combine various types of assistance for specific subsectors. In this chapter a summary of the results and recommendations are presented.

Enterprise Development and Policy Environment

A number of factors will affect enterprise development. The most important factors include policy environment, resource availability, entrepreneurship of the local people and legal and political systems of a given economy. These tend to affect all types of enterprises. Enterprise development is significant to both economic and industrial development of an economy. It takes time depending on the given economic conditions over a period of time. Examples from the South East Asian economies and other developed countries are given to serve as lessons for Kenya's I/SSEs sector development.

Current I/SSEs Development Models and Assistance Programmes in Kenya

The efficiency of a credit models depends on the flexibility of the model in adapting to the needs of low-income entrepreneurs. Models that have adopted substitutes to tangible collateral are more appropriate for low-income entrepreneurs, such as group guarantee by the minimalist models.

When enterprises grow in size, their credit needs cannot be met by the minimalist models after certain size and scale threshold. Therefore, they have also to be trained to become eligible clients of institutional finance. This would also enlarge their portfolio of choice between the different models. Likewise, lending organization pursuing models that are appropriate for very small businesses may at some point wish to graduate to institutional status. The success of models dealing with small and microenterprises is strongly correlated to the extent to which they replicate the desirable features of money lenders (of flexibility and credit related to personal appraisal and net worth rather than collateral and cash flows). It is therefore necessary that agencies involved in supporting I/SSEs entrepreneurs need to be flexible in their assistance programmes and also need to vary assistance types according to different subsectors as discussed in Chapter 6.

The Central Bank of Kenya has been benignly neglecting the innovations of credit programmes for small and microenterprises. The Government and the Central Bank should create a favourable environment for credit programmes to operate e.g by establishing a special unit, in the Central Bank, as in the bank of Thailand to study and assist the programmes. The Central Bank should allow the programmes with savings components too mobilize the savings without requirements that they adhere to all the stipulations of the banking Act.

Socio - Economic Characteristics of I/SSEs

Out of the 1986 enterprises surveyed in the seven towns, 74.3% are male-owned, 25.2% female-owned and 0.6% are jointly owned by male and female entrepreneurs. Most of the enterprises are managed by owners (93%). Majority of these entrepreneurs are below 40 years old (84%) with an average age of 33 years. Those entrepreneurs with primary school education level accounted for 57.6% while those with secondary school education for 40.2%. These sizeable number of youthful entrepreneurs with relatively good levels of literacy and educational background need to be supported through training on the job and business management which can enhance the performance of their enterprises. Assistance types of this nature combined with others discussed in chapter 6 would enhance the development of the sector's performance.

A number of these enterprises are located in established commercial areas (45.3%), residential areas (47.6%) and Industrial areas (2.1). In larger cities, a sizeable number of enterprises are located in residential areas. This suggests that I/SSEs sector activities lack adequate and planned work sites and spaces from which they can operate in the commercial areas. There is therefore, need for the authorities to plan for work sites for

these enterprises be it in residential or commercial areas to facilitate sustainable development of the sector provided that environmental considerations are taken into account. Assistance efforts to sustain the I/SSEs sector development, both from public and private sector as well as NGOs should take into account locational issues in relation to the market accessibility. Adequate planning for the sector's activities should minimize land-use conflicts, both in commercial and residential neighbourhoods.

Size Of The I/SSEs Sector and Factors Related to Its Development

I/SSEs sector's contribution to the total economy is measured by employment size and financial size in terms of numbers employed and income generated. The sector's access to credit, technical training, business management training, marketing, infrastructure and technology is crucial to its growth and sustainable development.

About 47.9% of these enterprises are of self-employed nature while another 44.3% have a total of 2 to 5 persons employed and 6.5%, 6 to 10 persons employed. Very few of these enterprises employ more than 10 persons. These however vary according to subsectors and any assistance type aimed at increasing employment levels in the sector has to take this into consideration. Assistance programmes must target specific subsectors that generate higher employment levels as discussed in chapter 6 if they have to meet the objective of increasing employment levels.

Financial size is discussed in terms of initial and working capital, firms revenues and expenditure, profits and savings. Enterprises initial capital amount varies with the type of activity that one is engaged in. Results show that majority of these enterprises require relatively small amounts of initial and working capital when compared to medium and large - scale enterprises. Those agencies interested in providing financial support will use relatively less capital but have to bear with large numbers of small borrowers and the related costs.

Most firms have relatively small monthly sales volume/revenues where 68% of enterprises have revenues of upto Ksh. 10,000 and 28% between Ksh. 10,000 - Ksh. 50,000. Profits and savings are also relatively small. This may affect businesses ability to reinvest in their firms expansion and growth. There is need to assist these enterprises to make larger profits and savings which can then be reinvested for the firms growth and development. These could be done through promotion of credit accessibility, technical training, business management training, marketing, infrastructure and technology.

Impact of Assistance Types/Models on the Performance Indicators of the I/SSEs Sector: Towards a Pragmatic Development and Assistance Programmes to the Sector

The assistance models/types and programmes analyzed in the study focus on factors related to financing, training, business management, marketing, technology and infrastructure provision which are significant factors for sustainable development of the I/SSEs sector. The analysis of assistance programmes and models determines the type of assistance or a combination of various types of assistance that would be useful in meeting agencies objectives using Discriminant Analysis techniques.

The performance factors or indicators include labour productivity or efficiency of I/SSEs, sales volume/revenue, profits, business savings and employment size. Using the discriminator variables, the results show that out of the sample of 1986 enterprises, 318 (16%) of these failed to be classified in any of the 14 assistance types or groups. These are then used as control group in the analysis of the impact of these assistance types on performance indicators.

When all the cases are combined for all the towns studied, the percentage of the Grouped cases that are correctly classified is low (11.21%). These also applies to the combined cases in all the individual towns except for Nyeri (67.95%). However, the percentage of correctly classified "Grouped" cases increases when individual subsectors are analyzed and are especially high for specific subsectors in each city. This results reiterate the need to carry out specific sectoral and subsectoral analysis in order to understand the underlying factors that determine the growth and development of the I/SSEs sector. This gives reliable basis for the results and analysis given in chapter 6.

To analyze the impact of assistance types on performance indicators, the percentage distribution for each of these performance indicators is classified into 7 to 9 categories. The mean value for each performance indicator is determined as well as the category it falls in. Those assistance types that record or have enterprises with performance indicators above the category where the mean value falls are assumed to have a higher impact on the performance indicator for each subsector in the cities studied. It is these assistance types that generate values above the mean value category that we consider to be most significant in generating high labour productivity, sales volume, profits, savings and employment. The No Assistance group is taken as the control group in the study.

We summarize the results using one indicator only, the **sales volume** indicator. In the Tailoring subsector, the most significant assistance types to improve sales volume are a combination of credit, management and technology. This is followed by technology and a combination of credit, technical training and technology. Thus for this subsector to improve and sustain high sales volume these assistance types are appropriate.

In the Knitting subsector, only technology is the most significant factor and this is an appropriate form of assistance. For the Shoemaking subsector, the appropriate assistance types are a combination of management, marketing and technology; credit, technical training and technology; technology; and management. These enhance sales volume (or revenues) for these enterprises.

In the Furniture making subsector, the most significant assistance types are technology; a combination of credit, management and technology; management, marketing and technology; technical training; management; and marketing. This is the only subsector where the control group also records enterprises with high revenues. In the Metal furniture and fixtures, management, a combination of management, marketing and technology; credit, management and infrastructure; and technology are the most significant assistance types to the subsector. These are appropriate for the subsector's development.

The Structural Metal Production subsector will enhance its sales volume with assistance of marketing; technical training; a combination of credit, management and technology; technology; and a combination of credit, technical training and technology. For the tinsmithing subsector, the most significant assistance types that enhance sales volume are technology and marketing.

For the manufacturing sector, results show that credit and infrastructure assistance singly are not significant, in improving sales volume but become significant especially credit when combined with other assistance types. The No Assistance group, which is our control group, does not record high sales volume except in the furniture making subsector. Technology and business management training are critical to the manufacturing sector and become very significant when combined with credit and other forms of assistance. These are most appropriate for the sector's development.

In the food, drink and tobacco retail subsector, credit and management are the most significant assistance types followed by marketing and the remaining assistance types except for technical training and a combination of credit, technical training and technology. The No Assistance group also records high sales volume. However, for this subsector, credit and business management training are the most appropriate assistance types.

In the Textiles and shoe retail subsector, management and marketing are the most significant assistance types. These are followed by credit; a combination of credit, technical training and technology. The most important assistance types appropriate for the restaurant and drinking subsector are credit, management and technology. These are followed by management and technology. In the Trade and restaurant sector, therefore, the most important assistance types are credit and management. In this sector, all the subsectors have the No Assistance group recording high sales volumes as opposed to Manufacturing and Service sectors where only one subsector in each does.

The shoe repair subsector's most significant assistance types are technical training and management while in the watch and jewellery subsector it is management and marketing. Electrical repair subsector, has a combination of credit, management and infrastructure as the most significant assistance type. Lastly in the Motor vehicle repair services, technology; credit, management and technology; management; and

infrastructure play an important role in enhancing sales volume for the sector.

From the preceding analysis, it is clear that different subsectors require different assistance types in order to sustain the development of the I/SSEs sector. It is therefore imperative that sectoral approach to the sector development be emphasized when formulating and designing assistance programmes and models for it.

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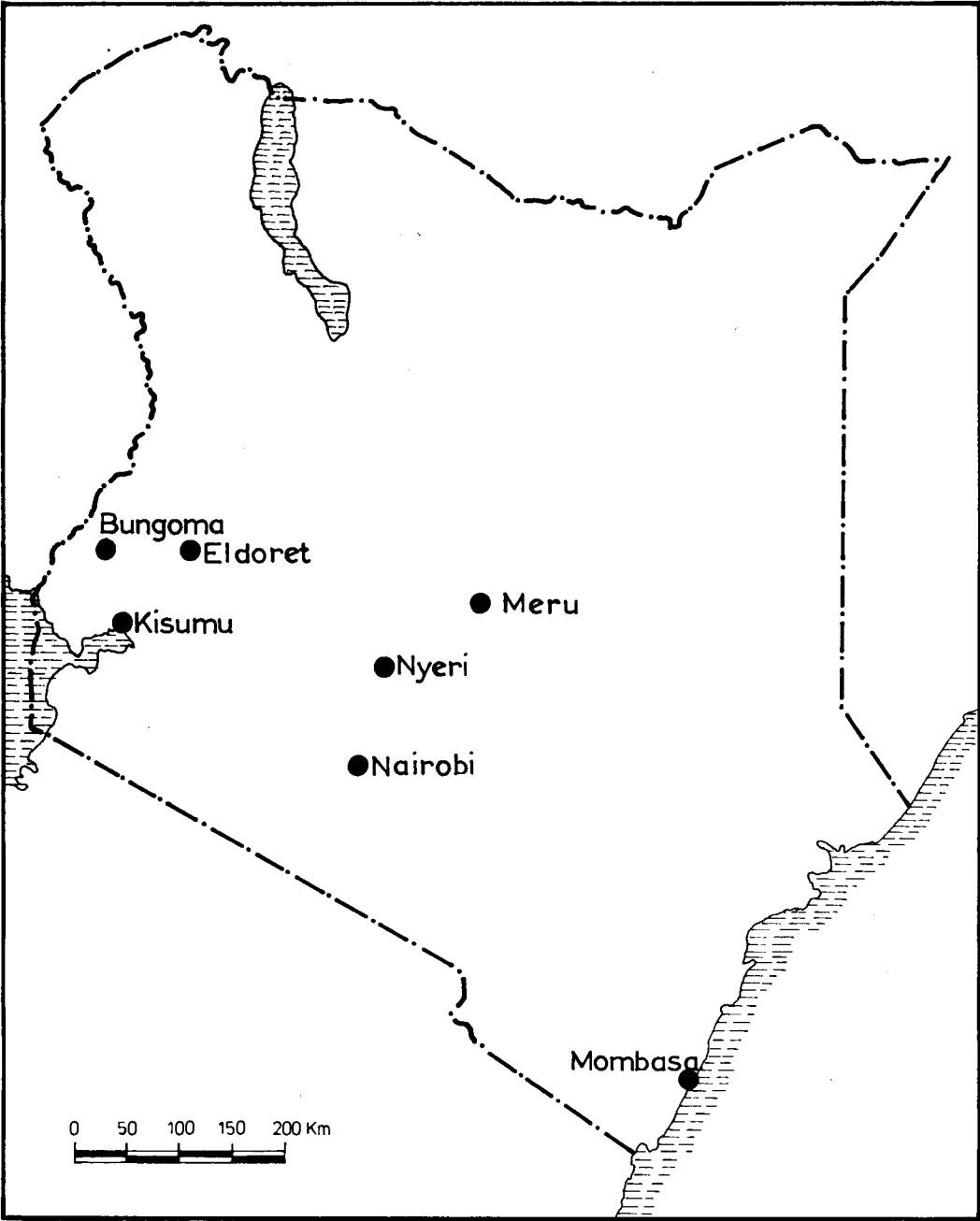
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ANNEXES - MAPS

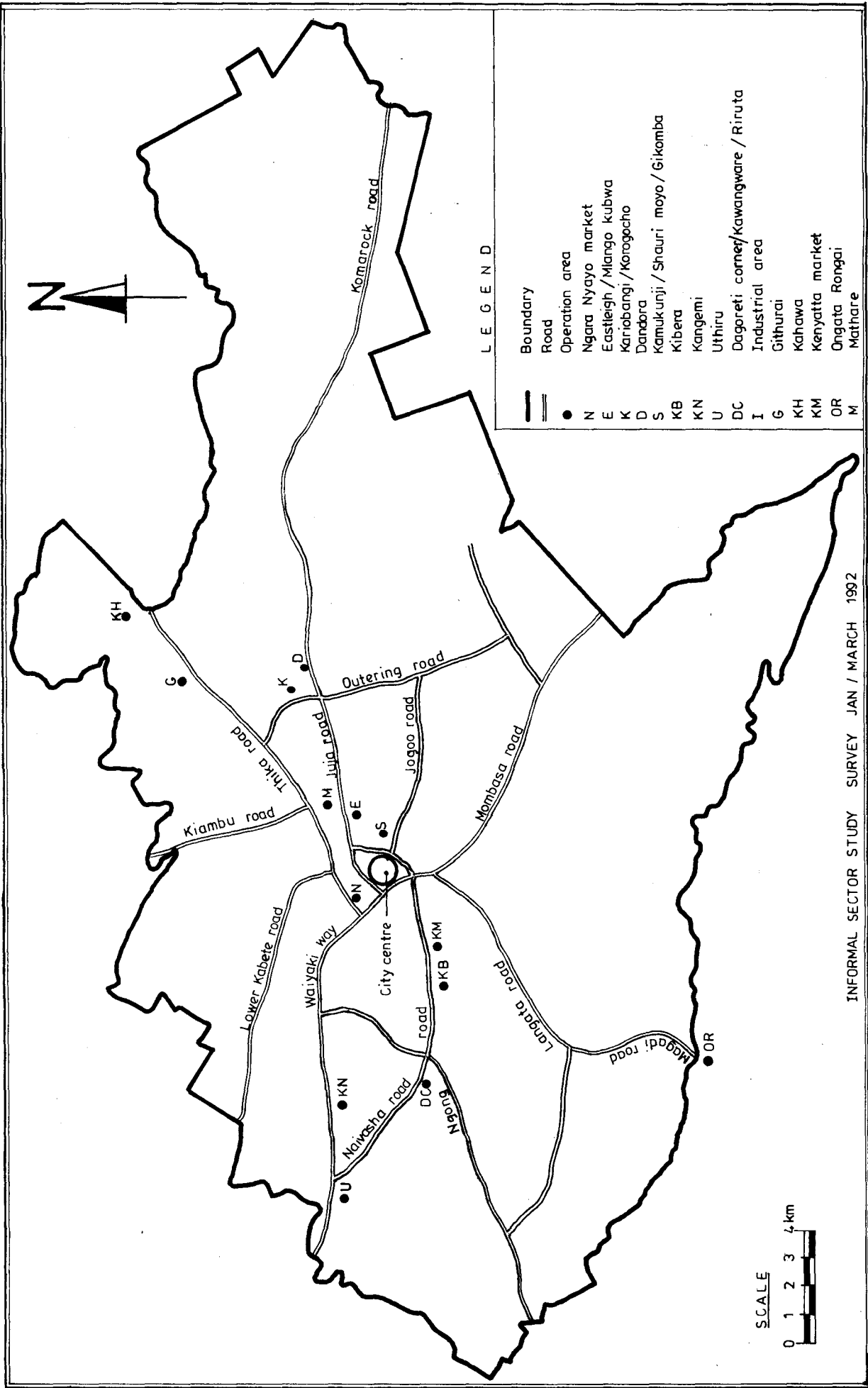
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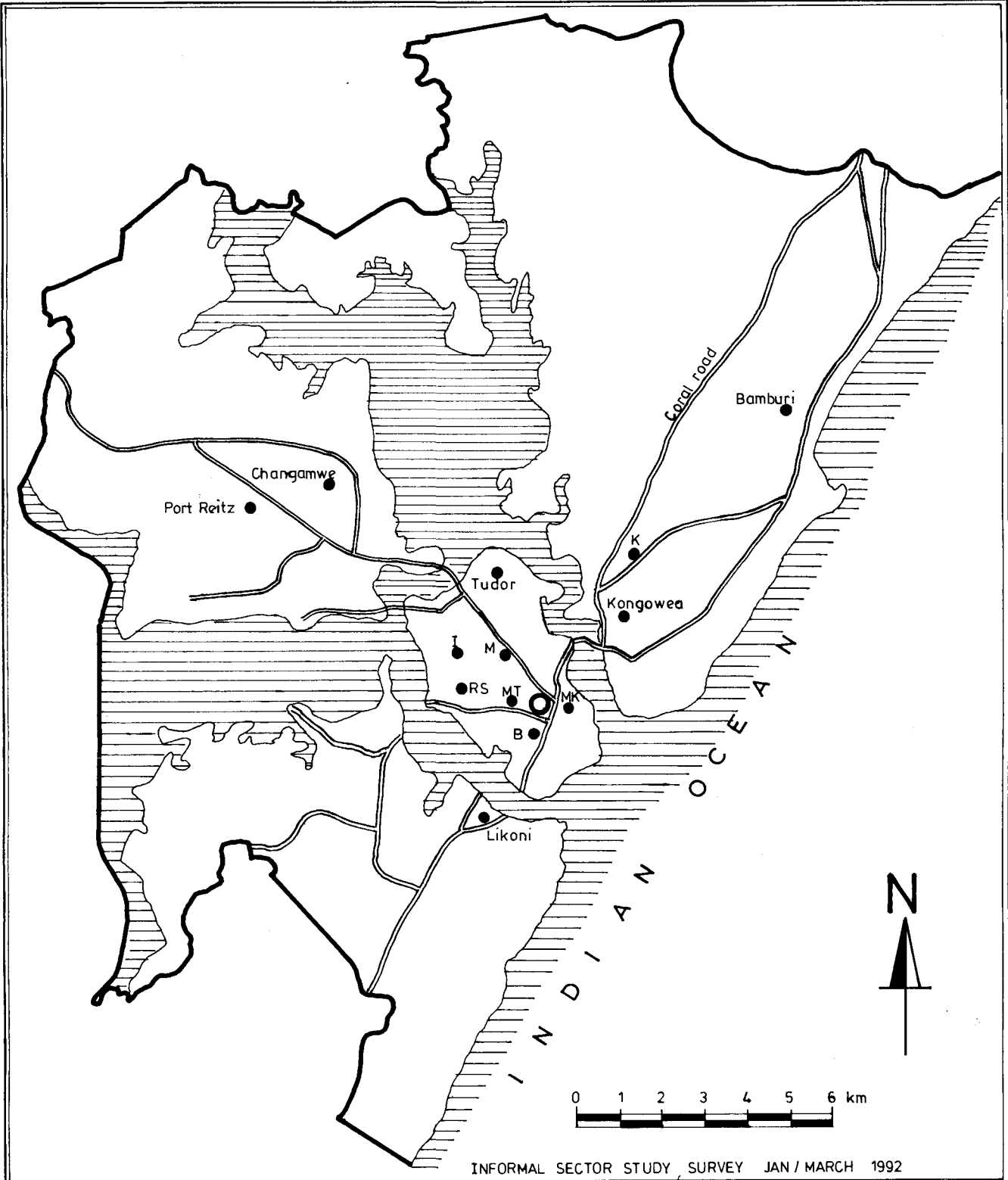
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INFORMAL SECTOR MAIN OPERATION AREAS - NAIROBI



INFORMAL SECTOR MAIN OPERATION AREAS-MOMBASA



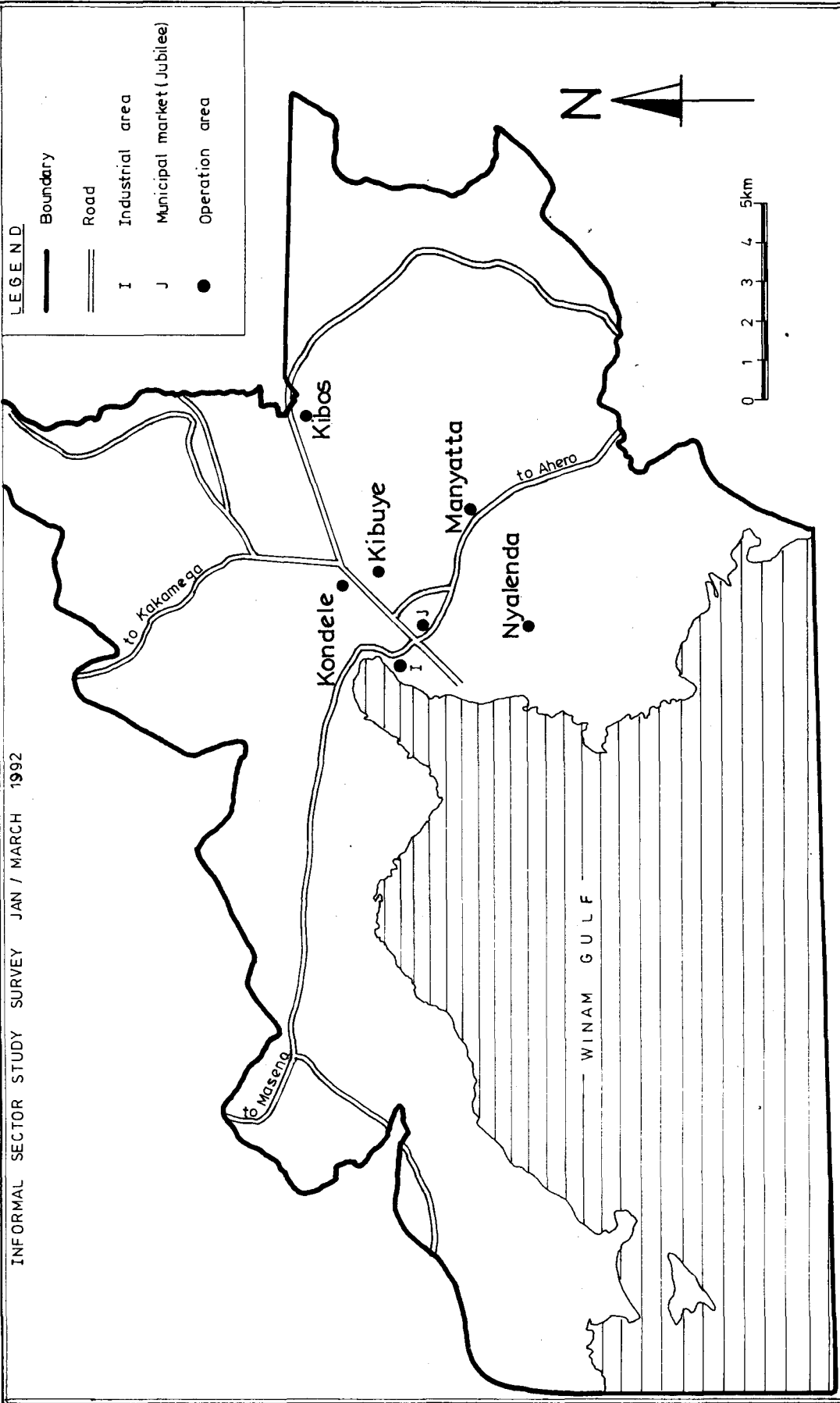
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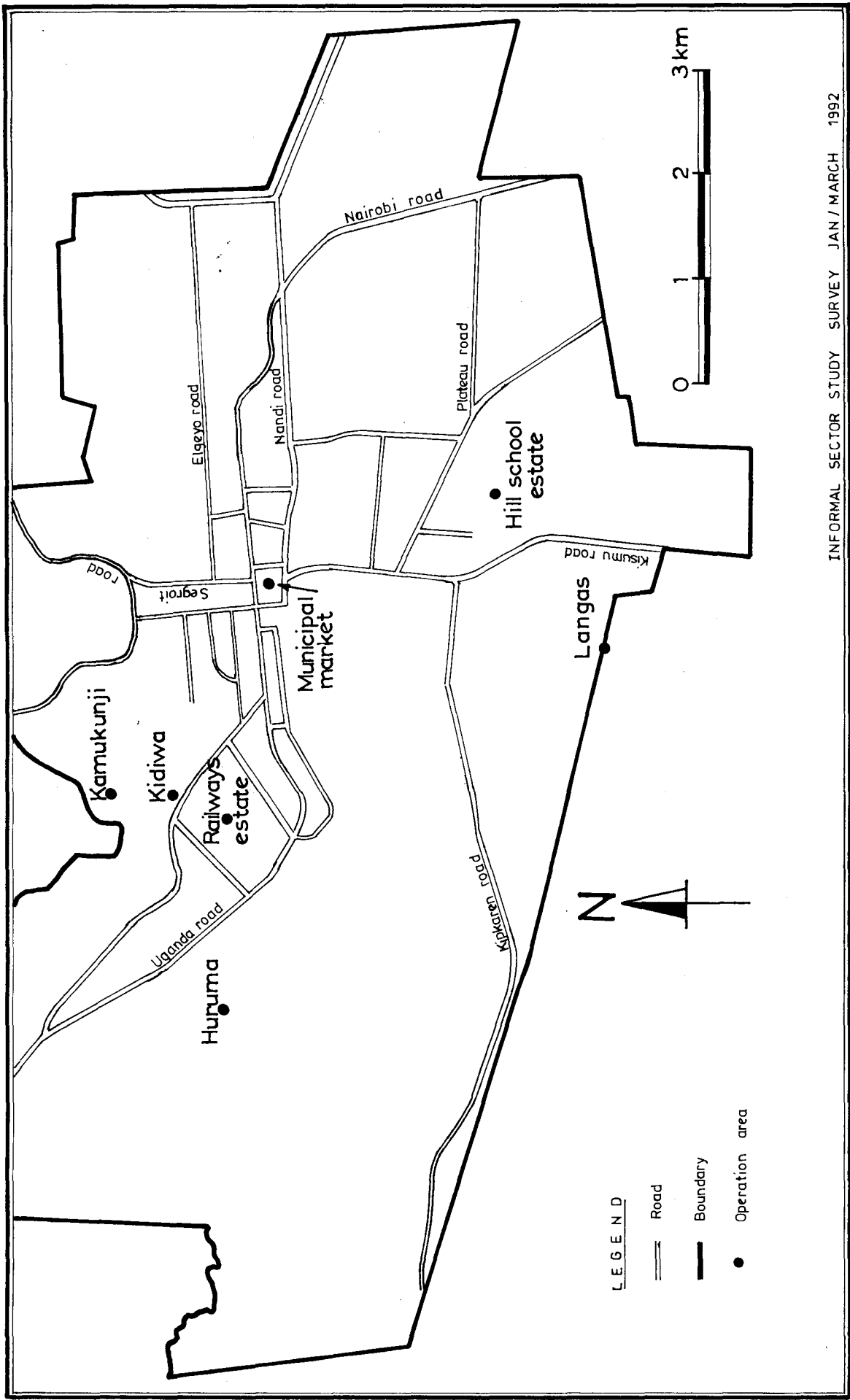
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	Major road	M	Majengo	MK	Makadara
	Water surface	K	Kisauni	B	Backstan
	Town centre	RS	Railway station	●	Operation area

INFORMAL SECTOR MAIN OPERATION AREAS - KISUMU

INFORMAL SECTOR STUDY SURVEY JAN / MARCH 1992



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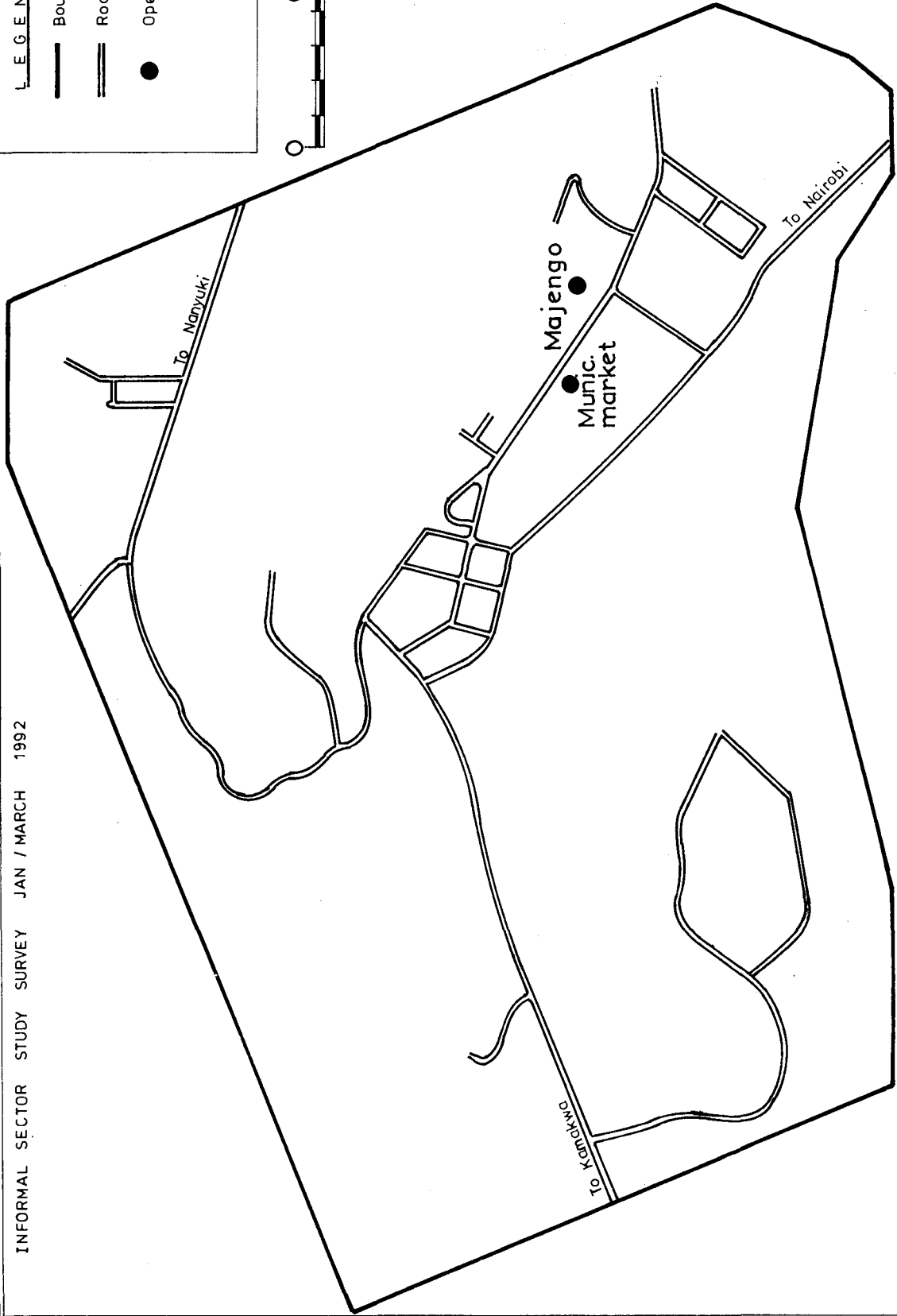
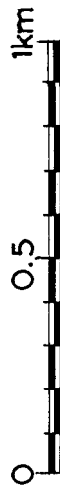


INFORMAL SECTOR MAIN OPERATION AREAS - NYERI

INFORMAL SECTOR STUDY SURVEY JAN / MARCH 1992

LEGEND

- Boundary
- Road
- Operation area



INFORMAL SECTOR MAIN OPERATION AREAS - BUNGOMA

