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**An Assessment of the Contribution of Youth SMEs to the Economy of Igembe South
Sub-County**

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Abstract

Purpose: The purpose of this study is to assess the contribution of youth-owned Small and Medium Enterprises (SMEs) to the economy of Igembe South Sub-county, Kenya, focusing on the prevalence, economic impact, and challenges faced by youth entrepreneurs.

Methodology: The study adopted a descriptive research design and used a stratified random sampling technique to select 200 youth entrepreneurs from various sectors in Igembe South Sub-county. Data was collected using structured questionnaires and analyzed using SPSS and Excel for both qualitative and quantitative data.

Results: The study found that youth SMEs in Igembe South play a significant role in job creation, with most businesses employing 1-5 staff. Key sectors include M-Pesa, retail (Mitumba), and hospitality. The majority of businesses are relatively new, with 37% in operation for less than 2 years. Most entrepreneurs started with capital between Ksh. 50,000-100,000 and reported profit margins of Ksh. 10,000-15,000. However, youth SMEs face challenges such as over-taxation, limited government support, lack of resources, and outdated technology, which hinder their growth potential.

Unique Contribution to Theory, Practice, and Policy: This study contributes to the understanding of the role of youth SMEs in local economic development, emphasizing their potential in job creation and economic empowerment. It provides policy recommendations for the Kenyan government to enhance support for youth entrepreneurship through tax reforms, better access to funding, and targeted training. The study highlights the need for more effective government programs to address the challenges faced by youth SMEs in Igembe South and similar regions.

Keywords: *Youth Entrepreneurship, Small and Medium Enterprises (SMEs), Economic Development, Job Creation, Government Support, Taxation, Youth Employment*

JEL Codes: *L26, M13, O17, O18, J08*

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INTRODUCTION

This chapter discussed the background of the study focusing on Small and Medium Enterprises (SMEs) owned by youths. The study first looked at the global perspective, narrowing it down to regional and Kenyan cases. The study handled three objectives based on the contribution of youth SMEs to the economy of Igembe South sub-county, which are; to establish the prevalence of youth SMEs in Igembe South sub-county, to investigate the economic contribution of youth SMEs in Igembe South sub-county, to identify the challenges faced by the youth SMEs in Igembe South sub-county. Three research questions were formulated in line with the study's objectives to guide the research instruments for data analysis.

The study's objectives align with broader economic development goals, particularly those outlined in the Kenya Vision 2030 and the United Nations Sustainable Development Goals (SDGs). By investigating the contribution of youth SMEs in Igembe South sub-county, this study directly supports SDG 8 (promoting inclusive economic growth and employment), which emphasizes the role of SMEs in job creation and youth empowerment. Additionally, the findings will contribute to SDG 1 on poverty reduction and SDG 10 on reducing inequalities, by identifying the challenges youth SMEs face and how these enterprises can help alleviate unemployment and socio-economic marginalization. The research is also in line with Kenya's efforts to foster youth entrepreneurship, as seen in initiatives like the Youth Enterprise Development Fund (YEDF), which aim to promote economic participation and competitiveness among young people.

Background of the Study

Small and Medium Enterprises (SMEs) are considered the backbone of the economy by creating employment opportunities, especially among the youth who mostly face high unemployment rates (Welter and Smallbone, 2011). Since 1990, small and medium enterprises have been one of the main avenues for building a vibrant and competitive private sector. By definition, small and Medium Enterprises (SME) are distinct types of businesses constituting less than 100 staff that entail a small-scale activity level and are mostly developed as a result of self-employment (Mutuma, 2020). Data from the European observatory (ENSR, 2005) Small and Medium Enterprises that employ up to 100 people accounted for 68 million in the European Union in 2005. In Nigeria, Small and medium enterprises account for 95% of formal manufacturing activity and 70% of individual jobs. In South Africa, Small and medium enterprises provided more than 55% of total employment and 22% gross domestic product (GDP) in 2003 (OECD, 2005).

Welter and Smallbone (2011) assert that the promotion of youth-owned Small and Medium Enterprises (SMEs) is significant to the achievement of MDG 8, Target 16, which focuses on developing decent and productive work for the youth. This has an instrumental value of bringing back the alienated and marginalized youth into the economic mainstreaming, thereby addressing some of the socio-physiological problems and delinquency which occur due to unemployment which is also part of MDG 1 on poverty reduction and Kenya Vision 2030.

Entrepreneurship among the youth in developing countries is a growing driver for economic growth, economic competitiveness, job creation, and the advancement of societal interests (International Labour Organization, 2013). SMEs support all sectors of the Kenyan economy and contribute significantly to income generation and industrialization (Community et al., n.d.). This is recognized in the Kenya Vision 2030 development blueprint to transform Kenya into an industrialized country. There has been an increase in youth-owned enterprises in Kenya,

though not much has been achieved. The promotions take shape in affirmative actions like establishing the Youth Enterprise Development Fund (YEDF) in 2007 (Peter, 2014).

The youth constitute a significant proportion of the large and growing population in many developed countries. Approximately there are 1.2 billion youth aged 15-25 years globally (UNESA, 2015), out of which 66 million young men and women are jobless and 145 million are working but poor (ITC,2019a). Small and medium enterprises (SMEs) play a vital role in creating job opportunities for the youth; Sustainable Development Goal (SDG) 8 emphasizes that SME growth is essential to sustainable development. SDG 8 also mandates the international community to provide full and productive employment and decent work for young people. (Centre, n.d.)

SMEs create job opportunities across sectors employing broad segments of the labor force, including low-skilled workers, and providing opportunities for skills development (Council & Level, 2017). SMEs are essential for inclusion and poverty reduction by generating jobs, especially in emerging and low-income economies. Consequentially, the growth of SMEs in traditional segments and the informal economy can help governments achieve both economic growth and social inclusion objectives, including escaping from low productivity traps and improving the quality of jobs for low-skilled workers (OECD, 2009, 2017b)

In addition, small businesses can also act as an effective tool to address societal needs through the market and provide public goods and services. This is arrived at through social enterprises, which bring innovative solutions to the problems of poverty, social exclusion, and unemployment and fill gaps in general interest service delivery (EU/OECD, 2016). Small businesses have contributed to countries' economies, especially during the global crisis. For instance, in Belgium, between 2008 and 2014, employment in social enterprises increased by 12% and accounted for 17% in 2015 of the total private employment (EU, 2016)

In Kenya, recent findings by the Central Bank of Kenya indicate that SMEs constitute 98% of all businesses in Kenya, contributing 30% of the jobs annually and 3% of the Gross Domestic Product (GDP) (Kenyan SME Finance Survey, 2018). According to the Kenya National Bureau of Statistics (KNBS, 2016) SME report, SMEs comprise 98% of all businesses in Kenya and employ over 30% of the working population. However, the emergence of COVID-19 hurt the sector, with a report by the Kenya Association of Manufactures indicating that 37% of the SMEs scaled down their operations.

The global and regional data highlight the importance of SMEs in addressing youth unemployment and driving economic growth. In Kenya, SMEs make up 98% of businesses and contribute significantly to job creation, yet in Igembe South, youth-owned SMEs still face challenges such as limited access to funding, inadequate infrastructure, and market barriers. Despite national efforts like the Youth Enterprise Development Fund, these obstacles hinder the growth of youth enterprises in the region. This study aims to investigate how these global and regional trends are reflected in Igembe South and explore the specific economic contributions and challenges of youth SMEs in the area.

Statement of the Problem

Globally, Small and Medium Enterprises (SMEs) are acknowledged as effective instruments for employment generation and economic growth (Louise and Melissa, 2001). According to ILO (2006), SMEs contribute significantly to occupation freedom of choice, allow many people to receive vital incomes, and provide many jobs. The research sought to answer the question; what is the economic contribution of youth SMEs in Igembe South Sub-county.

According to the Kenya economic survey (2006), SMEs contributed over 50% of new jobs created in 2005.

The youths in Kenya constitute an age group most affected by the failure of the economy to generate sufficient productive and sustainable jobs. While responding to the high unemployment rate in Kenya, policymakers are increasingly focusing on encouraging young people to create their jobs (Kiruja et al., 2013). This has increased the desire by youths to form new businesses with the support of the government, such as tax incentives and improving infrastructure. However, previous studies indicate that three out of five businesses fail within the first few months of operation (KNBS, 2007).

Youth SMEs in Igembe South face unique challenges that are not as prominent in other regions. Being a rural area, the youth encounter limited access to financial resources, markets, and infrastructure. The poor road networks and unreliable electricity supply further hinder their ability to grow their businesses. Additionally, there is a cultural preference for traditional livelihoods, which often discourages young people from pursuing entrepreneurship. These challenges are compounded by the lack of entrepreneurial skills and support, making it difficult for youth-owned SMEs in Igembe South to thrive despite the broader national focus on promoting youth entrepreneurship.

Research Objectives

The following research objectives guided the study

- 1) To establish the performance of youth SMEs in Igembe South Sub-county.
- 2) To investigate the economic contribution of youth SMEs in Igembe South Sub-county.
- 3) To identify the challenges faced by the youths SMEs Igembe South Sub-county.

Research Questions

- 1) What is the performance of youth SMEs in the Igembe South sub-county?
- 2) What is the economic contribution of youth SMEs in the Igembe South sub-county?
- 3) What are the challenges faced by the youth SMEs Igembe South sub-county?

LITERATURE REVIEW

Theoretical Framework

A theory represents the coherent set of hypothetical, conceptual, and pragmatic principles forming the general frame for reference for the field of inquiry (Akwalu, 2014). The study was guided by two theories, including the theory of motivation by Abraham Maslow and the Environmental Dependency theory.

Theory of Motivation by Abraham Maslow

Maslow suggests that human needs must be met first before others are addressed, and therefore higher motives become unimportant when lower motives are not met (Maslow, 1970). Mpuria (2017) asserts that “motivation is an internal state that serves to activate and give direction to our thoughts.”

An economically successful person has purchasing and spending power that bolsters their self-esteem and earns respect from their peers and society. Motivation plays a significant role in achieving success, there are different measures for success, but everyone desires to succeed in one way or another. This is called achievement motivation, a psychological need to succeed in an endeavor (Elliot & Church, 1997). Motives are arranged in a hierarchy where the most basic need is at the bottom and must be met first and other needs. Youths fulfill their basic needs of

food and shelter to proceed to other higher needs, including social interaction and active participation in the community.

The performance of youth SMEs can be successful when the youth themselves are willing to take the first step and take advantage of finances available to them, especially government incentives such as the Youth Fund introduced by the Government of Kenya. Financial support remains the anchor for real empowerment for the youth since they will not participate in policies or issues that they feel are not directly profiting from them. When the youth feel included, they are more likely to participate (Carver & Baird, 1998). In Maslow's theory, an individual can only move from one level to another when the lower-level need has been fulfilled.

Maslow's theory was used to analyze the performance of youth SMEs and their economic contribution in Igembe South sub-county. When a person has food and shelter, they can think of their safety need, such as health. After fulfilling this, individuals may think of having affiliations because they feel empowered to step out. With a successful business enterprise, the youth can move from basic needs to fulfilling higher needs. Henceforth, success can be guaranteed when there is business feasibility, timely loan disbursement, and capacity building in terms of training (Mpuria, 2017).

Environmental Dependency Theory

The macro-environment, also referred to as the societal environment, consists of many forces that affect business operations (Hunger & Wheelen, 2003). Genus (1998) suggested that environmental changes have a relationship with management strategies and entrepreneurial performance. The environment consists of specific and general forces. Specific forces directly affect an enterprise's ability to obtain resources. General forces shape the specific environment and affect the ability of all enterprises in a particular environment to obtain scarce resources. Economic forces regulate the exchange of materials, money, energy, and information. The management is required to take into account the major costs such as labor and raw materials that the enterprise requires (Eruemegbe, 2015).

The nature of the local and international economy can either support or hinder business operations. Political-legal forces allocate power and provide constraining and protection laws and regulations. Recently, the business environment has witnessed government involvement which has steadily escalated. Increased government involvement translates to the desire of people to call upon the government to protect the consumers, preserve the environment and put an end to discrimination in employment, education, and housing. The management reinforces these pressures and calls for adherence to high ethical principles in business conduct. Social environmental aspects include societal movements, changes in public values, and attitudes people in the marketplace have towards working for a certain business. This also includes their belief, tradition, custom, and values. According to Adetayo (1998), these aspects of culture establish guidelines that determine how most enterprises will operate.

Environmental dependency theory was used to analyze the challenges faced by youth SMEs in Igembe Sub-county. Indeed, youth SMEs face myriad challenges that affect their business operations caused by internal and external environmental forces. For instance, in Kenya, the level of technological development or availability determines most of the SMEs to a larger extent depending on the type of products they offer (Eruemegbe, 2015).

METHODOLOGY

Research design

A research design is a strategy utilized by researchers describing an approach to arrive at the research questions (Kothari, 2005). The study adopted a descriptive research design to administer questionnaires to the target population. A descriptive survey holistically describes the demographic characteristics and is the best suited to investigate the research topic's multiple variables. Consequentially, the descriptive survey is highly recommended where several respondents should give answers to question at one point in time, this allows for the collection of pertinent and precise information aligned to the current status of the phenomenon to draw a general conclusion (Lambert & Lambert,2012)

Study Area

Meru County is located in the Eastern region of Kenya with the following sub-counties: Igembe central, Igembe south, Igembe North, Tigania west, Tigania East, Buuri, North Imenti, Central Imenti, South Imenti. The study was conducted in Igembe South sub-county. Igembe South Sub-county is an administrative sub-county in Meru County and is considered the largest district, a huge parcel of land. Igembe Sub-county has the following wards; Maua, Kegoi/Antubochiu, Athiru, Gaiti, Akachiu, and Kanuni. The sub-county has a total population of 206 506, with the sub-county covering an area of 417.8 sq. km (Kenya Population and Housing Census, 2019). The high population density in Igembe South is attributed to high fertile land, which is good for farming.

Target Population

The study's target population was youth entrepreneurs who owned licensed SMEs in defined premises.

Sample Size

The study chose a sample size of 200 respondents was selected from a population of 417 enterprises in Igembe South sub-county. According to Mugenda & Mugenda atleast 10% of the population is enough to be used as a sample when the population is large.

Sampling Frame and Sampling Technique

Stratified random sampling technique was adopted based on the following sampling frame, cyber cafes and gift shops, retail shops, barbershops, restaurants, and fast-food joints. Stratified random sampling is a technique of sampling where a population is divided into smaller sub-groups known as strata. Stratified random sampling enables researchers to obtain a sample population that best represents the entire population being studied. Unlike simple random sampling, Stratified random sampling involves the random selection of data from an entire population; hence, each possible sample is equally likely to occur (Singh & Masuku 2014).

Data Collection Procedures

The data was collected using questionnaires. Questionnaires offer an easy way for a researcher to gather information from a large audience and analyze results. The questionnaires were used since they enabled the respondents to respond in a safe environment while saving time and collecting a large volume of qualitative data.

Data Analysis

Data collected was analyzed using SPSS (Statistical package for social science) and excel. The data was then presented in graphs, charts, tables, and explanations on major thematic areas. Qualitative data was analyzed through content analysis while quantitative using tables and charts.

Ethical Consideration

Approval to conduct the research was solicited from the University’s Ethics Review Committee. The research assistants sought consent from the respondents before engaging them in the study achieving voluntary participation. Further, the anonymity of the responses, confidentiality, and privacy was guaranteed throughout the process of data collection and analysis

RESULTS AND DISCUSSION

Distribution of Respondents by Gender

Research findings showed that males were the majority (113) in running and management of the SMEs and females totaling 87. This showed that females fast joined the SMEs that men have dominated for a long time.

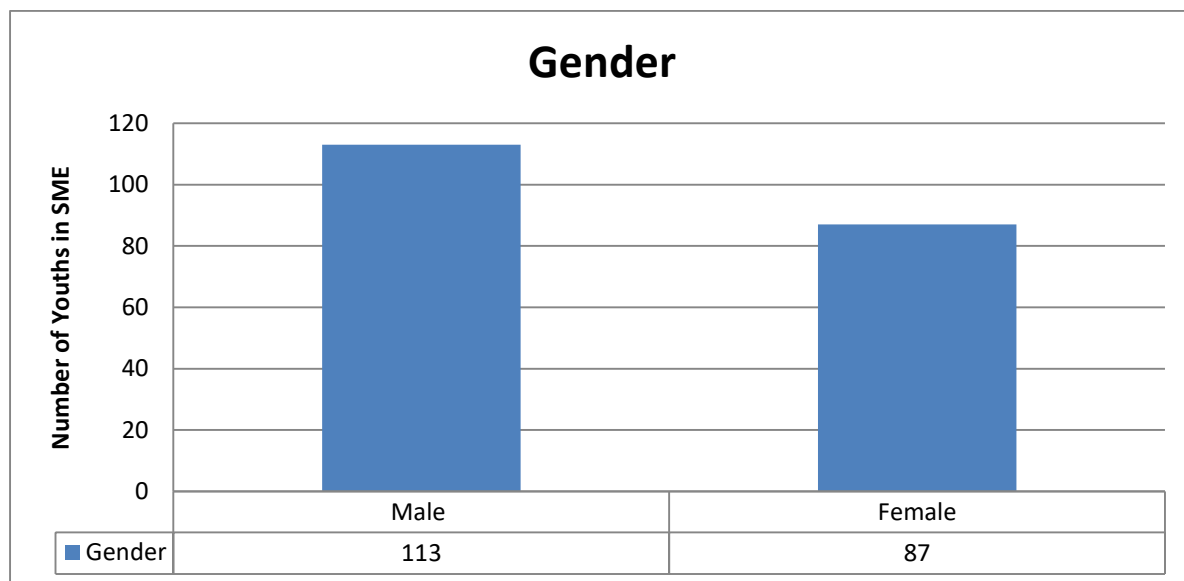


Figure 1: Gender of the Respondents

Distribution of Respondents by Age

In terms of age, most youths in the Small and Medium enterprises were aged between 30-35 years and accounted for 90 Youth, and those aged 24-29 years were 75, 18- 23years been 30, and those who surpassed 35 years were 5 youths.

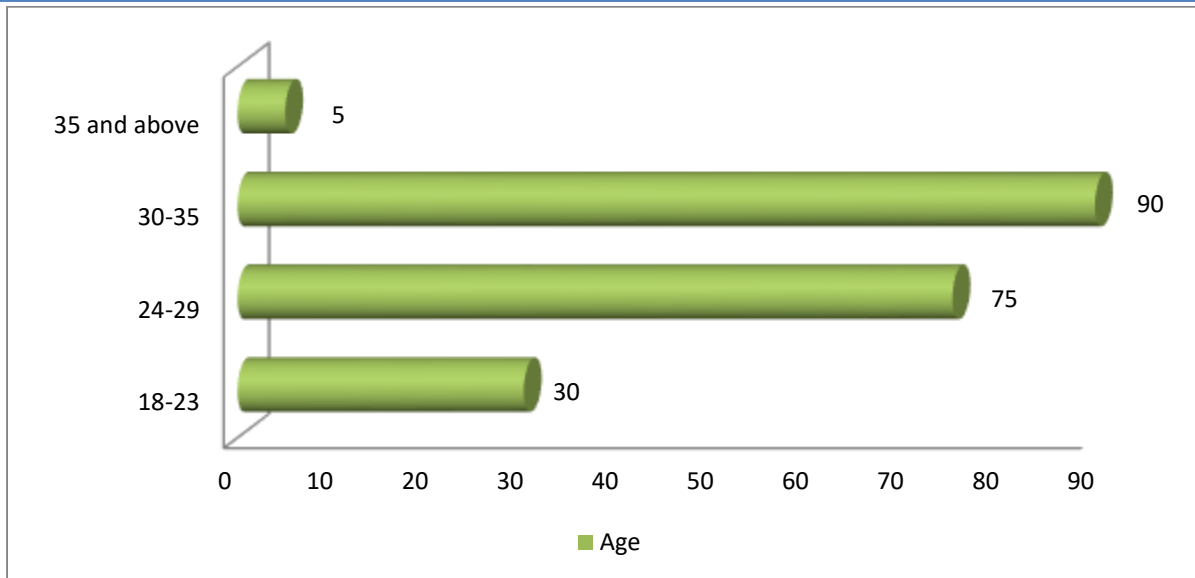


Figure 2: Age Bracket of Youths in SMEs

Distribution of Respondents by Religion

The figure below shows that 95 respondents were Christians, 60 representing the Muslims and 23 being from African traditional religions. In addition, there were 7 atheists, and 15 respondents indicated to be affiliated with other sects and religions such as Rastafarians and Buddhists.

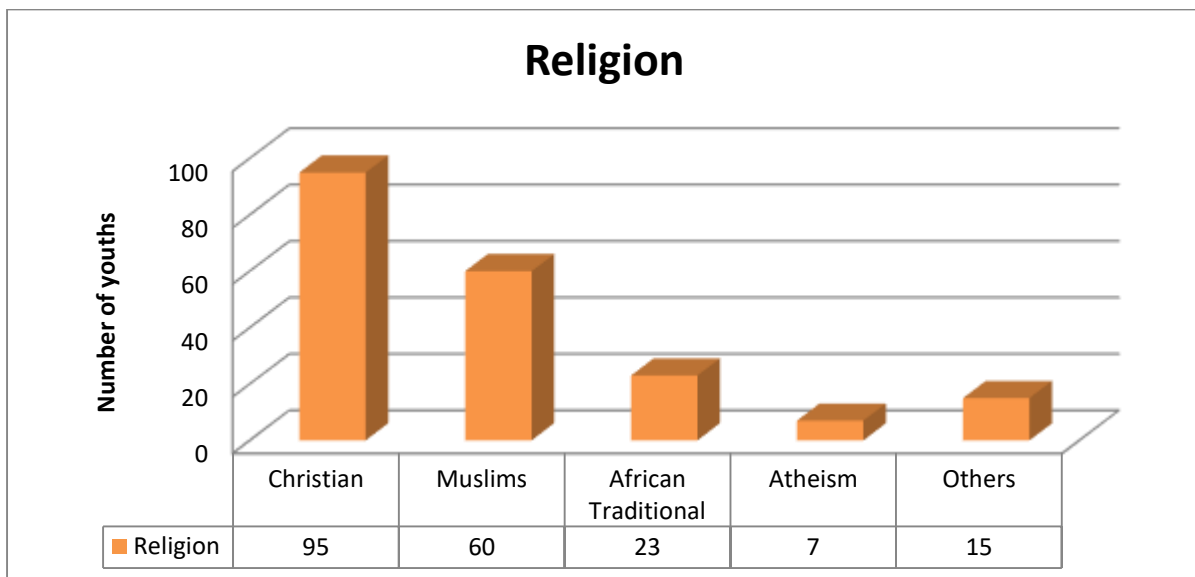


Figure 3: Religion Affiliation of Youths

Distribution of Respondents by the Level of Education

The figure below indicates that the majority (60) of youths in SMEs had completed their tertiary institutions such as colleges, universities, and technical institutes. A proportion of 59 youths had not completed Secondary with only 10 youths in SMEs having completed secondary school. 17 youths had not completed Primary school, and 33 youths had completed Primary school. On the other hand, 21 youths had pursued higher education.

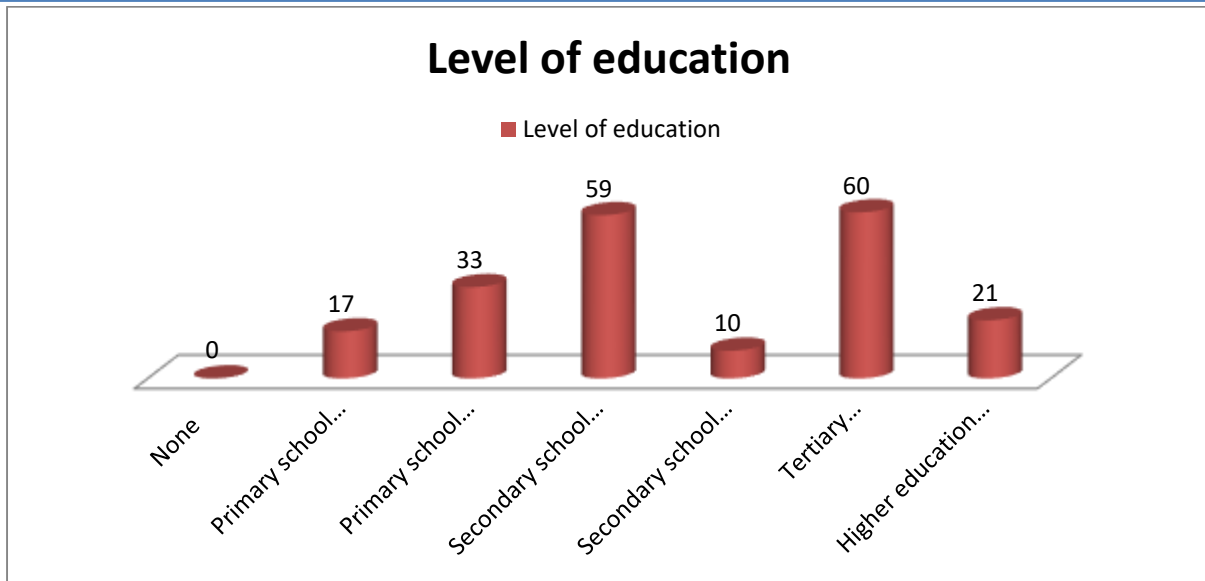


Figure 4: The Education Level of Youths in SMEs

Business Type

The figure below shows that the M-pesa business was owned and managed by 57 youths. 33 and 15 youths were also revealed to be in the hotel and restaurant industry. 34 youths were into selling mitumba, and 30 were selling alcohol in bars, with only 21 youths offering barber services

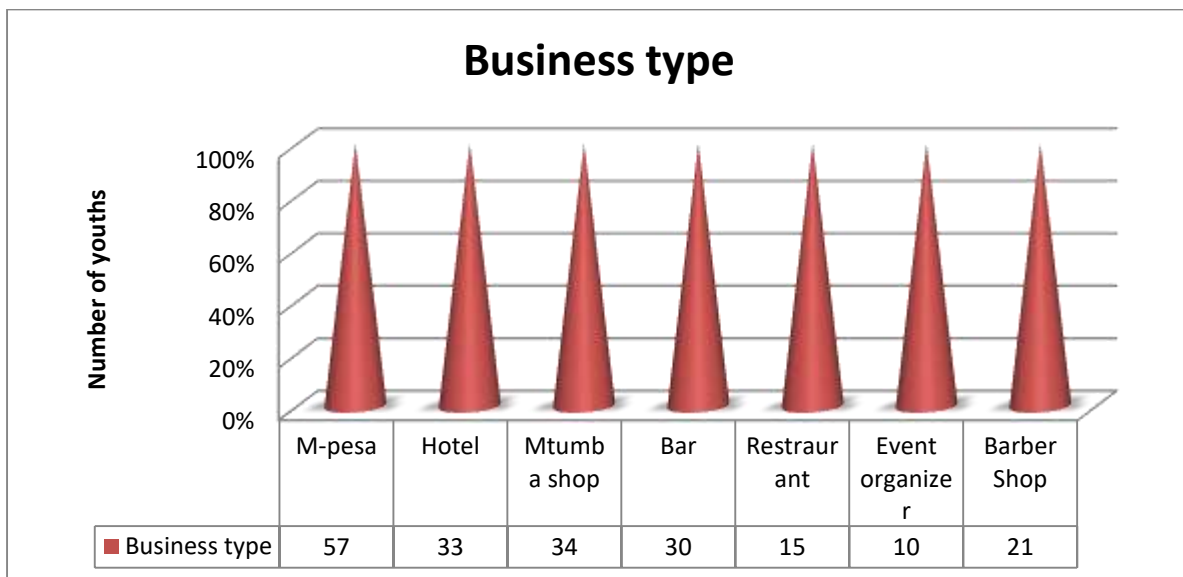


Figure 5: The Type of Business

Year of Business Existence

The figure below shows that 37% of the SMEs had not existed for more than 2 years, 28 % had existed for a period ranging from 2- 4 years, 13% for 5- 8 years, 15% for 8-10 years, and 7% of the SMEs had operated for more than 10 years

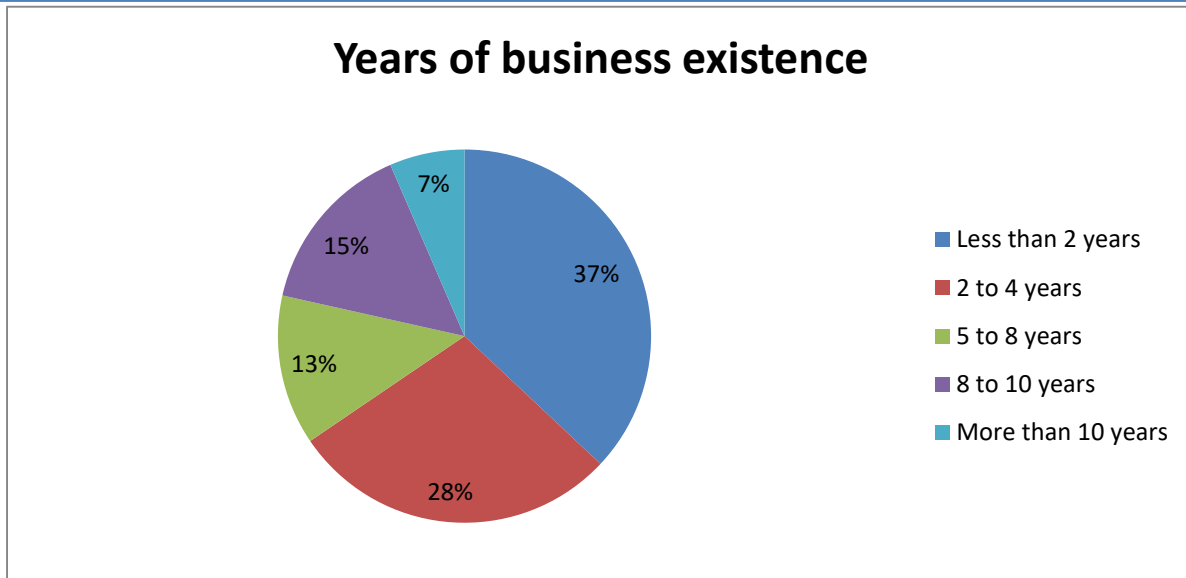


Figure 6: Years of Business Existence and Operation

Business Ownership

When respondents were asked to indicate the type of business ownership, 20% of youths revealed that their businesses are owned by their families and were given the mandate to manage and supervise the operation of the business. On the other hand, 80% indicated that they own the majority of the businesses and, therefore, the youths were sole proprietors.

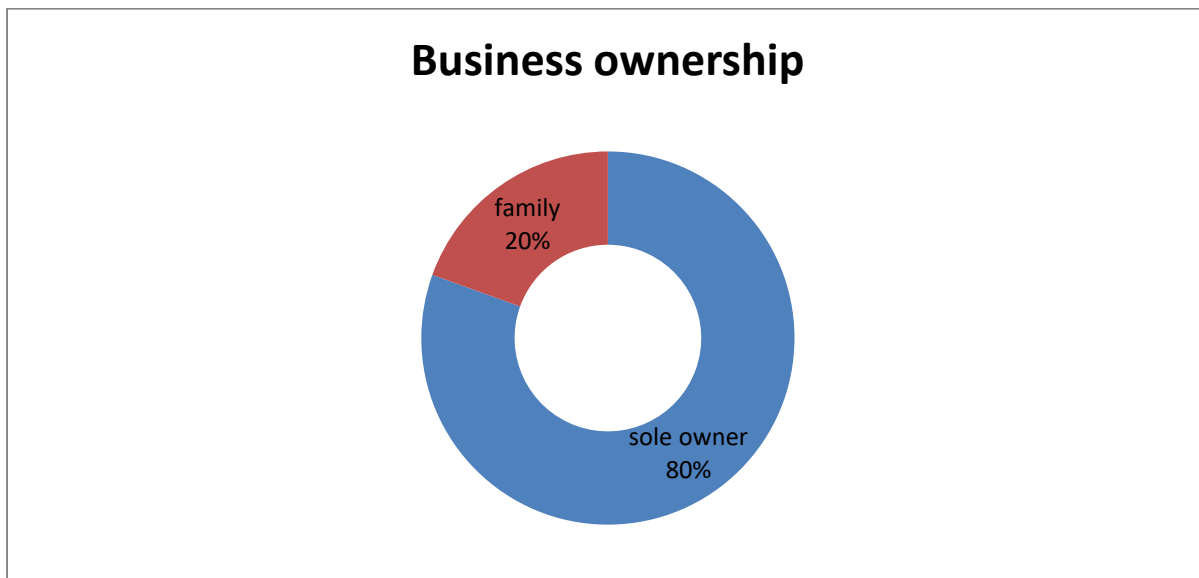


Figure 7: Type of Business Owners

Distribution of Respondents with the Startup Capital

The figure presents the number of youths and their startup capital for their SMEs. The findings showed that 125 youths started their business with a capital ranging between 50,000 and 100,000, 49 youths started their business with a bit higher capital ranging from 100,000 to

200,000, with 13 youths starting their businesses with capital below 50,000 and above 200,000 respectively.

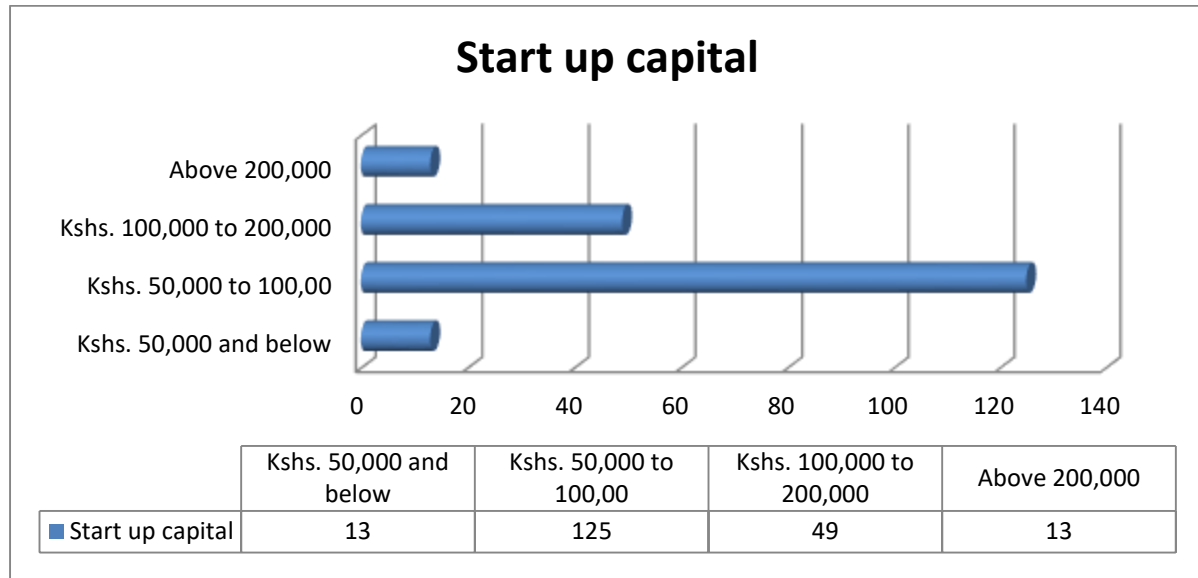


Figure 8: The start up Capital of SMEs

Distribution of SMEs Profit Margin

In terms of profits, 83 youths reported earning a profit ranging between Ksh. 10,000-15,000, 59 youths earned a profit of between 5,000- 10,000 with only 36 youths earning a profit of less than 5,000 and 10 youths registering profit between 15,000 and 20,000 and 10 youths earning profit above 20,000.

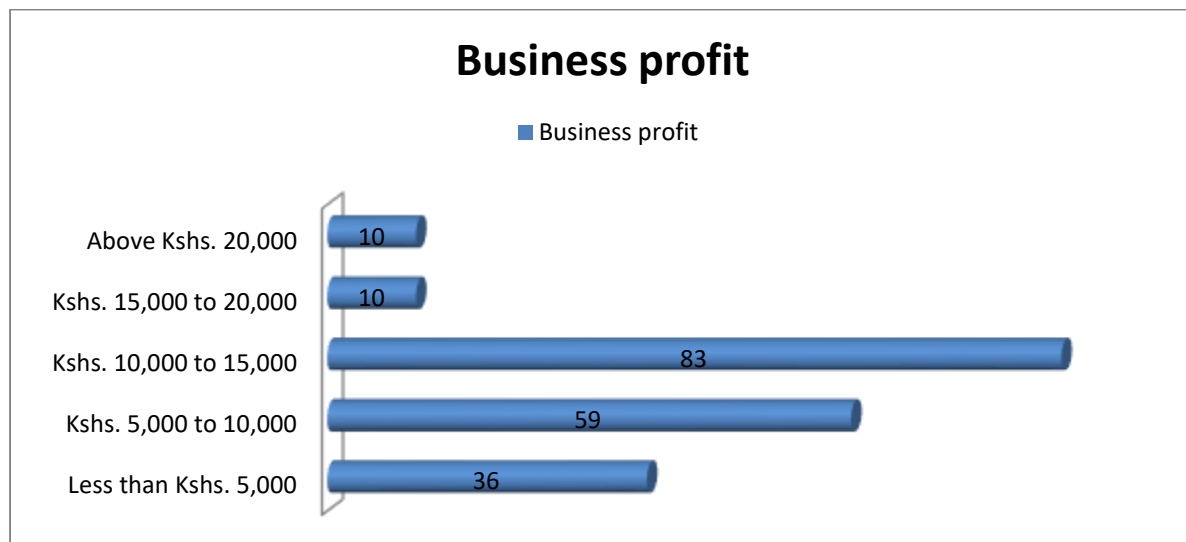


Figure 9: The Profit earned by Youth SMEs

Number of Employees

When the respondents were asked the number of employees they have employed in their businesses, 43% who were the majority indicated that they had employed 1-2 employees, 39%

had employed 3-5 employees, and 18% were working with 6-10 employees as shown in the pie chart below.

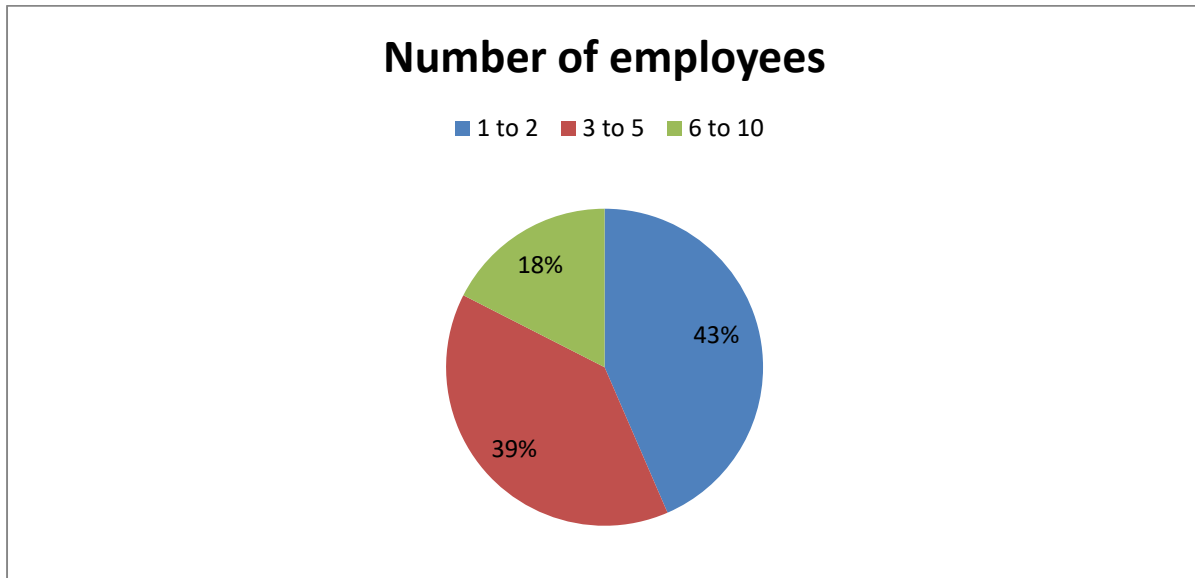


Figure 10: Number of Employees in SMEs

Government Support

The figure below shows the level of government support accorded to SMEs; 93 (46.5%) youths indicated to have received government support in terms of training, funding, waiver of taxes and exempting the taxes. On the other hand, 103 (51.5%) youths reported having never gotten any kind of support

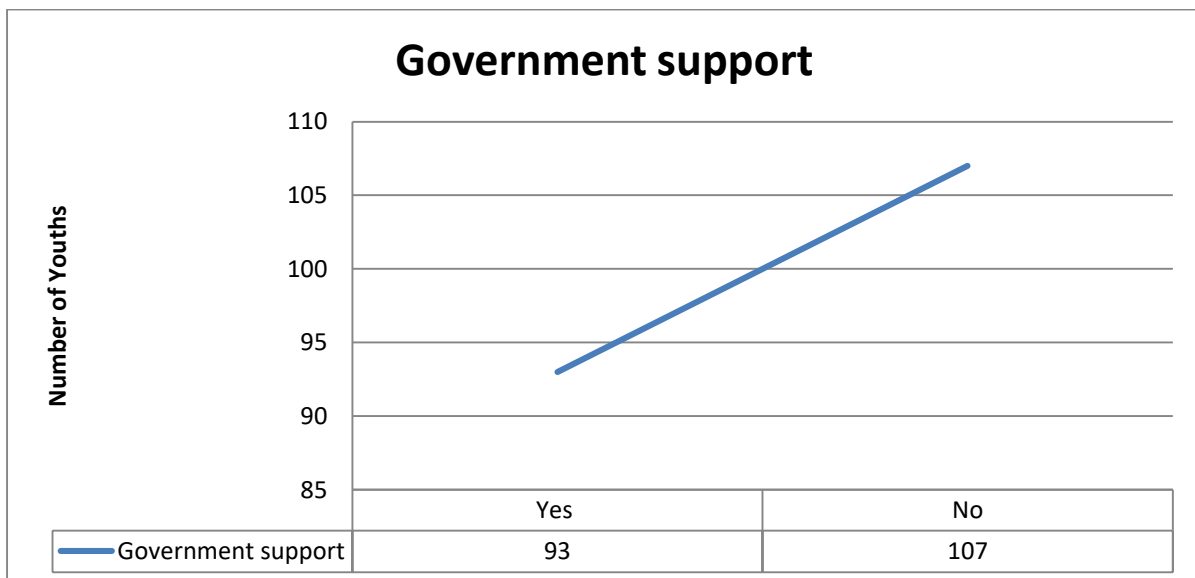


Figure 11: Government Support for SMEs

Satisfaction with Government Support

The figure below presents the findings of the respondents, noting that 70 youths were satisfied with government support, 40 youths expressed their satisfaction, 20 were not sure, 60 youths were dissatisfied, and 10 were very dissatisfied.

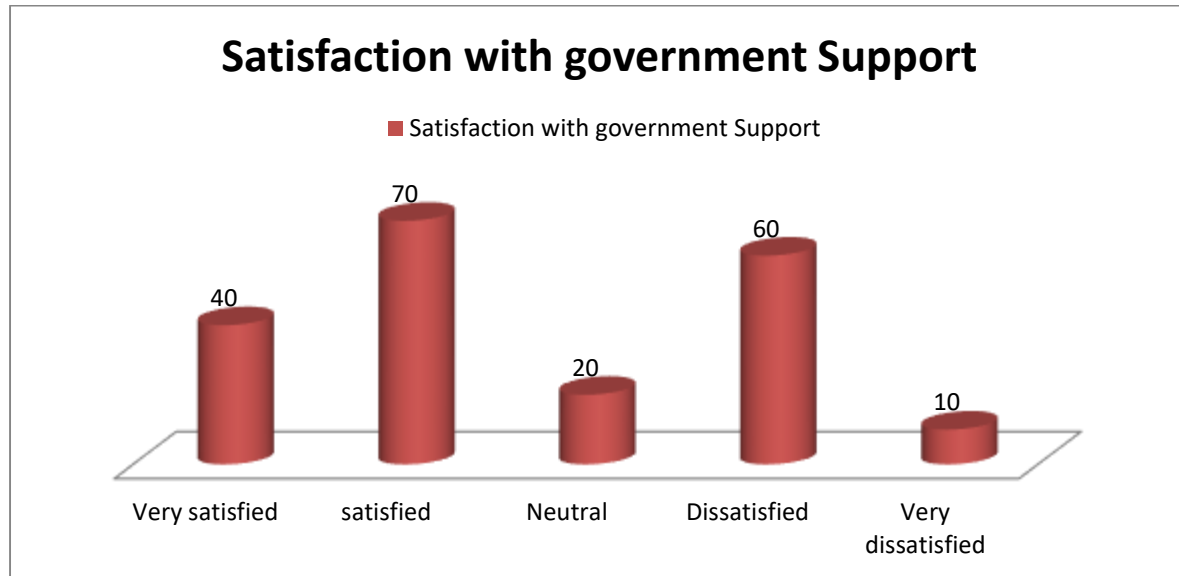


Figure 12: Level of Satisfaction with Government Support

Challenges faced by SMEs in Kenya

- Over taxation
- Lack of government support
- Harassments by the Kenya Revenue authority
- Lacked adequate resources
- Leadership wrangles
- Limited technology and innovations

SUMMARY, CONCLUSION, AND RECOMMENDATIONS

Summary

From the findings, the role of Small and medium enterprises in outright, the SMEs play a critical role in economic development. In the management of SMEs, it is notable that the youths have ventured into to sector and are performing well despite challenges faced. The majority of Small Medium Enterprises had employed 1 to 2 staff 39% had 3-5 employees, and 18% had 6 to 10 employees. The aspect of job creation is fundamental for SMEs. It postulates how the sector significantly contributes to the growth and performance of the economy around Igembe South and its environment.

Results from the survey show that most SMEs were operating Mpesa with 53 youths, hotels with 33 youths, 34 youths in Mitumba shops, 30 youths were running bars, 15 restaurants, and 21 youths were running barbershops 10 were event organizers. This indicates that the youths have diversified their investment in small and medium enterprises to support their lives, families, and communities. The findings show that 37% of the SMEs had not existed for more than 2 years, 28 % had existed for a period ranging from 2- 4 years, 13% for 5- 8 years, 15% for 8-10 years, and 7% of the SMEs had operated for more than 10 years. Most of these Small

and Medium Enterprises were started with a capital ranging from 50,000- 100,000 Kenya shillings. In addition, most of the SMEs had registered a profit margin of 10,000- 15,000

Conclusion

From the research findings, the researcher can conclude from the results. Despite the youths trying to run, operate, and manage Small and Medium Enterprises in Kenya, they are not without challenges that inhibit their SMEs' growth. Youths in Igembe South were overtaxed by the government when operating their business. The over-taxation they claimed to reduce their profit margins and reduce the number of employees working in their business. Essentially, many youth-led SMEs have limited resources and technology, hindering their growth, production, and marketing.

In conclusion, the government should work with youths through affirmative action such as access to government procurement opportunities, Youth fund, Biashara, and Uwezo fund. The government should review the taxation on the Youth-led SMEs by revising and reviewing its taxation policies to provide youths with tax waivers and tax exemption. Moreover, the government should support youths in SMEs with adequate training that can help them to contribute to the economy significantly.

Despite the positive contributions of youth-owned Small and Medium Enterprises (SMEs) to the local economy in Igembe South Sub-county, several challenges hinder the growth and sustainability of these businesses. Over-taxation, inadequate government support, limited access to resources, and lack of technological advancement are some of the key barriers affecting youth SMEs. For the sector to thrive, it is essential for the government to adopt specific, actionable strategies. These could include revising the tax policies to offer tax waivers or reductions for youth-led businesses in their early years, and ensuring that funds from government programs such as the Youth Enterprise Development Fund (YEDF) and Uwezo Fund are more accessible. The Ministry of Youth Affairs should streamline the application process for these funds, with a target to disburse funds within 12 to 24 months of application. Additionally, capacity-building programs aimed at improving business management skills and technological adoption should be implemented at the local level to equip youth entrepreneurs with the necessary tools for business growth.

The broader implications of these findings suggest that with the right support, youth SMEs can significantly contribute to job creation and economic growth in Kenya. These businesses have the potential to reduce youth unemployment and act as drivers of innovation, thus supporting the goals of Kenya Vision 2030 and the Sustainable Development Goals (SDGs), particularly SDG 8 on Decent Work and Economic Growth. In light of these findings, future research should explore the long-term impacts of government initiatives on the sustainability and scalability of youth SMEs, and examine the role of technology in enhancing business operations and productivity. This will provide valuable insights into how the government and other stakeholders can better support youth entrepreneurs and ensure their continued contribution to the economy.

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