

# MARKETING RESEARCH IN MICRO AND SMALL ENTERPRISES: A CASE STUDY OF ENTERPRISES IN THE NAIROBI CENTRAL BUSINESS DISTRICT

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A Management Research Project, submitted in partial fulfilment For the Requirements of the award of Masters in Business Administration degree, Department of Business Administration, Faculty Of Commerce University Of Nairobi.

**SEPTEMBER 2003**

## DECLARATION


I hereby declare that this research work is my own original work, and has not been submitted anywhere for an award of any kind.

SIGNED.....

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The Research Project has been submitted for Examination with my Approval as the University Supervisor

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MSE- Micro and Small Enterprises

NCBD - National Central Business District

NDF - National Development Plan

NFSS- Non Financial Support Services

NPEP - National Poverty Eradication Plan

SME- Small and Medium Scale enterprises

UNDP - United Nations Development Programme

USAID - United States Agency For International Development

## **DEFINITION OF TERMS**

**CBS** – Central Bureau Of Statistics

**GDP**- Gross Domestic Product

**ICT** – Information and Communication Technology.

**ILO**- International Labour Organisation

**MSE**- Micro and Small Enterprises

**NCBD** – Nairobi Central Business District

**NDP** – National Development Plan

**NFSS**- Non Financial Support Services

**NPEP** – National Poverty Eradication Plan

**SME**- Small and Medium Scale enterprises

**UNDP** – United Nations Development Programme

**USAID** – United States Agency For International Development

1. Advertising/promotion studies

2. Distribution Research

3. Post purchase customer satisfaction surveys

4. Competitor surveys

5. Determine the constraints to the utilisation of marketing Research

6. Determine if any relationships exist between size of business and extent of use of marketing Research.

7. Determine if there is a relationship between utilisation of marketing research and sales turnover

The sample was drawn from MSE entrepreneurs in the NCBD. Data was mainly

collected using semi-structured questionnaires. Our data analysis tools consisted of

descriptive statistics and non-parametric tests.



## ABSTRACT

This study is meant to be a contribution by part of a wider group of scholars towards determining the main factors that influence the growth of MSEs. Most studies in the past had tended to over concentrate on the aspect of credit provision to MSEs to the detriment of other equally important factors. In this study we chose to concentrate on the subject of Marketing Research. The main objectives of the study were:

1. Determine the proportions of Micro and Small business enterprises (MSEs) in the CBD that Utilise marketing research.
2. Determine the importance attached to marketing research by MSE entrepreneurs.
3. Determine the extent of use of Marketing Research in terms of the following:
  - a. Product design studies
  - b. Market potential studies
  - c. Advertising/promotion studies
  - d. Distribution Research
  - e. Post purchase customer satisfaction surveys
  - f. Competitor surveys
4. Determine the constraints to the utilisation of marketing Research
5. Determine if any Relationships exist between size of business and extent of use of marketing Research.
6. Determine if there is a relationship between utilisation of marketing research and sales turnover

Our sample was drawn from MSE entrepreneurs in the NCBD. Data was mainly collected using semi-structured questionnaires. Our data analysis tools consisted of descriptive statistics and non-parametric tests.

Our results showed that although MSE entrepreneurs see marketing research as important, and indeed practice it to some extent, financial constraints and general lack of direction on how to conduct marketing research, impede their abilities to gather marketing information better.

We have thus recommended a three-pronged partnership among key stakeholders, namely the government, the MSEs and the medium and large enterprises, each with specific mutually beneficial roles, which if effected properly will result, we believe, in benefits for all these classes of stakeholders.

Finally we do hope that more research especially on other important business support services will be effected, we also hope that research will be done directed at consumers of MSE products seeking their attitudes on services offered by MSE entrepreneurs.

# CHAPTER ONE

## INTRODUCTION

Micro and small enterprises have been the mainstay of many Kenyans in the last two decades. In this chapter we look at a short history of the MSEs. We also look at the research problem and the objectives of this study.

### 1.1 BACKGROUND

Since the mid 1980s Kenya has experienced a series of changes both in the public and private sectors of the economy. Among these were the World Bank sponsored Structural adjustment programmes that involved among other issues the civil service restructuring programme and the liberalisation of the Kenyan economy. These developments led to a major overhaul of the Kenyan labour markets- with both the public and private sectors retrenching many of their staff, leading to unemployment to rise to even higher levels. (NDP 1997). In an effort to find alternative means of earning a living most of the jobless staff felt compelled and were also encouraged by their former employers to move on to private micro and small enterprise development. (Waweru 2002)

Different scholars have fronted different definitions of micro and small enterprises: A USAID paper quoted a study of small enterprise that had over 50 different definitions of small enterprises. These definitions of MSEs are based on factors that include total number of employees, total investment, and sales turnover (Kibera 1996). They also vary with countries and the industrial sector under consideration—A 1999 UNDP paper on small and medium enterprise development uses a definition based on the number of employees. In the document, Micro enterprises are defined as those that employ one to five people while small enterprises are defined as those that employ

between 5 and 200 employees. A national Conference on Social dimensions on Development held in Nairobi in 1994 defined small-scale enterprises as those employing up to 10 workers (GOK 3 1994)

A baseline survey carried out in 1999 defined micro enterprises as all those businesses employing up to 10 workers, while small enterprises were defined as all those businesses employing up to 50 workers whether paid or unpaid (Mwangi 2001).

In Kenya the most accepted mode of definition is based on the number of employees:

With businesses with ten or fewer workers being termed micro enterprises, those with 11- 50 workers being called small enterprises and those employing between 51 and 100 employees being categorised as medium scale enterprises. (Kibera 1996)

For the purposes of this paper we shall adopt the Kenyan definition not only because it's the most popularly used, but also because, information about employees is much easier to get from respondents than financial information about the company.

Kenya has come to recognise the role played by micro and small-scale enterprises in economic development. It has indeed, over the years put in place various policy papers that underscored this role. These included

1. The 1974 – 1979 development plan
2. The 1984 – 1988 development plan
3. Sessional paper No. 8 of 1986 on economic enterprise and Jua Kali development in Kenya
4. The 6<sup>th</sup> development plan (1989-1993)
5. Development of the micro finance bill that is set for ultimate enactment by parliament this year (2003).

The sector plays an important role in Kenya's economy. Among these being, creating job opportunities, promoting national productivity, helping expand national trade,

providing materials and components to other industries and supplying goods and services to customers at reasonable prices. (GOK 1994)

In 1995 the government estimated that the sector will increase the country's' labour force from 8 million to 14 million by the year 2000. (Daniels et al 1995)

The following employment trend in MSEs was recorded in Nairobi over of the last 4 years:

**Table 1:Employment trend in MSEs in Nairobi**

YEAR	1998	1999	2000	2001
Employees	801,400	896,000	998,900	1,114.000

Source: Economic survey, 2002- Central Bureau of Statistics

Subsequent poverty reduction strategy papers also recognised the important role played by MSEs in poverty reduction in Kenya.

MSEs have also been recognised for their potential in democratisation of countries (Gichira 2002)

MSEs also contribute immensely to the country's GDP. For instance, by 1995 MSEs were estimated to account for 12 –14 % of the country's GDP.

The sector has however had its own share of problems that ware manifested in varied ways:

The sector has experienced a high turnover of businesses- for instance, in 1994, 250,000 businesses were created only for 150, 000 to close by 1995 (Daniels et al 1995), two thirds of the enterprises were generating income that was below the average minimum wage (Daniels et al 1995)

Past researches had also shown that financial and marketing problems accounted for 44% of closures in MSEs

Intense competition from larger enterprises and imported goods (Waweru 2002) also affected the abilities of the enterprises to perform well

Although the sector has recorded average growth levels of up to 10%, there has been a low productivity growth in the sector (NDP2002)

The macroeconomic conditions have not been any better. In the year 2000 the GDP growth rate was - 0.2 %, in 2001 it grew by 1.2 %

Most researches have indeed attributed most of the problems faced by MSEs to the lack of enough credit facilities in the sector. While we agree with this reason, recent research shows that credit provision although important, is not sufficient for MSE development - There thus seems to be more underlying problems especially in the areas of business development and management. Its therefore important to note that, just like credit facilitation, other Non financial Business Support services (NFSS) are crucial to successful development of the Micro and small enterprises.

## 1.2 THE RESEARCH PROBLEM

Marketing research is important in successful business management The American Marketing Association, in its definition of marketing research, has specified its roles as:

1. Identifying and defining market opportunities and problems
2. Generating, refining and evaluating marketing actions
3. Monitoring market performance
4. Improving understanding of marketing as a process

This importance has been reinforced by recent and ongoing changes in the business environment that include the liberalisation of markets and globalisation of the world

economies, resulting in increased variety of products available for the consumer - and leading to increased competition by businesses for consumer attention of commercial Business decision-making has therefore become more critical and risky- calling for decisions to be made based on facts in the market rather than the manager's own intuitions.

In Africa marketing research has not been easy even for the large enterprises- this has been due to:

1. Poor transport and communications infrastructure
2. Poor economic prospects leading to the lack of funds to conduct proper researches
3. Language barrier problems
4. Literacy rates- for instance, in the Rift Valley, about 30% of adults aged 20 years and above are illiterate (CBS 1999)

Studies reveal that Marketing Research is gaining prominence in large enterprises in Kenya. Marketing Research Firms are also increasing in number especially in Nairobi, this being an indication that Demand for Marketing Research Services is increasing. In a survey carried out in Kenya, market potential studies were carried out by 67.7% of respondent companies, product research by 54.3%, advertising research was carried out by 44.7% while 42.7% and 41.8% carried out buyer behaviour and attitude research respectively (Kibera 1996) However some companies are still lagging behind- a study carried out on the pharmaceutical industry in Kenya revealed that although 75% of respondents carried out Market Research, 77% of the respondents didn't have a research Department (Ndiho 2001)

A study by the UNDP highlighted important issues affecting MSE development – These included information on credit availability, technical requirements especially in

relation to Information and communication technology, Dissemination of Market Information to help develop markets, and the encouragement of commercial collaboration between enterprises. (UNDP 1999)

Kibera (1996) also cited the lack of capital, an inhibiting enabling environment, and poor non-financial programmes as inhibiting MSE development.

Many studies including The National Poverty Eradication Plan (that emphasises the need to strengthen credit provision to MSEs but makes little mention of other business support services (NFSS)- including Marketing Research). have concentrated on the subject of credit provision – others have only mentioned the need for other non-financial Business support services- with no specific or in-depth discussion of marketing research in relation to SME development. It has also been shown that respondents in the past have tended to attribute all problems including non-financial ones lack of finances. (Kessio 1981)

However in a 1994 study by the Central Bureau of Statistics (CBS) and other collaborators, MSEs identified Marketing problems as the greatest impediment to their development. This is most likely a symptom of more underlying problems that may most likely include poor marketing research. Another study also found out that there is a declining number of MSEs that benefit from NFSS, and that many NGOs are concentrating on credit provision services to the detriment of other important non-financial services. (Kessio 1981)

Although MSEs are said to be closer to their customers hence able to carry out their researches more easily, developments in this sector, including the lack of sufficient funds to run their businesses. (Daniels et al 1996) high turnover of MSEs, lack of vertical growth in the sector leading to a 'missing middle' (Medium scale enterprises),



and low productivity growth, (Waweru 2002) - and also because past researches have shown that MSEs that close for Marketing related problems account for almost 30% of total turnovers, we are made to suspect much more fundamental problems that most likely include marketing research. –The question that comes to mind therefore is: Do Micro and Small Enterprises perceive marketing research as important?

### 1.3 OBJECTIVES

1. Determine the proportions of Micro and Small business enterprises (MSEs) in
2. the CBD that Utilise marketing research.
3. Determine the extent of use of Marketing Research in terms of the following:
  - a. Product design studies
  - b. Market potential studies
  - c. Advertising/promotion studies
  - d. Distribution Research
  - e. Post purchase customer satisfaction surveys
  - f. Competitor surveys
4. Determine the constraints to the utilisation of marketing Research
5. Determine if any Relationships exist between size of business and extent of use of marketing Research.
6. Determine if there is a relationship between utilisation of marketing research and sales turnover

## CHAPTER TWO

### LITERATURE REVIEW

In this chapter, we look at what other researchers have written about Micro and Small enterprises. We discuss the Role of Micro and Small enterprises, their importance, impediments to the development of MSEs, Theories on MSEs, and approaches used by the government in MSE development.

#### 2.1 PLACE OF MARKETING RESEARCH IN THE AFRICAN BUSINESS ENVIRONMENT

As indicated earlier, increased competition in the market place has made businesses to base their strategies on a critical *evaluation* of their internal and external environments. (Kibera 1996)

Probe (Marketing research) is an integral part of the firms controllable variables – indeed its considered the 5<sup>th</sup> P by some authors (Kibera 1996)

In the past most MSEs, notwithstanding some of their perceived advantages in marketing research have not carried out marketing research as much as they should because of the perceived lack of ‘time and money’ (Kibera 1996)

Marketing research should not be perceived as an activity that can only be carried out by Multinational research agencies, MSEs could also carry it out (Clifton et al 1992) using affordable and locally available techniques

Most businesses irrespective of their size must develop business strategies – key of which include understanding the marketing mission and objectives, *Selecting and analysing target markets, creating and maintaining a satisfying marketing mix, and adjusting the marketing mix over time to match changes in the environment and preparing short term and long term budgets.*- All these require a thorough collection

and analysis of market information that will act as a decision for strategic business decision making (Kibera 1996 )

The African business environment is unique in many different ways:

Most African countries are either classified as underdeveloped or developing – individual countries thus suffer from low per capita incomes – with low purchasing power. Consequently, business development is affected- and funds for activities like marketing research are not always available.

The currencies are weak and debts high – making it hard to allocate funds for infrastructure developments – that is essential for overall business development.

In terms of marketing research the African market environment is also unique:

In Africa marketing research has not been easy even for the large enterprises- this has been due to:

1. Poor transport and communications infrastructure- poor road networks, expensive and inadequate means of electronic communication– This makes it very difficult when designing sampling frames, and also in accessing the selected respondents for data collection. This therefore makes it more expensive for research to be conducted
2. Poor economic conditions, for instance the low per capita incomes, weak currencies and a huge debt burden (Kibera 1996) leading to the lack of funds to conduct proper researches
3. Language barrier problems leading to the need to always translate questionnaires into relevant languages, or hire interpreters or interviewers who are knowledgeable in that language – this adds up to the cost of research – However MSEs seem to be advantaged in this area because of the closeness to

their target customers – such that in most instances they actually get no problems related to language barriers.

**Literacy rates-** for instance, in the Rift Valley, about 30% of adults aged 20 years and above are illiterate (CBS 1999) – The major alternative in this case is to use oral interviews.

## 2.2 NEED FOR MSEs

The development of Micro and small enterprises has been recognised as crucial for National Development, especially in the developing countries. This is because of the unique features the MSEs have. These include the following:

1. The formal sector, which has been the traditional source of employment, has failed to meet the challenges of employment creation and income generation (NDP 2002). The government has therefore been prompted to look for other alternative means of creating employment.
2. MSEs require relatively low levels of capital. (GOK 1986) – Access to financial facilities has been known to be the greatest impediment to business development. MSEs therefore provide an opportunity for individuals to start business even on the basis of their personal savings. Other resource requirements are also relatively low – These include the land space, office space, and electricity and telephone requirements. The barriers to entry in this sector are therefore relatively low. (CBS et al 1999)
3. Developing countries are known for the availability of excess unskilled labour, although individual MSE units have a relatively low number of employees, the aggregate number of MSEs is so large that the number of employees in this sector is noteworthy, for instance about 1,114,000 people were employed by this sector in Nairobi alone the year 2001. (Economic survey 2002).

4. The MSEs are also known for their abilities to make use of locally available resources and using appropriate local technology to come up with different kinds of products that are of importance to the Kenyan consumer. (ILO 1972)
5. Owing to the fact that the Kenyan economy has performed very badly in the recent years- recording a -0.2% growth in 2000 (CBS 2002), MSEs have played an important role in providing most Kenyan consumers with a range of affordable substitute product choices.
6. Due to their small sizes, MSEs adapt more easily to market changes than their large-scale counterparts. (GOK3 1992). This flexibility cushions them against the periodic turbulences that are related with Kenyan Markets.
7. Labour in most cases is family sourced – this in effect reduces the production costs especially during the initial set up stages

### **2.3 ROLE OF MSEs IN NATIONAL DEVELOPMENT**

The role of MSEs in National Development cannot be underscored, as mentioned earlier, owing to the peculiar nature of most economies of the underdeveloped and developing countries (Basically lack of enough resources to directly stimulate large scale industrial Development) they had no choice but to encourage the development of these kinds of enterprises. Its role has also been highlighted in both the Sessional paper No. 1 of 1986 and the 6<sup>th</sup> National Development Plan (1989 – 1993) as a primary means of strengthening Kenya's economy (GOK 3 1992). In the 2002/2003-budget speech the then Minister for Finance, recognising the importance of the MSEs in the economy, reiterated the governments commitment to finalising a Sessional paper on the development of MSEs (GOK 5 2002)

MSEs have also been recognised for their potential in democratisation of countries (Gichira 2002) Partly through the provision of a platform to indigenous Kenyans, on which they can participate in the economic development of their country (GOK 3 1992)

MSEs therefore provide a unique opportunity for the people of Kenya as a platform for poverty eradication in the country. (NPEP 1999)

A worrying trend in this country has been the high levels of unemployment especially among the country's, potentially most productive group- the youth. This is recognised by the government as a serious social-economic problem (GOK 4 1997) MSEs are recognised for their potential in helping alleviate this problem,

Its role in creating jobs at low costs especially in the fast growing service sector is also noteworthy. It's also a good base for the development of a pool of skilled and unskilled workers who are the foundations for future industrial expansion. (GOK3 1992) The International Labour organisation estimated that over 59% of Africa's labour force is provided by MSEs (Ondiege et al 1995)

The government has indeed noted that this is where most Kenyans will depend for employment and income distribution especially for those employees retrenched from both the public and private sector during the Structural Adjustment Programmes (GOK 3 1994)

MSEs are also important in creating **backward and forward linkages among socially, economically and geographically diverse sectors of the economy** (GOK 3 1992) These linkages are particularly important considering that Kenya has a vision of being industrialised by the year 2020 (GOK4 1997). In this respect it provides an opportunity for the development and growth of managerial talent to higher levels that will be appropriate even for the medium and large-scale enterprises. However a

worrying trend is the increasingly limited linkages between SMEs and their large-scale counterparts. This has led to lower efficiency in the production process-affecting the quality of goods and services produced by this sector.

In the Sessional paper No.2 on industrial transformation by the year 2020, the government proposes to industrialise by moving through two phases – with the first phase entailing the promotion of the development of MSEs and other enterprises that require modest start-up capital. MSEs are expected to grow and gradually graduate into Medium sized, then large enterprises (GOK41997)

## **2.4 IMPEDIMENTS TO MSE DEVELOPMENT**

Most of the impediments in this sector have been attributed to a variety of reasons, key among which include:

1. The apparent lack of an entrepreneurial culture among most of those who would otherwise have the potential to venture into small-scale entrepreneurship. This is mostly by not fully taking advantage of available opportunities in an appropriate manner. Opportunities can much more easily be realised if prospective entrepreneurs realise the importance of engaging elements of marketing research in their business plans.
2. Poor quality Business support programmes by both government and Non Governmental organisations, leading to duplication of activities, and over concentration on one aspect of Business support activities to the detriment of others. This has mainly been due to the lack of effective coordination among these agencies.
3. The High cost of Non Financial Business support programmes has also restricted the scope of their provision (. (GOK3 1992)

4. The Inability of MSEs to exploit market opportunities beyond their immediate localities and more importantly to the export market

CONSTRAINTS	PERCENTAGE
Markets and Competition	61.5%
Lack Of Credit	56.3%
Poor Roads/Transport	34.4%
Shortage of Raw Materials/stock	50.6%
Interference from Authorities	80.8%
Poor Security	77.7%
Lack of Skilled labour	49.5%
Power/electricity problems	100%
Poor access to water	40.8%

**Table 2: Most severe constraints faced by MSEs**

Source: National micro and Small Enterprise Baseline survey 1999

**Access to credit** – It remains the most noteworthy impediment to MSE development (GOK 3 1994), it has also received the most attention in terms of research, and development assistance from both governmental and non governmental Organisations.

However some researchers have noted that in past studies, most respondents tended to attribute all their problems (Including non financial ones) to the lack of credit. (CBS et al 1999). This has as a result led to an over-concentration of SME assistance activities to the provision of financial services to the detriment of other equally important Non Financial Business Support Services



Past forms of this kind of assistance have not yielded the expected impact; there is still a high demand not only for credit facilities, but also for Training and counselling services (ILO 1994)

At times Financial assistance is used unwisely by the entrepreneurs – they reinvest the whole of it in purchasing more products and do not invest in any of the demand creation activities. Because of intense price competition, the products/services are sold at thin profit margins or at no profit at all. The scope for reinvestment and enterprise growth becomes minimal and ultimately the entrepreneurs get tied up in this continuous web of survival and poverty (Jason 1999)

**Non-Financial Business Support Services-** They include a wide array of Business development services - They are mainly offered to MSEs in order to improve their production, marketing and management systems (Goldmark 1999) They include business training and advice (GOK 3 1994), Marketing extension programmes, use of appropriate technology in product design and development. In the past more attention has been focused on the provision of credit facilities to the detriment of the Non-financial support services (NFSS). Poor coordination among MSE service providers has also meant poor delivery of the NFSS.

The provision of NFSS has been touted as a way of breaking out of the low profit low investment cycle that most MSEs find themselves in (Jason 1999)

Most MSEs are purported to produce poor quality products because of little or no institutional support **in areas of Research and Development, credit and Finance** (Kibera 1996) most people who enter the MSE business also lack the necessary prerequisite professional skills needed to run their businesses. For such businesses, the chances of developing into successful enterprises remain minimal (Wakah 1999)

The National Poverty eradication plan makes little mention of NFSS but emphasises on the need to strengthen financial provision in MSEs.

Sessional paper no. 2 on Industrial Transformation by the year 2020 also emphasises the training of special interest MSEs on areas of entrepreneurship with emphasis on quality and product diversification

It has also been suggested that there is a need to link financial services to skill development by providing extension services especially on areas of technology and marketing (GOK5 2002)

MSEs should in addition to having tailor made training packages, have access to information on business opportunities, customer trends, and general market trends.

They should also be made to access the Business Linkage support services that include subcontracting, Franchising, and production networks. (Wakah 1999) These will be a sure recipe for MSE growth and profitability

**Appropriate Infrastructure** – Poor infrastructure has for a long time been a key impediment to MSE development – especially when considering prospects for linkages between rural and urban enterprises. This has meant a high cost of production when considering moving products from one area to the other or communicating with contacts in other areas. Among the inadequate and dilapidated infrastructure are poor roads, poor railways, high costs of telecommunications and electricity services, and sparse banking facilities with most banks charging high service and interest fees. It's estimated that about 203 billion shillings is needed in the next two and a half years to finance the rehabilitation of the country's infrastructure (E A Standard 2003).

**Technology-** Appropriate technology development is necessary for the growth of the MSEs. Linkages between most MSEs and research institutions that will allow for an

exchange of ideas in the development of appropriate technologies and solutions has been lacking.

The government has pledged to seek to empower MSEs by spreading ICT skills in this sector, hoping that it will stimulate general economic development (NDP 2002).

This pledge has yet to be fully implemented.

The other impediment has been the apparent lack of well-organised associations among the SME entrepreneurs that can work to take advantage of economies of scale, increase specialisation, integrate production and exploit potential markets. (GOK 1997) It seems most MSEs have not yet realised the importance of forming and maintaining business associations

## **2.5 THEORIES ON MSEs**

Micro and small enterprises have been a subject of discussion for a long time in many forums all over the world. As a result several theories to their development and existence have been forwarded by scholars. We discuss some of the key theories below.

### **2.5.1 THE NEO CLASSICAL CONCEPTUAL FRAMEWORK**

The theory is based on the notion that both MSEs and large enterprises are independent economic units that are producing for the market on the basis of available demand and supply.

This has led to the development of intense competition between the firms, (irrespective of their size) for customers. Because of their inferiority in terms of resource endowments, most MSEs have tended to be marginalized.

This makes them to be unable to accumulate enough resources to graduate to other levels i.e. the Medium scale or large enterprises.

This theory matches to the Kenyan situation especially of the formal MSEs found in urban areas. It especially ties with the policies used by the government on MSEs immediately after independence, where the emphasis was on large enterprises, which were then expected to compete on equal grounds with the small enterprises.

However MSEs have been said to have their own advantages, especially when it comes to knowing what the customer needs and does not need (Kibera 1996) and also in terms of being flexible enough to immediately adapt to any changes in the market.

But the continued poor performance by MSEs is an indication of failure of most MSEs to realise and take advantage of these strengths.

## 2.5.4 SMALL ENTERPRISES AS ENFORCED ENTREPRENEUR

### 2.5.2 THEORY OF FLEXIBLE SPECIALISATION

The theory is as a result of developments in technology in which flexible technology based on microelectronics allows for small batch production.

The theory is based on decisions made by entrepreneurs on the stages of the production process or on parts or components that they specialise in producing.

Small enterprises can thus participate in the production process and even customise the products to individual customer requirements by coming up with small and relatively cheaper production processes.

### 2.5.3 FLEXIBILITY AND INSTABILITY THEORY

It's based on the belief that, for large-scale production to be profitable, it requires relatively large and stable markets.

These Markets are well developed in the industrialised western countries

Large scale producers will therefore, in most instances opt out of the unstable and small markets, and leave them to the small enterprises that a more flexible and adaptive.

Small enterprises survive in such markets by:

1. Minimising investments
2. Relying on unskilled labour or using/supplementing with family labour
3. Most proprietors treat MSEs as complimentary sources of income

Prospects for growth under such conditions appear slim. However if MSEs were to take advantage of their strengths as discussed above (Flexibility in adapting to changing conditions, and their closeness to their customers – making it possible for them to determine what the customers need and do not need)

They could take advantage of such kinds of markets

#### **2.5.4 SMALL ENTERPRISES AS ENFORCED ENTREPRENEURSHIP**

MSEs have for a long time been viewed as the last survival option after all the other options have failed.

Most operators of MSEs have for a long time been viewed as failures in society who are either illiterate or too unfortunate not to have gotten a better job.

The MSEs are thus believed to be as a result of unemployment, redundancies, disability or lack of education.

Another theory, the Disadvantaged Workers theory, terms MSEs as perceived by society to be meant for those people who are disadvantaged in terms of education, income and skills and are likely to engage in entrepreneurial activity in order to gain employment which, they cannot gain elsewhere. (Light 1972 in Wakah 1999)

Some people take on MSEs only as a supplementary source of income.

But this has mostly tended to apply to the informal micro enterprises

Attitudes towards MSEs are also fast changing with some people even quitting formal employment to take up the running of a micro or small enterprise.

This therefore calls for a formalisation of how things are done. MSEs have to be looked upon as viable businesses that require proper strategising before being embarked on. Questions like

What Business are we in?

Who are our customers?

Who are our competitors?

What are our customer needs?

What is the nature of our macro environment? Should not appear to be alien to the proprietors

## **2.6 APPROACHES USED BY GOVERNMENT IN MSE DEVELOPMENT**

MSEs can be traced back to the pre-colonial days, when Africans mostly concentrated on small-scale production of livestock, traditional crops and other simple implements and tools like spears and hoes. With the advent of colonialism, this was discouraged through the 'prohibition of all independent economic activity and ownership of land' (Helmsing et al 1993) Indigenous Africans could not therefore benefit from the growth of urban demand and as result the crucial rural urban linkages could not be made. (Helmsing et al 1993)

Its some of these perceptions that were inherited by the postcolonial African Governments including Kenya, which, for a long time underestimated the role of MSEs in economic development.

Development strategies for third world countries thus tended to copy entirely the production and marketing strategies followed by their western developed countries with total disregard to the varying local conditions (Waweru 2002). Included in these strategies was Import substitution, which was put in place in an effort to be self-

sufficient and save foreign exchange. The strategy led to the development of monopolistic and oligopolistic ventures, which imported most of their raw materials from outside the country, while giving little scope for any local backward and forward linkages. In addition these multinationals enjoyed protectionist measures from the government. This in effect discouraged competition more so from MSE s (Helmsing et al 1993).

Export orientation was also tried- but did not realise the expected goals because of the over concentration on the export of primary commodities which fetched low prices in the international markets.

Agriculture demand led industrialisation was another strategy – which aimed at improving agricultural production as a means of boosting economic growth.

Small enterprise development was not thought of as a potential stimulant to economic development.

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In the early 1970s the ILO recognised the important role played by MSEs in economic development, and encouraged developing countries to adopt them.

Kenya has been on the frontline in developing appropriate policy frameworks for the development of MSEs. It has come up with Sessional papers on MSE development, and recognised the role of MSEs in both its development plans and Poverty Eradication Papers.

The most enduring belief about the role of MSEs has been that of MSEs being Transitory – i.e., MSEs are launching pads on which, businesses start, and are expected to grow with time and graduate into medium scale, then large scale enterprises.

For a long time this has not happened. Most MSEs have not achieved vertical growth and graduated into Medium Scale or Large scale enterprises. (Waweru 2002) What

has been seen is a high turnover in the sector, and horizontal growth among the surviving ones.

The failures by the large urban manufacturing, trade and services sector to provide adequate employment opportunities was also another factor that made African governments to focus more on SME development (Helmsing et al 1993)

The approaches used by the government in MSE development can also be looked at in the following contexts:

**Interventionist Approaches**-The earlier approaches were unsatisfactory due to poor implementation among coordinating agencies, with the government only stepping in when the damage has already been done. This was due to the initial perception of SMEs as not having a very crucial role in National Development.

#### **Facilitative Approaches**

The government later realised that the most appropriate way to develop MSEs in Kenya was to adopt a facilitative approach – i.e. to restrict its role to the provision of **economic, financial and regulatory policies, which will reward enterprise, and also the provision of infrastructure facilities** (GOK 3 1992) It could do this through the dissemination of market related information and, in conjunction with the private sector the formulate of a national policy for MSEs.

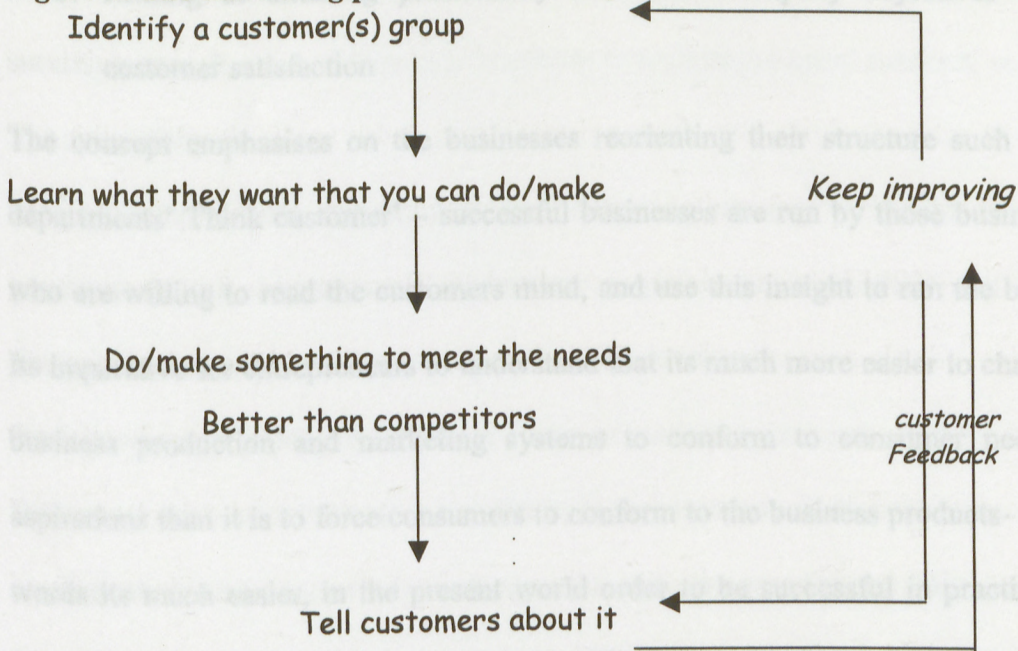
## **2.7 THE ROLE OF MARKETING RESEARCH IN ENHANCING THE MARKETING CONCEPT**

Increased competition for consumer attention by businesses is increasingly forcing businesses regardless of their size to rethink the way they relate to their customers.

Figure 1 below shows the importance of marketing research in the whole process of marketing.



**Figure 1: The marketing process and the importance of market research-**



**Adapted from Small Enterprise Development, an international Journal November 1999**

The Marketing concept is increasingly gaining prominence among businesses as the most relevant concept. It holds that the key to achieving organisational goals consists of the company *identifying the needs* of its customers, creating delivering, and communicating customer value to its *chosen target markets* more effectively than competitors. (Kotler 2000)

The concept consists of 3 main Tenets:

1. The proper identification and selection of target markets and their needs-  
Businesses should adopt responsive creative and even anticipative approaches when trying to identify and satisfy customer needs
2. Integrated Marketing – The aggressive education and encouragement of a company's staff in both the marketing and non-marketing departments on the importance of working together with a first priority of ensuring customer satisfaction through adopting the marketing concept

### 3. Aiming at attaining profitability and other company objectives through customer satisfaction

The concept emphasises on the businesses reorienting their structure such that all departments 'Think customer' – successful businesses are run by those businessmen who are willing to read the customers mind, and use this insight to run the business. Its imperative for entrepreneurs to understand that its much more easier to change the business production and marketing systems to conform to consumer needs and aspirations than it is to force consumers to conform to the business products- In other words its much easier, in the present world order to be successful in practising the marketing concept, than it is to practice the selling or production concept.

Micro and small enterprises are not an exception to this rule; In this era of global market liberalisation, there is need for them to be more outward looking and market oriented, (Leon et al 1999) they should continuously learn to perceive things from the customers point view (Jason 1999). The lack of marketing know-how displays itself starkly in most MSE business premises, Its common sight to notice a group of SME entrepreneurs at one location selling the same kind of products or services to customers- competition between them gets very tough such that, its only the 'lowest bidder' who will win the customers. This in effect eats into the entrepreneurs' profit margins and reduces the prospects for reinvestment and growth. (Jason 1999)

Its therefore important that the MSE entrepreneurs allocate time and get involved in researching opportunities in the market and also develop plans which allow the business to build on its strengths (Bennett 1989)

Past researches in Nairobi have indeed shown that over 60% of Businesses were experiencing problems related to demand, 16 %- poor business advice, 61 % - lack of tools, 28%- lack of information, 55 %- marketing problems, and 5% from the lack of

skills. (Wakah 1999) It's therefore worth noting that most of these problems are actually a manifestation of the lack of efforts to understand ones' markets, customers and competitors.

For those few MSEs that conduct any marketing research in Africa, its mostly confined to the localities of operations – prospects to venture outside this geographical confines are always treated like 'pipedreams'

It's however noteworthy that Modern forms of marketing research are expensive and far out of reach of MSEs. But the MSEs being closer to their customers can still conduct their own forms of marketing research, mostly by provoking customer feedback, and striving to follow the relationship marketing strategies, and also relying on positive word of mouth communication between customers to enhance the products image. From the customer feedback, entrepreneurs should be able to invest more in appropriate product development and communication as the major way of attaining an edge over competitors. (Jason 1999)

## CHAPTER THREE

# RESEARCH METHODOLOGY

In this chapter we discuss the modalities that we will use in effecting the key components of our research methodology.

### 3.1 Population Of Study

The population of study included all the Micro and Small enterprises that operate within the Nairobi Central Business District (NCBD)

### 3.2 Sample Design

The simple random sampling method was used. Respondent Micro and Small Business Enterprises were randomly selected. A sampling frame (see appendix 4) of all Micro and Small Enterprises in the Nairobi Central Business District was obtained from the Nairobi City Council.

### 3.3 Data Collection

Data was collected using a semi-structured questionnaire that was dropped at the respondents' business premises and then collected after an agreed period of time. However this was only done for those respondents who are literate and could comfortably read and fill in the form. For the illiterate respondents, personal interviews were requested with the interviewer guiding the respondent through the questions.

In each firm sampled, respondents constituted owners, supervisors or managers of the premises at the time of the interview.

The questionnaire was divided into several parts- The first part basically constituted identification and classification information – that included such aspects as the type of

business, its size, age (in operation) its location in the NCBD (Name of street), and literacy levels of proprietor ✓

The second part was aimed at giving information on the types of Marketing Research Carried out by the individual respondents

Part 3 dealt with constraints to marketing research by the MSEs while the 4<sup>th</sup> part dealt with the performance of the enterprises. ✓

### **3.4 Data Analysis And Findings ✓**

Descriptive statistics was used to give summary results of respondent's answers to the questions posed in the questionnaire. Proportions, percentages, and means were extensively used in this respect.

Non-parametric tests- in our case the Chi- square test was used to test several relationships

1. Relationship between size of business and extent of usage of Marketing Research
2. Marketing Research Vs Age of Business
3. Literacy level Vs. Marketing Research. (Literacy level –compare those who have technical business information with those who don't)
4. Relationship between use of marketing research and business performance.

## CHAPTER FOUR

### DATA ANALYSIS AND RESULTS

In this chapter we discuss the results of our study as set out in the research methodology in chapter three. The results are presented in the order of objectives as set earlier in this study. The number of questionnaires sent out to respondents was 100 out of which 70 were completed and returned

#### 4.1. IDENTIFICATION AND CLASSIFICATION INFORMATION

Businesses that were less than one year old constituted 11.4 % of the total number of respondents. Those between 2-5 years old were 54% while 34% were older than 5 years. This observation reinforces other studies in the past that businesses beyond the ages of 5 are mostly fewer in proportion.

The age distribution of respondents was also varied with 34.2% of the respondents being aged between 18-30 years, 37.1% were between 30-40 years while 42.8% were above 40 years of age.

The proportion of respondents who had their respective businesses as their first business establishments constituted 45.71% of the total number of respondents. Their lack of experience in business therefore poses a great threat to their success.

Micro enterprises constituted 14% while the rest (86%) were small enterprises. This is partly due to the fact that our study was mainly concentrated within the Nairobi

Central Business District and not the outskirts where we would have encountered most likely a reverse of the above situation

#### 4.2.1 MICRO AND SMALL ENTERPRISES THAT UTILISE MARKETING RESEARCH

All the respondent businesses that were interviewed reported using one form or the other of marketing research. However, the form and extent of marketing research varied among the entrepreneurs. Table 3 below shows the forms and extent of marketing research used by respondents

**Table 3: Number of respondents using the various forms of marketing research**

Form of Marketing Research	Number of Respondents	percentage
Product design studies	8	11.4 %
Market potential studies	30	42.86%
Advertising/promotion studies	28	40%
Distribution Research	8	11.43%
Post purchase customer satisfaction surveys	24	34.29%
Competitor surveys	38	54.29%
Total number of respondents interviewed (n)	70	

Most businesspeople used competitor surveys in their enterprises. This can explain why most businesses visited had very high similarity with those businesses that were neighbouring them. Rather than using these surveys to forge new distinctive strategies, most businesses seemed to wholesomely copy strategies being used by competitors without modifying them to suit their conditions. Product design studies and research on distribution strategies were the least used. Research on distribution

was low mainly because most of the MSEs interviewed are small one-branch entities with very little intention to expand.

However it's important that product design studies be adopted by MSE entrepreneurs as it forms a fundamental part of the marketing process.

It was also shown that Marketing research was used as a basis for decision-making. Table 4 below gives a breakdown of respondents' basis of selecting particular marketing research functions

**Table 4: Basis for choice of marketing research tools**

Reasons	Proportion of respondents
Copied competitor strategies	14%
Customer and market surveys	45%
Financial abilities	28%
Own intuition	54%
Hired Marketing consultant	0.1 %
Total number of respondents interviewed (n)	70

Several factors are worth noting in this case:

The number of businesspeople who are basing their decisions on their intuitions and no factual basis at all is still high. This might in many cases affect the results of their decisions to be inaccurate and in some cases disastrous.

Only one respondent was able to hire a marketing consultant. This is quite a low number. While taking into account the fact that Marketing research consultancies are



relatively out of reach of the micro entrepreneurs, more than 80% of our respondents were small entrepreneurs, we thus would expect more of them to be seeking professional advice in order to make their businesses more successful. But it's also worth noting that 45% of the respondents actually conducted marketing surveys before making their marketing research decisions. This is an encouraging number- however the breadth and depth of the marketing research taken by the entrepreneurs has to be investigated to ensure that it's appropriate.

### 3.2.2. IMPORTANCE ATTACHED TO MARKETING RESEARCH

The respondents were asked three questions that sought to determine the importance they attached to Marketing Research.

The first one was a direct question in which they were supposed to generally evaluate the importance of Marketing Research to their businesses. Table 5 below gives the results

**Table 5: Levels of importance of marketing research to respondents**

Level of importance	Proportion of respondents
Very Important	45.71%
Important	37%
Fairly Important	14%
Not Important	<2%
Total number of respondents interviewed (n)	65

It's noteworthy that quite a large number of respondents (More than 98%) view marketing research as important to their businesses.

The second question was aimed at determining the importance attached by MSEs on the important elements in marketing research. See Table 6 below;

**Table 6: Importance of key aspects of marketing research**

Function	Mean scores	Standard Deviation
Product Design	1.4	9.65
Product prices	4.8	19.9
Product Distribution	4.0	9.63
Types Of promotion	3.6	7.69
Competitor Surveys	3.7	12.72
Post Purchase Satisfaction	4.2	11.7
Market Potential Studies	4.2	16.09
Total number of respondents (n)	60	

Studies on product prices were the most popular. This may be most likely a reflection of the important role that product prices still play among competing MSEs.

Product design studies were the least important. This is discouraging because it indicates that the MSE entrepreneurs have not yet realised the importance of product design, which is among the most preliminary kinds of research, carried out in a business enterprise

The fact that Market potential studies were the second most important indicates that the entrepreneurs are principally interested expanding or moving into better markets. However successful selection of potential markets is not a sufficient prerequisite to successful businesses, more emphasis should also be invested in retaining customers;

this will entail more activity in post purchase customer satisfaction surveys and also the product design studies.

Studies on the types of promotions were the 2<sup>nd</sup> least important most likely because of the scale of these businesses in relation to the cost of promotions. Most kinds of promotions are out of reach of these small entrepreneurs. However this notwithstanding, emphasis should be put on alternative cost effective promotions that will activate positive word of mouth communications between both the present and potential customers.

Figure 2: Extent of use of Marketing Research in Mikro and small enterprises

Respondents were also asked to rate marketing research in terms of importance in relation to other key business development variables, see table 7 below

**Table 7: Importance of marketing research in relation to other key variables**

Factor	Mean score	Standard Deviation
Availability Of Finances	3.8	22.2
Government Interference	1.6	11.4
Availability Of Market Information	2.52	1.0
Good Infrastructure	2.5	8.6
Total number of respondents	70	

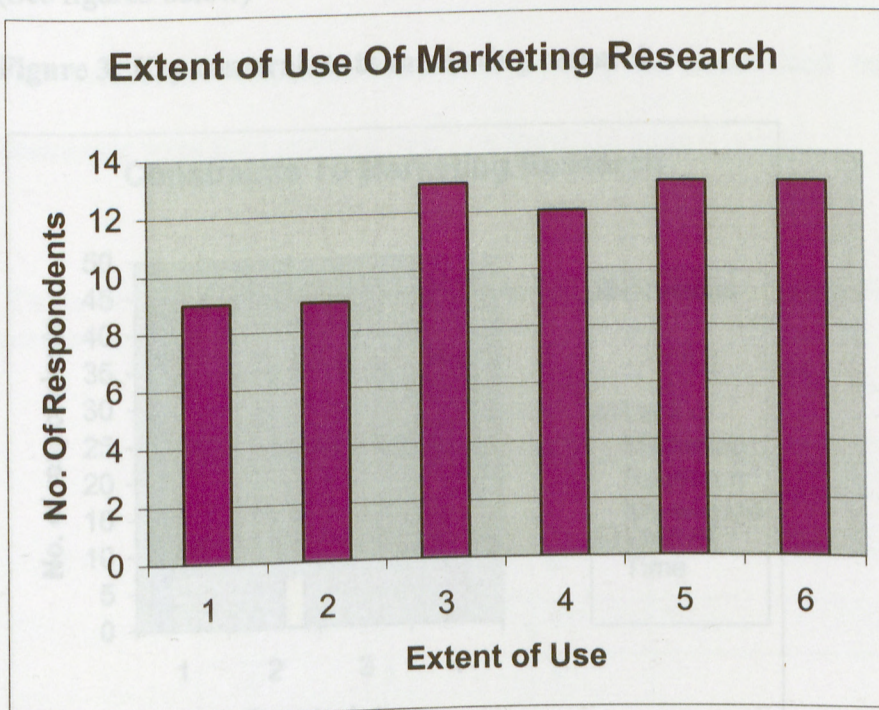
Availability of market information came second only after the availability of Finances. This again shows that MSE entrepreneurs regard the collection, analysis and dissemination of market information to be an integral part of business development

Availability of finances was as in most studies rated as the most important. Marketing Research came second, followed by good infrastructure and government interference respectively. The results show that Micro and small entrepreneurs regard marketing research as important in their businesses.

### 3.2.3. EXTENT OF USE OF MARKETING RESEARCH

Respondents were asked to indicate the number of key marketing research aspects that they use. The results were then tabulated as shown in figure 2 below

**Figure 2: Extent of use of Marketing Research in Micro and small enterprises**



There was a relatively even distribution of respondents in terms of extent of use of marketing research, right from those that use only one element to those that use all the six listed elements of marketing research

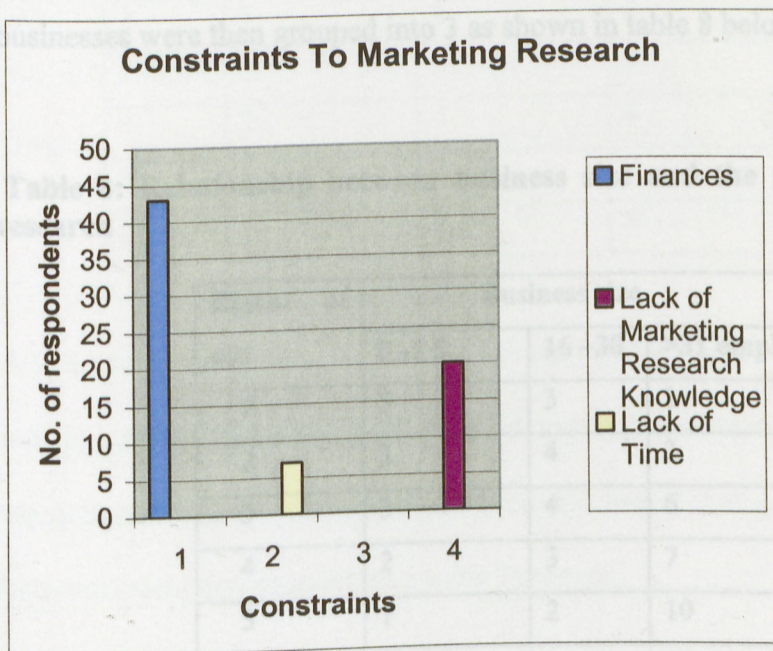
### 3.2.5 CONSTRAINTS TO UTILISATION OF MARKETING RESEARCH

From the above data it can be seen that most respondents have a favourable perception towards marketing research, but the extent of utilisation of marketing research is still wanting

Lack of finances was identified the as the most important impediment to the utilisation of marketing research, 43 (61%)of the respondents 20 (28%) attributed this to the lack of knowledge on how to conduct marketing research while 5 (7%) perceived time as the most important impediment

(See figure3 below)

Figure 3: Key constraints to marketing research



The lack of finances therefore still remains a big impediment to business development, which encompasses marketing research, however a notable number of respondents also see the lack of information on how to conduct marketing research as being important.

It's also noteworthy that only 7% of the respondents cite time as an impediment to conducting Marketing Research. This is most likely an indicator of their failure to recognise the importance of marketing research to their businesses.

### 3.2.3 RELATIONSHIP BETWEEN BUSINESS SIZE AND UTILISATION OF MARKETING RESEARCH

The extent of utilisation was determined by the number of activities that the entrepreneur engages in, as exemplified in objective 3 above. The average number of activities was then determined from each of the following groups:

The number of employees per every enterprise determined business size. The businesses were then grouped into 3 as shown in table 8 below:

**Table 8: Relationship between business size and the utilisation of marketing research**

Extent of use	Business size		
	0 -1 5	16 -30	>31 employees
1	5	3	1
2	3	4	2
3	3	4	6
4	2	3	7
5	1	2	10
6	1	1	11

X<sup>2</sup> test was conducted at a 5% level of significance on the above relationship. The results indicated that there was a relationship between Business Size and Marketing Research (See Appendix 1)

This therefore shows that Larger Business enterprises have both the relative financial and technical capability to conduct marketing research than smaller business enterprises

### 3.2.4 RELATIONSHIP BETWEEN UTILISATION OF MARKETING RESEARCH AND SALES TURNOVER

Sales turnover from the respondents businesses was divided into three groups as shown in table 9 below:

**Table 8: Relationship between Marketing research and sales turnover**

Extent of use	Sales Turnover		
	< 20,000	20,000-40,000	> 40,000
1	7	4	1
2	5	6	2
3	4	5	3
4	2	4	6
5	1	2	7
6	1	2	8

A Chi square test was conducted at 5% significance level. We therefore rejected the null hypothesis that there was no relationship between extent of use of marketing research and sales Turnover. This effectively meant that a relationship indeed exists between marketing research and sales Turnover.

The extent of marketing research also seemed to affect the sales turnover. This agrees to the long held belief that marketing research improves the businesses performance. Another key observation in this case was also that increased sales turnover seemed to encourage entrepreneurs to engage in more Marketing research activities in a bid to enhance their sales turnover even further.

## CHAPTER FIVE

### SUMMARY, DISCUSSION AND CONCLUSION

In this final chapter we give the summary of our analysis and results. We also considerably discuss the whole issue of MSEs and give recommendations and the way forward

#### 5.1 Summary and discussion

This study was meant to determine the importance of marketing research to Micro and small-scale entrepreneurs. This was done via a series of objectives that were in themselves a key means towards achieving this end

The first objective in this study sought to determine whether indeed MSE entrepreneurs utilised marketing research. Out of the 70 respondents, all of them reported utilising some form of marketing research. It was only the form and extent of marketing research that differed among respondents.

This observation is a positive indication because it indicates that the MSE entrepreneurs appreciate the existence of marketing research, and include it in their business development activities.

However, as indicated above, the fact that MSEs utilise some form of marketing research is in itself a positive indicator and a step in the right direction. It is however important for the MSE entrepreneurs to ensure that they are using marketing research tools in the right context, at the right time for the correct duration of time.

The second objective was aimed at determining the importance attributed to marketing research by MSE entrepreneurs.

In the first question that was asked in relation to this objective, over 98% of the respondents indicated that marketing research was important to their businesses. In the second question, which sought to determine the importance attached by



respondents to the various aspects of marketing research, it was shown that studies on product prices were rated the most important while product design studies were least important. The third question which sought to measure the relative importance of marketing research in relation to other key business development variables, Marketing Information was cited as the second most important aspect, only after Availability of Finances.

It's therefore evident that marketing research is regarded as important to micro and small enterprises. However the entrepreneurs are still giving very little importance to a key and fundamental marketing research variable – Product design studies, which had a mean score of 1.4 compared to all the others which had a mean score of above 4.0. Product design studies are among the initial studies that Businesses are supposed to carry out even before setting up their businesses, its therefore important that more importance is attached to this respective variable.

The third objective sought to determine the extent of use of marketing research among the MSE entrepreneurs. The results showed an even distribution of respondents utilising the marketing research tools, from those who used one to those who use all the 6 key aspects.

The most encouraging factor in this case was the fact that only 18 out of the 70 respondents used less than three of the elements of marketing research. MSE entrepreneurs should be encouraged to use more elements of marketing research in combination in order to achieve more positive results. For instance its very unlikely that those who use less than three elements can be able to achieve positive results in their businesses.

In the fourth objective, which was set to determine the constraints faced by MSE entrepreneurs in conducting marketing research, financial problems were listed as the most pressing, followed by a lack of knowledge on how to conduct marketing research.

The lack of finances has been cited in many other documents as affecting the growth of MSEs. We believe that the knowledge of how to conduct marketing research is more important than the availability of finances. An entrepreneur who's equipped with proper knowledge on how to conduct marketing research can be able to come up with cost effective ways of collecting and analysing data from the market.

These results emphasise the importance of enhanced cooperation among the government, the large enterprises and the MSEs in designing effective business development extension services that constitute both the financial assistance and most importantly the information on how to carry out cost effective marketing research.

In our fifth objective, we sought to determine if indeed there existed a relationship between the size of the business and the utilisation of marketing research, we used the chi square test to determine if this relationship existed. Our results showed that a relationship indeed existed.

This implies that the larger businesses, which have more resources at their disposal, are much more able to afford conducting marketing research. They are also in a much better position to realise the need to conduct marketing research than their smaller size colleagues.

These results reemphasise the need to provide MSEs with both the finances and information on how to conduct effective marketing research.

Our 6<sup>th</sup> and last objective sought to determine if a relationship existed between Marketing research and sales turnover. We used a chi square test, in which we found out that a relationship indeed existed.

The results show that if properly utilised marketing research can contribute positively to the overall sales turnover of the business.

MSEs should therefore be encouraged to engage more in activities of marketing research in order to improve their sales and hence performance.

## 5.4 RECOMMENDATIONS FOR POLICY AND PRACTICE

### 5.2 LIMITATIONS OF THE STUDY

The study would have obtained even better results had the following aspects been included:

1. A larger sample size that is obtained, not only from the Nairobi CBD, but other key centres in Nairobi, like Westlands, Southlands, Eastlands. It would have even be much better if samples were randomly obtained from key towns all over Kenya
2. Time and money resources were also a constraint- If more resources were availed to such a study in future, more better results would be obtained

### 5.3 RECOMMENDATIONS FOR FURTHER RESEARCH

1. A study needs to be carried out to determine the perceptions of Kenyan consumers on MSEs. This will more objectively give a clear picture on whether MSE entrepreneurs are truly responsive to customer needs and expectations – since our study was mainly based on getting information from the entrepreneurs themselves.

2. Studies should also be carried out on Medium and Large enterprises with the aim of determining the proportions of MSEs that have grown into medium and large enterprises.

3. More emphasis/studies should also be carried out on other Non Financial Business Support Services, both in terms of their use, and their importance to MSEs

#### **5.4 RECOMMENDATIONS FOR POLICY AND PRACTICE**

From this study it can be realised that marketing research is increasingly assuming a pivotal role in business organisations be they large or small. It can be symbolically likened to the torch that is necessary to brighten ones way and show direction in the dark. Entrepreneurs are continuously looking for new ways of retaining their current customers and attracting new customers. This calls for a more less continuous touch with the developments in the market environment. Micro and small enterprises being an integral part of the Kenyan business community will continue to play an important role in National Development. It's therefore important that more efforts be geared towards enhancing the capability of Micro and small enterprises in National Development.

This can only be achieved if the different participants in this sector are able to play their roles effectively and in coordination with the others.

In our recommendations we have identified three classes of stakeholders in MSE development. We are recommending a set of activities for each of the three respective stakeholder groups, which we believe, that if effected, will enhance the role of

marketing research in MSE development and ultimately improve MSE performance and contribute much better to National Development.

## **A. ROLE OF THE GOVERNMENT**

The government has a potentially crucial role in MSE development. The following recommendations should be taken into account by the government in carrying out its role in MSE development:

### **Government Policy on MSEs**

The government should come up with a clear up to date policy on MSEs that will ensure that MSEs are given appropriate incentives to actively grow and contribute much more to National development. The key areas to be included in the policy document include the following:

- 1. Infrastructure Development-** Effective Marketing research can only be carried out if proper infrastructure has been put in place. Some of the infrastructure falls under the public goods category that can only be effectively provided by the government. Such infrastructure includes:
  - i) Roads development- for effective communication during the process of information search, good roads help in making it easier for the collection of marketing information. Apart from marketing research proper roads also help in the transportation and general movement of products buyers and sellers.
  - ii) Other Facilities like proper street lighting and security in trading centres also fall directly under the government. These are a prerequisite to ensure that a conducive atmosphere prevails during marketing activities, which include Marketing Research.

- iii) The government should also actively participate in collating and distributing information about Markets to MSE entrepreneurs. This can effectively be done through the governments Ministry Of Trade, Ministry of Information and the Public Broadcasting Corporation (KBC)
- iv) The government should also provide a conducive environment by providing adequate security to areas of business. This will boost the confidence with which business people carry out their research activities.

In the provision of other infrastructure, the government is called upon to play a more indirect role. Such kinds of infrastructure include the provision of telecommunication infrastructure, Micro finance services, and business extension services.

#### **a) Provision of Telecommunication Infrastructure**

Telecommunication is key to effective marketing research because its more convenient than other forms of communication. The government should act as a facilitator in the provision of telecommunications infrastructure. The following recommendations should be taken into account;

- i) The government should reduce taxes levied on telecommunication facilities like phones and accessories. Taxes should also be removed from communication airtime. This is in order to encourage as many of the MSE entrepreneurs as possible to afford communicating fast and effectively through modern telecommunication.
- ii) The Government should also take steps to encourage the use of Electronic Commerce by Micro and Small entrepreneurs. This can be done by further

reducing taxes on Computers and their accessories, encouraging more players into the handling of international internet traffic to compete the current player Jambonet, and encouraging the extensive distribution of telephone lines to business premises both for normal telecommunication and internet communication.

#### **b) Banking / Micro finance**

As seen in our data analysis results, financial constraints play a big role in discouraging the use of Marketing research in Micro and Small Enterprises. Past researches have shown an apparent lack of enthusiasm by commercial banks in lending to MSEs because of the high-perceived risks. The government should therefore encourage the formation of micro finance institutions by giving them special incentives like tax waivers, and a reduction on the amount of minimum start up capital requirements.

- The government can also start up its own micro financing facility with affordable interest rates and favourable lending conditions that will be able to encourage MSE entrepreneurs to borrow funds.

#### **c) Business Extension Services**

Affordable business information provision to MSE entrepreneurs remains a key issue in facilitating proper business development. Current Marketing research services are very expensive and unaffordable to MSEs. The government should intervene either directly or indirectly through partnerships with other private sector players to address this problem.

Business extension services can be offered in the same way Agricultural Extension services were offered.

We've noted that almost 50% of the entrepreneurs have the businesses as their first enterprises, its important for such businesspeople to be guided on how to collect and collate information about their market conditions.

## **B. ROLE OF THE MEDIUM AND LARGE ENTERPRISES**

The medium and large enterprises have great potential in improving the information collection and analysis of market data.

### **1. Provision Of Backward Linkages**

Linkages from the medium and large enterprises to the MSEs will play a large role in enhancing the abilities of MSEs to grow. Linkages in terms of market information sharing will greatly improve the abilities of MSEs to perform better in business. Linkages can be best achieved if the government acts as a facilitator between the MSEs and the large enterprises. The best way to bring them together, we believe will be by encouraging them to form trade associations with representation from all sides. This will make it much easier for MSEs to access market information and also get business opportunities from the large enterprises.

### **2. Spearheading the Public – private sector linkages**

Provision of some of the infrastructure recommended above can be done effectively only if the medium and large-scale enterprises actively participate in their provision. Of note is the provision of credit facilities- Micro finance facilities, and the provision of business extension services to the MSEs. These are ventures that can prove to be mutually beneficial to all parties involved. Whilst the MSEs will get the required



information, the large enterprises offering this service will increase their sales through the new business venture.

## **C. ROLE OF THE MICRO AND SMALL ENTERPRISES**

MSEs should play a leading role in enhancing their capabilities to perform much better in information provision.

### **Formation Of Trade Associations**

Trade Associations play a key role in enhancing the activities of any willing organised group of entrepreneurs. It's only through such groupings that MSEs will be able to collect and analyse information both appropriately and timely.

Trade Associations will also give the MSE entrepreneurs the ability to conduct marketing research much more cheaply than when done individually.

The quality of information will also most likely be much higher when done by a trade association. These groupings also have a much higher leverage when it comes for lobbying for what they consider important, with other parties, be it the government, larger enterprises or any other organisations. It will thus be easier for them to press for, for instance much better communication and financial infrastructure from the government and its agencies. They will also be able to contract out professionals to give them advice on many issues related to business.

Trade Associations can also act as sources of loans and savings, which will be used by member entrepreneurs in gathering and analysing data on market conditions.

MSEs also need to realise the importance of conducting marketing research before, during and after making sales to a customer. It's only after this realisation that adequate importance will be attached to marketing research. Ideally marketing research should be a continuous process that is closely tied with business operations. Simple marketing research activities like interviewing consumers on their feelings about the products or services offered should be done as many times as possible because, apart from helping the entrepreneur collect the intended information, it improves a customers' relationship with the trader, because the customer will most likely feel that his/her views are being considered in designing product/service offerings.

#### **Exploring business opportunities beyond there immediate locations.**

MSEs should aim at collecting market information beyond their immediate boundaries. They should aim at knowing more about export markets at look at the possibility of expanding to these markets. This can only be done if the MSEs have, in the first place, a comprehensive data collection, analysis and interpretation structure.

### **5.5 Conclusion**

Its hoped that this study will play a key role in providing useful insights into the best ways of managing our country micro and small enterprises. However, considering our sample size, the sampling location and the research period, the findings of this study should be treated as indicative rather than conclusive of the situation of micro and small enterprises in Kenya.

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# APPENDIX ONE: RELATIONSHIP BETWEEN MARKETING RESEARCH AND SIZE OF BUSINESS

H<sub>0</sub>: There's no relationship between Marketing research and size of businesses

H<sub>1</sub>: There's a relationship between Marketing research and size of business

X<sup>2</sup> test carried out at 0.05 level of significance and 10 degrees of freedom

Decision rule: Reject H<sub>0</sub> if X<sup>2</sup><sub>calculated</sub> is greater than X<sup>2</sup><sub>Table</sub>

X<sup>2</sup><sub>calculated</sub> at 10 degrees of freedom and 5% significance level = 18.31

Results for X<sup>2</sup><sub>Table</sub> are as follows:

0	0	(0-0)	(0-0)/2
1	1.9	12.09	6.36
2	2.7	13.81	6.59
3	2.7	13.81	6.59
4	2.4	5.9	2.46
5	2.4	5.9	2.46
6	2.5	7.8	2.77
7	3.2	9.97	3.1
8	2.6	6.6	2.5
9	2.6	6.6	2.5
10	2.5	7.8	2.77
11	6.5	42.4	6.5
12	2.8	7.8	2.8
13	3.2	9.96	3.1
14	7.0	49.2	7.1
15	2.8	7.8	2.8
16	3.2	9.96	3.1
17	7.05	49.2	7.06
Total			64.35

Decision: Reject the null hypothesis that there's no relationship between marketing research and Business size

**Table 10: X<sup>2</sup> Table results for the relationship between marketing research and size of business**

O	E	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
5	1.9	12.09	6.36
3	2.1	0.81	0.38
1	2.7	3.19	1.18
3	2.1	4.6	2.18
4	2.4	5.9	2.46
3	5.4	29.4	5.46
3	2.8	7.8	2.77
4	3.2	9.97	3.1
6	3.2	9.97	3.1
2	2.6	6.6	2.5
3	2.9	8.5	2.9
7	6.5	42.4	6.5
1	2.8	7.8	2.8
2	3.2	9.96	3.1
10	7.0	49.8	7.1
1	2.8	7.8	2.8
1	3.2	9.96	3.1
11	7.05	49.8	7.06
<b>Total</b>			<b>64.85</b>

Decision: Reject the null hypothesis that there's no relationship between marketing research and Business size

## APPENDIX TWO: RELATIONSHIP BETWEEN MARKETING RESEARCH AND SALES TURNOVER

$H_0$ : There's no relationship between Marketing research and sales turnover

$H_1$ : There's a relationship between Marketing research and sales turnover

$X^2$  test carried out at 0.05 level of significance and 10 degrees of freedom

Decision rule: Reject  $H_0$  if  $X^2_{\text{calculated}}$  is greater than  $X^2_{\text{Table}}$

Results for  $X^2_{\text{Table}}$  are as follows:

**Table 11:  $X^2$  Table results for relationship between Marketing research and sales turnover**

O	E	$(O-E)^2$	$(O-E)^2/E$
7	3.1	3.91	1.26
4	3.6	0.16	0.04
1	4.2	10.24	2.43
5	3.7	1.69	0.46
6	4.2	3.24	0.77
2	5.0	9	1.8
4	3.4	0.36	0.11
5	3.9	1.21	0.31
3	4.6	2.56	0.56
2	3.4	1.96	0.58
4	3.9	3.61	0.92
6	4.6	1.96	0.42
1	2.6	2.56	0.98
2	2.9	0.81	0.28
7	3.5	12.25	3.5
1	3.14	4.57	1.5
2	3.6	2.56	0.71
8	4.2	14.44	3.4
<b>Total</b>			<b>19.47</b>

$X^2_{\text{calculated}}$  at 10 degrees of freedom and 5% significance level = 18.31



Decision: Reject the null hypothesis that there's no relationship between Marketing research and Sales turnover.

1. Name Of Business.....
2. Type of Business.....
3. Location (Street Name).....
4. Year Established.....
5. Number of Employees.....
6. Name of Business Owner.....
7. Age.....
8. Have you ever been formally employed? Yes [ ] No [ ]
9. Is this your first business establishment? Yes [ ] No [ ]
10. What's your highest education level?.....

**SECTION II**

1. Do you ever carry out any forms of Marketing Research Yes [ ] No [ ]  
 If Yes, How do you do it? (Tick as appropriate)  
 I do it personally [ ] Please explain how you do it.....

I contract Outside parties [ ]

2. Which of the following activities do you engage in?

- Product design studies [ ]
- Market potential studies [ ]
- Advertising/promotion studies [ ]
- Distribution Research [ ]
- Post purchase customer satisfaction surveys [ ]
- Competitor surveys [ ]

3. How many Times have you carried out marketing research in the last 2 years? :  
 (Please tick as appropriate)

- Once [ ]
- Twice [ ]
- More than Two Times [ ]
- Never [ ]

4. Do you carry out any of the following activities? (Please tick as appropriate)

- |  |   |
|--|---|
| <input type="checkbox"/> Radio Advertisements [ ]  | <input type="checkbox"/> provide after sales service [ ]      |
| <input type="checkbox"/> T.V Advertisements [ ]    | <input type="checkbox"/> participate in charitable events [ ] |
| <input type="checkbox"/> Poster Advertisements [ ] | <input type="checkbox"/> personal selling [ ]                 |
| <input type="checkbox"/> Give discounts [ ]        | <input type="checkbox"/> arrange contacts [ ]                 |

## APPENDIX 3

### Questionnaire:

#### SECTION I

1. Name Of Business..... [ ]
2. Type of Business..... [ ]
3. Location (Street Name)..... [ ]
4. Year Established..... [ ]
5. Number of Employees..... [ ]
6. Name of Business Owner..... [ ]
7. Age..... [ ]
8. Have you ever been formally employed? Yes [ ] No [ ]
9. Is this your first business establishment? Yes [ ] No [ ]
10. What's your highest education level?..... [ ]

#### SECTION II

1. Do you ever carry out any forms of Marketing Research Yes [ ] No [ ]

If Yes, How do you do it? (Tick as appropriate)

I do it personally [ ] Please explain how you do it .....

- I contract Outside parties [ ]

#### 2. Which of the following activities do you engage in?

- o Product design studies [ ]
- o Market potential studies [ ]
- o Advertising/promotion studies [ ]
- o Distribution Research [ ]
- o Post purchase customer satisfaction surveys [ ]
- o Competitor surveys [ ]

#### 3. How many Times have you carried out marketing research in the last 2 years? : (Please tick as appropriate)

- Once [ ]
- Twice [ ]
- More than Two times [ ]
- Never [ ]

#### 4. Do you carry out any of the following activities? :( Please tick as appropriate)

- |                                |  |
|--------------------------------|--|
| i) Radio Advertisements [ ]    | v) provide after sales service [ ]       |
| ii) T.V Advertisements [ ]     | vi) participate in charitable events [ ] |
| iii) Poster Advertisements [ ] | vii) personal selling [ ]                |
| iv) Give discounts [ ]         | viii) Arrange contests [ ]               |

**5.If Your Answer Is Yes to any of the above- what was the reason(s) for your choice?**

- I used the same ones as those of other competitors [ ]
- Advice from a Marketing consultant [ ]
- I based it on customer and market surveys [ ]
- It was based on financial abilities [ ]
- I used my own intuition [ ]

**6.Have you ever had cases of customers returning products because they were faulty?**

Yes [ ] No [ ]

**If yes, how do you deal with such cases?**

- I don't accept returned products [ ]
- I promised to repair the products for the customer at a fee [ ]
- I repaired the product free of charge [ ]
- I replaced the item with another functioning one [ ]

**7.How can you describe the majority of your customers?**

- Most of them buy once and never come back again [ ]
- Most of them are repeat buyers [ ]
- I can remember most of them by name [ ]

**SECTION III**

**1.To what extent do you consider marketing research to be important in making decisions on the following aspects? (1 – very important, 2- Important, 3 – Fairly important, 4- Unimportant, 5 – Totally Unimportant)**

	1	2	3	4	5
• Product Design	[ ]	[ ]	[ ]	[ ]	[ ]
• Product prices	[ ]	[ ]	[ ]	[ ]	[ ]
• Product Distribution	[ ]	[ ]	[ ]	[ ]	[ ]
• Types of promotion	[ ]	[ ]	[ ]	[ ]	[ ]
• Competitor Surveys	[ ]	[ ]	[ ]	[ ]	[ ]
• Post purchase Satisfaction	[ ]	[ ]	[ ]	[ ]	[ ]
• Market potential studies	[ ]	[ ]	[ ]	[ ]	[ ]

**2. What do you think are the most crucial factors to your business performance?**

**(Please rank them starting with 1- most important to 4 – least important)**

- Availability Of Finances [ ]
- Interference from government/City council [ ]
- Availability of market information [ ]
- Good roads, electricity, and communication [ ]
- Other reasons please specify.....

**SECTION IV**

**1 Are you a member of any Trade Association?**

Yes [ ] No [ ]

**If your answer is yes, does the Association provide you with information on the market situation and general marketing advice?**

Yes [ ] (Please specify the kind of information).....  
.....

No [ ]

**2. How important do you consider Marketing Research in your business?**

- Very important [ ]
- Important [ ]
- Fairly important [ ]
- Not Important [ ]

**3.what is your average sales volume per month?**

- Below Kshs 10,000 [ ]
- Between Kshs 10,000 – 20,000 [ ]
- Between Kshs 20,000 – 40,000 [ ]
- Between 40,000 – 80,000 [ ]
- Above Kshs 80,000 [ ]

**4. To what extent are your customers satisfied with your business?**

- Very satisfied [ ]
- Satisfied [ ]
- Fairly satisfied [ ]

- Not satisfied at all

[ ]

**5. What do you think affects your abilities to conduct effective Marketing research?**

- Lack of Finances [ ]
- Lack Of Time [ ]
- Lack of Knowledge on how to conduct Marketing research[ ]
- Other Reasons.....

.....

Thank You, and Good Luck in your business, May God Bless You

## APPENDIX 4: LIST OF MSEs IN THE NAIROBI CENTRAL BUSINESS DISTRICT

10J K TIMBER & HARDWARE	CONTINENTAL PRODUCTS LTD	HARD KNOCK MILK BAR	MAHESWAR BUILDERS	STEPHEN MUHORO
A.M. KASSIM TRADING CO.	COOL MEXLS RESTAURANT	HARRY J W KIARIE	MAHIGA GENERAL SHOP	STEPHEN SIIROGO OTITI
ABERDARES CAMERA AND ELECTRONI	COOPER PHARMACEUTICALS LTD	HARRYS DRYCLAENERS & LAUNDERE	MAINA HARDWARE AND PAINTS	STEPPERS SHOE & HOUSEHOLDS
ABHA LTD	COPIER WORLD TECHONOLOGY	HASCON SERVICES	MAINA MUCHIRI GEN .STORE	STICHMASTES LTD
ABIERO BIMA AGENCY	COPYPOINT LTD	HATIMA	MAJESTIC TECHNOTRONICS	STIMAL OFFICE SUPPLIES
ABRI LIMITED	COREGRA CONCEPTS	HAVEMORE CAFE	MAKNET AUTO PARTS LTD	STYROPLST LTD
ACROSS AFRICA AGENCIES	COUNTY SECONDARY SCHOOL	HAVIC SECRETARIAL COLLEGE	MAKWATA CONSTRUCTION	SUA ENTERPRISE
ACTION CREDIT MANAGEMENT SERVI	CRAFT BAKERS LIMITED	HAWKINS HAIR AND BEAUTY STUDIO	MALIBU PHARMACY LTD	SULTANA
ACTION MANAGEMANT COMPANY LTD	CREATIVE MANUFACTURERS	HEADLINES LTD	MALIMU PUBLICATION	SUMMIT GRAPHICS
ACU-RATE LTD	CREATIVE MANUFACTURERS	HEALTHY-U 2000 LTD	MALVA ENGINEERING COACH BODY B	SUNEET ENTERPRISE LTD
ADITYA CONSTRUCTION LTD	CREATIVE RESOURCE CENTRE LTD	HEMTECH BUSINESS SYSTEMS	MALVIZ GENERAL SHOP	SUNFLOWER INDUSTRIES
ADLAD LIMITED	CREDIT AFRICA LTD	HENCHIC CORNER LTD(THE TILUPS INN	MAMA CARO GROUP	SUNG ENTERPRISE
AD-NET MEDIA	CREER COUNSELLING GUIDANCE PREP	HENDON COMMUNICATION	MAMA DERRICK DRESSMMAKING	SUNNYLAND PHARMECEUTICALS
ADPLAST LIMITED	CROSS BORDER CURIOS	HERITAGE ARCH STUDIO LTD	MAMA EMMY HAIR SALON	SUNSET OPEN GARAGE
AFRI CANE DISTILLERS LTD	CROSS ROAD CAFE	HESBON MWANGI KARIUKI	MAMA GEORGE	SUNSHINE EXHIBITION
AANPOWER RESOURCE CONS	CROVET (K) LIMITED	HESHIMA DOT COM ENTERPRISES	MAMA KAMAU HAIR SALON	SUNSHINE EXHIBITION
AFRICAN BUSY EXCURSIONS LTD	CROWN BERGER (K) LTD	HESHIMA DOT COM ENTERPRISES	MAMABEE WOMEN HOSTEL	SUNVIEW BUTCHERY
A	CROWN INDUSTRIES LTD	HESHIMA GLASS MART	MAMS KIOSK	SUPER STAR ELECTRONICS
	CURIS AND TONGS	HESHIMA HOTEL	MANAGE COM SYSTEMS	SUPER TOP SHOP
AFRICAPIX (K) LTD	CYAN OFFICE SUPPLIES	HEWA PRINTERS	MANAGEMENT DECCISION INFORMATI	SUPERFIT STEELCON LTD
AFRO BUILDING AND ELECTRICAL	CYBER IMPACT LTD	HIC PHARMACAUTICALS	MANGO CLOTHING SHOP	SUPERNATURAL TRADING CO LTD

ALIKI PRINTERS AND STATIONERS	DEMESI CAFETERIA	HOUSEMARK CREATION	MARTEVE GUEST HOUSE	TALENT PRODUCTION & SERVICES
ALITOSH DESIGNS	DENIC CLOTHING MATERIALS & ACCES	HUALONG KENYA KIMITED	MARY GATEHI	TANAD TRAANSPORTERS
ALKASH LTD	DENNMAK	HURINGHAM EYE CARE SERVICES	MARY M KINYANJUI	TARIZI DESIGNS
ALL SEASONS MOMBASA ROAD TOTAL	DESTAN CAFE	HURRYSON SUPPLIERS	MARY MUGURE NGAARI	TARJAW ENTERPRISES
ALL THE RAGE	DESTINY HARDWARE	HURUMA HARDWARE & PAINTS	MARY MUTHONI MBIRI	TAWFIQ SHOP
ALLIANCE STEEL WORKS	DESTINY MOTORS	IANAKO INVESTMENT	MASARI VILLA HOTEL	WACO TRADING AGENCIES
ALLUVIAN MEDIA SERVICES	DEVKAN ENTERPRISES LTD	ICEBERG DE DO EXHIBITION	MASINGA ENTERPRISES	WADUGU INDUSTRIES LTD
AL-MANSURA HOTEL	DIAL SERVICES LTD	IGEBE II SHOP	MASKAN PUB	WAINGO WINE & SPIRITS
ALOYCE OKONGU OCHIENG	DIGITECH NETWORKING	IKURA BOARDING & LODGING	MASMART GENERAL SUPPLIERS	WAITHAKA BROTHERS
ALPHONSO REFREGERATION ENTERPRI	DINSTA ENTERPRISES	IMAGE REPRO LTD	MASTER QUICK COL SERVICES	WAKINENE FASHION
AL-QUTUB ELECTRONICS/BOUTIQUE	DIPAM ENTERPRISES LTD	IMAGECAFE	MASTERMIND TOBACCO K. LTD	WAKO AGENCIES
AMAZING GRACE CREATIONS	DIPLOMATIC OUTFITTERS	IMARA COMMUNICATIONS	MAULADAD NURSERY SCHOOL	WAKO OFFICE SUPPLIES
AMEDO CENTTRE (K) LTD	DIPONDS ENTERISES	INDEX ONE ENTERPRISE	MAVIS CAFE	WAKULIMA GUEST HOUSE
AMOBBI ITALIAN TRENDS	DIRECT SALES & DISTRIBUTION	INDUSTRIAL PROMOTION SERVICES (K)	MAWENI ENTERPRISES	WAKULIMA SPARES & HARDWARE
AMOTECH ENTERPRISES	DISCOVER KENYA SAFARIS LTD	INDYE CHEMIE	MAWEZI PREPARATORY SCHOOL	WALI MOHAMED CO LTD
AMPEE CONSULTANCY & SERVICES	DISTINET OFFICE SUPPLY	INFINITY LINK LTD	MAXI CONNECTIONS	WALLACE ALEX K TITI
ANAGRO (K) LIMITED	DIVINE PROVIDENCE ENTERPRISES	INGO DALA FUNERAL SERVICES	MBUMA STATIONERS	WALLS & FLOORS
ANANDA BEAUTY SHOP	DIVISIONAL INTERGRATED DEVELOPME	INSTANT CATERING	MBUMAI TIMBER & HARDWARE	WAMRON INVESTMENT
ANCHERIKA ENTERPRISES	DMAROTE GENERAL SUPPLIERS	INTERGREEN SERVICES LTD	MBUMASAKA ENTERPRISES	WAMUHU TAILORING SHOP
ANDOVAN HOLDINGS (K) LTD	DOCKS HARDWARE	INTERHOOD	MECHANICAL ENGINEERING PLANT	WAN KWON ENTERPRISES
ANDOVAN HOLDINGS (K) LTD	DOCUMENT ZONE LTD	INTERLINKS SOLAR SYSTEMS LTD	MECHANISED CARGO SYSTEMS LTD	WANANCHI CLOTHING FACTORY (
ANDREW IRUNGU MUGO	DOLCE EXPERT AGENCIES	INTERPLUS ENTERPRISES	MECK AGENCIES	WANDU BAR
ANFFI KENYA LTD	DOLCE THE CLUB	IRRIFIRM	MEDIA AGE ADVERTISING	WANGUIS SHOP
ANGLO AFRICA PROPERTY HOLDINGS	DOM AFRIC	ISLAM MAHAMED ABDULAH	MEDIA EDGE INTERACTIVE LTD	WANJIRI ENTERPRISE

AFROLITE INDUSTRIES LIMITED	DAGORETTI PLUMBERS & GENERAL C	HIDDEN DOLLAR	MANGULA BAR	SUPERSONIC CLEARING & FOORWA
AGAPH RECORDS	DALIP SINGH & COMPANY LTD	HIGH OPTICAL CENTRE	MANHAR BROTHERS [K] LTD	SUPERSONIC TRAVEL & TOURS LTD
AGRIMODE LIMITED	DANIEL MUNGAI KAMAU	HIGH PEAK ENTERPRISE	MANJOS HAIR SALON	SUPERVIEW INVESTMENT
AGROAN CHEMICALS LTD	DANIEL NJAU KARIUKI	HIGH RATIO LIMITED	MAPEMA CAFE	SUPREME FURNITURES (K) LTD T/A I
AHAMED MOHAMED	DAPS CAFE	HIGH TECH FREIGHT MOVERS	MAPENA HOTEL	SURAJ CONSTRUCTION LTD
AINA BENSON	DASHU AGENCIIES	HIGH VISION BUSINESS SERVICES	MARFA STORE	SURAJ EXCAVATORS AND T/PORT
AIRCRAFT ENGINEERING SERVICES	DATMU ELECRICAL SERVICES	HIGHRISE	MARGARAY INN FAST FOOD	SUSAN N MATIAH
AKAR GIFT SCREEN PRINTERS LTD	DAVID ADONDA	HILL DRAPERS	MARGARET KINYUA	SUSAN WAITHIRA MUGURO
AL JAZIRA	DAVID IRUNGU	HILL HOPES ENTERPRISES	MARGARET MURAGE	SWEET WATER WINES & SPIRITS
AL- JAZIRA RETAILERS	DAVID KARIUKI	HILL PRODUCTS (k) LIMITED	MARGARET MUTHEU MUOKE	SWEETLAND BAKERS LTD
AL NASR TRADERS	DAVID KURIA MBUTI	HILLOCK COUNTRY CLUB	MARGE INVESTMENT	SWIFTLIFE INSURANCE AGENCY
AL NAZEER NIPPON CHEMICAL LTD	DAVID NGANGA KAMAU	HILLTOP DRIVING SCHOOL	MARGE TECHNICAL & TRADING CO LT	SYDAS TRADERS
AL SHIFA GARAGE	DAVID ONYANGO OKECH	HILWA GENERAL STORE	MARGGIE GROCERY SHOP	SYLVANUS ORAK AOKO
AL-AMANA ELECTRONICS	DAVID WAMBANI SYLARI	HI-Q CLEANING SERVICES	MARIA WAIRIMU TAILORING	SYLVESTUS M MUNYAO
ALEXANDRIA FREIGHT FORWERDERS	DAVIKI HOLDINGS LTD	HITECH IRGAD SERVICES	MARICAT AGENCIES	SYMROSSE ENTERPRISES
ALEXOW FASHIONS	DAVIS ELECTRICAL REWINDERS	HI-TOWN BEAUTY PARLOUR	MARIDH SPARES	SYNA'S EGG SUPPLIER
ALFA HAULAGE SERVICES	DAWIWA	HOGGERS LIMITED	MARITHASAM ENTERPRISE	SYNCHRO ELECTRONICS SPARES
ALFA MOTORS LTD	DECI-MART	HOMEWISE FASHION	MARKETING PROMOTION LIMITED	SYSTEMS RESEARCH CONSULTANCY
ALFALEES BOUTIQUE	DECOUPAGE	HOPPER EXPRESS SERVICES LTD	MARKHAN PRINTERS AND STATIONER	SYTMO DESIGNERS
ALFRED AMBUNYA	DEEP WATERS WINES & SPIRITS	HORIZON KENYA CO LTD	MARKSONS SUPPLIES LTD	TABAKI FREIGHT SERVICES INT'L
ALHAMBRA	DEFUMMA FURNIITUURE	HOSPITAL ENGINEERING LIMITED	MARLAN CHEMIST	TAI PING YANG CO. LTD
ALICE NJERI CHEGE	DEGIM AUTO GARAGE	HOTEL DAMA	MART OPTIONLINE OPTICIAN	TAITA FLOUR MILLS
ALICE TAILORING FASHIONS	DEKIKI ELECTRICAL	HOTEL STAREHE LTD	MARTECHK AGENCIES	TAKE AWAY
ALICE W KIMANI	DELTA KNTERGRATION	HOUSEMAN MULTISERVICES LTD	MARTEVE AUTO & HARDWARE	TALANI PLASTICS MANUFACTURER!



ALIKI PRINTERS AND STATIONERS	DEMESI CAFETERIA	HOUSEMARK CREATION	MARTEVE GUEST HOUSE	TALENT PRODUCTION & SERVICES
ALITOSH DESIGNS	DENIC CLOTHING MATERIALS & ACCES	HUALONG KENYA KIMITED	MARY GATEHI	TANAD TRAANSPORTERS
ALKASH LTD	DENMAK	HURINGHAM EYE CARE SERVICES	MARY M KINYANJUI	TARIZI DESIGNS
ALL SEASONS MOMBASA ROAD TOTAL	DESTAN CAFE	HURRYSON SUPPLIERS	MARY MUGURE NGAARI	TARJAW ENTERPRISES
ALL THE RAGE	DESTINY HARDWARE	HURUMA HARDWARE & PAINTS	MARY MUTHONI MBIRI	TAWFIQ SHOP
ALLIANCE STEEL WORKS	DESTINY MOTORS	IANAKO INVESTMENT	MASARI VILLA HOTEL	WACO TRADING AGENCIES
ALLUVIAN MEDIA SERVICES	DEVKAN ENTERPRISES LTD	ICEBERG DE DO EXHIBITION	MASINGA ENTERPRISES	WADUGU INDUSTRIES LTD
AL-MANSURA HOTEL	DIAL SERVICES LTD	IGEBE II SHOP	MASKAN PUB	WAINGO WINE & SPIRITS
ALOYCE OKONGU OCHIENG	DIGITECH NETWORKING	IKURA BOARDING & LODGING	MASMART GENERAL SUPPLIERS	WAIHAKA BROTHERS
ALPHONSO REFREGARATION ENTERPRI	DINSTA ENTERPRISES	IMAGE REPRO LTD	MASTER QUICK COL SERVICES	WAKINENE FASHION
AL-QUTUB ELECTRONICS/BOUTIQUE	DIPAM ENTERPRISES LTD	IMAGECAFE	MASTERMIND TOBACCO K. LTD	WAKO AGENCIES
AMAZING GRACE CREATIONS	DIPLOMATIC OUTIFITTERS	IMARA COMMUNICATIONS	MAULADAD NURSERY SCHOOL	WAKO OFFICE SUPPLIES
AMEDO CENTTRE (K) LTD	DIPONDS ENTERISES	INDEX ONE ENTERPRISE	MAVIS CAFE	WAKULIMA GUEST HOUSE
AMOBBI ITALIAN TRENDS	DIRECT SALES & DISTRIBUTION	INDUSTRIAL PROMOTION SERVICES (K)	MAWENI ENTERPRISES	WAKULIMA SPARES & HARDWARE
AMOTECH ENTERPRISES	DISCOVER KENYA SAFARIS LTD	INDYE CHEMIE	MAWEZI PREPARATORY SCHOOL	WALI MOHAMED CO LTD
AMPEE CONSULTANCY & SERVICES	DISTINET OFFICE SUPPLY	INFINITY LINK LTD	MAXI CONNECTIONS	WALLACE ALEX K TITI
ANAGRO (K) LIMITED	DIVINE PROVIDENCE ENTERPRISES	INGO DALA FUNERAL SERVICES	MBUMA STATIONERS	WALLS & FLOORS
ANANDA BEAUTY SHOP	DIVISIONAL INTERGRATED DEVELOPME	INSTANT CATERING	MBUMAI TIMBER & HARDWARE	WAMRON INVESTMENT
ANCHERIKA ENTERPRISES	DMAROTE GENERAL SUPPLIERS	INTERGREEN SERVICES LTD	MBUMASAKA ENTERPRISES	WAMUHU TAILORING SHOP
ANDOVAN HOLDINGS (K) LTD	DOCKS HARDWARE	INTERHOOD	MECHANICAL ENGINEERING PLANT	WAN KWON ENTERPRISES
ANDOVAN HOLDINGS (K) LTD	DOCUMENT ZONE LTD	INTERLINKS SOLAR SYSTEMS LTD	MECHANISED CARGO SYSTEMS LTD	WANANCHI CLOTHING FACTORY (
ANDREW IRUNGU MUGO	DOLCE EXPERT AGENCIES	INTERPLUS ENTERPRISES	MECK AGENCIES	WANDU BAR
ANFFI KENYA LTD	DOLCE THE CLUB	IRRIFIRM	MEDIA AGE ADVERTISING	WANGUIS SHOP
ANGLO AFRICA PROPERTY HOLDINGS	DOM AFRIC	ISLAM MAHAMED ABDULAH	MEDIA EDGE INTERACTIVE LTD	WANJIRI ENTERPRISE

ANNAH BILALI STORE	DOMESTIK FAST FOODS	ISLAMIL BOOK CENTRE	MEDIA MERIDIEN INT'L LTD	WANSON ELECTRICAL & REFRIGERA
ANNBEL NJOKI	DOMINION PALACE	ITALTEL KENYA LIMITED	MEDIAWISE COMMUNICATION	WANTOIC ENTERPRISES
ANTEX ELECTRONICS	DOSHO & CO. [ELECTRICAL ] LTD	ITNETS EAST AFRICA LTD	MEDIFORT SERVICES LIMITED	WANYAKINYUA ENTERPRISE
ANTIR VENTURES	DOT COM GENERATION CENTRE	J M KIOSK	MEETING POINT CAFE LTD	WAOHERAS COLLECTON FOR CHILD
ARCTIC ELECTRICAL	DOUBLE WHITE LINE STSTIONERY	J MUNA MWANGI	MEG FASHIONS	WARNER STUDIO
ARGUS TRADING CO. LTD	DRAFT WORLDWIDE E A LTD	J W AFRICAN OUTFITS	MEGAYIELD ENTERPRISES	WATCH REPAIR
ARIAS PHARMACEUTICALS LTD	DUSTCOAT AGENCIES	J.G.ENTERPRISES	MEGS FASHION & DESIGNERS	WATHIOMO AUTO TECH
ARK SHAVE	E.A EARTHWORKS CONTRACTORS	J.S PHOTOCOPIERS	MERCHANISED CARGO SYSTEMS LTD	WAWA
ART OF VENTUREES LTD	E.E.A. KENYA LTD	JACE OFFICE SUPPLIES	MERCY & MERCY	WEATHERSPOON INVESTMENT
ARTMANS DESIGNS	E.K. INVESTMENTS	JACK JOE DESIGNERS	MICROW AUTO SPARES	WELRODS (GASES) LTD
ASAMI SUPPLY	EAGLE AGE ENTERPRISES	JACKSON KAMAU KIIHIKA	MICROW AUTO SPARES	WENDY DESING AND SALON
ASHANTI HAIR SALON	EAGLE HOLDINGS LIMITED	JACKSON KAMAU KIIHIKA	MICROWAVE SYSTEMS LTD	WESTWAYS TOURS AND SAFARIS
ASHLEYS COMPANY LIMITED	EAGLES EAST AFRICA LTD	JACKSON MACHARIA	MID MALTA ENTERPRISES	WIGNIA ENTERPRISES CO. LTD
ASHWIN CONSTRUCTION CO. LTD	EARS GROUP LIMITED	JAFID AGENCIES LTD	MIDDLE EAST AFRICA TRADING CO.	WILLIAM W KIBE
ASK ME INFORMATION SERVICES	EAST AFRICA SCHOOL OF MANAGEME	JAFLOP ENTERPRISES	MIDWAY BARBERS AND SALON	WILSON MATHENGE
ASSOCIATED CONSTRUCTION COMPAY	EAST AFRICA-AUTO FAMOUS TYRES	JAGAR CONSULTANTS	MIGHTY MICRO LTD	WILSON NJENGA
ASSOCIATED STEEL LIMITED	EAST AFRICAN CABLES LTD	JAGJIWANI HIRJI & BROS	MIJKEA ELECTRICALS	WINCO DRESSMAKING
ASSOCIATED STEEL LIMITED	EASTERN & SOUTHERN SAFARIS	JAKAI LTD	MILD STEEL ENGINEERING WORKS LT	WINES OF THE WORLD LTD
ASSOCIATED STEEL LTD	EASY WAY AUTO SPARES	JAKEN AGENCIES	MILKAH WANJIRU KAGAKO	WINISA CHRISTIAN VOICE STATION
ASSOCIATED STEEL LTD	EBENEZER CENTRAL SHOP	JAKIGO ENTERPRISES	MILLENIA VEVE STORES	WINNERS GEN-MERCHANT
ASTER LTD	EBENEZER K BAGS	JAM STREET FRIES LTD	MILLENIUM MANAGEMENT CONSULTA	WONDER FOODS LIMITED
ATHI PHARMACEUTICALS	EBENEZER SHOP	JAMAMU INTERNATIONAL LTD	MILLY TAILORING AND HOUSEHOLD	WONDERCOAT PRODUCTS
ATLAS COPCO KENYA LTD	ECO GEN MERCHANTS	JAMES KARIUKI NJENGA	MILSORT AFRICA LTD	WONDERLAND GIFT SHOP

ATLAS SUPPLIES LTD	ECONOMIC CREDIT TRADERS LTD	JAMES KINGORI MWANGI	MINNEAPOLIS COMPUTER CENTER	WONDERPAC INDUSTRIES
ATROPA PHARMACETICALS	ECONOMICAL BOUTIQUE	JAMES M NDEGWA	MIORO SALON	WUERCH KENYA LTD
AUTHENTICA LTD	EDALIA A ODONGO	JAMES M NDEGWA	MIRACLE COPUTER GARAGE	WYNTON HOUSE OF MUSIC
AUTO ACCESSORIES & TOOLS LTD	EDEMOL TYPING SERVICES	JAMES MWANZA	MIRACLE SHOP	WYSIAN INVESTMENT LTD
AUTO POWER-LINE MOTORS	EDWARD KHACAI	JAMES WAHIKA TAILORING	MIRROR FASHIONS	YAND TECHNICAL SERVICES LTD
AUTO SALMO ENGINEERING (K) LTD	EDWARD MAINA KIMANI	JAMES WAINAINA KABUGI	MITSUI AND CO. LTD	YANSAM MOTORS LTD
AUTOMOBILE PROFEIONAL ASSERSO	EDWARD MWANGI	JAMLECK TAILORING	MIWASA GIFT SHOP	YATTA CYBERVILLE SERVICES
AWAL LIMITED	EGGEN JOINEX LTD	JANE GATHONI	MIXED SCRAP METAL	YEONA ENTERPRISES
AYEKO SUPPLIES	EJIDIO WAITITU	JANE ROSE BOUTIQUE	MLA CHAKE BAR	ROBINSON NDUATI KIMANI
AYTON YOUNG & RUBICAM	ELDMA TRADERS LTD	JANE WAIXEGO MAINA	MLACHAAKE	ROCHA COLLECTIONS
AZAD MOBILE CARE	ELDORET EXPRESS LTD CO.	JANE WANGECHI GACHIRI	M-NET GENERAL MERCHANT	ROCHE BOUTIQUE
B TIMES SERVICES	ELECTRIC CONTROLS LIMITED	JANE'S BOUTIQUE	MOBI POWER	ROCKY MUSIC RECORDS
B.J MOSIOMA	ELECTRICAL TWO THOUSAND	JANIES	MOBILIA LIMITED	RODRICKS INVESTMENTS
B.W. KIRUNYU	ELECTRICS & CARBON PRODUCTS MA	JANKA INVESTMENTS LTD	MOBIMEX CAR HIRE	ROGISTER AGENCIES
BALOZI MINI SHOP	ELECTRO WATER SYSTEMS	JANKI ENTERPRISES LTD	MODERN MEHFIL BAR AND CO. LTD.	ROKAM HAIR SALON
BAMALIIZ TRADERS	ELECTRONIC ALARMS LTD	JAPAN AFRICA MARKETING CO LTD	MODERN TOUCH HAIR SALON	PRAKASH KANANI
BAMBURU RESTAURANT	ELECTRONIC DESIGN AND CONSUTANC	JAPAN HARDWARE	MODERNCHOICE SUPERMARKET	PROSSAD AGENCIES
BARAKA OFFICE MACHINES LTD	ELENET ENTERPRISES	JARIBU MOTORS LIMITED	MODERNTOUCH TRAINING INSTITUTE	PROST COMM'N SERVICES
BARASSEL LIMITED	ELIJAH KURIA	JAROLIN ENTERPRISES	MOHAN SINGH	PROTEA MARKETING SERVICES
BARBET SERVICES	ELIPHAS MIRITI MUTHARA	JAWS COMMUNICATIONS	MOHINDER SINGH MOHAN SINGH & CO	PROTEA MARKETING SERVICES
BASELINE STATIONERS	ELITE MODELS KENYA LTD	JAZA GOCERY SHOP	MOLLENTS' FASHION HOUSE	PROWLER SECURITY SERVICES
BASEMENT CAFE	ELIZABETH KAMAU	JAZA RETAIL SHOP	MOMBASA RAHA	PR-RADING
BAUMANN OIL COMPANY LTD	ELIZABETH N. KIAMA	JECAURA	MOMODOU KE BBEH	MUKOMBERU AGENCIES LTD
BEACH LINES LTD	ELLTAGEES HAIR DRESSING	JENIFER COSMETICS SHOP	MONACO COFFEE INTERNATIONAL LT	MUKURWE INI STORE

BEATRICE NYAMBURA KABUNGA	ELMORONO ENTERPRISES	JEPKO CLEANING SERVICES	MOSES NJUGUNA KINYANJUI	MULTI CRAFT ENTERPRISES
BEATRICE WAITHIRA STALL 6	ELVERTEX AGENCIES	JEPE PRODUCTION	MOSRAH STATIONERS	MULTILINE AUTO PARTS LTD
BEAUTY & BANDS	EMPIRE MOBILE ACCESORIES	JEPRUM AGENCIES	MOSS-NET INDUSTRIES	MULTIPLE HARDWARE
BEAUUUTY SPOT HAIR & BARBER SA	EMPRESS SYSTEMS	JIMIX TRADERS	motor mania ltd	MULTISYSTEM BUSSINESS COMMUN
BEER-SHEBA BEAUTY CARE & HAIR S	ENAJAIZA SYSTEM	JIMMY N MUTUKU	MOTORWAYS CONTRACTIONS	MUMBI AUTO SPARES
BEGGING AND BUSHES	ENTERPRISE RODS CYCLE	JIMMY TRONICS ENTERPRISES	MOUNTAIN SIDE STATIONERY	MUNSHRAM INTERNATIONAL BUSI
BELCOM CT LTD	EQUATOR WHOLESALERS (K)	JIRANI CONFERENCE CENTRE	SUPPLIE	MURIMI BOUTIQUE
BELFAST MILLERS LTD	EQUITECH LIMITED	JIRO AGENCIES LTD	MOVENPIC CATERERS LTD	MUSHINDI ROAD GUEST HOUSE
BELIEVERS TYPING T SERVICES	EQUITOR MOBILE	JIT IRON CRAFT	MOVENPIC CATERERS LTD	MUSIC HARVESTERS
BEMUNYO AUTO SPARES	ERIC KAMALI	JITIHADI SHOPPING STALL NO C2	MSAFIRI HOTEL	MUST ELECTRICAL
BEN OKELLO	ESGI ELETRONICS	IJACMA ENTERPRISES	MSO	MUTARATARA ENTERPRISES LIMITEI
BENAN OFFICE & SECRETARIAL SERVI	ESMARS RETAILERS	JOASH OYWA MUDWSASI	MT. KENYA TIMBER & HARDWARE	MUTETA WINE AND SPIRITS
BENBROS STATIONERS	ESPET ENTERPRISES	JOCABL ELECTRICAL	MUASONS ENTERPRISES	MUTHAIGA GOLF CLUB
BENCON ENTERPRISES	ESQUIRE PRINTERS & STATIONERY	JOCAL HAIR AND BEAUTY SALON	MUCHOMBA RADIO SERVICES	MUTHAIGA PLANTS NURSERY
BENJIS	ESTENEST CYBER	JOEANNE CAFE	MUGHAL & COMPANY	MUTHAMA INN BAR
BENKFAST INVESTMENT LTD	ESTHER W. KIOI	JOES INSURANCE BROKERS LTD	MUGUMO INSURANCE BROKERS	MUTINDWA TAILORING SHOP
BENRAM ENTERPRISES	EUDA COLLECTIONS	JOHN GATHUNGU WAINAINA	LTD	MUTUYA ENTERPRISES
benregy gift and retail shop	EUROJA ENTERPRISES	JOHN M KIMANI	MUGWAM INVESTMENTS	MUWAH ENTERPRISES
BENSON M MAWEU	EUROPEAN PERFUMES & COSMETICS L	JOHN MAINA MWANGI	MUIRURI AUTO SPARES	MWACHETA ENTERPRISES
BENSON MWANGI	EUSMIN TEA ROOM	JOHN MBUGUA	MUKAMI NEW BUTCHERY	MWAIGITHIOMI ASSOCIATES
BENSTAT PRINTERS AND STATIONERS	EVANS C WAMUCHEKE GOKO	JOHN MWANGI WAMBUGU	MUKIN EXPRESS SERVICES	MWAKIO ENTERPRISE
BEPHAT ENTERPRISES	EVE TAILORS	JOHN NJUGUNA	KAGERA SUPPLIES	MWAKU GENERAL HARDWARE
BEST BITE CAFE	EVEREST ENGINEERING WORKS	JOHNTAH ELECTRICAL	KAGWAH ELECTRICALS	MWANGI GROCERS
BEST CARD POINT	EVOLVE MEDIA	JOJO RECORDS	KAHIRI & ASSOCIATES	MWAURA NJOROGE
			KAIRI HARDWARE	

BEST UNISEX SALON	EXCELLENCE PRODUCT LINE	JOKAB BUTCHERY	KAIYABA KIMU ROYAL FAMILY STORE	MWENJU ENTERPRISES LTD
BESTCONNECT SERVICES	EXECUTIVE GLOBAL FREESALE	JOKAM EXPRESS AGENCIES	KAIYABA WORKSHOP	MWENZAANGU FURNITURES
BESTCONNECT SERVICES	EXLEYS FASHION HOUSE	JOKIGI MUSIC CRAFT	KAKA GOSPEL PRODUCTS	MWOK HANDA DESIGNS
BETHCO ENTERPRISES	EXP-MOMENTUM	JOO -IL INDUSTRY	KALINKA HOUSE OF FASHIONS	NAFE SAVINGS & CREDIT CO-OP SOC
BETTER LIFE INDUSTRIES LTD	EXPO CAMERA CENTRE LTD	JOSANNE POOL CLUB	KALOGA ANSUMANA	NAIROBI HAIR CLINIC
BEW ELECTRONICS	EXPRESS PHOTOGRAPHIC	JOSCAR ENTERPRISES	KALPNA BUILDERS	NAIROBI SIGNWRITER AND ENGRAV
BHAJIA CAFE/S.C CHICKEN	EZEMAK REFRIGERATION ANDCONTRA	JOSEPH KAMANDE	KAMALYN TRANSPORTERS	NAMA PHONE AND ACCESSORIES
BI-AM STEEL PRODUCTS (K) LTD	FACE LIFT ENTERPRISES	JOSEPH KOGI	KAMANGU BAR & RESTAURANT	NAMA PRODUCTIONS
BIBA LIMITED	FAIR PRICE	JOSEPH M KINYANYUI	KAMANJA PLAN PRINTER	NAMAT ENTERPRISES!
BIDII FURNISHING OUTFIT	FAIR VIEW TYRES	JOSEPH MAORE	KAMARU SUPERSOUND	NAMIS SNACKS
BIN FASHION	FAIRDEAL INVESTMENTS & SECURITY	JOSEPH NGUGI KAMAU	KAMILI PACKERS LTD	NANCY MUTHONI KARIUKI
BLESS ENTERPRISE	FAITH HAIR	JOSEPH STEPHEN MURIU	KAMIRITHU HERBS MEDICINE	NANCY NYAGUTHI MAINA
BLOSSOM ENTERPRISES	FAITH W KABUCHI	JOSEPHAT GICHUHI	KAMIRITHU STATIONERS & BOOKSHOP	NANCY WAMAITHA MAINA
BLOWPLAST LTD	FAMILY BOUTIQUE	JOSEPHAT MUEMA KIKI	KAMSONS LTD	NANYCHEM PRODUCTS CO. LTD
BLUE RIDGE MINING CO.	FAMOUS PRODUCTS	JOSEPHINE M MUNYAO	KAMUMU PRINTERS AND DECORRATO	NASA PRODUCTS LTD
BLUE SKY TYRES	FAUZIYA FASHION CREATORS	JOSEPPH MUCHORI MBURU	KANAK CRAANKSHAFT GRINDERS LTD	NATIONAL BANK OF KENYA
BLUE WAVES PHOTOCOPY	FELISSTA HAIR SALON	JOSHI TRADING COMPANY	KANDARA PROVISION STORE	NATIONAL RETREADERS LTD
BOBMIL INDUSTRIES LTD	FEYISSA IN FASHION	JOSKIN POLYTHENE SHOP	KANGAITA PROVISION STORE	NDATHE BATA ATOCKIST
BOBOS FASHION	FIRST EXECUTIVE BEAUTY CLINIC	JOSPHAT WANGUNYU GICHERU	KANGEMI BARBERS	NDITICOM ENTERPRISES
BOBSTAR FASHION AND DESIGN	FIRST LOTTO LTD	JOSTECH BUSINESS AUTOMATION	KANNAN FAMILY SHOP	NORAH KERUBO
BOILER AND STEAM SERVICES	FIVE STYLE ENTERPRISES	JOWAB POLYTHENE BAGS	KANOOUVO PAINTS DEALERS	NORMAN NJUGUNA NGANGA
BOLLYWOOD CENTRE LTD	FLOMET FABRICATORS	JOYCE NYAMBURA MURITHI	KANTEX COMMUNICATION	NYAKIANGA GATHARE
BOMA SURVEYS	FLORENCE K LI MIRI SALON	JOYPAN SUPPLIES	KANYOTTA HOLDINGS	NYAKIANGA GATHARE LIMITED

BONAR (EA) LIMITED	FLORENCE WANJIRU MWANGI	JUDY FASHION AND BATIKS	KARANJA KIRAGU	NYAMA PUB
BONGYN ENTERPRISES	FLOZAC CLASSIC BOUTIQUE	JULEP DRY CLEANERS	KARIBU CAR HIRE & SAFARIS LTD	NYAMMU YAMMU
BONSEP FIRE PREVENTION & CONTRO	FOAM PLASTICS	JULIMACK AUTO SPARES	KARUMBE HARDWARE	NYANGERA ENTERPRISE
BOOST HAIR SALON	FORGET ME NOT INVESTMENT	JULIUS G MWANGI	KARUSAN ENTERPRISES	NYOTA CHEMIST
BORABU FUNERAL SERVICES	FOSSIL FUELS LTD	JULLY H/WARE	KASUKU CITY LTD	NYUIS NYAMA CHOMA
BOSCO MOTORS LTD	FOURLIPE ENTERPRISES	JULUWA INVESTMENTS	KATANI AUTO SPARES AND ACCESSOR	NYUMBA YA CHUMA LTD
BOUQUET BEAUTY AGENCIES	FRANATO ENTERPRISES LTD	JUNIOR PRINTING SERVICES	KATHAYS GREATION CONCEPTS	OBED MUNYINYI
BPC INDUSTRIAL LACQUERS LTD	FRANCIS AMIWA JUMA LTD	JUST REFRIGERATION WORKS & AUTO	KAWAS GENERAL STORE	OCHAHCHO INVESTMNETS LTD
BRANKEM SUPPLIES LTD	FRANCIS KARANJA MUNGAI	JUTLA FURNITURE WORKS	KAWIBU LTD	OIL & CAKE LTD
BRIDWOOD BAKERS	FRANCIS KIHARA	JUVES R WASIR BUTCHERY	KAWSAR ENTERPRISES	OLYMPIC MANUFACTURERS LTD
BRITE INTERNATIONAL	FRANCIS MAINA NGUGI	K- UNIQUE BUTCHERY	KAY CONSTRUCTION CO LTD	OLYMPIC MANUFACTURERS LTD
BROTHERHOOD BOOKSHOP	FRANCIS MWANGI	K.M. SEWER SERVICES	KAYESI FASHIONS	OMEKE TRADING COMPANY
BROWNEE ELECTRICALS SERVICES	FRANCIS WAINAINA	K.W. DAVID STORES	KAYHEAR CAFE	ONDEO NALCO
BRUCE TRUCKS & EQUIPMENT (EA) LT	FRANCO MOTORS	KABS AND NANS SUPPLIES	KAYU GROUP HOTELS/OTHAYA BAR	ONLINE PRINTERS
BUCKEYE LIMITED	FRECAM AGENCIES	KABUTECH ENTERPRISES	KEAMA ENTERPRISE	OPEX ELECTRO INSTRUMENTATION
BUFFALO FISH SHOP	FREDKAN FRAMERS	KACEE INVESTMENTS LTD	KEN ALUMINIUM PRODUCTS LTD	OPTIMAX AUTO CARE
BUILECON ASSOCIATES	FREDRICK NGUGI WAWERU	KAFICO TRADING CENTRE	KEN KIENYA	OPTION HAIR SALON
BUSSCAR LTD	FREIGHTWINGS CARGO SYSTEM LTD	KAGELINDZA PROVISION STORE	KENAGRI	OPTIVEN ENTERPRISES
BUTROSE SALON & BERBASHOP	FRENORT ENTERPRISES	KENAL STORES	NDUATI WAMAE & ASSOCITES	ORGACILLA MERCHANTS
BUYLLINE INDUSTRIES LIMITED	FRESH FRUITS JUICE CENTRE	KENCY BEATUU SHOP	NDUGU AUTO SPARES	ORIEN INSURANCE AGENCY
BY FAITH CAFE	FRIENDS KIOSK	KENMOS AGIENCIES	NDUI TYPING SERVICES	ORION EAST AFRICA LTD
C G PUNJANI (E A ) LTD	FRREYDAM ENTERPRISES	KENMOT SPARES LIMITED	NDUNDE DENTAL SERVICES	OUMA OWAGA INTERCITY HOUSE
C.B. DESIGNS	FULL HOUSE STORE	KENPAK PROVISION STORES	NDUNGU CHRISTIAN RECORDS	OVERT SERVICES
C/LADIIF	FULLBLOON INSURANCE		NDUNGU KINYANJUI	OXFORD UNIVERSITY PRESS

CAFE BERAKAH	furniture /INTERIOR/INSTITUTE LTD		NEIGHBOURHOOD BUTCHERY	P N MASHRU LTD
CAGE SERVICES	FU-YONG RESTAURANT		NELHAD ENTERPRISES	P.C. SUPPLIES LTD
CAL-BROWN CFE	G.N WAMBAA BUTCHERY	KENYA GENERAL SUPPLIES	NELSON MAINA MWANGI	P.G HOUSE
CAM TRADERS	G.P SHOP	KENYA SHIELD SECURITY LTD	NEOMFLICKER INTERACTIVE LTD	PADA PRIVTE INVESTIGATORS
CANA LODGE LTD	GACHICHIO INSURANCE BROKERS LTD	KENYA UNITED STEEL CO	NEW CAPITAL AUTO SPARES	PAGE BY PAGE PUBLICATIONS LTD
CANAAN FASHIONS	GANSIDIL PRINTERS & STATIONERS	KENYA VEHICLES RENTAL LIMITED	NEW GENERATION BOUTIQUE	PALERMA ENTERPRISES
CAPITAL HILL POLICE CANTEEN	GARGOGEE HAIR SALOON	KEP SERVICES LIMITED	NEW KENYA LODGE	PALM MOTORS
CAPITAL HILL-MERCHANTS	GARI PANEL BEATERS LTD	KEPHA MINI SHOP	NEW KIANDERI GEN. STORE	PALS MILK BAR
CAPTAIN ELECTRICALS	GARI PANEL BEATERS LTD	KETRAX SALON	NEW KIMORI BAR	PANAFCON LTD
CAR & GENERAL (AUTOMOTIVE) LTD	GATOMBOYA GUEST HOUSE	KEVICH ENTERPRISES	NEW KISAU TYRES	PANGANI GROCERS
CAR AND GENERAL [K] LTD	GAUMA ENTERPRISES	KEVIMAX ELECTRICAL	NEW KISMAT BAR & RESTAURANT	PARA PRINT LTD
CAREER COUNSELLING GUIDANCE &	GEBERONE RD PHARMACY	KEZA ENTERPRISES	NEW LOOK DESIGNERS & OUTIFITTERS	PARAGON VALUERS OF CONSULTA
CAREER TRAINING CENTRE	GEFFRO SUPADUKA	KEZIA W NJAU	NEW NGARA UNITY DAY & NIGHT CLU	PARAMOUNT AUTO GARAGE
CAREWIDE ENTERPRISES	GEFREX AGENCIES	KHALSA ENGINEERING WORKS	NEW NYANZA BAR & RESTUARANT	PARICHO WINES & SPIRITS
CARIBEAN HOLDINGS LTD	GENERAL HARDWARE K LTD	KIAMBAA DAIRY F C S LTD	NEW RESSH ELECTRICAL	PARKROAD FAIR-CHOP BUTCHERY
CARLENI CO. LTD	GENERAL JAPANESE AUTO PARTS LTD	KIAMBU MWITU MBERIA	NEW THIMBIGUA PROVISION STORE	PARKWEST KENTA LTD
CAROLS GARMENTS	GENERATION GRILL	KIAMWATHI GUEST	NEWTECH SOLUTIONS (EA ) LTD	PARN LTD
CATHERINE WANJIKU	GENERATION GRILL	KIAORA TRADERS	NEXT OPTIONS ENTERPRISES	PASSIC TAILOR & DESIGNERS
CEMTEK LTD	GENNESIS COMMERCIAL COLLEGE	KIKA TIMBER HARDWARE	NEXTECH SOFTWARE LTD	PATBON AUTO-TYRES
CENTRAL TIMBER & HARDWARE	GEOFFREY KAMAU	KIKAWA FINTAX & SERVICES	NGARA HOSTEL	PATEL AUTOCAR
CENTRIFUGAL TECHNOLOGIES	GEOFFREY KIMOTHO	KIKE TEXTILES LTD	NGATRICK INVESTMENT	PATMONS SALON
CENTURY CLEANING PRODUCTS	GEOKAM ENTERPRISES	KILIMANJARO VENTURS E A LIMITED	NGECHA INDUSTRIES LTD	PATRICK IRUNGU
CERTIS CO. LTD	GEOMAXS AGENGES	KIMANI THOMAS MUSIC	NGOBE TAILORS	PATRICK KAMANU KUNGU

CHADAN ENTERPRISES LTD	GEORGE IRUNGU WACHIRA	KIMAWA HAWKERS SHOP	NGUIRUBI BAR	PATRICK MUNGAI
CHALET BEAUTY SALON	GEORGE IRUNGU WACHIRA	KIMCHESS COMMODITIES	NGUNU ENTERPRISES	PAUL KIMANI KINYANJUI
CHAMA ENTERPRISES	GERALD NDWIGA	KIM'S HAIR DESIGNERS	NGUTHAS GEMSTONES	PAUL MWITHIGA GAKURU
CHAMBAI SPRINGS HOTEL	GETSO CONSULTANTS LTD	KIMS MEN SHOP	NIE SALON & BOUTIQUE	PAUL NGOTHO KINYANJUI
CHAMBERS BUSINESS SYSTEMS	GHAMIN ENGINEERING WORKS	LIWAMA TRADERS	NJAMA ENGINEERING SYSTEMS	PAULINE FASHIONS
CHANDRIA MANUFACTURERS LTD	GHAZAL BAR AND RESTAURANT	LIZ TRADING STORES	NJAMKA LTD	PAULINE WANJIRU Kiarie
CHAPLIAN	GIANT PRINTERS	LIZKA BOUTIQUE	NJEKIMU FASHIONS	PAVE TECH SYSTEM SERVICE
CHARITY MAINA	GICHANGE ELECTRICAL SALES	LIZPER	NJEMUNE INVESTMENT	PEARL JAM
CHARLES COLLECTION	GICHICHE HARDWARE STORES	LONDON BEAUTY	NJIMWA IMPORTERS AND EXPOPRTER	PEERMOHAMED BOUTIQUE LTD
CHARLES KAMURU	GICHOBO BAR	LOPHA TRAVELS LTD	NJOGUINI RWATHIA HOTEL&BAR	PEM ELECTRICAL AND REPAIRS
CHARLES KUGUMA RIGII	GIDISAN COMMUNICATION	LOS SAMP ENTERPRISES	NJOKIA ENTERPRISES	PENIEL TRADERS
CHEAPEST WHOLESALERS	GIENDA KIOKO	LUCKY ELECTRONICS	NJOROGE MWAURA	PENINAH WANJIRU NJUGUNA
CHEGE MUTHANGA	GIFRAH AGENCIES	LUCY NUAMBURA	NJOROGE MWAURA	PENPLUS BUSINESS AGENCIES
CHEM- RECTIC LTD	GIKUNI COFFIN SHOP	LUCY W NJUGUNA	NJOSTEVE VICTORY G SHOP	PENYTECH HARDWARE SERVICES
CHEZ MADIA EATING	GITHAGU MEMORIAL	LUCY WANJIRU	NO LIMIT LIBRARY SERVICES	PEON GLAMOUR
CHIKLIZ ENTERPRISES	GITHIMA ENTERPRISE	LUPEDI STORES	NOBLE TRAINING INSTITUTE	PEPONI JUA KALI FURNITURESELF H
CHINESE JILI TAKEAWY	GLADHOME LTD-BONEMAEL	LUSAKA AUTO GARAGE	ROAD SPRINGS KENYA LTD	PERFECT MOTOR GARAGE
chinkwe enterprises ltd	GLADYS MWENDE MUSYIMI	LUTENS MILLERS	PHYLI WANJIRU KURIA	PERFECT PRINTERS LTD
CHRIESHO ENTERPRISE	GLAMOUR GIRL HAIR SALON	LUTHULI ELETRONICS LTD	MAHAVIR AGENCIES LTD	PERMHARD ENTERPRISES
CHRISTOPHER N	GLI-SYSTEMS	LYNNS GARMENTS	PIC PAC	PERSONALITY KINYOZI
CHUMATECH COMPANY	GLOBAL FLORA LTD	LYNPRINT BOOKSHOP	PICTURES & DESIGNS	PESAMA AGENCIES
CITIBIZ CAPITAL PARTNERS	GLOBAL PRICES MASTERS	LYNRA TOURS & TRAVELS	PILOT CORNER SUPER LODGE	PETER M NGUGI
CITY DRY CLEANER	GLOBE COLLECTION	LYRACE BEADS	PIONEER HOLDINGS AFRICA NAIROBI	PETER BATHOGO KAAGIRI
CITY GRAPHICS LTD	GLORY AUTO GARAGE & SPARES	LYRICS SALON BABER	PIXIES DELI	PETER KAMANDE



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CITY PESTS CONTROL SERVICES	GOLDCROWN BEVERAGE LTD	M/S HAILAT KNITTING ENTERPRISES L	POKSER TECNICS LTD	PETER M KIMANI
CITY REFRIGERATION & SERV.	GOLDEN SERVICES STATION	M/S IKAMA ENTERPRISES	POLIVISION HAIR SALON	PETER MBUTHIA DANIEL
CITY VIEW HOTEL LTD	GOLDEN WATERS INVESTMENTS	M/S JOHN KIORE KIHIKO	POOL STATIONERY SHOP	PETER OLE LENGUTI
CKC TOURS & TRAVEL	GOLDFIELD FOREX BUREAU LTD	M/S LALJI BHIMJI SANGHAI	POP STATIONERY SYSTEM	PETER W KOGI
CLARION ENTERPRISES	GOLDTRUST INSURANCE AGENCY	M/S SHAMAC LTD	POWER ALTERNATIVE (K) LTD	PETER W KOGI
CLASSIC AUTO SPARES LTD	GRACIOUS CAFE	MAARIFA STALL	PURMA HOLDING LTD	PETKAM PRINTERS
CLAY CITY DEVELOPERS LTD	GREPA EXIBITION	MACHO CREDIT LTD	RIMS PUB AND RESTAURANT	PETLICE STATIONERS
CLEAN LINE ELECTRICALS	GRETON GIFT ITEMS	MADAM SUE DRESSMAKING	RING TECHNICAL SERVICES	PETMAN B PRINTER&STATIONERS
cleaway drycleaners	GRISH PARMAR	MADIC TRADERS	RINGLETS BEAUTY PARLOUR	PETRO-GAS PRODUCTS SUPPLIES
CLINPHARM LIMITED	GURDEEP ENTERPRISES	MAESO DENTAL SERVICES	RIO HEALTH BEAUTY CARE	PHIGO BUSINESS SUPPLIES
COCPO BINS SERVICES	H AS FAZAL	MAGGIE FAST FOODS	RIRI RETAIL STATIONERS	PHIL MONIQUE DESIGN
COLLEGE PHOTO STUDIO	HABIABA MAALIM	MAGGIE PRINTERS AND STATIONERS	RISS ELECTRICAL SERVICES	PHILLYIS WAIYEGO WARUINGE
COLOURPRINT LTD	HABTE SERVICESS LIMITED	MAGNET INTERNATIOINAL LTD	RIVRON JUDE MEDICAL CLINIC	PHOEBE OUTFITTERS
COM 21	HAGISSU ELECTRICAL	MAGNUM ENGINEERS	MAHADI WHOLESAL	TAXI OPERATOR
COMFORT ORNER RESTAURANT	HAIN ENTERPRISES	TINY SYSTEMS LIMITED	TOWAWA ENTERPRISES	TAZMINA SALON
COMPTON TECHNOLOGIES	HAKHEEM TELECOMS	TIPTOP DECORATORS LTD	TRAJOPA PRINTERS CAFE	TEDDYS FAST FOODS
COMPUTER TECHNICS LTD	HAKIKA BATTARIES	TITO'S CAFE	TRAVEL AFFAIRS LTD	
CONCEPT NOIR HAIR STUDIO	HAMERKOP SAFARIS	TOM ODHIAMBO	TREE FLONA SELF HELP GROUP	
CONCORD MOTORS LTD	HAMMER AND SCREENS	TONY DISPLAYS LTD	TRENDY MOBILES	
CONFIDENT BEAUTY PARLOUR	HANATS COM	TOP TO TOE HOUSE OF BEAUTY	TRENDY MOBILES	
CONINX INDUSTRIES LTD	HANNAH SALON	TOTAL ARGWINGS KODHEK	TRIO TECH SERVICES	
CONSOLID SYSTEM(EA) LTD	HANNINGTON GAYA CONSULTANTS	TOTAL ARGWINGS KODHEK	TRIX COLLECTION	
CONSORTIUM BIO-ECOTECH	HAPPYFACE PHOTOGRAPHIC SERVICES	LIMELIGHT CAFE	RAHISI ELECTRICAL STORE	TELE DIAL COMMUNICATIONS

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KRIS AUTO SPARES & ACCESSORIES  
KRISNEL AGENCIES  
KRYSTALLINE SALT LIMITED  
KUGURU FOOD COMPLEX LTD  
KUSH KOLLECTION WEAR  
KWAFAM AGENCIES  
LA MODE SPORTS AND UNIFORM  
LADVA BUILDERS  
LAMMAL ENTERPRISES  
LAMMAL ENTERPRISES  
LAMMY MUSIC SHOP  
LAN NJERU TELEPHONE BUREAU  
LANBIT BUSINESS SOLUTON  
LANDMARK MOBILE  
LASKAR HARDWARE  
LAST MINUTE SERVICES  
LEARNSMART INFOCAFE  
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LEATHER TOUCH FOOTCARE SPECIALS  
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KIMSON LTD  
KIMURI KIHOTO BAR  
KINFRA CLOTHING  
KING GEORGES GUEST HOUSE  
KINTECH ELECTRICAL  
KIPGE GRAPHICS LTD  
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KIRIA AND PARTNERS LTD  
KIRIOSKAR KENYA LTD  
KIRITTI BUTCHERY  
KISHAL HAIR SALON  
KISII ELECTRONICS  
KISONS LIMITED  
KISUMU FURNITURE  
KISUMU NDOGO WINES & SPIRITS  
KIWAS SHOP  
KOBIAN (K) LTD  
KOGI GATU  
KOMAHAWK ENTERPRISES  
KOMO FURNITURE MAKERS  
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LITTLE CHINA  
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ROSE MARY HOTEL	REVIS ELECTRICAL	SALON DELVIS	SLEEK TOUCH	VENTURE AFRICA SAFARIS & TRAVI
ROSE WAMBUI KAGIU	REWA MERCHANT	SALT N SWEET	SMALL WORKSHOP SERVICE REPA SMALL WORLD COMMUNICATION SERV	VERONICA WANJIRU
ROSETA CLASSY BOUTIQUE	REWARDING COMPUTER SECRETARIAL	SALTLICK FOODS (BUTCHERY)	SMART PHONE LIMITED	VIC Q METAL WORKS AND BATTERY
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ROSJAM MINI SUPERMARKET	RICHARD MAINA	SAMAROGUE PRESTEGE	SOFITEL RESTAURANT & BAR	VICTORY JOYASHING TRADERS
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ROZZY VIDEO SHOP	RIDGE PROMOTIONS	SAMELLO AUTO SPARES	SOL LIMITED	VIDONGE PARMACEUTICALS
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SABRAVE SCALES & GENERAL CO LTD	ZIMMA STEEL CENTRE	SANA IMPEX LIMITED	SOUTH HILL MOTOR SPARES	VISION ELECTRONICS SERVICES
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SCHOLAR MINI SHOP	SPREADINGS WINGS KENYA	SIGNAL HERBAL MEDICINE	UCHUMI CAFE	
SDOLOMON MWANGI	SPRINGS COMMUNICATIONS	SILVANUS ORAK AOKO	UHURU ESTATE CHEMIST	
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SETHI TAILORS	STDIO SAWA SOUND	SIMBA KIOSK	UNIVERSAL ELECTRONICS	
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SHADRACK MUNYUI	STEDAR CYBER CAFE	SITE LINK ENETERPRISE	UPRISING ELECTRONICS	

SHADRACK MUNYUI  
SHALOM PROMOTIONS  
SHAMMAH ENTERPRISE LTD  
SHAMSHER KENYA LIMITED  
SHARLEEN BEAUTY SALON  
SHARREEN BEAUTY SALON  
SHASERCU SAVALI KASESE

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