

STRATEGY DEVELOPMENT IN SMALL AND MEDIUM
ENTERPRISES IN MOMBASA COUNTY

BY

OLENJA, DIANA ANYOSO

A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILLMENT
OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION OF THE SCHOOL OF
BUSINESS, UNIVERSITY OF NAIROBI

OCTOBER, 2012

DECLARATION

This research project is my original work and has not been presented to any university for any award or anywhere else for academic purposes.

Signature: _____



Date: _____

6/11/12

Name: Olenja, Diana Anyoso

Registration No: D61/P/8528/2005

This project has been submitted for examination purposes with my approval as University Supervisor.

Signature: _____



Date: _____

8/11/2012

Name: Dr. Jackson Maalu

Lecturer, School of Business

University of Nairobi

ACKNOWLEDGEMENTS

My sincere gratitude goes to my project supervisor Dr. Jackson Maalu for his invaluable guidance and support throughout the project. He not only guided me well, but also showed very keen interest in the project work, and ensured I was on the right track throughout. Sir, you really encouraged and guided me every step of the way. May the good Lord Bless you abundantly and add you wisdom as you prepare other Kenyans in the journey towards academic success.

All the respondents from the SMEs I visited within Mombasa County who were the source of information for this project, the time you gave through the filling in of questionnaires was truly invaluable and I would like to say thank you very much from the bottom of my heart.

My colleagues and boss at the work place were of great assistance; the understanding they showed during this whole time when at times I had to ask them to step in for me in my duties and the moral support is greatly appreciated.

To all my family members who kept urging me not to give up, when the going seemed tough, I say a big thank you.

DEDICATION

This project is dedicated to my lovely sons, Samuel Toni Otieno (Barry) and Jacques Nahum Okoth, my departed Grandfather, Rev. Jackton K. Olenja and Grandmother Mrs. Tabitha K. Olenja. You believed in me even when I did not believe in myself! May GOD bless and protect you always.

ABSTRACT

This research study was conducted to investigate strategy development in small and medium enterprises in Mombasa County

The issue of strategy development in business is keenly gaining roots in Kenya. Long felt as a means employed by large multi nationals and private firms, the small business operator has realized that in order for him to succeed, then he has to engage in strategy development.

SMEs play a vital role in development of the Kenyan economy. However, despite the fact that businesses realise the need for strategies, very few have their plans spelt out to the rest of the employees, leaving them etched in the owner-managers minds. Building on sparse literature regarding the use of strategy development in small and medium enterprises within Mombasa County, the researcher sought to find out whether indeed strategies are developed, and if they are, what factors influence their development.

The study used random sampling technique. The analysis involved a sample of 550 (100 percent) respondents that was involved in the process of data collection. The response rate was 490 (89.09%) respondents who filled and returned the questionnaire. The data was obtained using self administered questionnaires and analyzed using Statistical Package for Social Sciences. Descriptive statistics was used to analyze data using mean, frequencies, standard deviation, percentage and ANOVA test and the findings presented using tables.

The research findings show that a large number of the firms had an annual turn over of over Kshs. Two Million, with one hundred percent (100%) of the firms being in operation for over one year, three quarters of the firms having implemented a vision, mission and a goal.

Half the number of the firms had a strategic plan, formally developed and largely influenced by the owners. Most firms used Government regulations in the process of strategy development.

The analysis on influence on strategy development showed that business continuity, and adapting to the environment had the greatest influence with half the number of firms with no follow-up on strategy after implementation. However firms following up strategy implementation did it at a moderate extent.

The analysis also showed that three quarters of the firms never reviewed their strategies after implementation while the quarter that reviewed its strategies did it on an indefinite frequency with half of the firms abandoning some strategies.

Environment uncertainty had the greatest influence on non implementation of the developed strategies while disinterested employees were ranked lowest.

Finally, regression analysis supports the causal relationship of years of operation and firms' having a strategy. Strategy implementation had the greatest contribution of twenty three percent (23%).

TABLE OF CONTENTS

DECLARATION.....	II
ACKNOWLEDGEMENTS	III
DEDICATION.....	IV
ABSTRACT	V
LIST OF TABLES & CHARTS	X
CHAPTER ONE:	0
INTRODUCTION.....	0
1.1 BACKGROUND OF THE STUDY.....	0
1.1.1 Concept of Strategy Development in Small and Medium Enterprises.....	1
1.1.2 Small and Medium Enterprises in Kenya.....	2
1.2 RESEARCH PROBLEM.....	4
1.3 RESEARCH OBJECTIVE.....	7
1.4 VALUE OF THE STUDY	7
CHAPTER TWO	9
LITERATURE REVIEW	9
2.1 INTRODUCTION	9
2.2 CONCEPT OF STRATEGY	9
2.3 STRATEGY DEVELOPMENT THEORIES.....	12
2.3.1 Planned School of Thought	12
2.3.2 Emergent School of Thought.....	13
2.4 FACTORS CONTRIBUTING TO STRATEGY DEVELOPMENT IN SMALL AND MEDIUM ENTERPRISES.....	14
2.4.1 Leadership Support.....	15
2.4.2 Organization Culture	16
2.4.3 Innovation and Knowledge Management.....	16
2.4.4 Technology Management	17

2.4.5 Market Development	18
2.5 SUMMARY	19
CHAPTER THREE	20
RESEARCH METHODOLOGY	20
3.1 INTRODUCTION.....	20
3.2 RESEARCH DESIGN.....	20
3.3 POPULATION OF THE STUDY	20
3.4 SAMPLE DESIGN	21
3.5 DATA COLLECTION	21
3.6 DATA ANALYSIS	21
CHAPTER FOUR.....	22
DATA ANALYSIS, INTERPRETATIONS AND DISCUSSIONS.....	22
4.1 INTRODUCTION.....	22
4.1.1 Business Undertaken by the Enterprise.....	22
4.1.2 Firm Branches.....	23
4.1.3 Firm's Annual Turn over.....	23
4.1.4 Firm's Years in Operation	24
4.1.5 Firm's Ownership.....	25
4.1.5.1 Presence of a Vision, Mission and Goal.....	26
4.1.5.2 Vision, Mission and Goal visible	26
4.1.6 Company Strategic Plan.	27
4.1.6.1 Strategic Plan Formally Written	28
4.2 INFLUENCE ON STRATEGIC PLAN DEVELOPMENT.....	28
4.2.1 Influence on Strategy Development within the Company.....	29
4.2.2 Form Strategy Development Takes.	29
4.3 INFLUENCE ON STRATEGY DEVELOPMENT.....	31
4.3.1 Factors Greatly Influencing Strategy Development.	31

4.3.2	Strategy Follow Up.....	32
4.3.3	Emphasis on Follow up.....	32
4.3.4	Are Strategies Reviewed.....	33
4.3.5	Frequency of Reviewing Strategies	34
4.3.6	Abandoned Strategies	35
4.3.7	Non-implementation of Developed Strategies.....	35
4.3.8	Importance of Strategy Development	36
4.4	REGRESSION ANALYSIS	37
4.5	DISCUSSION OF FINDINGS	39
CHAPTER FIVE		41
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS		41
5.1	INTRODUCTION.....	41
5.2	SUMMARY AND FINDINGS	41
5.3	CONCLUSIONS	42
5.4	RECOMMENDATIONS	43
5.5	SUGGESTIONS FOR FURTHER RESEARCH.	43
REFERENCES.....		44
APPENDIX 1.....		I
QUESTIONNAIRE.....		I
	Section A	i
	Section B.....	iii
	Section C.....	vii
APPENDIX 2.....		VIII
RANDOMLY SAMPLED STUDY POPULATION		VIII

LIST OF TABLES & CHARTS

TABLE 4.1 BUSINESS UNDERTAKEN BY THE ENTERPRISE	22
TABLE 4.2 BRANCH.....	23
TABLE 4.3 THE FIRMS ANNUAL TURNOVER	24
CHART 4.1: FIRMS YEARS IN OPERATION.....	25
TABLE 4.4 FIRM HEADSHIP	25
TABLE 4.5 FIRM VISION , MISSION AND GOAL	26
TABLE 4.6 STRATEGY VISIBLE.....	27
TABLE 4.7 DOES THE COMPANIES HAVE A STRATEGIC PLAN.....	27
TABLE 4.8 STRATEGIC PLAN FORMALLY DEVELOPED	28
TABLE 4.9 WHO INFLUENCES STRATEGY DEVELOPMENT WITHIN THE COMPANY.....	29
TABLE 4.10 STRATEGY DEVELOPMENT PROCESS.....	30
TABLE 4.11 INFLUENCE ON STRATEGY DEVELOPMENT	31
TABLE 4.12 STRATEGY FOLLOW UP.....	32
TABLE 4.13 STRATEGY FOLLOW UP EMPHASIS.....	33
TABLE 4.14 ARE THE STRATEGIES REVIEWED.....	34
TABLE 4.15 STRATEGIES REVIEW FREQUENCY.	34
TABLE 4.16 STRATEGIES ABANDONED.	35
TABLE 4.17 NON IMPLEMENTATION OF STRATEGIES	36
TABLE 4.18 IN YOUR OPINION IS STRATEGY IMPORTANT TO A BUSINESS.....	37
TABLE 4.19 STEPWISE REGRESSION WITH FIRMS' ANNUAL TURN OVER AS A DEPENDENT VARIABLE: MODELS SUMMARY, COEFFICIENT, AND ANOVA	37

CHAPTER ONE:

INTRODUCTION

1.1 Background of the Study

Strategy development and planning are essential components of every successful business (Johnson et al, 2006); and Small and Medium size Enterprises (SMEs) do not make an exception to this rule. They further state that any strategy development process consists of four stages. Those are analyzing external and internal environments, selecting business strategies, implementing those strategies and finally, evaluating the implementation success of companies' business strategies. Despite the policy reform and initiatives recently introduced by the Government of Kenya, there are still several constraints to the growth and competitiveness of Kenyan SMEs (Kariuki, 2009). These include the challenge of competitive strategy development for survival and growth. Considerable evidence shows that strategic planning leads to increased performance. Yet, the majority of SMEs do not plan and the reasons why are not well understood.

This study questions the common approach to understanding this problem based on identifying business barriers to planning. For the majority of SMEs owner-operators or owner/managers, business performance often ranks far behind intangible goals such as autonomy, personal satisfaction and lifestyle (Achoka, 2007). Strategic development may therefore have little value to owner-operators driven by such motivators.

1.1.1 Concept of Strategy Development in Small and Medium Enterprises

A firm's competitive strategy specifies the potential products and markets, long-term objectives and policies for achieving the objectives. Organizations need to continuously review their strategies to identify the aspects of market priority, product structure, manufacturing and configuration and investment. The main task of strategy is not to describe the current state-of-art, but to identify and explore core competencies that must be added. If that is not done, then the current competencies become obsolete and begin to function as core rigidities. Building core competencies becomes essential for long-term competitive advantage (Deshmukh, 2008). Factors concerning long- term stability and short - term need for continual updating in response to evolutionary changes in the environment have to be considered. Though, the concept of long term can vary from sector to sector, depending on its internal dynamics such as a long term strategy for the plastic sector may be two or three years whereas for the chemical sector, might be eight to ten years or more (Johnson et al, 2006) . However, to compete in an uncertain environment, strategy development should be flexible according to the needs of the market. Development of competencies, making new investments, reduction of product cost , and improvement of quality have emerged as critical areas of developing effective strategies for SMEs (Ndede, 2009).

In an emerging industry, from Porter's (1990) viewpoint, there are no rules of the game. Given that there is need to guard against competition, their competitive problem is that all the rules must be established such that the firm can cope with and prosper under them. Porter (1990) goes ahead to detail the structural characteristics of these emerging businesses as having technological uncertainty. Here, management is not sure of which

product configuration will eventually prove to be the best and what production technology the most efficient in terms of quality and cost. Another key characteristic is strategic uncertainty. This is because a wide variety of strategic approaches are often being tried. There is usually no 'right' strategy identified and firms are constantly looking at different approaches to product or market positioning, market, and service delivery. Coupled with these, firms have poor information about any would be competitors, the characteristic of customer and industry conditions such as reliable industry sales and market share data that are simply unavailable.

1.1.2 Small and Medium Enterprises in Kenya

The Sessional Paper No. 2 of 2005 defines the Small and Medium Enterprises (SMEs), which it refers to as Micro and Small Enterprises (MSEs) as all enterprises, both farming and non-farming, employing less than 50 persons (Kariuki, 2009). Currently, the Government of Kenya has put in place a draft Bill that will create the National Council for Micro and Small Enterprises that will raise funds to facilitate the Department of Micro and Small Enterprise Development to promote the technological modernization and development of micro and small enterprises. Kenya has about 1.6 million registered SMEs accounting for nearly 60 per cent of all business enterprises in the country, according to the Ministry of Trade. The small businesses employ about 5.1 million people accounting for 75 per cent of the total labour force and contributing 20 per cent to Kenya's GDP. The overall goal of the Kenya SME policy framework is to develop a vibrant SME sector capable of promoting the creation of durable, decent and productive employment opportunities, stimulating economic growth, reducing economic disparities, strengthening linkages between firms, diversifying the domestic production structure and

industrial base, leveling the playing field between SMEs and the larger enterprises, improving the SME sector funding and enhancing institutional collaboration and coordination of interventions in the sector (Kariuki, 2009).

In other countries such as India, the Micro and Small Enterprises (MSEs) sector plays a pivotal role in the overall industrial economy of the country. It is estimated that in terms of value, the sector accounts for about 33% of the manufacturing output and around 33% of the total export of the country. This sector employs an estimated 31 million persons spread over 12.8 million enterprises and the labour intensity in the MSE sector is estimated to be four times higher than the large enterprises (Mudibo 2008). In the European Union (EU) members states traditionally have their own definition of what constitute an SME, for example the traditional definition in Germany had a limit of 250 employees, while, for example in Belgium it could have been 100. But now the EU has started to standardize the concept. Its current definition categorizes companies with fewer than 10 employees as "micro", those with fewer than 50 employees as "small", and those with fewer than 250 as "medium". By contrast, in the United States, when small business is defined by the number of employees, it often refers to those with fewer than 500 employees. In South Africa the term SMME, for Small, Medium and Micro Enterprises, is used. Elsewhere in Africa, MSME is used for Micro, Small and Medium Enterprises. Size threshold varies from country to country (Ndede, 2009).

The development of the private sector varies greatly throughout Africa like in South Africa, Mauritius and Kenya; SMEs are flourishing thanks to fairly modern financial systems and clear government policies in favour of private enterprise, such as the Youth Development Fund in Kenya. Elsewhere the rise of a small-business class has been

hindered by political instability and strong dependence on a few raw materials. In the Democratic Republic of Congo, for example, most SMEs went bankrupt in the 1990s-as a result of looting during the civil war. In Congo, Equatorial Guinea, Gabon and Chad, dominance of oil has slowed the emergence of non-oil businesses. Between these two extremes, Senegal and Kenya have created conditions for private –sector growth but are still held back by inadequate financial systems. In Kenya, SMEs are significant to economic growth but insecurity, corruption and poor infrastructure prevent them from being motors of growth (Ndede, 2009).

Njimu (2008) further states that Kenya’s private sector consists of mostly informal micro-enterprises, operating alongside large firms. Most companies are small because the private sector is new and because of legal and financial obstacles to capital accumulation. SMEs are weak in Kenya because of small local markets, undeveloped regional integration and very difficult business conditions, which include cumbersome official procedures, poor infrastructure, dubious legal system, inadequate financial systems and unattractive tax regimes. Many firms stay small and informal and use simple technology that does not require great use of national infrastructure. Their smallness also protects them from legal proceeding, since they have few assets to seize on bankruptcy, so they can be more flexible in uncertain business conditions.

1.2 Research Problem

Grant, (1980) stated that the concept of strategy has been borrowed from the military and adapted for use in business. In business, as in the military, strategy bridges the gap between policy and tactics. Together, strategy and tactics bridge the gap between ends

and means. Strategy is about winning (Grant, 1980). Johnson et al list the strategy development process as having four stages namely; analyzing external and internal environments; selecting business strategies; implementing those strategies and evaluating the implementation success of companies' business strategies. Strategy development and planning are essential components of every successful business.

Research has consistently shown that most SMEs do not engage in strategic planning (Robinson et al 1984). This is at odds with much of the strategy literature that dictates that enterprises "must actively plan for the future" compete effectively and survive (Ennis, 1998). Accordingly, SMEs owner-managers have been accused of being "strategic myopic" and lacking "long-term vision as to where their company is headed" (Mazzarol, 2004). The concern is that by neglecting strategic development, SMEs may not achieve their full performance and growth potentials, and their survival could be placed at risk (Berry, 1998). These firms performance in our society is great in that they are innovative and offer employment to the masses. The concern is that by neglecting strategic development, SMEs may not achieve their full performance and growth potentials, and their survival could be placed at risk (Berry 1998). Actions of small business owners and managers are often at variance with their declared goals and thus there is need to identify best practices to foster growth and viability of small businesses and entrepreneurial activity through strategy development.

Mombasa County is the second largest city in Kenya after Nairobi. Its major economic activities include fishing, tourism, industrial and manufacturing commercial activities (www.mombasamunicipal.org.ke retrieved 28th September 2011). Majority of the businesses within the county are private small and medium enterprises which help to spur

the economic growth of this area. They range from import and export businesses, to manufacturing and fabrication to real estate. Currently, Mombasa County has got over ten thousand micro, small and medium enterprises registered with the Municipal Council of Mombasa that carry out their operations. Some of these firms have lasted for years, while some close shop after a while, either no longer operating or move to other towns. Within the Central Business District, there are approximately 3,000 small and medium enterprises that range from manufacturing to small traders. The presence of these SMEs has seen government agencies such as Kenya National Chamber of Commerce, KenInvest, Kenya Industrial Business Training amongst others set up offices in this coastal town in order to be able to tap into this growing population, in terms of financing and training them for sustainability (www.mombasacounty.or.ke, retrieved 28th September 2011). While this is welcome, it is imperative that the business owners develop strategies to propel them into achieving better results as compared to their rivals, if any.

Various management research projects have been submitted in partial fulfillment of the requirements for the master of Business Administration degree. These include Njimu (2008) who carried out research to determine factors influencing success of SMEs in Gikomba market. Kilonzi (1992) based his study on the problems faced by indigenous small scale businesses in Kitui Town. Ondabu (2002) observed in his study the fears of small scale businessmen in Athi River Town. Kariuki (2009) and Wasonga (2008) studies looked at challenges facing financing of Small and Medium Enterprises in Nigeria and Kenya respectively. None has researched on strategy development especially of those deemed to be successful. This necessitates a critical analysis of the study on whether

strategy development occurs in the aforementioned firms or not. By drawing together the experience of various writers advising small business owners on the ways to develop and sustain a successful business and the experiences of successful small and medium enterprises, this study shall seek to answer the following questions:

1. Does strategy development occur in SMEs?
2. If it does, what factors influence it?

1.3 Research Objective

- (i) To determine strategy development in Small and Medium Enterprises
- (ii) To establish the factors that influence strategy development in SMEs

1.4 Value of the Study

SMEs play a major role in economic development through creating employment and helping a country build its economy. In order for them to be creative and relevant, these enterprises need to operate in a business like manner, with focus faced on the direction in which they are headed and their growth. This study thus seeks to contribute towards bridging the identified knowledge gaps by investing and documenting a survey of strategy development practices in SMEs. This study is intended to raise awareness of strategy development to SME owners. The results from the study will be able to guide them on the factors that can contribute towards effective strategy development.

SME consultants will be able to increase their training product portfolio, in offering strategic help to the SMEs in the country and especially in strategic management from the analysis documented. Entrepreneurs will benefit because the study will enable them

appreciate the importance of strategy development for business growth. The study will also be significant to the general public in the sense that they will increase their knowledge on SMEs and strategy development. The findings of the study will enable researchers who would want to carry out research on similar topics relating to strategy development.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter looks at the definition of strategy and the view of why strategy development is important to any organization. The chapter delves into the various schools of thought surrounding strategy development looking at both emergent and planned theories and details why their proponents vouch for either.

It also highlights the importance of viewing the processes of strategy development in different ways while addressing factors that might lead or not lead to strategy development in firms.

2.2 Concept of Strategy

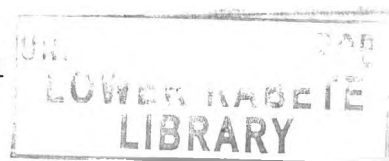
Strategy has been defined by Schendel and Hoffer (1979) as the match between an organization's resources and skills and the environmental opportunities and risks it faces and the purposes it wishes to accomplish. It is meant to provide guidance and direction for the activities of the organization. Andrews (1987) says that it is a pattern of decisions in a company that determines and reveals its objectives, purposes or goals, produces the principal policies and plans for achieving those goals. Strategy is a tool which offers significant help for coping with turbulence confronted by business firms. If the concept of strategy is to be of value, correct strategies have to be formulated and implemented. Most of the literature draws from the commercial sector more so, in developed countries. It is, however, still applicable and subject to adaptations to reflect the Kenyan context.

Montgomery & Porter (1991) say that strategic management allows an organization to be proactive rather than reactive, initiating, influencing and exerting control over its destiny; make better decisions, enhance communication and involvement in processes hence stakeholder commitment and empowerment. Strategic management offers benefits as enhanced awareness of external threats, improved understanding of competitors' strategies, increased employee productivity and reduced resistance to change.

Mintzberg (1999) explicitly defines strategy as a plan, ploy, pattern, position and perspective. He says this is able to avoid the confusion and thereby enriching people's ability to understand and manage the process by which strategies form. It needs to be understood as a wholesome approach that not only deals with how to beat the enemy but also show how organizations are instruments for collective perception and claim. It is a plan because it serves as a guideline to deal with arising situations and impacts on leaders to try and establish the direction of an organization. As a ploy it is what he describes as a maneuver intended to outwit opponents, in this case the firm's competitors. Opportunities and threats are analyzed and strategies put in place to oversee this. Strategy is a pattern that is the resulting behaviour. There is need for an organization to have consistency in its behaviour in order to achieve planned results whether or not they are intended. Strategy is also a position i.e. a means of locating an organization in its environment. It is a firm's uniqueness as compared to others. It locates the organization in the external environment and plays a key role in its identity, and in avoiding or subverting it. Strategy as a perspective has its content consisting not just of a chosen position but of an ingrained way of perceiving the world.

An effective strategy in any organization, to deal with the unknown, needs to include critical factors and structural elements that will steer it well into a success story. It needs to define clear and decisive objectives with goals geared to every functional level within the firm. Strategy needs to define precisely what will make the firm superior in relation to its competitors (Johnson et al, 2006). They need to be flexible in that they can utilize minimum resources while keeping a firm's competitors at a disadvantage. Strategies of a firm need to draw committed and coordinated leadership whereby the leaders' interests and values match the need of their roles. This is because successful strategies require both commitment and acceptance. In order for strategy to be well implemented, it requires both commitment and acceptance and comprises a series of sub-activities that ought to include an effective organizational structure, made possible by information systems and relationships that permit the co-ordination of subdivided activities (Mintzberg, 1999).

Organizations, whether public or private, operate in an open environment and therefore require a strategy to deal with the environmental forces. The environment is turbulent thus it is imperative that organizations continuously adapt their activities in order to ensure survival. Pearce and Robinson (1997) observed that for any organization to achieve its goals and objectives, it has to constantly adjust to its environment. Organizations that do not adequately adjust to meet environmental challenges will experience a big problem. Glueck and Jauch (1984) view strategy as a unified, comprehensive and integrated plan that relates the advantage of the firm and challenges of the environment that is designed to ensure the basic objectives of the enterprise are



achieved through proper execution by the organization. Strategy is the response of the firm to the external environment.

2.3 Strategy Development Theories

Various theories are advocated by different authors as to the development of strategies in a firm. There are proponents for intended strategy, who claim that a firm needs to map out its objectives for it to be able to succeed. On the other hand, there are those who advocate for emergent strategies arguing that the environment is not static, and as it changes so do its strategies. Thus, there is no need to have any in place since they shall be considered obsolete.

2.3.1 Planned School of Thought

Johnson and Scholes (2006) state that strategy is as a result of deliberate planning and design by executives. They deliberately attempt to analyse the context of the business environment and the organization as a whole. The external factors such as politics, social issues and legal affairs are analysed to establish opportunities and threats that may exist. The organisation then needs to take advantage of the opportunities and prepare strategies to face off the threats. Internal evaluation is also carried out to determine the organisation's strengths and weaknesses. The strengths may include a business' capital reserves, personnel, borrowing capacity etcetera. As a result of the analysis, a strategy is formulated that takes into account the environment analysis vis-à-vis the organisation's capabilities for realization of a firm's objectives. Johnson et al (2006) further describe processes of intended strategy development as involving strategic planning, strategy workshops and project groups, strategy consultants and externally imposed strategies. However, they argue that these processes still face various challenges and implications

that include but are not limited to strategic drift, the learning organization and uncertain and complex conditions.

2.3.2 Emergent School of Thought

The emergence school of strategy development holds that strategies arise as a result of continuing organizational decisions that take a pattern over time. This school contends that strategy is not the result of a deliberate plan, but rather an emergence of a consistent and coherent pattern of decisions and actions by individuals in the organization. Burnes, (2004) argues that rather than managers being prisoners of mathematical models and rational approaches to strategy development, they have considerable freedom of action and a wide range of options to choose from. He further argues that managers can exert some influence over strategic constraints and at least they can select the approach to strategy that best suits their preferences.

Quinn (2000) argues that companies arrive at strategies as integrated conceptions; that planning does not describe how they formulated strategies, rather, the real strategy tends to evolve as internal decisions and external events flow together to create a new, widely shared consensus for action among key members of the top management team. In well-run organizations, managers proactively guide this action and events incrementally toward conscious strategies. This is what is known as logical incrementalism. Quinn (2000) further argues the top executives are the architects of strategy setting, whilst allowing other organizational members to co-create strategy. This blend of strategic choice and learning is referred to as subsystems (people, groups, managers) that undergo a process as a continuous, managed dynamic.

Nelson and Winter's (2001) Evolutionary Theory views change as deriving from the interaction rather than leadership within the organization. The authors argue that change emerges from the cumulative interaction amongst basic actions, which they call routines. They go on to argue that organizations are composed of hierarchies of routines and that these routines are responsible for creating change. Mintzberg (2000) opines that the interaction between established routines and novel ones is an important source of new learning and places emphasis on the strategy process, whilst diminishing the role of the strategist. This provides a good platform to discuss emergent strategy.

Mintzberg (2000) argued that the complex and unpredictable nature of the organization's environment makes strategy a process of learning over time. This type of learning proceeds in an emergent fashion and at this level, strategy formulation and implementation become indistinguishable. This is in contrast to strategic choice, where the leader is omnipresent in all decisions across the organization. He further states that the role of leadership becomes a process of strategic learning, whereby novel strategies can emerge and cement within the organization. Strategic management becomes more involved in managing the relationship through action, control and learning, stability and change. Mintzberg et al (1999) defined this emerging strategy as the Learning School of Strategy. The concept of emergent strategy is based on the proposition of an organization's capacity to experiment.

2.4 Factors Contributing to Strategy Development in Small and Medium Enterprises

From various studies, Small and Medium Enterprises (SMEs) represent the largest proportion of business operations in many countries with Kenya being no exception.

They have always played a key role in the economics of major industrial countries. These organizations need competence to organize and manage work processes in new and efficient ways to compete in the market. These processes may be related with top management, the organizations culture, innovation and knowledge management, research and development and technology management.

2.4.1 Leadership Support

Those who own and manage the smaller businesses exhibit a vastly greater range of aspirations than owners/managers of larger firms as various studies indicate. The smaller firms rationally respond by favouring short over longer term gains, and flexible over specific investments even where there is some cost penalty. Each and every organization requires precise strategies to guide it on its achievement path (Ndede, 2009). Most of the activities are not formalized and are often generated by the Chief Executive Officers (C.E.O) who, in most cases, is also the owner. These SMEs are credited with having a visionary leadership, managed by the owner. Personal leadership plays a pivotal role and is at times decisive in the accomplishment of strategy. Besides being credited for visionary leadership, the centralization of strategy and operations in the CEO's office means that he can lose sight of either the strategy or operation mechanisms and lose sight of either one of them at the expense of another. The top management is directly responsible for determining an appropriate organization culture, vision and quality process. O'Regan et al (2005) note that managerial skills, training and education, and the personal background of the firm's leaders largely impact on its success. In some instances, decision making among members is usually highly flexible with a small team being roped in to present their views. There are instances where decisions affecting

company operations are made, which exclude the participation of other employees leading to low morale amongst them.

2.4.2 Organization Culture

Managers are expected to cultivate an organizational culture that supports innovation. This is because the SMEs are small firms that continuously need to develop in order to compete effectively in the market. Problems of small firms in developing a quality culture are resistance to change, lack of experience in quality management, lack of resources. (O'Regan, 2005). Managers need to be clear on the type of culture they want to instill in their firms and the specific norms and values that will help the organizations reach its strategic objectives. Employees usually require support for taking risks and tolerance for mistakes. This in turn stimulates creativity which an SME requires for growth.

2.4.3 Innovation and Knowledge Management

Deshmukh et al (2008) observe that innovation; firm's knowledge accumulation and the development of internal technical capabilities help SMEs in achieving better competitive position in international and national markets. Firms are constantly challenged to improve and innovate their products and processes SMEs can improve their responsiveness by developing capabilities in external knowledge acquisition which in turn, will see them achieve greater innovation and productivity. Resource scarcity can impact on the ability of smaller firms to enter export markets and can also limit a smaller firm's ability to reach more advanced stages of internationalization. The ability of a firm to respond to identified changes in market or customer behavior is an important feature exhibited by successful firms. For innovative products and processes, management of employees'

knowledge and skills is essential. Effective innovation must involve all areas of an SME with the potential to affect every discipline and process (Chatson, 2001).

Knowledge and skills have become a company's means to gain competitive advantage because it will help various competencies by organizations. Development of competencies may vary, depending upon the sector and size. It is noted that SMEs have given maximum focus for the developing competency in using customers to define quality standards. In addition to this, optimization of work environment and use of information to optimize decisions are the other major areas of competencies development. Firms in industrialized countries that have adopted a quality oriented strategy have achieved improved productivity, greater customer satisfaction, increased employee morale, improved management labour relations, and higher overall performance. SMEs can gain competitive advantage through the quality of their products because they can implement just –in- time system with low defect rates or higher quality products. It will also help in reducing product cost.

2.4.4 Technology Management

In the present era of technology, the SMEs have become an integral part for most of the economies. The main barriers to be competitive for SMEs are inadequate technologies as well as inadequate in-house human expertise and poor financial resources (Ndede, 2009). Majority of SMEs rely on outdated technology, labour intensive and traditional management practices. Global competitive strategies are increasingly becoming technology driven in the context of extremely dynamic and turbulent environments thus there needs to be a link between the capabilities of the technologies and the firm's business priorities (Gupta, 1996). Technology operates on competitiveness first by

altering the price structure through the development of more efficient and flexible processes. Secondly, it enables the creation of better products of greater quality, better design, after sales service and short delivery periods. Deshmukh et al (2008) further observes that computer integrated manufacturing helps SMEs to reduce lead time, increase flexibility, reliability and to improve customer focus.

It is commonly reported that quality and consistency of the manufacturing performance of SMEs can be improved as a consequence of the use of the most appropriate information technology tools without any major changes in business practices, manufacturing operations or production facilities. Chatson (1997) found that the areas of competence relate to new product development, human resource management practices, organizational productivity, and the management of quality.

2.4.5 Market Development

Kagwani, (2008) in her study finds that start ups have got high initial costs that result from small production volume and also the newness of the product or service. They also experience a high level of marketing risk because of the first time buyers, with their marketing tasks being to the buyer to purchase the new product or service. These, coupled with poor forecasting and planning systems, unreliable inventory control systems, no stock tracing and poor cost control lead to poor performance by the SMEs. The buyer needs to be informed about the basic nature and the functions of the new product , be convinced that it can actually perform these functions and that the risk of purchasing the product are going to be offset by its potential benefits. Given the pressure to offer the best and capture loyalists, management strives to expediently settle problems

rather than analyzing future conditions Thus they deal in the short run instead of the long run.

2.5 Summary

This chapter looked at the concept of strategy defining what strategy is. It delved into the schools of thought that determine strategy development and both the planned and emergent schools were discussed showing why and how a strategy may develop in a firm.

Further, it analysed various factors that might influence strategy development in a firm which include leadership, technology, innovation and knowledge management and market development. Each of these factors contributes to strategy development, if a company assesses its environment and has to plan to ward off competition. Whether or not they are adopted by SMEs in Kenya is the big question.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter looked at how the research would be carried out, the population of the research and the instruments that would be used to acquire data. It also looked at how this data would be presented.

3.2 Research Design

This research was descriptive in nature and was a survey of the Small and Medium Enterprises in Mombasa County. It involved collecting and analyzing data through a questionnaire and then reporting it accordingly. The survey method was arrived at owing to the fact that different SMEs may adopt various strategy development processes depending on their business objectives and plans, the nature of product offered and level of competition within the industry among other environmental forces. The survey method enabled the researcher to optimize on information gathered to deduce whether there exist strategies in SMEs, and if so whether they are emergent or planned.

3.3 Population of the Study

The population of the study comprised of 550 of Small and Medium Enterprises within the Mombasa County, as per the Municipal Council of Mombasa register. According to the register there were 5,492 SMEs as at September 2011.

3.4 Sample Design

The researcher used simple random sampling.

According to Njimu (2008), in her study on factors influencing the success of Small and Medium Enterprises in Gikomba area found that a sample size of between 10% and 20% of the entire population was sufficient. In this case, a total of 550 firms were surveyed.

3.5 Data Collection

The researcher used self administered questionnaires which the respondents filled independently with little assistance from the researcher. These contained written down closed ended questions to which the respondents were required to fill in writing. The questionnaires were delivered personally by the researcher with the assistance of research assistants to entities within the Central Business District.

3.6 Data Analysis

The data collected from the field was analyzed and processed into meaningful and relevant information guided by the objective of the study. The researcher used descriptive statistics which was tabulated into pie charts, and tables to determine strategy development in SMEs. The researcher employed the ANOVA test to reach a meaningful conclusion.

CHAPTER FOUR

DATA ANALYSIS, INTERPRETATIONS AND DISCUSSIONS

4.1 Introduction

This chapter dealt with the analysis of the data derived from the responses to the research instruments using Statistical Package for Social Sciences (SPSS) and a descriptive analysis of the two research questions raised in the study. The analysis involved a sample of 550 (100 percent) respondents that was involved in the process of data collection. The response rate was 490 (89.09%) respondents who filled and returned the questionnaire while 60 (10.9 %) were non-response, this therefore means that the response was good.

4.1.1 Business Undertaken by the Enterprise

The respondents were required to state the nature of the business enterprise they were undertaking as depicted in table 4.1 below.

Table 4.1 Business Undertaken by the Enterprise

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Finance and investment	99	20.2	20.2	20.2
Industrial & Allied	270	55.1	55.1	75.3
Auto Mobile	82	16.7	16.7	92.0
Education	39	8.0	8.0	100.0
Total	490	100.0	100.0	

The analysis in table 4.1 shows out of 490 (270 percent) were from industrial and allied, 99 (20.2 percent) from finance and investment 82 (16.7 percent) from auto mobile and 39 (8 percent) from education.

4.1.2 Firm Branches

The respondents were requested to rate whether their enterprise has another branch or not, the response was captioned as either Yes or No as represented in table 4.5 below.

Table 4.2 Firm Branches

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	259	52.9	52.9	52.9
No	231	46.9	46.9	99.8
Total	490	100.0	100.0	

The analysis showed that 259 (52.9%) of the respondents agreed to the fact that there enterprise had other branches against 231 (46.9%) whose enterprises had no branches.

4.1.3 Firm's Annual Turn over

The respondents were requested to rate the firm's annual turnover. The questionnaire comprised of 3 options that were captioned as 1 for economic turn over below Kshs. 1 Million, 2 between Kshs. 1 Million and 1.5Million and 3 turn over above Kshs. 2 Million as depicted in table 4.3 below.

Table 4.3 Firm's Annual Turnover

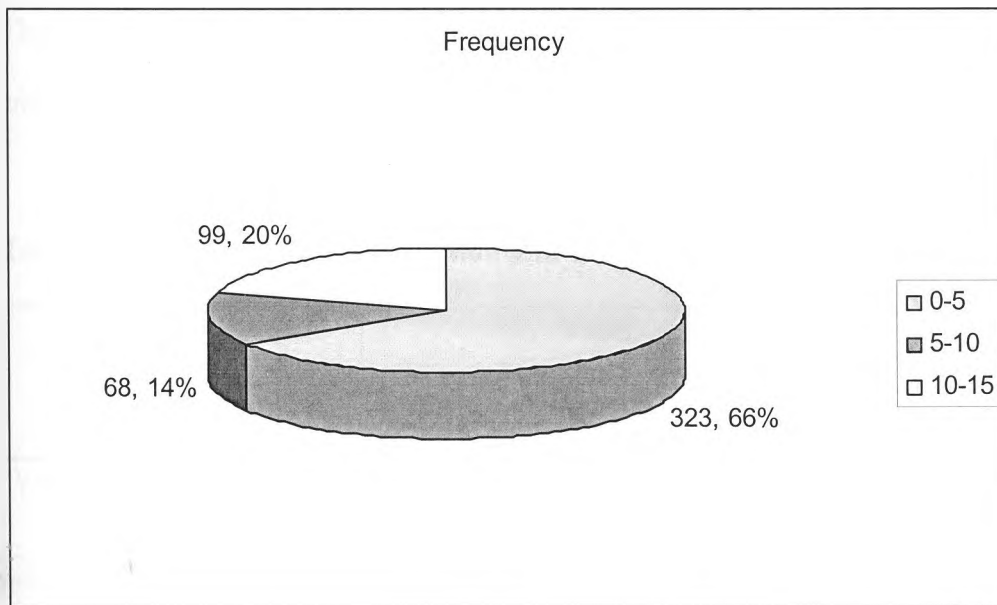
Million Kshs	Frequenc y	Percent	Valid Percent	Cumulative Percent
Valid Less than 1M	91	18.6	18.6	18.6
>1M<1.5M	156	31.8	31.8	50.4
>2M	243	49.6	49.6	100.0
Total	490	100.0	100.0	

The analysis showed that most firms 243 (49.6%) had a turn over above 2Million, 156 firms (31.8%) with a turn over between 1M and 1.5 M and 91 firms (18.6%) with a turnover of less than 1M.

4.1.4 Firm's Years in Operation

The **chart 4.1 and Table 4.1** show the years of operation by the firm. Out of 490 firms 323 (65.9 percent) respondents had been in operation for less than 5years, 68 (13.9percent) had served for 5 to 10 Years and 99 (20.2 percent) had served for 10 to 15 Years. This therefore indicates 100 percent of the respondents had served more than one year hence there view were current and factual.

Chart 4.1: Firm's Years in Operation



4.1.5 Firm's Ownership

The respondents were required to state whether the firm is owned by the owner, where the response was captioned as either yes or no as depicted in table 4.5 below.

Table 4.4 Firm's Ownership

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	300	61	61	61
Valid No	190	39	100.0	100.0

The response on the firm headship shows that 300 respondents (61%) headed the firms by themselves while 190 (39%) did not head the firms.

4.1.5.1 Presence of a Vision, Mission and Goal

The respondents were requested to rate whether the firm had a vision, mission and a goal and the response was captioned as Yes or No as depicted in table 4.6 below.

Table 4.5 Presence of Vision, Mission and Goal

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	267	54.5	54.5	54.5
No	223	45.5	45.5	100.0
Total	490	100.0	100.0	

The analysis in table 4.6 shows that out of 490 respondents 267(54.5%) had a vision, mission and a goal, while 233(45.5%) had no vision, mission and a goal.

4.1.5.2 Vision, Mission and Goal visible

The respondents were requested to state whether the vision, mission and goals were visible to the employees, with the response rate captioned as either Yes or No.

Table 4.6 Vision, Mission and Goal visible

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	279	56.9	56.9	56.9
Yes	211	43.1	43.1	100.0
Total	490	100.0	100.0	

The analysis in table 4.5 shows that out of 490 respondents 279 (56.9%) firms' vision was not visible to the employees, while 211(43.1%) had there vision visible to the employees.

4.1.6 Company Strategic Plan.

The respondents were requested to state whether the company had a strategic plan or not.

The response rate was captioned as either Yes, No and Not sure as in table 4.8 below.

Table 4.7 Does the Company Have a Strategic Plan

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	284	58.0	58.0	58.0
No	107	21.8	21.8	79.8
Not sure	99	20.2	20.2	100.0
Total	490	100.0	100.0	

The analysis in table 4.8 shows that 284 (58%) of the respondents firms had a strategic plan while 107(21.8%) firms had no strategic plan and 99(20.2) were not sure whether their firms had a strategic plan or not.

4.1.6.1 Strategic Plan Formally Written

The respondents were required to state whether their firm’s strategic plans were formally written or not as depicted in table 4.9 below.

Table 4.8 Strategic Plan Formally Written

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Formally developed	218	44.5	44.5	44.5
informal	230	46.9	46.9	91.4
not sure	42	8.6	8.6	100.0
Total	490	100.0	100.0	

The analysis in table 4.9 shows that 230 (46.9%) of the respondents had their strategic plans informally developed, 218(44.5%) formally developed and 42(8.6%) were not sure of any strategic plan documentation.

4.2 Influence on Strategic Plan Development

The second part of the analysis provides a description on the first objective to determine strategy development in Small and Medium Enterprises.

Table 4.10 Strategy Development Process.

	N	Mean	Std. Deviation
Abrupt/spur of the moment	490	2.1224	.62441
Consultations between management and employees	490	3.1551	1.05881
Employee participation e.g. workshops, seminars, surveys	490	3.0082	.87684
Client & Suppliers initiative	490	3.0449	1.30047
Government regulations	490	4.1429	.80895
Valid N (listwise)	490	3.0947	

From table 4.11 the results obtained from the survey on the respondents level of agreement on the form strategy development takes shows that the average mean response was 3.0947 which implies a level of moderate level given the scale range from 5 to 1, 5 being very large extent while 1 being none.

Means for each questions ranged from 4.14 to 2.12. Table 4.11 indicates that the company used Government regulations in the process of strategy development was ranked highest with a mean of 4.14 while to strategy development taking an abrupt/spur of the moment was ranked the lowest with a mean of 2.12.

4.3 Influence on Strategy Development.

The third part of the analysis was to evaluate the factors that influence strategy development in SMEs

4.3.1 Factors Greatly Influencing Strategy Development.

The respondents were requested to rate the factors that greatly influence strategy development using the 5-point Likert scale. The questionnaire comprised 8 options which the respondents were required to rate. The options for quality elements were captioned as in the table 4.12 below.

Table 4.11 Influence on Strategy Development

	N	Mean	Std. Deviation
Business continuity	490	4.3735	.83709
Financial gain	490	3.8776	.66254
Adapting to the environment	490	3.9571	.83886
Employee welfare	490	3.2531	.59069
Business lifecycle i.e start up, growth, maturity, decline	490	3.0592	.79529
Client concerns	490	2.8939	.87744
Suppliers observations	490	2.8388	1.02551
Valid N (listwise)	490	3.4647	

From table 4.12, the results obtained from the survey on the respondents level of agreement on the factors that greatly influence strategy development show that the average mean response was 3.46 which implies a moderate extent level of influence

given the scale range from 5 to 1, 5 being very large extent while 1 being No level of influence at all.

Means for each questions ranged from 4.37 to 2.83. Table 4.12 indicates that Business continuity, and Adapting to the environment was ranked highest with a mean of 4.13 and 3.9571 respectively while Suppliers observations and Client concerns was ranked the lowest with a mean of 2.8388 and 2.8939 respectively.

4.3.2 Strategy Follow Up

The respondents were requested to state whether there was strategy follow up, where the response rate was captioned either as Yes or No as in table 4.13 below.

Table 4.12 Strategy Follow Up

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	217	44.3	44.3	44.3
No	273	57.7	100	100
Total	490	100.0	100.0	

The analysis in table 4.13 shows that 217(44.3%) respondents has no follow up on strategy after implementation., while 273(57.7%) firms made follow up on strategy after implementation.

4.3.3 Emphasis on Follow up

The respondents were requested to rate the factors that are emphasized during follow up using the 5-point Likert scale. The questionnaire comprised 7 options which the respondents were required to rate. The options for quality elements were captioned as in the table 4.13 below.

4.3.1 Table 4.13 Emphasis on Follow up

	N	Mean	Std. Deviation
Leadership support	490	2.8714	.83003
Organization culture	490	3.5673	.79399
Research and Development	490	2.4041	1.29967
Coordination	490	3.0306	1.12104
Analysis	490	2.5571	1.25721
Full participation by all employees	490	3.6429	.63713
Customer and suppliers satisfaction	490	3.2898	1.02609
Valid N (listwise)	490	3.0519	

From table 4.9, the results obtained from the survey on the strength that is emphasized during follow up show that the average mean response was 3.05 which implies a moderate extent level of follow up given the scale range from 5 to 1, 5 being very large extent while 1 being no level of follow up at all.

Means for each questions ranged from 3.6429 to 2.8714 .Table 4.14 indicates that Full participation by all employees and Organization culture was ranked highest with a mean of 3.6429 and 3.5673 respectively while Research and Development and Analysis were ranked the lowest with means of 2.4041 and 2.5571 respectively.

4.3.4 Are Strategies Reviewed

The respondents were required to state whether the strategies were reviewed and the rating was captioned as either Yes, No and Not sure as depicted in table 4.15 below.

Table 4.14 Are Strategies Reviewed

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	369	75.3	75.3	75.3
Yes	75	20.4	4.3	79.6
Not sure	46	9.4	9.4	89.0
Total	490	100.0	100.0	

The analysis in table 4.15 shows that 369(75.3%) of the firms never reviewed their strategies, while 75(20.4%) of the respondents reviewed their strategies and 46(9.4%) were not sure on whether the strategies were reviewed or not.

4.3.5 Frequency of Reviewing Strategies

The respondents were required to state the frequency by which the strategies were reviewed as depicted in table 4.16 below.

Table 4.15 Frequency of Reviewing Strategies

	Freque ncy	Percent	Valid Percent	Cumulative Percent
Valid One year	147	30.0	30.0	30.0
Five years	113	23.1	23.1	53.1
Indefinitely	230	46.9	46.9	100.0
Total	490	100.0	100.0	

The analysis in table 4.16 shows that 147(30%) of the respondents reviewed their strategies after one year, 113(23.1%) after five years and 230(46.9%) reviewing their strategies indefinitely.

4.3.6 Abandoned Strategies

The respondents were requested to state whether there were strategies abandoned by the firm and the response captioned as either Yes or No.

Table 4.16 Abandoned Strategies

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	284	58.0	58.0	58.0
No	107	21.8	21.8	79.8
Not sure	99	20.2	20.2	100.0
Total	490	100.0	100.0	

The analysis shows that 284 (58%) of the respondents abandons some strategies while 107(21.8%) of the respondents do not abandon strategies.

4.3.7 Non-implementation of Developed Strategies

The respondents were required to rate the factors which play a key role in non-implementation of the developed strategies. The questionnaire comprised 8 options which the respondents were required to rate. The options were captioned as in the table 4.18 below.

Table 4.17 Non-implementation of Developed Strategies

	N	Mean	Std. Deviation
Reluctance by owner to share idea with employ	490	2.3122	1.22952
lack of time	490	2.2306	.96878
Inadequate knowledge	490	2.3898	1.09521
Size of the business	490	2.2265	.92661
Type of business	490	2.8510	.85099
Environment uncertainty	490	3.2837	.83821
Disinterested employees	490	1.3204	.81737
Valid N (listwise)	490	2.3735	

From table 4.18, the results obtained from the survey on the factors which plays a key role in non implementation of the developed strategies show that the average mean response was 2.3735 which implies a less extent level of agreement given the scale range from 5 to 1, 5 being very large extent while 1 being not at all level of acceptance.

Means for each questions ranged from 3.2837 to 1.3204. Table 4.18 indicates that Environment uncertainty was ranked highest with a mean of 3.2837 while disinterested employees were ranked lowest with a mean of 1.3204.

4.3.8 Importance of Strategy Development

The respondents were required to state whether strategy development was important or not to a business, the response rate was captioned as either Yes or No as in table 4.18 below.

Table 4.18 Importance of Strategy Development

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	415	84.7	84.7	84.7
No	75	15.3	15.3	100.0
Total	490	100.0	100.0	

The analysis in table 4.19 shows that 415(84.7%) of the respondents rated strategy development as important in business against 75(15.3%) who rated strategy development as not important in a business.

4.4 Regression Analysis

Multiple regressions were used to examine the effects of the firms' years in operation and strategy on the firms annual turn over. The firms' annual turn over was the dependent variable, firms' years in operation and the firm having a strategy as the independent variables.

Table 4.19 Stepwise Regression with firms' annual turn over as a dependent variable: Models Summary, Coefficient, and ANOVA

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.108(a)	.012	-.052	.662

a Predictors: (Constant), Does the company have a strategic plan ,Years in operation

ANOVA (b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.167	2	.083	.190	.0.000(a)
	Residual	14.005	32	.438		
	Total	14.171	34			

a. Predictors: (Constant), Does the company have a strategic plan, Year in operation

b. Dependent Variable: The firm's annual turnover

Coefficient analysis

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1781.000	.344		5.172	.000
	Year in operation	-.067	.134	.110	.617	.542
	Does the company have a strategic plan	.017	.090	.023	.128	.899

a. Dependent Variable: The firms annual turnover

Model Summary and ANOVA in Table 4.20 shows that firms' annual turnover, years in operation and firm having a strategy variables were successfully added to the model obtaining a significant regression model with an R square value of .012 which explains 12% of the total variation in the dependent variable (Firms annual turnover) that is explained by the two independent variables firm having a strategy and years in operation. From table 4.20 the R-square (.012) which is the proportion of variation in the dependent variable (firm annual turn over) that is explained by the two independent variables firm

strategy and years of operation has 12% that can be explained by the independent variables in the model.

Coefficient analysis in Table 4.20 shows the multicollinearity analysis. Multicollinearity refers to a situation in which two or more variables in a multiple regression model are highly correlated (Norusis, 2000). Multicollinearity in this model was assessed using the Tolerance. Tolerance is a statistic used to determine how much the independent variables are linearly related to one another (Norusis, 2000), and the value range from 0 to 1. Mertler and Vannatta (2001) suggested that values for tolerance less than 0.1 indicates a multicollinearity problem.

All tolerance in this analysis is within the accepted range indicating perfect multicollinearity and variables in a multiple regression model are highly correlated see Table 4.20).

Finally, regression analysis supports the causal relationship of years of operation and firm having a strategic plan on firms annual turn over. The standardized coefficient beta in the coefficient table reveals that the weights of the independent variables are 0.110 for year of operation and 0.23 for company having a strategic plan.

4.5 Discussion of Findings

A total of five hundred and fifty questionnaires were sent out and responses were received from four hundred and ninety. These were thought to be a good representation of the study population. A good number of the respondents have other branches operating either within or outside Mombasa County. This shows that Small and Medium Enterprises are drivers of the economy.

In terms of growth, most firms had been in existence for less than five years, but within which they were able to record turnover upwards of Kenya shillings one million. Where the management of the firm was under the owner, strategies were easy to spell out though there were no formal ones. Majority of the firms studied did not believe in displaying their vision, mission and goals to staff. Rather, they opted to follow government regulations in their day-to-day operations. Business continuity and adapting to the changing environment were key influencers on strategy development, in those firms where it is practiced.

The study did find out that strategies are rarely reviewed and in some instances they are abandoned all together, once a business has picked up. While most agreed that it is important for a business to develop strategies, it was observed that environment uncertainty and type of business also leads to non-implementation of the same.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter discusses the summary of the findings in relation to the research objectives. It also draws the conclusions, recommendations and suggests areas for further study.

5.2 Summary and Findings

The research study sought to investigate the effects of strategy development in Small and Medium Enterprises in Mombasa County. Specifically the study explored the research objectives provided in Chapter One. The study employed descriptive data analysis. The sample under study comprised all Small and Medium Enterprises in Mombasa County. The study used primary and secondary data that was collected using a 5-point Likert scale questionnaire that was served on the respondents and findings presented using tables.

The first part of the objective was to determine strategy development in Small and Medium Enterprises. A large number of the respondents had an annual turn over of over 2 Million, with 100% of the firms being in operation for over one year with three quarters of the firms having implemented a Vision, Mission and Goals.

Half the number of the firms had a strategic plan, formally developed and largely influenced by the owners. Most firms used Government regulations in the process of strategy development.

The second part of the objective was to establish the factors that influence strategy development in SMEs. The analysis on influence on strategy development shows that business continuity, and adapting to the environment had the greatest influence. The

analysis also shows that half the number of firms had no follow up on strategy after implementation, however firms following up had a moderate extent.

The analysis also shows that three quarters of the firms never reviewed their strategies after implementation; however the quarter that reviewed its strategies did it on an indefinite frequency with half of the firms abandoning some strategies.

The analysis on the factors which plays a key role in non implementation of the developed strategies shows that environment uncertainty had the greatest influence while disinterested employees was ranking lowest. Three quarters of the firms rated strategy development as important in a business.

Finally, regression analysis supports the causal relationship of years of operation and

Firms' having a strategy on firms' annual turn over. The standardized coefficient beta in the coefficient table reveals that the weights of the independent variables are 0.110 for year in operation and 0.23 for firms' having a strategic plan.

5.3 Conclusions

The broad research questions relating to strategy development in medium and small enterprises in Mombasa County was studied and the findings analyzed so as to draw conclusions that SMEs should strive to implement business strategy to increase their annual turn over.

It was also clear that firms should follow up strategies after implementation with strategies regularly reviewed.

5.4 Recommendations

The firms' strategies should be formally developed, and the management should ensure that firms' vision is well visible to the employees.

The strategy development process should be in consultations between management and employees.

Business continuity should be emphasized as a factor that greatly influences strategy development.

5.5 Suggestions for Further Research.

This study has implications for future research. The limitations already discussed may justify further research. The first limitation is related with the predictive validity of the results, and these limitations can be addressed principally, replicating this research in different organizations, and with different stakeholders. Preferably, new studies should be conducted in Public, government and not for profit organizations to see if the results can be extended to them.

REFERENCES

- Achoka M. N. (2001). Government responsive entrepreneurial economy of Nigeria: Enabling women in a disabling environment. *Journal of International Women's Studies*, 9 (1).
- Andrews K. (1971). *The Concept of Corporate Strategy*. Homewood, Illinois: Dow-Jones-Irwin
- Ansoff H.I (1965). *Corporate Strategy; An Analytical approach to business policy for growth and expansion*. New York: McGraw Hill
- Ansoff H.I (1979). *Strategic Management*. London: Macmillan Press Ltd.
- Beaver, G. (2003). Management and the Small Firm. *Strategic Change*, 12, 63-68
- Berman, J.A., Gordon, D.D & Sussman, G. (1997). A Study to Determine the Benefits Small Business Firms Derive from Sophisticated Planning versus Less Sophisticated Types of Planning. *The Journal Of Business and Economic Studies*, 3 (3), 1-11.
- Brana, M. A. & Parrot, G. (2008). Barriers to development and progression of SMES in Pakistan. *The Journal of Entrepreneurship*, 17 (1), 59-72.
- Bracker, J.S., Keats, B.W. and Pearson, J.N (1988) Planning and Financial Performance among Small Firms in a Growth Industry. *Strategic Management Journal*, 9(6), 591-603.
- Bracker, J.S. (1980). The Historical Development of the Strategic Management Concept. *Academy of Management Review*, 5(2), 219-224.
- Brouthers, K.D., Andriesses, F. & Nicolaes, I. (1988). Driving Blind: Strategic Decision Making in Small Companies. *Long Range Planning*, 31(1), 130-138.

- Burnes, B. (2000). *Managing Change: A Strategic Approach to Organizational Dynamics*. New York, USA: Pearson Education, Prentice Hall.
- Chatson, L.E (1997). *Strategy for Competitive Advantage*. McGraw Hill, Inc.
- Chandler, A. (1962). *Strategy and Structures: Chapters in the History of Industrial Enterprise*. Cambridge: MTP Press.
- Cliff, J.E (1998) Does One Size Fit All? Exploring the Relationship between Attitudes towards Growth, Gender and Business Size. *Journal of Business Venturing*, 13(6), 523-542).
- Cole, G.A (1997). *Strategic Management, 2nd Edition*. Great Britain: Ashford Colour Press.
- Cooper, D.R & Schindler, P.S. (2001) *Business Research Methods, 7th Edition*. New York: McGraw Hill.
- Creswell, J. W. (1994). *Research design qualitative and quantitative approaches*. London: Sage.
- Deshmukh, S.G., Singh, K.R., & Garg, S.K (2008). Strategy Development by SMEs for competitiveness: a review. *Benchmarking: An International Journal*, 15(5), 525-547.
- Ennis, S. (1998) Marketing Planning in the Smaller Evolving Firm: Empirical Evidence and reflections. *Irish Marketing Review*, 11(2), 49-61.
- Gatewood. O. (2006). *Impact of microfinance on entrepreneurial development: The case of Nigeria*. Faculty of Administration and Business, University of Bucharest, Romania.
- Gaskill, L.R., van Auken, H.E. & Manning, R.A (1993). A Factor Analytic Study of the Perceived Causes of Small Business Failure. *Journal of Small Business Management*, 31(4), 18-31.

- Gibbons, P.T & O'Connor, T (2005). Influences on Strategic Planning Processes among Irish SMEs'. *Journal of Small Business Management*, 43(2), 170-186.
- Glueck, F.W & Jauch, L.R (1984) *Business Policy and Strategic Management*, McGraw Hill, Inc.
- Hormozzi, A.M, Sutton, G.S, McMinn, R.D & Lucio, W. (2002). Business Plans for New or Small Businesses: Paving the Path to Success. *Management Decision* 40(8), 755-763.
- <http://www.mombasamunicipal.org>
- <http://www.mombasacounty.or.ke>
- Jocumsen, G. (2004). How do Small Business Managers Make Strategic Marketing Decisions? A Model of Process. *European Journal of Marketing*, 38(5/6), 659-674.
- Johnson, G. & Scholes, K. (1999). *Exploring Corporate Strategy*. London: Prentice Hall.
- Jones, W.D. (1982). Characteristics of Planning in Small Firms. *Journal of Small Business Management*. 20(3), 15-19.
- Kagwani, C.K. (2008) *A Survey of Staff Recruitment and Selection Practises among Small and Medium Enterprises in Nairobi*. (Unpublished MBA Project, University of Nairobi).
- Kariuki I. C. (2009). *Growing SMES through new technologies*. Federal University of Technology, Akure, Nigeria.
- Kilonzi, J.M (1992). *An Investigation into the problems faced by small scale indigenous businesses as perceived by the Owners: A case study of Kitui Town*. (Unpublished MBA Project, University of Nairobi)

- LeCornu, M.R., McMahon, R.G., Forsaith, D.M. & Stanger, A.M. (1996). The Small Enterprise Financial Objective Function: An Exploratory Study. *Journal of Small Business Management*, 34(3), 1-14.
- Mathews, C.H & Scott, S.G. (1995). Uncertainty and Planning in Small and Entrepreneurial Firms: An empirical Assessment. *Journal of Small Business Management*, 33(4), 34-52.
- Mazzared O. B. (2009). Microfinance paper wrap-up: Strategies for effective loan delivery to small scale enterprises in rural Nigeria. *Journal of Development and Agricultural Economics*, 1 (2), 41-48.
- Merriam, W. (2003). *Collegiate Dictionary*. Springfield: Massachusetts.
- Miller, C.C. & Cardinal, L.B (1994). Strategic Planning and Firm Performance: A Synthesis of More Than Two Decades of Research.. *Academy of Management Journal*, 37(6), 1649-1665.
- Mintzberg, H. (1987). Crafting Strategy. *Harvard Business Review*, July- August.
- Mintzberg, H & Lampel, J. (1999). Reflecting on the Strategy Process. *Sloan Management Review*, (spring), 21- 30
- Mintzberg, H. & Quinn, J.B (1991). *The Strategy Process, Concepts, Contexts, Cases*, 2nd Edition. USA: Prentice Hall.
- Montgomery, C.A & Porter, M.E (1991). *Strategy: Seeking and Securing Competitive Advantage*. Boston MA: Harvard Business School.

- Mudibo K. A. (2008). *SMEs misses its mark*. Retrieved February 18, 2009, from Stanford Social Innovation Review: <http://www.ssireview.org/articles>.
- Mertler, C.A., & Vannatta, R. A. (2001). *Advanced and Multivariate Statistics: Practical Application and Interpretation*. Los Angeles, CA: Pyrczak Publishing.
- Ndede. L. (2009). *Strengthening SMEs Performance. A case study of Sinapi Aba Trust, Ghana*. USA: Opportunity International.
- Njimu, M.M (2008). *Factors Influencing the Success of Small and Medium Enterprises: A Case Study of Businesses in Gikomba Market*. (Unpublished MBA Project, University of Nairobi)
- Norusis, M. J. (1990). *SPSS advanced statistics student guide*. Chicago, ILL: SPSS Inc.
- Ondabu, P. (2007). *Responses of Small and Medium Enterprises in Athi River Town to Insecurity*. (Unpublished MBA Project, University of Nairobi).
- Onyango K. J. (2010). The role of credit for small business success: A study of the National Entrepreneurship Development Fund in Tanzania. *The Journal of Entrepreneurship*, 14 (2), 131-161.
- O'Reagan, N & Ghobadian, A. (2004). Revisiting the Strategy- Performance Question: An Empirical Analysis. *International Journal of Management and Decision Making*, 5(2/3), 144-170.
- Pearce, J.A. & Robinson, R.B. (1997). *Strategic Management: Formulation, Implementation and Control*, 6th Edition. McGraw Hill: Irvin.

Pervez, G., & Kjell, G. (2002). *Research Methods in Business Studies: A Practical Guide*. Harlow, England: Prentice Hall.

Peter S. (2001). Modelling growth strategy in small entrepreneurial business organizations. *The Journal of Entrepreneurship*, 17 (2), 157-168.

Peters, J. & Waterman, R. (1982). *In Search of Excellence*. New York: Harper Collins.

Porter, M.E. (1990) *Competitive Strategy*. New York: Free Press.

Schendel, D.E & Hoffer, C.H. (1979). *Strategy Formulation: Analytical Concepts*. St. Paul Minnesota, USA: West.

Shane, S. (2003). *A general theory of entrepreneurship: The individual-opportunity nexus*. UK: Edward Elgar.

Stonehouse, G. & Pemberton, J. (2002), Strategic Planning in SMEs- Some Empirical Findings, *Management Decision*, 40(9), 853-861.

Thietart, R. A., Xuereb, J. M., Zarlowski, P., Royer, I., Perret, V., Milano, P., et al (2001). *Doing Management Research*. A Comprehensive guide. London: Sage.

Thompson, A. A. & Strickland A.J.III. (1989). *Strategy Formulation and Implementation*. USA: Irwin.

Wasonga, J.K. (2008). *Challenges in Financing Small and Medium Enterprises in Kenya: The Fina Bank Experience*. (Unpublished MBA Project, University of Nairobi)

Yusuf, A. & Saffu, K. (2005). Planning and Performance of Small and Medium Enterprise Operators in A Country in Transition. *Journal of Small Business Management*, 43(4), 480-497).

Appendix 1

Questionnaire

Section A

1. Name of Company _____

2. Nature of Business undertaken by the enterprise

Finance & Investment () Agricultural ()

Industrial & Allied () Education ()

Entertainment () Construction & Allied ()

Automobile & Accessories () Insurance ()

3. Does your firm have another operational branch? Yes () No ()

4. What is your firm's annual turnover in Kenya Shillings?

5. Years in Operation

0-5 () 5-10 () 10 – 15 ()

15-20 () over 20 ()

6. Is the company headed by the owner(s)

Yes ()

No ()

7. Does the firm have:

	Yes	No
Vision	<input type="checkbox"/>	<input type="checkbox"/>
Mission	<input type="checkbox"/>	<input type="checkbox"/>
Goals	<input type="checkbox"/>	<input type="checkbox"/>

8. Are they visible to all employees?

Yes No

9. Does the company have strategic plans?

Yes

No

Not sure

If No how do you plan the companies operations?

9b. If Yes, are the plans:-

Formally developed (written)

Informal

Not sure

Section B

1. Who influences strategy development within the company?

- Owner(s)
- Senior management
- Middle management
- Lower cadre employees

5. What form does the strategy development process take?

(On a scale of 1 – 5, tick the most appropriate with **1- None, 2- Less extent, 3- Moderate Extent, 4- Large Extent, 5- Very large extent**)

	1	2	3	4	5
Process					
Abrupt/ Spur of the moment					
Consultations between management and employees					
Employee participation e.g. workshops, seminars, surveys etc					
Clients & Suppliers initiative					
Government regulations					

6. Which of these factors greatly influence the development of your strategies? (On a scale of 1 – 5 tick as appropriate with **1- Not at all, 2- Less extent, 3- Moderate Extent, 4- Large Extent, 5- Very large extent**)

	1	2	3	4	5
Business continuity					
Financial gain					
Market competition					
Adapting to the environment					
Employee welfare					
Business lifecycle i.e. start-up, growth, maturity, decline					
Clients concerns					
Suppliers observations					

7. Is there usually follow up made, once strategies have been formulated in order to implement them?

Yes () No ()

8. Of these, which strength is emphasised during follow up?

(On a scale of 1 – 5 with 1- Not at all, 2- Less extent, 3- Moderate Extent, 4- Large Extent, 5- Very large extent)

	1	2	3	4	5
Leadership support					
Organisation culture					
Research and development					

Co-ordination					
Analysis					
Full participation by all employees					
Customer and supplier satisfaction					

9a. Are the strategies ever reviewed or changed?

Yes

No

Not sure

If yes, please detail why. and after how long.

9b. They are reviewed/ changed after every:

One year

Five years

Ten years

Indefinitely

10. Are there any strategies abandoned by your firm?

Yes No Not sure

Why?

11 Which of these factors plays a key role in non- implementation of the developed strategies? (On a scale of 1 – 5 with **1- Not at all, 2- Less extent, 3- Moderate Extent, 4- Large Extent, 5- Very large extent**)

	1	2	3	4	5
Reluctance by owner to share idea with employees					
Lack of time					
Lack of expertise					
Inadequate knowledge					
Size of the business					
Type of industry					
Environmental uncertainty					
Disinterested employees					

12. In your opinion, is strategy development important to a business?

Yes ()

No ()

Why/ Why not?

Section C

1. Are new developments, innovations or changes in the market taken into consideration?

Yes

No

Not sure

2. Does your Business scan the environment for any new areas to tap?

Yes

No

Not sure

3. By the end of the year does your business achieve what was envisioned in the beginning?

Yes

No

Over achieved

Not sure

Appendix 2

RANDOMLY SAMPLED STUDY POPULATION

	BUSINESS NAME	LOCATION	ZONE
1	Sondhi Trading Ltd	A.Taib Rd	Mvita
2	AA Fashions Shop	Abdel Nasser rd	old town
3	TSS Pop In mombasa town	Abdel Nasser rd	old town
4	Lamu Tours and Travel	Abdell Nasser	old town
5	Karibuni Stationers Ltd	Abdell Nasser	Tudor
6	Lamu Genereal Store	Abdell Nasser	Tudor
7	Laxthanbhai Construction Co. Ltd	Agakhan Academy	Kizingo
8	World Com Connections	Ahmed Mwidani rd	Mvita
9	Geomak Enterprises	Airport rd	Changamwe
10	tripple K auto spares	Airport rd- chaani	Chaani
11	Lazaro Ndung'u	Airport Road	Changamwe
12	Ciscosoft Ltd	Airport Road	Port Reitz

13	Multi Source network ltd	Ambalal Bldng	old town
14	Encore Decorators	Bajuni road	Mvita
15	Filtration Souldions	Bajuni road	Mvita
16	Fancy Shop	Bakarani	Bamburi
17	Hassan Trading Services	Bakarani	Kisauni
18	Pekimu Communications Bungoni	Bakarani	Kisauni
19	Mega Beauty centre	Bakarani- bamburi	bamburi
20	Judi Tony Fashioon Boutique	Baluchi rd	old town
21	zanam hardware	bamburi	Bamburi
22	Bamburi beach hotel booutique	bamburi	Bamburi
23	Rozacom Communication	Bamburi	Bamburi
24	Charter Agencies	Bamburi	Bamburi
25	Pratact Agencies	Bamburi	Bamburi
26	Vivanet Communications	Bamburi	Kisauni
27	Abitech telcom	Bamburi	Kisauni
28	Hafoem Communications Ltd	Bamburi- Mtopanga	Kisauni

	Kingsoul ICT Electronic		
29	Banking	Bamburi Stage	Bamburi
30	Carribbean Pub	Bamburi Stage	Bamburi
	Save General Electrical		
31	Hardware	Bamburi Stage	Kisauni
32	Bamburi Mini Hardware	Bamburi Stage	Kisauni
33	Princes Beauty Parlour	Bamburi Stage	kisauni
34	Postal corp. of Kenya	Bamburi Stage	Kisauni
35	Silos	Bamburi- utange	kisauni
36	Amsha Scrap metal Aquired	Baringo Rd	Mvita
37	Saba Jua Kali	Baringo Rd	Mvita
38	I-Look fashion	Baringo Rd	Mvita
39	Ahmed's Mansoor	Barsheba	Kisauni
40	Hejiwasam Electrical Store	Barsheba Kisauni	Kisauni
41	Bismillahi Shop	Biashara	Bondeni
42	S.E. Kitabwala Boutique	Biashara	Mvita
43	Mbalazi Emporium	Biashara	old town

44	Sabafon	Biashara	old town
45	Mohd Said Ahmed	Biashara	old town
46	Mohammed Nazir Abdul kaddir	Biashara	Tudor
47	Mombasa Plastics	Biashara	Tudor
48	Bagosher limited	Biashara	Tudor
49	Bin Ginaab H/Hold	Biashara	Mvita
50	Cleopatra	biashara	tudor
51	Mohammed a Yusuf	Biashara	Tudor
52	Chandy Communications	Biashara st.	Biashara
53	Al Amoody Store	Biashara st.	mvita
54	Alsaiaar Travel Tours & Recruitment	Biashara st.	Mvita
55	Mtaa Investment	Biashara st.	mvita
56	Top Shop	Biashara st.	old town
57	Newspaper transporters Ltd	Bibi wa Shafi	Mvita
58	Dhah Ttransporters	Birikani- Changamwe	Mikindani
59	Charles K. Ngure	Bishop Mackarious Rd	Mvita

60	Parvik Communication	Bokole Wayani	Magongo
61	Raphthon Traders	Bombolulu	Bombolulu
62	Iris media Communication	Bombolulu	Bombolulu
63	Kisasa communication	Bombolulu	kisauni
64	Shankar Electronics	bombolulu	nyali
65	Monica Mwafusi	Bomu	magongo
66	Bondeni Hotel	Bondeni	Bondeni
67	Kims tyre Sales	Bondeni	Island
68	Bahari Industrial providers	Bungoma rd	Tudor
69	Mzuri Supplies	Bungoma St	Tudor
70	Coast view medical Centre & Lab	Bungoma St	Tudor
71	Arata CITC	Buxton Stage	Buxton
72	Joy music and Fashion	California dream	Mvita
73	Josben Chemist	Calvary mishomoroni	Mishomoroni
74	Ricom Communication	Chaani	Chaani
75	Awadh Mimi Grocer	Chaani	Chaani

76	Trembo Services	Chaani	Chaani
77	Assis International Ltd	Chaani	Chaani
78	Dot com electricals	Chaani	Port reitz
79	Manyub Enterprises Ltd	Chambilo rd Kizingo	Kizingo
80	Wema Auto Parts	Changamwe	Changamwe
81	Joshua Okumu	Changamwe	Changamwe
82	Mobby touch	Changamwe	Changamwe
83	Juba Link P.A Ltd	Changamwe	Changamwe
84	Royal Star	Changamwe	Changamwe
85	Francis Auto parts	Changamwe	Changamwe
86	Ngiluni Timber Mart	Changamwe- Chaani	Chaani
87	One stop auto spares	Changamwe r/abt	Changamwe
88	Onestop Auto Spares	Changamwe round about	Changamwe
89	Mwashi Hardware	Corner Mbaya	Likoni
90	Qamara Communication Ltd	Dedan Kimathi	Kizingo
91	Surat Services Store	Digo Rd	Mvita
92	Quicksure enterprises	Digo rd- Konzimosque	old town

93	African Arts ltd	Digo Road	Mvita
94	Bestly Cosmetics	Digo Road	Mvita
95	Pwani Trading Ark	Digo Road	Mvita
96	Jara Computer Resource	Digo Road	Mvita
97	Little Chef Restaurant	Digo Road	Old town
98	Phone Experts k ltd	Digo road	old town
99	Vivanette Communications	Ferry stage	Likoni
100	Pesta Links	Freretown Kisimani	Kisauni
101	Roho Safi auto spare	Ganjoni	Ganjoni
102	Pharosh Auto Spares	Gatundu Rd	Mvita
103	Tumaini Clothing	George Morara	Mvita
104	Musta Qbal food store	George Morara	Tudor
105	Omar cleaning services	GPO building	old town
106	Airmaritime (K) Ltd	GPO building	old town
107	The Spings Communication	Gusii street	Mvita
108	PAPERWAYS Enterprises	Gusii Street	Mvita
109	The Mid Springs Connections	Gusii Street	mvita

110	Jiwanjee Industrial hardware	Haille Selasie Av	Mvita
111	Amatullah Agencies	haille Sellasie	Mvita
112	Nisha Printers	Haille Sellasie	Mvita
113	Swoyo graphic	Haille Sellasie	Mvita
114	Webrunner	Haille Sellasie	mvita
115	Metal Point Hardware	Haille Sellasie road	Mvita
116	Simcon freight Ltd	Hamisi Estate	Changamwe
117	Fujairah Limited	Harbour Hse- Moi av	Mvita
118	Zakariya & Sons	Hospital Street	Mvita
119	Dinah Electronics	Hospital Street	Mvita
120	Themoro Commercial agencies	Jeneby bldng- Moi Av	Mvita
121	Qamar restaurant	Jomo Kenyatta Avenue	Mvita
122	Kutbi enterprises	Jomo Kenyatta Avenue	Mvita
123	Fabritex Dry Cleaner	Jomo Kenyatta Avenue	Mvita
124	Malde Hardware	Jomo Kenyatta Avenue	Mvita
125	United Optical	Jomo Kenyatta Avenue	Mvita
126	Kapci Multi Color Centre	Jomo Kenyatta Avenue	Mvita

127	Sairose Pharmacy	Jomo Kenyatta Avenue	Mvita
128	Studio Sevent seven	Jomo Kenyatta Avenue	Mvita
129	Natha Lila Limited	Jomo Kenyatta Avenue	Mvita
130	Shinning star	Jomo Kenyatta Avenue	Mvita
131	Kijabe Hardware & General Shop	Jomo Kenyatta Avenue	Mvita
132	MSA Auto lock & Alarm	Jomo Kenyatta Avenue	Mvita
133	Audio rims	Jomo Kenyatta Avenue	Mvita
134	Makupa Studio	Jomo Kenyatta Avenue	Mvita
135	Smart Car Décor`	Jomo Kenyatta Avenue	Mvita
136	Zam Zam Store	Jomo Kenyatta Avenue	mvita
137	Globira Clothing	Jomo Kenyatta Avenue	Mvita
138	Tersa Trading Enterprises	Jomo Kenyatta Avenue	Mvita
139	Hatim's Bicycles and Spares	Jomo Kenyatta Avenue	mvita
140	Makupa Polythene Bags	Jomo Kenyatta Avenue	Mvita
141	Jedy's store	Jomo Kenyatta Avenue	Mvita
142	Abu Saeed Autoparts Limited	Jomo Kenyatta Avenue	Mvita

143	Bandari Auto Spares	Jomo Kenyatta Avenue	Mvita
144	Abbas car décor	Jomo Kenyatta Avenue	Tudor
145	Wans S/Hand tyres	Jomo Kenyatta Avenue	Tudor
146	Fatemi Paints and Hardware	Jomo Kenyatta Avenue	Tudor
147	Colorama Processing Lab	Jomo Kenyatta Avenue	Tudor
148	Hannington M Mwinga	Jomvu	Jomvu
149	telestar Enterprises	Jomvu	Jomvu
150	Servetel Communications	Jomvu	Jomvu
151	Rapid Kate Services Mombasa	Jomvu	Tudor
152	Massaa Communications	Jomvu Kuu	Jomvu kuu
153	Sofitra Limited	Jomvu Kuu	Mikindani
154	Networks Supplies Co. Ltd	Jomvu Mikanjuni	Miritini
155	Jomvu Spares and Hardware	Jomvu- mikanjuni	Jomvu
156	ibrahim Gen. Merchant	jomvu Rd.	Tudor
157	KAISHI Furniture Shop	Karisa Maitha rd	Bamburi
158	Mwachaghia enterprises	Karisa Maitha rd	Kisauni
159	Mohanlal & Co.	kericho	old town

160	Choice Kenya Ltd	Khadija Estate	Kisauni
161	Beachroad Pharmacy	Khadija Estate	Kisauni
162	Garwan & Sheikh	Kibiokoni	old town
163	Moon Beauty Salon	Kibokoni	old town
164	M/S Alibhai Pirmohamed Co.	Kibokoni	old town
165	Star movies	Kibokoni	old town
166	Network Supplies Co. Ltd	kingorani	mvita
167	Imperial Teas (EPZ) Ltd	King'orani	Mvita
168	Rockland Investment	King'orani Majengo	Mvita
169	Pagaka Enterprises	Kinyozi rd	Majengo
170	Steveco Chemicals E.A Ltd	Kipchoge keino rd	Majengo
171	Abdalla Ahmed	Kisauni	Kisauni
172	Zain shop	kisauni	Kisauni
173	tabian enterprises co.	kisauni	Kisauni
174	CHECHE Telcom	Kisauni Bakarani	Bakarani
175	Tauruss Enterprises	kisauni Mlaleo	Kisauni
176	Lee Communication	Kisauni Msikitini	kisauni

177	Cleantreat chemicals	Kisauni Rd	Tononoka
178	Qamara Communications Limited	Kisauni Zam Zam	Kisauni
179	Tiara Pharmacy	Kisimani	Bombolulu
180	Cell Pro	Kisimani	Kisauni
181	Franco hardware	kisimani	kisimani
182	Lucy g Senyagwa	Koinange st	Tononoka
183	Kora agencies	Kongowea	Kisauni
184	Sayyida Fidahussein Abdulhussein	Kongowea	Kongowea
185	Glorious pharmacy	kongowea	kongowea
186	Mungwana's boutique	kongowea	kongowea
187	George Kuria	kongowea	Kongowea
188	Mericom Global Connections Ltd	Kongowea	Kongowea
189	Shadia Amir Marei Ahmed	Kongowea Karama	Kongowea
190	Mviringo Pharmaceutical	Konzi rd	mwembe tayari

191	Torch Sacco Ltd	KPRL Changamwe	Changamwe
192	Musa Bookshop	Kwa Shibu	Mvita
193	Njekim Stockists	Kwa Shibu	Mvita
194	Faus Electrical Services	Kwa Shibu	Mvita
195	Nine nine enterprises	Kwa Shibu	mvita
196	Quality Sports	Kwa Shibu	Mvita
197	Harrison Mutunga	Kwa Shibu	old town
198	noorani emporium	langoni	old town
199	Saary's Fashion	Langoni	old town
200	Taj Fancy Store	Langoni	old town
201	Fabritex	langoni	old town
202	Star Collection	langoni	old town
203	Dinotex Store	langoni	old town
204	Design 360 Quality furniture	Leisure Raera	Kisauni
205	Charles K. Ngure	Likoni	Likoni
206	Joy Cosmetics and Saloon	Likoni	likoni
207	Marja Networks	Likoni	Likoni

208	New maida	LIKONI	IIKONI
209	Charles Ngure	Likoni	IIKONI
210	Liz Salon	Likoni	Mtongwe
211	D. Chandulal K.Vora & Co. Ltd	Likoni	Mvita
212	Coastal Bottlers	Likoni ferry	Mvita
213	One palm Connect	Likoni- Lkiwairera	Likoni
214	Members joint pub	Likoni- lunga lunga lunga	lunga lunga rd
215	Brit Communications	Likoni- Majengo Mapya	Likoni
216	Dong Fang	Likoni Nakumatt	Likoni
217	Sannic Auto Parts	Likoni rd	Likoni
218	Inam Communication Services Ltd	Likoni- Ujamaa	Likoni
219	Duonet Trading Co.	Likoni- Vyemani	Shika adabu Likoni
220	Daljose Digital Communication Ltd	lilongwe Migadini	Migadini
221	Oasis nails and Beauty	Links road	Nyali

222	Geewa Enterprises	Links Road	Nyali
223	Panuel Autospares	Liwatoni Rd	ganjoni
224	Sharom	Liwatoni Rd	Island
225	Paint & brush Enterprise	Liwatoni Rd	Mvita
226	Fredrick E. Gamalie	Liwatoni Rd	Mvita
227	Makupa Canteen	Lumuma	Mvita
228	Alpha Metals branch	Lumumba rd	King'orani
229	Manazi Auto Spares	Lumumba rd	Mvita
230	Kerai East Africa	Lumumba rd	Mvita
231	Kitchen & Bathroom hardware	Lumumba rd	Mvita
232	Silver Parts Ltd	Lumumbma Rd	Mvita
233	Tudor Chemist	Lunga Lunga rd	Likoni
234	Mama Ahmed Stores	Lunga Lunga rd	Likoni
235	Umoja Scrap metal	Lunga Lunga rd	Likoni
236	Rashid Fancy Store	Maalim Juma	Tudor
237	Lulu Centre Ltd	Machakos Rd	Mvita
238	Isaac Ahmed Nassor	mackaway rd	Mvita

239	International shop	mackawi rd	Mvita
240	Hoosh Shop	mackawi rd	Mvita
241	Network Supplies Co. Ltd	Magongo	changamwe
242	Veros fashion & Kitchen ware shop	Magongo	Kwa Hola
243	Webb communication ltd	magongo	kwa hola
244	Bahati Trading	Magongo	Magongo
245	Tellem Limited	Magongo	Magongo
246	Jacob Mazarimu	Magongo	Magongo
247	Patrick Scrap Dealers	Magongo	Magongo
248	Lumaki Co. Ltd	Magongo	Magongo
249	Binghi hardware	Magongo	Port reitz
250	Atom Pharmaceuticals	Magongo	Port reitz
251	Robertson Kea Mwarori	Magongo	Port reitz
252	Magongo Sundries Centre	Magongo	Port reitz
253	Elidare Limited	magongo	Port reitz
254	Charities Logisitics Ltd	Magongo- changamwe	changamwe

255	Jatel Communications limited	Magongo Mkomani	Kwa Hola
256	Tripple B	Magongo rd	Changamwe
257	Faheem mainland stores	Magongo rd	Magongo
258	Jonny Spare	Mainland Area	Changamwe
259	Johnny Spare	Mainland Area	changamwe
260	Dolphin Pharmacy	Majengo	Majengo
261	Calm Investments	Majengo	Majengo
262	Shikotra Rothers	Majengo	Mvita
263	Jomo scrap metal dealer	Majengo	Majengo
264	Yasmin Enterprises	majengo king'orani	majengo
265	Pekimu Communication	majengo mapya likoni	likoni
266	Baazar Hardware	majengo mapya likoni	Likoni
267	Roscliffe Investmenmts	Makaburini	Kisauni
268	Palmview pharmaceuticals	MAKABURINI	kISAUNI
269	Natasha Classic	Makadara	old town
270	Colorama Processing Lab	Makadara rd	Makadara
271	Travel Links and Tours	Makadara Rd	Makadara

272	Amedo Centre (K) Ltd	makadara rd	old town
273	Draw N Design	Makadara rd	old town
274	Kitchen Queens Restaurant	Makadara Road	Old Town
275	Image	Makadara Road	old town
276	Saher Fancy Store	Makaddara road	old town
277	Shakers Wine and Spirits	Makande area	Tudor
278	Khaira Abdulle Ibrahim	Makau rd	Mvita
279	levice Traders	Malindi- msa rd	Kongowea
280	David Mathenge Muchiri	Marikiti	old town
281	Charities Logistics	Maweni	Maweni
282	old town boutique	mbarak hinawy	old town
283	Zoghoru Investments	meru rd	mvita
284	Netquine International Services	Meru rd	old town
285	Ricom Communication	Meru Road	Mvita
286	Shine Hair Parlour	Meru Road	Mvita
287	Akoi Technical Services	Meru Road	Mvita
288	Aston Studio	Meru Road	Mvita

289	Fakhri Bodycare	Meru Road	Mvita
290	Riscom Enterprises & Services	Meru Road	Mvita
291	Litrap Enterprise	Meru road	Mvita
292	Pan-World limited	Meru Road	Mvita
293	Dinisyus Kariuki Ngeta	Migadini	Migadini
294	Job Son M-pesa	Migadini	Migadini
295	Norja Investment	Migadini	Migadini
296	Shield of Faith	Migadini	Migadini
297	Standard Technical Services	Mijikenda street	Mvita
298	Plaza Enterprises	Mikindani	Mikindani
299	Ammo Investment Company	Mikindani	Mikindani
300	Slopes Electrical Hardware	Mikindani	Mikindani
301	Network Supplies Co. Ltd	Mikindani	Mikindani
302	Elegante Innovators	Mikindani	Mikindani
303	Vilcotstec Enterprises Ltd	Mikindani- Kijiweni	Mikindani
304	Acqira Enterprises	Mikindani- misufini	Mikindani
305	Graceways Hardware	Mikindani Rd	Mikindani

306	Stationery Land	Mikindani Rd	old town
307	Nelson Njoroge	miritini	miritini
308	Otech Communications Ltd	Miritini	Miritini
309	Haki hardware	Miritini	Miritini
310	Blessed Joint Chemist	Miritini	Miritini
311	Minazini Workshop	Miritini	Miritini
312	Linear Pharmacy	Miritini Stage	Changamwe
313	Miritini Hardware	Mishomoroni	Kisauni
314	Angel Mary junior School	Mishomoroni	Mishomoroni
315	Blue Berry wireless comm	Mishomoroni	Mishomoroni
316	Mintsoft Systems Ltd	Mishomoroni	Mishomoroni
317	Ng'arua grocers	Mishomoroni	Mishomoroni
318	Lucas Ngugi Kanyotu	Mishomoroni	Mishomoroni
319	North Coast Traders Sacco Ltd	Mishomoroni	Mishomoroni
320	The Ultimate Look	Mkomani	Nyali
321	Kimohaza Agencies	Mnazi mmoja road	mvisa
322	Assis International Ltd	Moi Av uganda hse	mvisa

323	Recoda café	Moi Avenue	Gabjoni
324	Beautiful beginnings	Moi Avenue	Moi
325	Dupco Office Supplies	Moi Avenue	Mvita
326	Lutex Limited	Moi Avenue	Mvita
327	City Amsco Inv. Ltd	Moi Avenue	Mvita
328	Africa Online MSA Ltd	Moi Avenue	Mvita
329	Mombasa Sports Hoouse	Moi Avenue	Mvita
330	Mombasa Optical Centre	Moi Avenue	Mvita
331	Kensales Mombasa Ltd	Moi Avenue	Mvita
332	Faz secretarial	Moi Avenue	Mvita
333	Gaudensia Ayugi	Moi Avenue	Mvita
334	Digital Edge Photo Studio	Moi Avenue	Mvita
335	Petrol Energy & Commodities Ltd	Moi Avenue	Mvita
336	California Salon-Barber &	Moi Avenue	Mvita
337	Gulf Energy ltd	Moi Avenue	Mvita
338	Stima Equipment Ltd	Moi Avenue	Mvita

339	For a Ltd	Moi Avenue	Mvita
340	Hot point fashions	Moi Avenue	Mvita
341	Marbotech System Services	Moi Avenue	mvita
342	Gohomu agencies co. ltd	Moi Avenue	Mvita
343	Luchrise agencies	Moi Avenue	Mvita
344	Tash Investment International	Moi Avenue	Mvita
345	Tiwi Beach Hotel Ltd	Moi avenue	Mvita
346	Rymer holdings	Moi avenue	Mvita
347	Ayan Enterprises	Moi Avenue	Mvita
348	Identity Barbershop	Moi Avenue	Tudor
349	<i>Ragit trading co.</i>	<i>Moi avenue</i>	
350	Euromax Africa Inv. Co. Ltd	Moi Avenue nuken	mvita
351	Coast Paradise Investment	Mombas aRd, Nyali	Nyali
352	Robico Chemicals	Msa Maliindi rd	Kisauni
353	Domano Traders	Msa- Malind rd	Kisauni
354	Mama Afrika Tailoring	Msa- malindi rd	Kisauni
355	Cargo Container Limited	Msa- Nrb rd	Mikindani

356	Bencan Nzake Agencies	Msa/Mlindi rd	Bamburi
357	Telkom Kenya Ltd	Msa-Malindi rd	Nyali
358	Khandawalla & Co.	Msanifu Kombo	Mvita
359	Ahmed Emporium	Msanifu Kombo	Mvita
360	Kal Bader Mahfudh	Msanifu Kombo	Mvita
361	Prity - U investment	Msanifu Kombo	Mvita
362	Royal designer	Msanifu Kombo	mwembe tayari
363	Tumaini rosa Comm	Msikiti Noor	Changamwe
364	Mass Investment	Mtambo- bamburi	Bamburi
365	Express Strategies mtongwe	Mtongwe	Mtongwe
366	Bethel beauty Shop	Mtongwe	Mtongwe
367	New Sharon Cash Investment	Mtopanga	Kisauni
368	Danadana Enterprises	Muyaka rd	Mvita
369	Madaltex Enterprises	Mwabudu Rd	Mvita
370	Mohammed Salim	Mwabundu Rd	Mvita
371	Hamida J. Omar	Mwandoni	Kisauni
372	Leah enterprises company	mwandoni	kisauni

373	John M Elijah	Mwandoni	Kisauni
374	Sparks technologies	mwandoni	Kisauni
375	Al Rayyaan Traders	mwandoni	Kisauni
376	Barney's Paints	Mwangeka	King'orani
377	Mombasa Maize Millers	Mwangeka Rd- Shimanzi	Mvita
378	Rams solution Ltd	Mwangeka Rd- Shimanzi	Shimanzi
379	Shee Mohammed	Mwaundu rd	Mvita
380	Sumaiya pharmacy	Mwaundu rd	Mvita
381	Singh Restaurant	Mwembe Tayari	Mvita
382	Otange Sun City	Mwembe Tayari	mwembe tayari
383	Channia Transport company	Mwembe Tayari	mwembe tayari
384	Tivi's Cosmetics	mwembe Tayari	mwembe tayari
385	Richpride Enterprises	Mwembe Tayari	mwembe tayari
386	Shary's fashion Centre	Mwembe Tayari	mwembe tayari
387	Aisha Muthoni MPESA	Mwembe Tayari	mwembe tayari

	Bandarini Motorcycles		
388	Enterprises	Mwembe Tayari	mwembe tayari
389	Wimtech	Mwembe Tayari	mwembe tayari
390	Dahoni Hardaware`	Mwembelegeza	Bamburi
391	Ozone Tyres	Mwembelegeza	Kisauni
392	Bhabra & Bhabra Ltd	Mwember Tayari	Mvita
393	Zaky Store	Mwinyibabu	Likoni
394	M Jalil Hardware	Narok rd	Mvita
395	Vandev Enterprises	Narok rd	Mvita
396	Badri Boutique	ndia Kuu	old town
397	Lwambo Café	Ndoho Market	Mvita
398	Martin Festus Achinga	Near Nrb Estate	Bamburi
399	Idris Enterprises ltd	Nehru rd	old town
400	Jeylan Simba Habib	Nehru rd	old town
401	Zoya Exclusive fashion	Nehru rd	old town
402	Kibokoni Computex	Nehru rd	old town
403	Aroset Store	Nehru rd	old town

404	Timberland Cyber Café	Nehru Road	Old town
405	Mariyah Textile	Nehru Road	old town
406	Abdulrazak Osman	Nehru Road	old town
407	M.Nazir & Co.	Nehru Road	old town
408	Allah Wakil Retail	Nehru Road	old town
409	Naif Center	Nehru Road	old town
410	Big Sea Shop	Nehru Road	old town
411	Kisauni Tubes and Tyre Repair	new Msa- Malindi rd	Kisauni
412	Enduro Ltd	New msa- mlndi rd	bamburi
413	Mohawk Investment	New Msa/Mlndi Stall	kisauni
414	Roja enterprises Limited	Next to M Y	Changamwe
415	The Swahilian	Njia Kuu	old town
416	Endeavour Instrument Africa ltd	Nkrumah Rd	old town
417	Griffin General Supplies	Nkrumah rd baluchi	old town
418	Restoration Counselling & training	Nkrumah rd Taiyebi	nkrumah rd
419	Danniki Silhouette	nkrumah rd TSS	nkrumah rd

420	Rwandair Express Limited	nkrumah rd TSS	nkrumah rd
421	Mistry Javda Parbat & Co. Ltd	Nyali	Nyali
422	Splendid View Café	Nyali	Nyali
423	Norpa Investments	Nyali	nyali
424	Garments & linen	nyali	nyali
425	Careena's Boutique	nyali	nyali
426	Fort properties Ltd	Nyali	Nyali
427	The Fashion Beauty Salon	Nyali	Nyali
428	Shenny's Gift Shop	Nyali beach Hotel	Nyali
429	Dorman's Coffee Ltd	Nyali Complex	Nyali
430	Rawcliff Electrical Services	Nyali leisure rd	kisauni
431	Malindi PRO sports	Nyali Links rd	Nyali
432	Serve Marine	Nyali- Links rd	Nyali
433	Big dady enterprises	Nyali plaza	Nyali
434	Style Hairdressers	Nyali Rd Off Mkomani	Nyali
435	The World of Beauty Massage	Nyali Rd Off Mkomani	Nyali
436	Zarcom Ltd	Nyali- Rockwall bldng	Nyali

437	Mary Marcus oyier	Nyerere Av.	kizingo
438	Combrok Ltd	Nyerere Av.	Mvita
439	Centreline Tea Brokers	Nyerere Av.	Mvita
440	Rhino Safaris	Nyerere Av.	Mvita
441	Gabbs Net Communications	Off Digo Road	Old Town
442	Kampala Clothes	Off Karisa Maitha rd	Bamburi
443	Island distirbutors	Off Magongo rd	Magongo
444	Betahygiene Kenya	Off meru rd	Mvita
445	Terryway Auto	Off Mwabundu rd	Mvita
446	Terryway Autoparts	Off mwabundu rd	mvita
447	Vaibhav Enterprises	Off mwembe tayari	mwembe tayari
448	Lasting Impressions	Off Nyerere	Mvita
449	Salseif Metal Works	off old msa- mInDI rd	Kisauni
450	Pet Joy enterprises	Off show ground rd	Nyali
451	New Mattresses manufacturers	Off turkana	Mvita
452	Blue Fins Jewellers	Old Kilindini Rd	Mvita
453	Neelu's fancy Store	Old Kilindini Rd	old town

454	Mombasa Household & Novelty	Old Kilindini Rd	old town
455	Salim Abeid Salim	old kld rd	old town
456	Britania Sanitary	old kld rd	old town
457	Toplink Pharmacy	Old Malindi Rd	Kisauni
458	Haroon hardware	Old malindi Rd	Mtopanga
459	Hussein pharmacy	old malindi rd. Kisauni	kisauni
460	Safari network	Old msa- malindi Rd	Kisauni
461	Stenam Autoparts	Old Msa- nrb rd	Changamwe
462	Shabniz Studio	old town	old town
463	Khatubai E.Yakub	old town	old town
464	Taicom Bureau	Old town	old town
465	Al Rahman Jewellers	Old town	old town
466	Sinderbird transporters Company	Opp. Abdulgani Msa	Port Reitz
467	The Edge Restaurant Ltd	Opp. Ismaili	Tudor
468	Mwanainchi Shop	Opp. Makande	mvita
469	Manga Trends	Opp. Mkomani Post office	Nyali

470	Amari tours and travel	Palli Hse Nyerere av	Mvita
471	Diamond Petro Chemicals	Pamba St. Off refinery	Changamwe
472	Sham Shillu enterprises	pandya	Mvita
473	Esri Star Ltd	Port reitz	Port Reitz
474	Esr Star Limited	Port reitz	Port Reitz
475	Kwa Hola Jua Kali	Port reitz corner	Port reitz
476	Changamwe Brakes & Clutch auto	Port Reitz rd	Port reitz
477	Lee Comms Beco Investments	Port reitz rd	Port reitz
478	Laha Electronics	Pwani Rd	mwembe tayari
479	Thuman Innovations	Pwani Rd	mwembe tayari
480	Hasham Kabuki	Raha Leo Street	Mvita
481	Kimale Auto tyres	Raha Leo Street	Mvita
482	Arsotex Electrical Supply	Raha Leo Street	Mvita
483	Upendo ration store	Raha Leo Street	Mvita
484	Sarana Traders	Raha Leo Street	mwembe tayari
485	Ibrahim Shop and Café	Raha Leo Street	Raha Leo

486	Anglo Danish Foods	Ratna Square	Nyali
487	Jolmik Enterprises	Ronald Ngala Rd	Mvita
488	Smart centre	Ronald Ngala Rd	Mvita
489	Jumwaka Enterprises	Ronald Ngala Rd	Mvita
490	Masaa Enterprises	Ronald Ngala Rd	Mvita
491	Yasmin Autoparts	Ronald Ngala Rd	mvita
492	Jefam General Suppliers	Ronald Ngala Rd	mvita
493	faruat tours n travel	Ronald Ngala Rd	Tudor
494	Dosigh Auto parts	Ronald Ngala Rd	Tudor
495	Nyakune Enterprises	Ronald Ngala Rd	Tudor
496	Perfect auto clutch & brake	Ronald Ngala Rd	Tudor
497	Bagha Rahisi Store	S/Mwamunga	Mvita
498	Weldwell Limited Branch	saba saba	Mvita
499	Citadel pharmaceutical	Sabasaba	Mvita
500	munira Abdulmajid	Salim Mwamunga Rd	Mvita
501	kibao fashions	Samburu	old town
502	Khadija Mohamed	Samburu rd	Mvita

503	Bi Fashions	Samburu Rd	old town
504	Hassina Kassam Sleh	Samburu Rd	old town
505	Playboy Collections	Samburu rd	old town
506	Emmess transport	Sauti Ya Kenya	Mvita
507	African Safaris Club Mtwapa	Shanzu	kisauni
508	Essex enterprise	Shanzu	Kisauni
509	Brilliant United Investment	Shanzu	Shanzu
510	Lutherking Butchery	Shanzu	Shanzu
511	Goshen Enterprises	Shanzu	Shanzu
512	Mobile Village Connections	Shanzu	Shanzu
513	Dotcom Store	Shanzu	Shanzu
514	Leeds International Ltd	Shanzu- Serena	Shanzu
515	Tropical heat Movie	Shariff Nassir rd	Tudor
516	Grief (K) Ltd	Shimanzi	Mvita
517	Franco M. Muchiri	Shimanzi	Mvita
518	Port Police Canteen	Shimanzi	Shimanzi
519	Corner Mbaya Shop	Shimanzi	Shimanzi

520	liq ltd	Siafee hse- meru rd	mvita
521	Sowetan Pharmacy	Soweto	Port reitz
522	MUHE Enterprises T/A leeds	Sports- Bombolulu	Bombolulu
523	Mercy Mwaniki	Staff area Mikindani	Mikindani
524	Hudson B. Njeru	Swaleh nguru st	mvita
525	Komax Investments	Swaleh nguru st	Tudor
526	Sparki Pharmacy	Swaleh nguru st	Tudor
527	Circuit Business Systems	TAITA STREET	mwembe tayari
528	Rayel enterprises	Taiyebi hse	nkrumah rd
529	Mem Pharmacy	tamarind	Nyali
530	NEW Fashion Design	Tangana rd	mvita
531	tudor house of fashion	tom mboya	Tudor
532	Khadam Enterprises Tononoka	Tononnoka	Tononoka
533	Rockland Investments Co. Ltd	Tononoka	Tononoka
534	Murithi Royford	Tononoka	Tononoka
535	Bloomberg technologies	Tss Towers	nkrumah rd
536	B.S.R enginneering	tudor	Tudor

537	Yahe Tech	tudor	Tudor
538	Networks Supplies Co. Ltd	tudor	Tudor
539	Al-Burhani Enterprises	Turkana st	Mvita
540	Gagepharm services	Vescon Bamburi	Bamburi
541	Adventist Book Centre	View Hotel Building	Tudor
542	Abuur Timber Yard	Wajir Rd	Tudor
543	Njuki scrap metal	Wajir rd	Tudor
544	Pepeo	Whitesands	Kisauni
545	Muumbo Pharmaceuticals	Wilton Gateway	Mvita
546	Isaack carpentry & hardware	Zakhem	Kisauni
547	Kiruru hardware	Ziwa la Ngombe	kisauni
548	Marianist Furniture	Ziwa la Ng'ombe	Bombolulu
549	West Coast Café		Mikindani
550	Ali Asghar rashid		old town