

**RELATIONSHIP BETWEEN GOVERNMENT BUSINESS SUPPORT
STRATEGIES, ENTREPRENEURIAL ORIENTATION, AND PERFORMANCE
OF SMALL AND MEDIUM ENTERPRISES IN KENYA, FOCUS ON THE
SOUTH RIFT REGION**

LUCY MUTHONI MBOGORI

**A Thesis Submitted to the Institute of Postgraduate Studies of Kabarak University
in Partial Fulfillment of the Requirements for the Award of Doctor of Philosophy in
Business Administration (Strategic Management)**

KABARAK UNIVERSITY

NOVEMBER, 2025

DECLARATION

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Signed:_____

Date:_____

Prof. Simon Kipchumba,

Department of Commerce

Kabarak University.

Signed:_____

Date:_____

Dr. Nehemiah K. Kiplagat

Department of Commerce

Kabarak University

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DEDICATION

This work is dedicated posthumously to my father, Naftaly Mbogori, and my mother, Letisia Gitiri, for providing a solid educational foundation in my early years. I also dedicate this work to my husband, Dr. James Kibera, who has continued to support me throughout this doctoral journey, and to my children: Ian Kibera, Kyle Kibera, and Lyle Kibera.

ABSTRACT

Despite continued government strategic investment and policy initiatives to promote SME growth, many enterprises in Kenya still face performance constraints, including premature closure, limited access to finance, poor market linkages, and inadequate managerial competencies. These persistent challenges have raised concerns about the effectiveness and coordination of government support mechanisms, warranting an empirical assessment of how these strategies interact with entrepreneurial characteristics to influence performance outcomes. This study investigated the relationship between government business support strategies of credit access, business advisory, market linkages, and training on the performance of Small and Medium Enterprises in Kenya's South Rift Region, with a focus on the moderating role of entrepreneurial orientation. The study was anchored on the Resource-Based View, the Dynamic Capabilities Theory, and the Entrepreneurial Orientation theory. Guided by a positivist research philosophy and a correlational research design, the study collected data from 229 SME owners using structured questionnaires. Descriptive and inferential analyses were conducted using multiple and moderated regression models. The unmoderated regression results revealed that all four government business support strategies, credit access, business advisory services, market linkages, and training programs had significant positive effects on SME performance. Among these, credit access emerged as the strongest predictor ($\beta = 0.298$, $p < 0.05$), followed by market linkages ($\beta = 0.267$, $p < 0.05$), business advisory services ($\beta = 0.245$, $p < 0.05$), and training programs ($\beta = 0.223$, $p < 0.005$). The model explained 67.7% of the variance in SME performance ($R^2 = 0.677$), indicating strong explanatory power for these strategies collectively. The moderated regression analysis further revealed that entrepreneurial orientations significantly strengthened the relationship between government support strategies and SME performance ($\beta = 0.118$, $p < 0.05$). The moderated model's explanatory power increased to 70.9% ($R^2 = 0.709$), demonstrating that entrepreneurial orientation amplifies the effectiveness of government support interventions by enhancing resource utilization, adaptability, and innovation capacity within SMEs. The study concludes that government business support strategies play a pivotal role in enhancing SME performance, particularly when implemented comprehensively and coordinately. However, their success depends on the entrepreneurial orientation of firm owners, which determines the extent to which external resources are transformed into competitive advantage. The study recommends enhancing credit access by offering favorable loan terms, expanding business advisory hubs, promoting market linkage initiatives, and implementing sector-specific training programs. Policymakers should also integrate entrepreneurial development into SME support frameworks, as entrepreneurial orientation serves as a critical enabler of performance. The study contributes to the theoretical discourse by confirming that external resource support (RBV) and internal dynamic capabilities (DCT), coupled with innovativeness and risk-taking (EO), jointly determine enterprise performance.

Keywords: *Business Advisory Services, Entrepreneurial Orientation, Government Business Support Strategies, and Performance*

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LIST OF ABBREVIATIONS AND ACRONYMS

AGPO:	Access to Government Procurement Opportunities
AU:	African Union
BBB:	British Business Bank
BGF:	British Growth Fund
BRS	Business Registration Services
CBD	Central Business District
CGS	Credit Guarantee Schemes
CIDC:	Constituency Industrial Development Centre's
CVI	Content Validity Index
DOPU	Drop and Pick up Later
DW	Durbin Watson
EAC	East African Community
EFGS	Enterprise Finance Guarantee Scheme
EU	European Union
FLS	Funding for Lending Scheme
GCGs	Government Credit Guarantees
GDP	Gross Domestic Product
GEA	Ghana Enterprise Agency
ICT	Information and Communication Technology
ILO	International Labour Organization
IPGS	Institute of Postgraduate Studies
KBNS	Kenya National Bureau of Statistics
KEBS	Kenya Bureau of Standards
KIE	Kenya Industrial Estates
KIEP	Kenya Industry and Entrepreneurship Project
KUREC	Kabarak University Review and Ethics Committee
MFIs	Micro Finance Institutions
MITED	Ministry of Industrialization, Trade & Enterprise Development
MSE	Micro and Small Enterprises
MSEA	Micro and Small Enterprise Authority
MSME	Micro Small and Medium Enterprises
NACOSTI	National Commission of Science, Technology and Innovation

NEDA	National Enterprise Development Authority
NGAAF	National Government Affirmative Action Fund
OECD	Organisation for Economic Cooperation and Development
PWDs	Youth and Persons with Disabilities
RBT	Resource-Based Theory
RBV	Resource-Based View
S-CVI	Scale-Level Content Validity Index
SDGs	Sustainable Development Goals
SIYB	Start and Improve Your Business
SLS	Start-Up Loans Scheme
SME	Small and Medium Enterprise
SMEDA	Small and Medium Enterprises Development Authority
SMEDAN	Medium Enterprises Development Agency of Nigeria
SMEs	Small and Medium Enterprises
SPPS	Statistical Package for Social Sciences
UK	United Kingdom
VIF	Variance Inflation Factor
WEF	Women Enterprise Fund
YEDF	Youth Enterprise Development Fund
YF	Youth Fund

CONCEPTUAL AND OPERATIONAL DEFINITION OF TERMS

Business Advisory Services: Business advisory services are consulting services provided to SMEs to help them improve their businesses (Otengo, 2016). Such services include mentorship, consultancy, technical assistance, and information dissemination to address managerial and operational challenges. In this study, business advisory strategy was measured using items capturing the extent and quality of advisory support received from government agencies, including the diversity of advisory programs, the accessibility of experts, and the perceived usefulness of advice in improving performance and competitiveness.

Credit Access: Government funding initiatives that provide business capital to SMEs within designated target groups, such as youth and women, through subsidized lending rates and relaxed conditions relative to commercial lenders (Ugwu-oju et al., 2020). Credit access refers to the ease with which business owners can obtain external financing to support operations, expansion, or investment activities. It encompasses the availability, affordability, and convenience of financial products and services designed for SMEs (Beck & Demirgüç-Kunt, 2006). In this context, a credit access strategy refers to government-led interventions that enhance SMEs' ability to secure financial resources through loan facilities, grants, and subsidized credit programs. Operationally, this variable was measured by assessing respondents' perceptions of the ease of obtaining loans, repayment conditions, the favourability of interest rates, and the adequacy of available financing options. Higher scores indicated improved access to credit facilities supporting business growth and sustainability.

Entrepreneurial Orientation: Entrepreneurial Orientation (EO) refers to a firm's behavioral tendencies and strategic posture, characterized by innovativeness, proactiveness, and risk-taking (Lumpkin & Dess, 1996). It reflects the firm's readiness to pursue opportunities, experiment with new ideas, and respond dynamically to market changes. Operationally, EO was measured using indicators capturing the extent to which SMEs exhibit innovative practices, proactiveness in market response, and willingness to take calculated risks. Higher EO scores indicated stronger entrepreneurial capabilities, which influenced how effectively SMEs leveraged government support initiatives.

Government Training: Training is the effort undertaken to develop human resources within an organization to achieve better organizational results (Hadian, 2021). This study will use the term to refer to government efforts aimed at developing SMEs to achieve better organizational outcomes. The government's training strategy targets capacity building through workshops, seminars, and mentorship sessions to improve managerial, technical, and financial literacy. In this study, this variable was measured by respondents' assessments of the availability, accessibility, and relevance of training programs, as well as the perceived impact of such training on operational performance and innovation capacity.

Government Business Support Strategies: These are initiatives undertaken by the government that directly or indirectly support aspects of SME business performance (Nakku, 2020). This study will use the term to refer to various government initiatives in Kenya that support SME performance, with a focus on the South Rift region.

Market Linkages: This refers to initiatives to create demand for SME products and services (Abagissa, 2021). The government's market linkage strategy includes trade fairs, exhibitions, online marketing platforms, and export promotion initiatives that facilitate SME visibility and competitiveness. In this study, this variable was measured using indicators such as participation in trade fairs, government-facilitated networking opportunities, access to market information, and the effectiveness of linkage programs in expanding market reach.

Small and Medium Enterprises: SMEs are defined as firms, trade, service, or business activities with an annual turnover between five hundred and five million shillings and/or employ less than 250 employees. This is the meaning that was adopted for the study.

Training Strategy: Training refers to structured programs designed to enhance knowledge, skills, and competencies among SME owners and employees to improve productivity and innovation (Kraiger, 2002). The government's training strategy targets capacity building through workshops, seminars, and mentorship sessions to improve managerial, technical, and financial literacy. In this study, this variable was measured by respondents' assessments of the availability, accessibility, and relevance of training programs, as well as the perceived impact of such training on operational performance and innovation capacity.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Small and Medium Enterprises (SMEs) constitute a significant segment of the global economy, playing a crucial role in societal and economic advancement. They serve as a vital pillar of Europe's financial landscape, representing 99% of all businesses within the EU, employing approximately 100 million individuals, and contributing to over half of Europe's GDP, thereby enhancing value across various sectors (Benbekhti & Boulila, 2021). SMEs account for 60 to 70 percent of jobs in most OECD (Organization for Economic Co-operation and Development) countries, with substantial shares in Italy and Japan and a relatively minor share in the United States (OECD, 2022).

Small and Medium Enterprises play a vital role in fostering employment opportunities across diverse age groups and in contributing to poverty alleviation by empowering marginalized groups such as youth and women (Lipy, Hasan, & Rahman, 2021; Sajuyigbe & Eniola, 2021). Furthermore, SMEs significantly enhance Gross Domestic Product (GDP) growth through job creation and the provision of goods and services (Wedeslassie, Minwelet, Tsegay, 2019). They act as pivotal drivers of economic expansion, facilitating innovation and providing essential commodities and services across sectors such as education, healthcare, manufacturing, and transportation (Lipy, Hasan, & Rahman, 2021; Sajuyigbe & Eniola, 2021).

Globally, SME development is firmly embedded within key international development frameworks, particularly the Sustainable Development Goals (SDGs). SDG target 8.3 emphasizes policy initiatives that promote productive activities, decent work, and the formalization and growth of Micro, Small, and Medium Enterprises (MSMEs) through

access to financial services, thereby directly supporting the need for government-led credit access programs (United Nations, 2015). Similarly, SDG target 9.3 calls for enhancing the participation of small enterprises in value chains and markets, reinforcing the importance of structured market linkages and enterprise support mechanisms. These priorities align with national strategies to improve SME performance through accessible financing, advisory support, and market integration, with entrepreneurial orientation serving as a strategic factor that may strengthen or weaken the relative impact of these support mechanisms.

Millennium Development Goals (MDGs) Goal 1 on poverty eradication and employment generation acknowledged the importance of expanding livelihood opportunities through small-scale economic activities (UNDP, 2014). National MDG reports consistently highlighted that improving access to credit, strengthening extension and advisory services, and integrating small producers into markets were crucial for stimulating household enterprises and reducing vulnerability. MDG Goal 3 on gender equality and women's empowerment has led governments to implement initiatives specifically tailored for women.

In Kenya, national development frameworks strongly reinforce the strategic role of MSMEs in the country's economic transformation agenda. Kenya Vision 2030 identifies MSME development as a key driver under the Economic Pillar, outlining flagship initiatives such as SME industrial parks, enterprise training and advisory programs, and financial support schemes targeting small businesses (Government of Kenya, 2007). The Big Four Agenda, especially under manufacturing, underscores the need to strengthen SME participation in value chains through market linkages, capacity-building, and targeted credit interventions (Government of Kenya, 2018). Recent MSME policies further assert that improving SME performance requires coordinated government support

through credit access, business advisory services, and market integration, with entrepreneurial orientation influencing how effectively SMEs leverage these interventions (Government of Kenya, 2020).

Access to financial capital by SMEs is not only a liquidity issue but a deliberate enhancement of the firm's resource stock that expands the opportunity set for resource orchestration (Sirmon et al., 2011). Government-led credit guarantees and subsidised loans lower the cost of capital, reduce dependence on internal cash flows, and allow SMEs to restructure their asset portfolios, invest in higher-order capabilities, and pursue strategic renewal rather than short-term survival (George, 2005; Bradley et al., 2011). This external financial resource deepening thereby functions as a boundary condition that alters the firm's resource base and its ability to achieve sustained competitive advantage in resource-scarce environments (Maritan & Peteraf, 2011; Ndofor et al., 2015).

Business advisory services provided or facilitated by government agencies represent an external injection of managerial knowledge and decision-making frameworks that directly enhance the firm's managerial capabilities (Teece, 2007; Helfat & Martin, 2015). From a dynamic capabilities view, these services strengthen sensing and seizing opportunities, and improve management and top leadership cognition, as well as strategic issue diagnosis (Adner & Helfat, 2003; Augier & Teece, 2009). In developing economies where managerial talent is often limited, such externally induced managerial capability development becomes a critical antecedent of strategic agility and long-term adaptability (Sirmon & Hitt, 2009; Fainshmidt et al., 2019).

Market linkages facilitated by governments, such as export promotion, cluster programmes, and trade fair participation, serve as planned mechanisms for value-chain integration that reconfigure the firm's external resource environment and improve its strategic positioning (Gulati et al., 2000; Dyer & Hatch, 2006). The competitive

architecture in which the firm operates is altered by governments granting SMEs preferential access to customers at the end of the value chain, upstream suppliers, or regional trade corridors, which enable superior value capture without requiring the firm to own all value-chain stages (Jacobides et al., 2006; Hannah & Eisenhardt, 2018). This means, therefore, that market-linkage support functions as a government-derived relational resource that directly contributes to sustained competitive advantage (Lavie, 2006; Ozcan & Eisenhardt, 2021).

Government training programmes to SMEs represent a structured intervention in the firm's human capital framework, facilitating the acquisition, retention, and reconfiguration of specialised skills that underpin dynamic capabilities (Wright et al., 2001; Kang et al., 2007). Strategic management scholars emphasise that human capital is not static. Therefore, training enhances the activities that directly feed the transforming and reconfiguring microfoundations of dynamic capabilities by continuously upgrading employees' skills in areas such as digital adoption, quality certification, and process innovation (Teece, 2018; Ployhart & Moliterno, 2011). In the African, Kenyan, and specifically South Rift region SME context, where formal education levels are uneven, externally induced human capital reconfiguration is a powerful tool for building the absorptive and strategic renewal capacities required for long-term survival and growth (Zahra & George, 2002; Leiponen & Helfat, 2010).

The operations, growth, and organizational performance of Small and Medium Enterprises (SMEs) attract attention from various stakeholders, such as government entities, financial institutions, and individual citizens, due to the associated benefits (Ndumi & Peter, 2020). Gopalakrishnan and Chen (2021) define organizational performance as the organization's ability to create and achieve the well-being of its diverse stakeholders. Al-Lawama, Omar, Saadon, and Aburumman (2021) similarly

emphasize stakeholder aspects in assessing organizational performance, defining it as the efficiency and effectiveness with which an organization meets stakeholder needs. Tohirin, Hamdi, Buldan, Edy, Suandi Hamid, Jaka, and Sriyana (2021) take a different approach, viewing organizational performance as the organization's capacity to fulfill its defined goals. This perspective involves comparing achieved goals or mandates with stated goals, a method also endorsed by Altaai (2021) and Kareem et al. (2021) for measuring organizational performance.

Globally, SMEs continue to face a range of organizational performance challenges. (2021) note that SMEs' closures are an indicator of organizational performance challenges. SMEs close down due to insufficient operational capital, a lack of requisite technical and entrepreneurial skills, and a declining customer base in their chosen market segment. Other scholars noting the challenges posed by the high number of SMEs folding up include Amuda (2020), Manyati & Mutsau (2021), Mikugi and Daniyan-Bagudu (2020), amongst others. SMEs also often face financial distress challenges (Malakauskas & Lakštutienė, 2021; Quintiliani, 2017; Tong & Serrasqueiro, 2021; Yazdanfar & Öhman, 2020). Financial distress often occurs due to poor working capital management, inadequate access to capital, poor debt management, and insufficient cash flow into the business. The inadequacy of entrepreneurial, business management, and market linkages has also been identified as a major challenge for SMEs worldwide.

Governments worldwide undertake a variety of business support strategies to address organizational performance challenges. The SMEs in the Kingdom of Saudi Arabia face diverse organizational performance challenges, including business management challenges (Basri, 2020), financial and non-financial performance challenges (Abdulrab et al., 2020), and marketing performance challenges (Rashad, 2018), amongst others. SMEs in the country are defined as enterprises with fewer than 250 employees and an

annual turnover of less than 200 million Saudi riyals (Government of the Kingdom of Saudi Arabia. The Government of Saudi Arabia has established the Small and Medium Enterprises General Authority to support small and Medium Enterprises in the country (Government of the Kingdom of Saudi Arabia. According to (2019), the Small and Medium Enterprises General Authority impacts SME performance through capacity-building training programs. Other scholars noting the role of the Small and Medium Enterprises General Authority in influencing the performance of SMEs include Almahdi (2020); Gazzaz (2019); Alghamdi, Sharma, & Sathye (2018); and Alamodi (2018), amongst others.

The performance of Small and Medium Enterprises (SMEs) in Indonesia has continued to be challenged by diverse factors (Lita *et al.*, 2020). In Indonesia, Adhikary *et al.* (2021) indicate that the government supports SMEs through Government Credit Guarantees (GCGs), which enable them to access credit from commercial lenders. The GCGs reduce information asymmetry risks in lending, thereby making commercial lending unattractive to SMEs. The government thus undertakes loan screening and enables commercial institutions to lend to this market. Sidqi, Inayah, Sari, and Rasidin (2021) further note the role of government support towards SMEs in Indonesia. Other scholars who note the importance of government support for Indonesian SMEs include Sahela and Susanti (2021) and Triastuti.

SMEs in Iraq face diverse performance challenges related to leadership and management, entrepreneurial skills, and internal controls (Alfartoosi &. In the context of Iraq, Zeebaree and Siron (2020) asserted that the government plays a critical role in supporting SMEs. (2020) asserts that the government needs to provide a policy framework for easier financial access and business support. (2020) further noted that in Asian-Pacific countries, government financial support enables SME growth and

development. In a Chinese context, (2020) documented the role of government support in SME performance. Chinese small and medium enterprises operate through skills development, financial assistance, and capital provision. The sufficiency and adequacy of government financial assistance are critical to SME performance.

Research from the World Economic Forum and the National University of Singapore Business School indicates that 67% of executives from SMEs cite survival and expansion as their main challenges. Business leaders also cite talent acquisition and retention (48%), culture and values (34%), funding and access to capital (24%), and unfavorable business policy environments (22%) as their most significant challenges (World Economic Forum, 2022). The Government of Pakistan, in seeking to support SMEs within the country, channels its support through the Small and Medium Enterprises Development Authority (SMEDA). The objectives of SMEDA include facilitating business development services, enabling SMEs to access funding, establishing market linkages, and capacity-building through workshops, seminars, and training programs (SMEDA, 2021).

The role of government support on SMEs was also noted in a Korean context. In this regard, (2020) pointed out that government involvement in SMEs through financing initiatives helps reduce market bias against SMEs and information asymmetry. In Bangladesh, SME performance depends on government support strategies. In Sri Lanka, the government supports the SME sector through the National Enterprise Development Authority (NEDA) (National Enterprise Development Authority). Among the functions the NEDA seeks to undertake is to facilitate market access to untapped markets and to support businesses by facilitating access to finance.

Regionally, governments across the region have been seen to extend support to the SMEs in their countries, such as Ghana (Zaato, Ismail, Uthamaputhran, *et al.*, 2020), Nigeria

(Dosumu et al., 2020), Uganda (Eton et al., 2018), Tanzania (Mbele, 2018), and Zambia (Zulu-Chisanga et al., 2020), amongst others. (2020) note organizational performance challenges within SMEs in Ghana. Ghanaian SMEs face diverse challenges, including access to capital, efficient resource utilization, access to credit facilities from formal institutions, and market linkages with diverse market players, among others. The Ghanaian government supports the SMEs through the Ghana Enterprise Agency (GEA). Amongst the functions of GEA include provision of funding to SMEs, and provision of business development services (Ghana Enterprises Agency., 2021). (2020) linked government support to the performance of SMEs in Ghana through the provision of subsidized training and the ease of capital access.

In Nigeria, Ibrahim and Mustapha (2019) noted the role of government support in the performance of small and medium enterprises. Among the government support initiatives undertaken in Nigeria were the reduction of taxes payable by SMEs and the promotion of local market development by banning the importation of items that can be sourced locally. (2018) further noted that the Nigerian government's support has a positive impact on SME performance. Ojochide *et al.*(2018) noted the importance of government business support in facilitating and stimulating the success of Nigerian SMEs. The Nigerian government has thus created the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) as a platform for channeling government business support to SMEs. According to (2021), its mandate includes linking SMEs to internal and external sources of finance. The authority further provides technical skills to SMEs and helps create a conducive business environment.

In Uganda, (2020) asserted the role of government business support in SME performance. The government of Uganda enacted a Micro, Small, and Medium Enterprises (MSME) Framework in 2012 to regulate and streamline its support systems

for MSMEs. (2020) notes that the basis of government support for SMEs is to address the country's high unemployment rates, exploit opportunities in the East African Common Market, and reduce high business failure amongst Ugandan SMEs. The high business failure rate amongst Ugandan SMEs is due to a lack of efficient operational skills, leading to many businesses failing within their first year. The government support to the SMEs in Uganda has been associated with organizational performance of these SMEs through availing capital for the businesses, provision of business skills through training, and provision of access to market information aspects.

Locally, the government of Kenya extends various business supports to the SMEs in Kenya through various platforms such as Kenya Industrial Estates (KIE), Micro and Small Enterprise Authority (MSEA), Women Enterprise Fund (WEF), Constituency Industrial Development Centers (CIDC), Youth Enterprise Development Fund (YEDF), National Government Affirmative Action Fund (NGAAF), and Access to Government Procurement Opportunities (AGPO). Kenya Industrial Estates was established by the government of Kenya in 1967 with a mandate to promote Small and Medium Industries. Their focus is on offering industrial credit, business advisory services, offering industrial workspaces, and market linkages. According to (2021a), the MSEA was established in 2012 with a mandate to promote and develop Micro and Small Enterprises in Kenya. The functions of the MSEA include promoting market access for Micro and Small Enterprises, undertaking capacity-building activities, and mobilizing resources for SMEs' other functions (MSEA, 2021a).

According to (2021a), the authority facilitates the MSEs' market access through County, Local, Regional, and International Exhibitions and Trade Fairs to ensure that Micro and Small Enterprises have access to markets. On the other hand, MSEA (2021a) undertakes capacity-building through the International Labour Organization (ILO)-developed Start

and Improve Your Business (SIYB) module. The SIYB is an internationally deployed module that has been used in diverse countries to improve SME performance. (2021a) Further notes that the Constituency Industrial Development Centers (CIDs) were initiated as part of economic stimulus plans to create common-user facilities for Micro and Small Enterprises (MSEs) and promote industrial development.

The Women Enterprise Fund (WEF) is another government initiative aimed at empowering the SMEs in the country. According to the Women Enterprise Fund(2021), the purpose of WEF is to offer accessible and affordable financial and innovative business support services to women entrepreneurs. According to (2021e), the Youth Enterprise Development Fund (YEDF) focuses on promoting youth entrepreneurship. Among the products offered by YEDF are loans to youth, market support and linkages, and enterprise development. According to the (2021e), the YEDF facilitates mentorship linkages between youth-owned small enterprises and large established firms. The YEDF further facilitates the marketing of products and services from youth-owned businesses in domestic, regional, and international markets.

On the other hand, the Government of Kenya(2021c) indicates that the National Government Affirmative Action Fund (NGAAF) seeks, among other objectives, to enhance access to financial services for affirmative action groups, including women, youth, and Persons with Disabilities (PWDs). The NGAAF also provides an avenue for enterprise development. The National Government Affirmative Action Fund further notes that the fund is used to promote enterprise amongst the target vulnerable groups. The government further supports youth, women, and PWD-owned businesses in doing business with the government through the Access to Government Procurement Opportunities (AGPO). In this context, the (2021a) notes that it reserves up to 30% of government procurement opportunities for youth, women, and PWDs to empower

businesses in this segment. A majority of the companies in this group are within the SME sector.

Credit access is facilitated through initiatives like the Women Enterprise Fund (WEF) and Youth Enterprise Development Fund (YEDF), currently Youth Fund, which provide low-interest loans, and the SME incubation Centers, addressing the 11% of SMEs that remain fully financially constrained (Government of Kenya, 2023; IFC, 2024). Advisory services are delivered via the Kenya Institute of Business Training (KIBT) and county-level technical assistance programs, offering business development and management guidance to mitigate operational inefficiencies (Ministry of Trade, Industry and Cooperatives, 2023). Market linkage efforts, including subcontracting, outsourcing, and public procurement reservations under the Access to Government Procurement Opportunities (AGPO) program, connect SMEs to larger value chains (State Department for MSMEs, 2025). Training and capacity-building schemes, encompassing mentorship, digital skills, and vocational programs, aim to upskill entrepreneurs, with the State Department for MSMEs targeting one million beneficiaries by 2027 as per the Draft MSME Policy 2025 (Government of Kenya, 2025; KNBS, 2024). These interventions, rooted in financial (e.g., subsidies, guarantees) and non-financial (e.g., information dissemination) support, aim to enhance SME performance amid projected 5.6% GDP growth in 2025, driven by services and consumption (CBK, 2025).

Kenya's Small and Medium-sized Enterprises (SMEs) grapple with various challenges that hinder their growth and sustainability. One significant obstacle is the limited access to credit (Wakiaga, 2018). Despite the importance of credit for business expansion, SMEs often struggle to secure affordable loans from commercial banks. These financial institutions typically demand tangible collateral, such as land titles, making it difficult for entrepreneurs without such assets to access funding. Moreover, informal-sector

SMEs, known as "jua kali," tend to avoid traditional banking systems and rely on cash transactions. Consequently, they lack a credit history, further impeding their eligibility for loans. Although mobile lending platforms have emerged as alternatives, payment defaults can adversely affect credit scores, exacerbating the challenge of accessing mainstream credit for aspiring entrepreneurs.

Mobile lending is rising in Kenya, and most SMEs use mobile platforms to borrow funds, but many have defaulted on payments (Maina, 2021). These defaults are listed with credit reference bureaus, making it hard for youth who may be interested in setting up a business to access mainstream credit. These youth, therefore, turn to non-deposit-taking microfinance institutions (MFIs) for expensive loans. These MFIs prey on individuals with poor credit scores but with disposable assets, such as cars. Often, the repayment of these loans consumes most of an SME's profits, leading to the business's closure.

Another critical challenge confronting SMEs in Kenya is corruption and implementation hurdles within the regulatory environment. Despite the government's formulation of favorable policies to support SMEs, corruption at higher levels often obstructs their effective execution. This strained relationship between the government and entrepreneurs undermines policy implementation and enforcement, hindering SMEs' growth prospects. Addressing corruption and ensuring the transparent implementation of policies are imperative steps toward fostering a conducive business environment for SMEs to thrive. By tackling these systemic issues, Kenya can bolster investor confidence, spur entrepreneurial activity, and facilitate SME development, thereby contributing to economic growth and job creation.

Most of the individuals who establish SMEs are not trained in management (Kasi Insights, 2021). They set up a business and try to wing it by learning and unlearning

along the way. This method does not yield good results. It often leads to failure and resource loss. These SME owners also often cannot employ staff to take on management responsibilities due to tight budgets. By trying to run the whole operation without the needed skills, the owners are susceptible to burnout. Small and Medium Enterprises (SMEs) in the South Rift region of Kenya face a myriad of challenges that hinder their organizational performance and growth. One significant challenge is limited access to financial resources, including credit facilities and investment capital. Many SMEs struggle to secure loans from financial institutions due to stringent lending requirements, high-interest rates, and a lack of collateral. This restricts their ability to expand operations, invest in new technologies, and compete effectively in the market.

Additionally, SMEs in the South Rift region often encounter difficulties accessing markets, both domestically and internationally. Limited infrastructure, inadequate transportation networks, and inefficient distribution channels make it challenging for these businesses to reach customers and expand their customer base. Moreover, SMEs may lack the resources and expertise to navigate complex regulatory frameworks, trade barriers, and market-entry requirements, further impeding their access to lucrative markets.

Furthermore, SMEs in the South Rift region of Kenya face human resource challenges, including skills shortages, limited access to training and capacity-building programs, and difficulties in attracting and retaining qualified personnel. The lack of skilled labor hampers innovation, productivity, and competitiveness, as SMEs struggle to adapt to changing market dynamics and technological advancements. Additionally, inadequate infrastructure, including unreliable electricity supply, poor internet connectivity, and insufficient logistical support, poses significant operational challenges for SMEs in the region. These infrastructure deficiencies not only disrupt business operations but also

increase production costs and hinder efforts to improve efficiency and scale up operations. Overall, addressing these multifaceted challenges is crucial for enhancing the resilience, competitiveness, and sustainable growth of SMEs in the South Rift region of Kenya.

Measurement of SMEs' organizational performance encompasses various indicators including profitability (Agbaje & Igbekoyi, 2018; Pilar, Marta, & Antonio, 2018), customer satisfaction (Ogbaje & Victor, 2018; Ogunsola & Babalola, 2020), market access (Chalil & Barus, 2021), capital access (Ibrahim, 2018; Musa, Peter, & Reuben, 2019), financial performance (Otieno, 2019), and risk management (Fadun, 2018), among others. These indicators collectively offer insights into SMEs' effectiveness in achieving their goals relative to their defined organizational objectives.

Despite government involvement in the SME sector, SMEs continue to face diverse organizational challenges. (2020) noted that three out of every five SMEs in Kenya close down within 2 years of operations. On the other hand, (2020) estimated that over 50% of SMEs in Kenya closed down within the first two years of operation. There are varied reasons for closing down, including the inability to remain profitable and competitive in their sector (Uwase, 2020). On the other hand, (2019) noted that over 40% of SMEs close down within one year of operations due to mostly operational funding shortages. SMEs in Kenya, and specifically in the South Rift region, further face diverse challenges, including limited access to capital, insecurity in accessing credit facilities, high interest rates that impede access to credit, and poor record-keeping that impedes access to credit (Ngeru & Obwogi, 2017). Other challenges noted with Kenyan SMEs include loan repayment challenges, high credit risk, and non-performing loans (Felix & Wachira, 2018; Sakwa &.

1.2 Statement of the Problem

Small and Medium Enterprises (SMEs) are pivotal to Kenya's economic fabric, driving innovation, employment, and inclusive growth amid persistent structural challenges. As of 2024, Kenya hosts over 7.4 million SMEs, contributing approximately 40% to the Gross Domestic Product (GDP) and employing over 80% of the non-farm workforce, equivalent to 14.9 million individuals, absorbing nine out of every ten new jobs created annually (KNBS, 2024; World Bank, 2024). The broader Micro, Small, and Medium Enterprises (MSME) sector's GDP share rose from 10.8% in 2020 to 12.7% in 2024, with employment contributions climbing from 19.1% to 23.5% over the same period (ILO, 2024). Despite this vibrancy, SMEs face significant challenges. Approximately one-third fail within two years, and over half within five, exacerbated by a KES 1.9 trillion financing gap, limited market access, inadequate advisory services, and skill deficits (AfDB, 2023; IFC, 2024).

These constraints stifle firm-level performance, as measured by metrics such as profitability, market access, product innovation, and service innovation. This undermines national goals for sustainable development under Kenya's Vision 2030 and the Bottom-Up Economic Transformation Agenda. Over the years, the government has implemented numerous initiatives to foster SME growth. These include historical measures such as Sessional Paper No. 10 of 1965, which provided policy direction for industrial development, and the establishment of the Kenya Industrial Estates in 1967 to support small-scale enterprise development.

More recent interventions include the creation of the Micro and Small Enterprises Authority (MSEA) in 2013 and the enactment of Sessional Paper No. 05 of 2020, which sought to strengthen further institutional and regulatory support for SMEs (Government of Kenya, 2021b). In Kenya's South Rift region, Small and Medium Enterprises (SMEs)

play a critical role in economic development, employment creation, and poverty reduction. Despite their importance, these businesses continue to face persistent performance challenges, even amid substantial government investment and policy interventions. These SMEs in the region continue to grapple with challenges, including premature business closure, limited value addition, difficulties accessing both local and international markets, and persistent financial constraints.

Evidence from the Kenya National Bureau of Statistics (KNBS) indicates that 2.2 million micro and small businesses closed in the five years ending 2016, highlighting a systemic issue. Business Registration Services (BRS) data also reflects a worrying trend of firm closures: 435 firms were struck off in 2017/2018, 992 in 2018/2019, 1,255 in 2019/2020, 2,540 in 2020/2021, and 2,030 in 2022/2023. While the COVID-19 pandemic may have accelerated business closures in some years, the persistence of these trends before and after the pandemic indicates that structural challenges go beyond short-term economic shocks. Furthermore, between 2018 and 2019, SMEs' access to new local and export markets declined significantly (MITED, 2020). According to the 2023 SDG progress report, over 50 percent of the targets remain weak and insufficient, with 30 percent stalled or reversed, including targets related to poverty and hunger, where SME growth was expected to contribute substantially.

While previous studies have examined various strategic dimensions influencing SME performance in Kenya such as competitive strategies, survival strategies, growth strategies, credit access strategies, and digital marketing strategies, there remains limited understanding of the combination of credit access strategies, business advisory, market linkages and training, as well as the role of entrepreneurial orientation in shaping SME outcomes within the context of government support. Therefore, this study seeks to address this gap by investigating the relationship between government business support

strategies, entrepreneurial orientation, and SME performance in Kenya's South Rift region. Specifically, it aims to examine how entrepreneurial orientation moderates the impact of government strategic interventions, including access to credit facilities, business advisory services, market linkages, and training programs. Understanding this relationship is essential for explaining why SMEs continue to face performance challenges despite consistent government support. The study's findings are expected to provide insights into how entrepreneurial orientation can be strengthened and aligned with government strategies to enhance SME growth, competitiveness, and sustainability in the region. By exploring the interplay between government support and entrepreneurial orientation, this research will help close a critical gap in the literature on SME development in Kenya.

1.3 Objectives of the Study

1.3.1 General Objective of the Study

The study aimed to investigate the relationships among government business support strategies, entrepreneurial orientations, and the performance of Small and Medium Enterprises in Kenya, focusing on the South Rift Region.

1.3.2 Specific Objectives of the Study

The following research objectives guided the study;

- i. To establish the relationship between the government credit access strategy and the performance of small and medium enterprises in Kenya's South Rift Region.
- ii. To determine the relationship between the government business advisory strategy and the performance of small and medium enterprises in Kenya's South Rift Region.

- iii. To evaluate the relationship between the government market linkages strategy and the performance of small and medium enterprises in Kenya's South Rift Region.
- iv. To assess the relationship between government training strategy and the performance of small and medium enterprises in Kenya's South Rift Region
- v. To examine the moderating role of entrepreneurial orientation on the relationship between government business support strategies and the performance of small and medium enterprises in Kenya's South Rift Region.

1.4 Research Hypotheses

The study tested the following hypotheses;

- H₀₁: There is no statistically significant relationship between government credit access strategy and the performance of small and medium enterprises in Kenya's South Rift Region.
- H₀₂: There is no statistically significant relationship between government business advisory strategy and the performance of small and medium enterprises in Kenya's South Rift Region.
- H₀₃: There is no statistically significant relationship between the government market linkages strategy and the performance of small and medium enterprises in Kenya's South Rift Region.
- H₀₄: There is no statistically significant relationship between government training strategy and the performance of small and medium enterprises in Kenya's South Rift Region.
- H₀₅: There is no statistically significant moderating role of entrepreneurial orientations on the relationship between government business support strategies and the performance of small and medium enterprises in Kenya's South Rift Region.

1.5 Significance and Justification of the Study

The study benefits various agencies in many ways. MSEA is the specialized government agency charged with developing SMEs in the country. The study's results may inform policy changes and the development of best practices to address various SME challenges in the country.

The SME funding agencies, including Kenya Industrial Estates (KIE), Women Enterprise Fund (WEF), Youth Enterprise Development Fund (YEDF, currently the Youth Fund), and National Government Affirmative Action Fund (NGAAF), may benefit from this study's results. Additionally, the newly launched Hustler Fund may benefit from this study as they makes plans for the fund's rollout. One objective of this study is to examine the impact of credit access strategies on the performance of small and medium enterprises in Kenya. This study then detailed the efficacy of credit access strategies and their effects on the organizational performance of SMEs in Kenya. These details may then help these funding agencies implement their strategic plans and develop policies related to the funding of SMEs.

There are various SME empowerment policies, including the Access to Government Procurement Opportunities (AGPO) and the Kenya Industry and Entrepreneurship Project (KIEP), amongst others. This study explores the efficacy of specific policies in addressing SME performance challenges; as such, the results will inform policymakers and implementers on which aspects are working and which need change. The Ministry of Finance oversees the Republic of Kenya's holistic financial management. The ministry is thus responsible for disbursing funds to various government agencies involved in SME funding. The results of this study were critical for informing policy on funding and the strategies needed to optimize its use.

This study is expected to be of importance to researchers in various disciplines. The study's literature and results will provide critical materials for other scholars to contextualize and develop their literature reviews. The study will further add to the body of knowledge on the role of government business support in SME performance in Kenya. This information will then aid other researchers in a critical understanding of these components for utilization in their studies. The survey's suggestions will also help the researchers formulate their research topics.

1.6 Scope of the Study

The study focused on government business support strategies for certified SMEs in the South Rift region. The population was selected to obtain a homogeneous sample of active participants with formalized businesses. The study on the relationship between government business support strategies, entrepreneurial orientations, and performance of Small and Medium Enterprises (SMEs) in Kenya's South Rift region was justified for several reasons. Firstly, the South Rift region, encompassing counties such as Baringo, Bomet, Kericho, Laikipia, Nakuru, Narok, and Nyandarua, is known for its significant agricultural activities, tourism potential, and emerging industrial sectors, making it a pertinent area for studying the impact of government support strategies on SME performance. The South Rift region's diverse economic landscape, spanning agriculture, tourism, manufacturing, and services, provides a rich context for examining varied government support strategies. This region faces both opportunities and challenges, including infrastructure development and improvements in market access, which are essential for understanding the impact of government interventions on SME performance and resilience. Analyzing counties' unique policies and challenges informs regional and national SME development.

The study focused on four strategies: credit access, business advisory, market linkages, and training. The choice of these aspects to focus on was informed by the prevalent challenges that undermine SME performance, as evidenced by diverse empirical findings in Kenya. (2019), Saka (2019), and Alang'o and Kiplagat (2018) document challenges in access to credit, market linkages, and capacity building for Kenyan SMEs. These scholars, amongst others, helped determine the scope of this study in the context of the examination. Various scholars, such as Kawira (2021) and Baariu & Gathungu (2020), as well as Kivuitu and Karugu (2020), documented the challenges of entrepreneurial orientation, which informed its use as a moderating variable in this study. The study was undertaken between the 2024 and 2025 academic years.

1.7 Assumptions of the Study

The study assumed that the respondents understood the concept of government business support strategies as envisioned by the researcher and that they provided accurate information. Secondly, the government's business support strategies, including credit access, business advisory, market linkages, and training, are effectively implemented in the Kenya South Rift region. This assumption suggests that SMEs in the area have access to and benefit from these support programs as intended by the government.

Entrepreneurial orientations, such as innovation, risk-taking, and proactiveness, significantly influence the performance of SMEs in the Kenya South Rift region. It presupposed that SMEs with higher levels of entrepreneurial orientations are more likely to adapt to market changes, exploit opportunities, and achieve better performance outcomes. Finally, the study assumed a degree of homogeneity among SMEs in the Kenya South Rift region concerning their responses to government support strategies and entrepreneurial orientations. This assumption implies that SMEs in the region share

common characteristics, challenges, and responses to external stimuli, enabling generalizations about their relationships with government support and performance outcomes.

1.8 Limitations and Delimitations of the Study

There may be biases in the data collection process, such as response bias or interviewer bias, which could distort the results. To address this limitation, the study employed standardized data collection methods, specifically structured questionnaires. The established correlations between government business support strategies, entrepreneurial orientations, and performance, but establishing causality was challenging. The researcher employed statistical techniques, such as regression analysis, to control for confounding variables and establish causal relationships.

External factors beyond the scope of the study, such as changes in government policies or economic conditions, may influence the relationship between government support strategies and SME performance. While the researcher may not have had control over external factors, they acknowledge these limitations in the study's discussion section and interpret the findings in light of potential external influences. Sensitivity analysis or robustness checks can also be conducted to assess the stability of results under different scenarios or conditions. The study was delimited to SMEs whose products are certified by KEBS. This may limit the application of the findings to enterprises that are not legally required to have their products certified by KEBS, such as fresh farm products and health products. This challenge may be overcome by conducting similar research in those sectors.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The literature review chapter examines the theoretical and empirical reviews, the conceptual framework, the critique of the reviewed literature, the research gaps, and a summary of the literature. The chapter provides the details of these sub-sections of the study.

2.2 Theoretical Review

The theoretical framework of the study examines the theory that underpins the research. This study adopted Resource-Based Theory (RBT), Dynamic Capabilities theory, and Entrepreneurial Orientation Theory.

2.2.1 Resource-Based Theory

The Resource-Based Theory (RBT) traces its early origins to the work of Penrose in the 1950s and Birger Wernerfelt in the 1980s. The theory is, however, widely attributed to Jay Barney through a 1994 article published and titled "*Firm Resources and Sustained Competitive Advantage.*"(Barney, 1991). Jay Barney further explored the theory in subsequent publications, including a 2001 publication titled "Resource-based Theory of Competitive Advantage: A Ten-year Retrospective on the Resource-based View" (Barney, 2001b). Is the Resource-based "view" a valuable perspective for strategic management research? Yes (Barney, 2001a). The Resource-Based Theory (RBT) examines the role of resource availability and the use of those resources in enabling an organization to achieve a competitive advantage. The theory thus assumes that firms can be viewed as bundles of productive resources unique to each firm, with each firm having a different set of resources at its disposal (Mohammed & Rugami, 2019). Organizational resources are viewed as goods, competencies, capacities, information, and knowledge

that are at the organization's disposal for achieving its mandates and improving its efficiency and effectiveness. Kitonyi et al., (2020). The Resource-Based View (RBV) focuses on the distinctiveness of the set of resources available to an organization and the costs of copying those resources into another organization. The possession of a specific bundle of resources thus ensures that the organization has a competitive advantage over other organizations.

The organization's resources can be divided into physical and non-physical resources. Physical resources, also known as tangible resources, are distinct from intangible non-physical resources (Godwell & Krishna, Govender, 2020). The physical resources include tangible assets such as buildings, equipment, inventory, raw materials, and plants. Intangible resources are those that cannot be touched, such as competencies, skill sets, human resources, and patents. Other components include innovation, reputation, and financial resources. The availability of resources alone is not sufficient to deliver superior results; how the organization effectively uses those resources is critical to driving performance. Firms must create a unique set of advantages and capabilities by how they use resources (Cheng et al., 2021). The resources thus generate competitive advantages for the firms by continuously helping the organization solve its clients' problems better than competitors, while generating financial wealth for the organization (Obi, 2018). Organizational leaders should thus select the key resources that give their organization a competitive advantage.

While this theory emphasizes the strategic importance of firm-specific resources in achieving sustainable competitive advantage, critics argue that RBV is overly inward-looking and neglects the influence of external environmental dynamics, making it less applicable in rapidly changing contexts (Priem & Butler, 2001; Kraaijenbrink et al., 2010). Despite these limitations, the theory remains valuable for understanding how

internal resources, such as access to credit, business advisory services, market linkage, and government-supported training, contribute to firm performance.

The RBT is used in this study to examine the role of diverse business support strategies in SME performance. The business support strategies utilized include credit access, business advisory services, market linkages, and training. These support strategies can be viewed as intangible resources that help the business achieve performance in diverse ways. Access to capital impacts the organizational performance of SMEs by improving operational capital, enhancing production processes, enabling access to new technologies, and enabling the hiring of the required human resources. Business advisory services are a resource that allows SMEs to address diverse organizational challenges, strengthen their capacity to improve service delivery, and professionalize their operations. Market linkages are critical for enhancing market access, market penetration, introducing new products and services, and accumulating new information and knowledge across diverse markets.

2.2.2 Dynamic Capabilities Theory

Dynamic capability is the capacity of an organization to adapt its resource base purposefully. The concept was proposed by David Teece in 1979. Later, Gary Pisano and Amy Shuen, in their 1997 paper, *Dynamic Capabilities and Strategic Management*, revised it as the firm's ability to adapt, integrate, and reconfigure internal and external organizational skills, resources, and functional competencies to match the requirements of a changing environment. The dynamic capabilities theory refers to an organization's capacity to renew its competencies by configuring and reconfiguring its internal and external resources, skills, and competencies (Heider et al., 2021). Dynamic capabilities have also been viewed as the organization's capacity to change its resource base. Dynamic capabilities are developed within the organization by removing decaying

resources and reallocating the remaining resources to improve performance (Abu-Rumman et al., 2021). Dynamic capabilities can also be achieved by combining old resources in new ways, leading to new capacities. Dynamic capabilities have also been viewed as the capacity to sense and seize new opportunities using the resources at the firm's disposal. Dynamic capabilities are path-dependent, as the way resources are combined shapes the competencies that are developed within the organization (Sangwa & Muvunyi, 2021). The path-dependent nature of dynamic capabilities implies that the organization is bound by historical decisions regarding the resource's configuration and utilization.

One component that enhances dynamic capabilities is learning, which is itself a dynamic capability. Learning as a component of dynamic capability refers to the process of repetition and experimentation, thereby enabling effective and efficient task performance (Abu-Rumman *et al.*, 2021). For a capability to be considered a dynamic capability, it must be embedded in the organization and continuously utilized. The dynamic capabilities are composed of four components: reconfiguration, leveraging, learning, and integration. The reconfiguration of resources involves transforming and combining them to achieve superior performance.

The reconfiguration is undertaken to enable the resources to meet market requirements and technological changes in the operational environment (Clampit, Lorenz, Gamble, Lee, 2021). This enables organizations to respond more agilely to the challenges and opportunities in their environment. Leveraging resources means extending them to other functions beyond their primary use. The learning aspects of dynamic capabilities refer to the measures taken to ensure the efficient and effective deployment of the firm's resources (Heider *et al.*, 2021). The integration refers to integrating the company's resources for use in the new resource base.

The Dynamic Capabilities Theory extends the RBV by focusing on a firm's ability to integrate, build, and reconfigure internal and external competencies to address changing environments (Teece et al., 1997). Nonetheless, scholars have noted that the theory lacks precise operational definitions and is difficult to empirically measure, reducing its practical applicability (Eisenhardt & Martin, 2000; Zahra et al., 2006). However, it still provides a strong framework for understanding how firms adapt and leverage government business support to enhance competitiveness in dynamic markets.

The dynamic capabilities theory was used in this study, as it has been linked to SME performance. Scholars linking dynamic capabilities to SME performance include Heider et al. (2021), Clampit et al. (2021), and Sangwa & Muvunyi. Government business support strategies enable SMEs to develop dynamic capabilities and further enhance their performance. Access to credit facilities enables SMEs to acquire and deploy more advanced technological resources and improve their operational performance. The business advisory services would further enable SMEs to improve their business skills, thereby enhancing enterprise performance.

2.2.3 Entrepreneurial Orientation Theory

Entrepreneurial Orientation (EO) theory draws on the work of Danny Miller (1983), who identified entrepreneurship at the firm level as a strategic posture encompassing innovativeness, proactiveness, and risk-taking. Covin and Slevin (1989) further developed this conceptualization into a measurable construct. Later, Lumpkin and Dess (1996) refined the framework by adding two dimensions: competitive aggressiveness and autonomy. He argued that the dimensions of EO may vary independently in response to environmental and contextual factors. EO theory has since been studied and validated across different business contexts (Wiklund & Shepherd, 2005; Rauch et al., 2009; Wales, 2016).

The EO theory posits that firms demonstrating a higher entrepreneurial orientation are more likely to achieve superior performance outcomes due to their willingness to innovate, proactively seek opportunities, and take calculated risks (Miller, 1983). EO captures the firm's strategic posture that guides decision-making, opportunity recognition, and resource mobilization in pursuit of competitive advantage (Covin & Slevin, 1989; Lumpkin & Dess, 1996). This theory suggests that EO acts as a behavioral and strategic capability that enables firms to adapt to dynamic environments, create value through innovation, and sustain growth even in uncertain markets (Rauch et al., 2009). EO provides the internal drive and orientation necessary to transform resources into productive outcomes, making it a crucial antecedent of firm success, especially in resource-constrained environments such as those faced by SMEs in developing economies.

The dimensions proposed by the EO theory provide a robust framework for studying SMEs. Innovativeness refers to a firm's willingness to support creativity, experimentation, and the development of new products, services, or processes. Innovative SMEs are more likely to adapt to changing market demands and capitalize on government-provided resources, such as training or funding for innovation (Rauch et al., 2009). Proactiveness reflects a forward-looking approach in which firms anticipate and act on future opportunities before competitors. SMEs with high proactiveness can leverage government support, such as market-access programs, to gain a first-mover advantage in their industries (Wiklund & Shepherd, 2005). Risk-Taking, on the other hand, involves a firm's propensity to commit resources to projects with uncertain outcomes. SMEs with a risk-taking orientation may leverage government financial support, such as grants or loans, to pursue high-risk, high-reward opportunities (Covin & Slevin, 1989). Autonomy refers to the independent action of individuals or teams within

a firm to pursue entrepreneurial initiatives. In SMEs, autonomy enables owners or managers to make swift decisions, potentially amplifying the impact of government support on performance (Lumpkin & Dess, 1996). Competitive Aggressiveness involves a firm's efforts to outperform competitors through bold and assertive strategies. SMEs with highly competitive aggressiveness may use government support to challenge other firms or enter new markets (Lumpkin & Dess, 2001).

Several critiques of EO theory have emerged, despite its influence in entrepreneurship and strategic management research. Lumpkin and Dess (1996) questioned the assumption that EO is a one-dimensional construct, suggesting instead that the five dimensions may operate independently or interact differently under varying environmental conditions. This inconsistency complicates measurement and theory testing. The relationship between EO and performance may not be strictly causal. Firms that perform well might simply develop more entrepreneurial behaviors as a result of their success (Wales, 2016).

Hence, the direction of causality can sometimes be ambiguous. Similarly, the effectiveness of EO may depend heavily on contextual factors such as industry type, institutional environment, and market dynamics (Rauch et al., 2009). In emerging economies, structural barriers, weak market institutions, and limited access to resources can dampen the positive effects of EO. Moreover, EO's emphasis on risk-taking can be problematic, as excessive risk-taking without adequate resource support can harm performance (Anderson & Eshima, 2013). Thus, not all forms of entrepreneurial behavior necessarily yield positive outcomes. Despite these critiques, EO remains a foundational construct that provides a nuanced understanding of how firm-level entrepreneurial behavior contributes to performance.

EO is typically characterized by five key dimensions: innovativeness, proactiveness, risk-taking, autonomy, and competitive aggressiveness. These dimensions collectively shape a firm's entrepreneurial attitude and its ability to leverage external resources, such as government support, to achieve superior performance. The theory was therefore used in the study of the relationship between Government business support strategies, such as credit access, market linkages, business advisory services, and training, since it can provide external resources that enhance SMEs' capacity to act entrepreneurially.

These supports can either strengthen existing EO behaviors or stimulate the development of new ones. For instance, Credit access enables risk-taking and innovation by reducing financial constraints; training and advisory services improve managerial capabilities and strategic thinking, promoting proactiveness and innovation; and market linkage initiatives expand awareness of opportunities and foster competitive aggressiveness by exposing SMEs to broader market dynamics. EO thus acts as a moderating mechanism in this study. As a moderator, EO explains how government support translates into improved SME performance by fostering entrepreneurial behaviors that drive innovation, adaptability, and competitiveness. It also explains when and for whom government support is most effective. SMEs with higher EO are more likely to leverage available support to enhance performance.

Moreover, EO complements the Resource-Based View (RBV) and Dynamic Capabilities Theory used in this study. While RBV focuses on the possession of valuable resources, and Dynamic Capabilities emphasize the ability to reconfigure those resources, EO highlights the entrepreneurial mindset that determines how resources are strategically mobilized and deployed. Therefore, EO bridges the behavioral and strategic gap between resource endowments provided by government programs and the actual realization of superior performance outcomes among SMEs.

2.3 Empirical Literature Review

The empirical review examines studies on other studies and their findings.

2.3.1 Credit Access Strategy and Small and Medium Enterprises Performance

Access to credit facilities is a critical component of SME performance. Calabrese, Girardone, and Sun(2017b) examined the role of government initiatives in access to bank credit for United Kingdom SMEs. The study found that the UK government had initiated several measures to expand access to credit for SMEs. These strategies included the establishment of several initiatives such as the Enterprise Finance Guarantee Scheme (EFGS), the British Growth Fund (BGF), the British Business Bank (BBB), the Funding for Lending Scheme (FLS), and the Start Up Loans Scheme (SLS).

The EFGS was found to help provide loan guarantees to SMEs that faced challenges accessing credit due to a lack of collateral and the securities demanded by commercial banks in lending. The BGF provides equity investments to SMEs facing difficulties in business expansion. The government established the FLS as a strategy to provide credit facilities to commercial banks for onward lending to SMEs, thereby enabling SMEs to access credit from commercial banks on more favorable terms. The BBB is a government initiative that provides cheap credit to the SME sector, but through other financial intermediaries. The study by Calabrese *et al.*(2017b) noted that government initiatives were associated with access to credit facilities by SMEs, especially for those SMEs with knowledge of the diverse government initiatives. The study by (2017b) focused on emerging economies generally and therefore left a knowledge gap that the current study, based on the Kenyan context, sought to fill.

Agnese, Rizzo, and Vento (2018) undertook a study examining the role of UK government credit guarantee schemes in reducing SME bankruptcies as a proxy for

performance. The study focused on the role of the EFGS as the UK government's credit provision strategy in addressing the challenges UK SMEs face in accessing credit facilities. The study found that the UK government deployed various techniques in the use of EFGS in credit provision to UK SMEs. These strategies required the SMEs to meet diverse criteria for them to be eligible for EFGS lending, including borrowers operating businesses in the UK with an annual turnover of less than 41 million pounds, loans not exceeding 10 years, SMEs coming from pre-selected economic groups of interest, and lenders not being able to meet security requirements for conventional commercial bank loans. The study found that EFGS had a positive effect on reducing bankruptcies among UK SMEs. This study was based on the UK SMEs. The UK is a developed country that is economically advanced relative to Kenyan SMEs; hence, the results may not be exactly replicable in Kenyan SMEs, especially in the South Rift region. This study thus presented insights into government support services in the Kenyan context.

Credit guarantees are increasingly a strategy that diverse governments use worldwide to provide credit facilities. These strategies have been utilized in Japan (Saito & Tsuruta, 2018), Taizhou (Yang, Zhang, Xu, Wang, 2019), Vietnam (Zhongming, Linong, Wangqiang, & Wei, 2019; Chuc, 2019), Indonesia (Adhikary *et al.*, 2021), Tanzania (Yamori & Aizawa, 2020), Turkey (Yağcı, 2019), and China (Zhu, 2020), amongst others. According to (2021), a credit guarantee is a policy tool used to boost institutional finance by reducing underinvestment. (2021) viewed the credit guarantee as a risk-mitigation tool. In the context of Indonesia, Bishnu, Kutsuna, and Stephanie (2021) conducted a study to examine whether government credit guarantee schemes affected the performance of Indonesian SMEs.

The Indonesian government used Government Credit Guarantees (GCG), which ease information asymmetry risks associated with SMEs by screening their creditworthiness. The government issues the GCG, which enables SMEs to be financed by independent credit providers. The study was based on secondary data provided by the Indonesia Central Bureau of Statistics. The study found that GCGs were associated with the positive impact on the SMEs growth especially for the SMEs with low internal cash flows and retained earnings. This was attributed to the GCGs enabling the SMEs to access credit facilities, hence impacting their business development aspects. The results of this study are consistent with the diverse empirical literature that has linked access to credit facilities with various growth components of SMEs. These studies include (Bin et al., 2021), who linked access to credit and SME sustainability; (A. Sunday et al., 2018) linking access to credit and SME growth; (Aboojafari *et al.*, 2019), linking access to credit and SME development, and (Munguti & Wamugo, 2020), linking access to credit facilities and the financial performance of SMEs.

(2019) examined the role of credit schemes in the performance of SMEs. The study noted that access to credit facilities is one of the challenges Vietnamese SMEs face in their growth, prompting the government to establish the Credit Guarantee Scheme (CGS). Among the strategies the Vietnamese government deploys to use the CGS for credit access are requiring SMEs to provide collateral equal to at least 15% of the credit needed and to have at least 20% of the capital they wish to borrow. The study found that the CGS has not been successful in enabling credit facilities for a majority of SMEs. This was attributed to the CGS implementing policies similar to those of commercial banks, leading to most SMEs failing to meet the set conditions. In particular, the collateral requirements for the CGS were found to be particularly strenuous for a majority of Vietnamese SMEs.

(2020) conducted a study to examine the effect of CGS on the performance of SMEs in Italy. The study found that the CGS enables lenders to access credit facilities by reducing the risks associated with lending to SMEs. Governments particularly favor the CGS due to the revolving nature of the loans, in which repaid loans are further lent to other groups. The use of CGS as a government strategy for financing SMEs was further examined by Hamidi and Salahudin (2021) in the Indonesian context. Similar to Vanaja & Abhinaya (2021) and D'Ignazio & Menon (2020), the CGS is a means of reducing risks, especially information risks associated with lending to SMEs. The study, however, found that the CGS were ineffective in increasing credit access for Indonesian SMEs. This was attributed to the government's limited capacity to fund the CGS schemes and to the overreliance on commercial banks for onward lending, leading to the dominance of commercial banks with expertise in lending to SMEs.

(2019) conducted a study examining the role of the Youth Development Fund in the performance of youth-owned enterprises in Marsabit County. The study used a descriptive survey research design and collected data from 450 enterprises in Marsabit. The study found that YEDF funding has a positive influence on the performance of the youth-owned enterprises in Marsabit. Among the aspects of YEDF found to be influential in the performance of youth-owned enterprises are loan conditions and disbursement timelines. The findings of this study on the importance of the loan repayment terms or lending conditions of YEDF funds on the performance of youth-owned enterprises are consistent with those of Osendo (2019), Wachilonga (2018), Aberi & Jagongo (2018), and Sigei (2017), amongst others.

2.3.2 Business Advisory Strategy and Small and Medium Enterprises Performance

The business advisory strategies are critical to the performance of SMEs. Arabska(2017) views business advisory strategies as providing support to SMEs. (2016) explored the

determinants of the use of business advisory services among SMEs. The study conceptualized business advisory as assistance provided to SMEs to improve their performance. Business advisory services impact SME performance by enhancing innovation, production, and human resource management, which are predictors of organizational performance. For example, Niewoehner, Asmar, and Wortmann (2019) and Kiende, Mukulu, and Odhiambo (2019) posit that innovation in products, processes, and services positively impacts the performance of SMEs. Singh and Hanafi (2020) also posit that innovation in products, processes, and services positively impacts the performance of SMEs.

Oteng, Emmanuel, and Ackah (2016) explored the role of business advisory services in the performance of SMEs in Ghana. The study was a theoretical paper that examined the role of business advisory services on the performance of SMEs. The study found that business advisory services as part of government support are being undertaken with a view to strengthening businesses' capacities and performance. Business advisory services often seek to enhance the performance of SMEs by providing the skills and expertise needed to make their business operations more innovative, thereby improving performance in these areas. The study further noted that business advisory affects management aspects of SMEs, thereby improving performance. In this context, the study found that business advisory services lead to the tapping of external resources and experts to support SME operations. Although the study used structured questionnaires and a quantitative research design, it focused on a single variable: business advisory. In contrast, the current study looked at other variables alongside business advisory.

Business advisory services can be deployed across diverse components that impact the performance of SMEs. Jovin, Eremic-Djodjic, Laban, and Milic(2017) examined the deployment of financial and business advisory services in SMEs. The study found that

business advisory services helped mitigate the lack of business skills among SME owners. In this context, the business advisory ensures that SMEs have access to a variety of experts they can utilize across different components of business operations. Among the skills the business advisory provides are marketing, financial, and productivity expertise. These aspects are associated with improved SME performance.

(2018), in examining the role of government support in providing a competitive position for SMEs, note that business advisory services can help organizations enter new markets and learn about market trends. Several scholars, such as Min & Kim (2021) and Rois, Kartika, Budiman, Komarudin, & Hadi (2021), note that the development and access to new markets improve the performance of SMEs. This can be attributed to the increase in sales and, thereafter, the revenue the business earns, thereby impacting performance. (2020), in a study focusing on SME government support services within the context of developing countries, found that advisory services may enable businesses to develop new products, thereby enabling them to penetrate new markets. Market penetration has been associated with improved performance among SMEs by diverse scholars, including Adamu (2020) and Otieno, Momanyi, and Omari (in their respective studies). Market penetration enables SMEs to improve their market share and also to defend their market position. These aspects are critical indicators of SME performance worldwide.

In Rwanda, (2017) examined the role of business development services in SMEs' financial access. The study adopted a mixed methods approach and collected data using structured questionnaires. The study viewed business advisory as assistance provided to SMEs to help these enterprises improve their performance. The study found that business advisory services impact SME performance by improving production methods, market access, and technical support for business operations. The study further found that business advisory services enable SMEs to easily access credit facilities by helping them

meet financing criteria. The study concluded that business advisory impacts SME performance by solving management and business problems and by identifying and seizing new business opportunities from the environment.

(2020) expounded on the role of business advisory services offered by university incubators in the performance of SMEs. Among the services provided in business advisory are capacity building across various areas, such as business planning, financial management, coaching, and mentorship programs. The study found that business advisory services affected SMEs' performance through various capacity-building initiatives. These aspects included financial management services, business proposal writing services, sales and marketing services, business presentation skills, and bookkeeping strategies. These items have also been associated with SME performance in the existing empirical literature. For example, (2018) and Sunday et al. (2020) linked the financial management of SMEs. On the other hand, (2019) and Aladejebi and Oladimeji (2019) linked record keeping to SME business performance, as it enables access to credit facilities and better management of SMEs.

In a study focusing on SMEs supported by the Tony Elumelu Foundation, Gikabu (2020) examined the role of mentorship in driving SME performance. Mentorship was used as a means of business advisory services. The study found that mentorship positively impacted the performance of SMEs. This was attributed to mentorship aiding in making better business decisions, developing new ideas and products, and adopting innovative solutions for business products. The study also found that mentorship programs seek to refine business ideas. The above studies have focused solely on the business advisory aspect, using a descriptive research design. The current study encompasses other elements, such as training strategy and market linkages, to enhance performance, and adopts a correlational research design.

2.3.3 Market Linkages Strategy and Small and Medium Enterprises Performance

The government provides market linkages to improve SME performance worldwide (Shittu, 2020; Socrates & Gopalakrishna, 2020). In India, (2020) conducted a study exploring the government's role in marketing linkages as a predictor of the performance of Small and Medium Enterprises in the country. The study adopted a descriptive research design and collected data using structured questionnaires. The study found that national and international trade fairs enhance business performance by creating exposure for SMES.

Marketing linkages help drive SME performance in diverse ways. This study, however, examined market linkages as the sole predictor of SME performance (2020). Trade fairs are one of the market linkage strategies that governments across the globe deploy to enhance the performance of SMEs (Alemayehu, 2020). According to (2017), a trade fair is a market exhibition where diverse trade stakeholders, such as producers, traders, and consumers, meet to sell their goods and services. On the other hand, (2015) viewed the trade fair as a meeting of a concentrated set of buyers, sellers, and influencers, focused on buying and selling goods and services, as well as disseminating information about them.

The trade fairs have been associated with diverse components of the performance of the SMEs, including addressing barriers to market access (Mugendy, 2018; Neidoni & Buzdugan, 2017), networking (Gera & Fatta, 2020), skills and knowledge exchange (German, 2018), and stimulation of innovation aspects (Olumese & Owenbiugie, 2020), amongst other elements. (2020), in a study conducted in India, noted that the Indian government organizes trade fairs for SMEs in the country. The study found that local and international trade fairs create exposure. The study further noted that trade fairs affected SME performance by providing marketing information to diverse parties. (2016)

asserted that in Cameroon, the government was instrumental in addressing the impact on the performance of SMEs involved in export business. The government through the trade fairs provision of export marketing information and improvement of the skills set required in exporting businesses. Ezekiel, Hammed, Adegbuyi(2017) indicated that the trade fairs provide for the avenues for showcasing of the goods and services of the businesses.

Trade exhibitions are another market linkage strategy utilized to enhance the performance of the SMEs. (2021) have linked market linkages to aspects of SME performance. According to (2019), a trade exhibition is an event organized by a group of entrepreneurs to showcase their products and services to potential buyers. (2019) further argues that trade exhibitions improve the sales performance and, hence, the revenue generation of SMEs. (2021) further noted that trade exhibitions provide a platform for SMEs to showcase their products and services to potential buyers. In this context, (2021) argues that trade exhibitions provide networking opportunities, introduce new products, and expand market segments. (2019), in a study focusing on SMEs' export likelihood, found that government-sponsored trade exhibitions are the primary source of gathering market information and contacts for export businesses in Australia.

In a study in Korea, Han and Park (2019) found that trade exhibitions impact SME performance by improving the value chain and the sustainability of export performance. In Indonesia, (2021) examined, in a study on empowering small and medium enterprises (the diverse ways in which government efforts supported SMEs. The Study used meta-analysis from secondary information. The government was found to facilitate and organize various trade exhibitions for SMEs, which promoted them by showcasing their products and services. The study found that trade exhibitions were ineffective for SME performance because SME workers, rather than owners, were sent. This study on

government business support strategies investigated other constructs of government business strategies. It also used primary data collected using structured questionnaires.

Mohamud and Ndede (2019) examined the role of YEDF in empowering youth groups in Wajir County. The role of marketing linkages in youth empowerment was thus considered. The study adopted a descriptive research design and collected data using structured questionnaires. The study found that the YEDF assists youth groups by creating marketing linkages that facilitate the marketing of goods and services. (2020) examined the role of market linkages, among other aspects, in agribusiness. The study found that market linkages help improve business performance in diverse ways, including by creating efficiency, transparency, accountability, and trust in the business value chain. The study focused on youth, whereas the current study examined SMEs in general, not only youth-led firms.

2.3.4 Training Strategy and Small and Medium Enterprises Performance

Training is one of the critical components driving the performance of SMEs worldwide (Olaolu & Obaji, 2020; Punchihewa & Abeykoon, 2021). Various training modules can be undertaken for SMEs, including financial management, entrepreneurial, financial literacy, and marketing training (Denson, 2018), among others. According to (2021), training refers to the efforts undertaken to develop human resources in an organization to achieve better organizational results. (2021) views training as an activity that aims to equip trainees with the desired skill sets. On the other hand, (2021) views the training strategy as the formal, structured imparting of knowledge aimed at helping employees satisfactorily perform their jobs. Government support services have included training components for SMEs (Hamidi, 2021).

(2021) conducted a study to examine the role of government-sponsored training in the performance of SMEs. The study was undertaken within the context of Malaysian SMEs, using a mixed-methods research methodology, and both open- and closed-ended questions were used. The study found that the government deployed various strategies for training, including subsidizing training, coordinating diverse training programs, providing training-related advisory services, and strengthening capacities to expand training activities. The study found diverse challenges with the government-sponsored training and thus made several recommendations to improve its effectiveness. The study recommended that the government implement more on-the-job training, provide tailored training for specific SME needs, provide training aligned with SMEs' developmental needs, and raise awareness of training to enhance SME performance.

The role of the government in providing training programs in Malaysia was examined by Nor, Syuhada, Zulkefli, and Mastura(2021) in their study. The study found that training was among the non-financial support that the governments provided to the SMEs in Malaysia. The training improved SME performance by increasing skills and knowledge. The government collaborates with diverse trainers to offer training services to SMEs. In Vietnam, (2020) conducted a study exploring the role of government-sponsored training in SME performance. The study found that government training improved the capacity and knowledge levels of SME workers. The training is used to improve workers' management capacity within SMEs.

(2019) examined the role of the county government of Kiambu in supporting the growth of microenterprises in the Thika sub-county, Kiambu. The study adopted a cross-sectional research design with a target population of 4,805 micro-enterprises. The study found that the Kiambu County Government trained businesses in entrepreneurship, management, and Information and Communication Technology (ICT). The study found

that the county government of Kiambu's training program did not have a statistically significant effect on microenterprise growth in the county. This was attributable to the diverse other factors that moderated the relationship between the training and performance. These factors included the gender of the business owners, business specialization, and sources of capital, among others. Conversely, all the above studies focused on market linkage as a single variable, missing the other variables of business advisory, credit access, and market linkage as studied in the current study.

2.3.5 Entrepreneurial Orientation and Small and Medium Enterprises Performance

(2021) conducted a study to examine the role of entrepreneurial orientation and the performance of small and Medium-sized enterprises. In this context, the study examined the influence of entrepreneurial orientation on the financial and non-financial performance of small and medium-sized enterprises. The study was undertaken in Pakistan. The study used a sample of 380 SMEs from a database maintained by the Small and Medium-sized Enterprises Development Authority as the target population. The study found a statistically significant influence on the financial and non-financial performance of SMEs. This was attributed to the entrepreneurial orientation, which enabled SMEs to be resilient in a competitive business environment. The businesses can also enhance their competitiveness by ensuring they undertake appropriate, calculated risk-taking.

In Nigeria, Nwankwo et al. (2022) conducted a study to examine the influence of entrepreneurial orientation on the performance of agro-processing SMEs in Anambra State. The study objective was to investigate the impact of innovativeness, Proactiveness, risk-taking, and competitive aggressiveness on the performance of these SMEs. The study adopted a positivist research paradigm and collected data using structured questionnaires. The study found that the entrepreneurial orientation components of

innovativeness, Proactiveness, risk-taking, and competitive aggressiveness have a statistically significant influence on the performance of agro-processing SMEs. These results were attributed to the entrepreneurial orientation, which made SMEs proactive and innovative in their product offerings, thereby enhancing their performance.

Muhammed & Abdulakdir, (2020) examined the relationship between entrepreneurial orientation and performance of the SMEs. The study utilized a survey design and collected data using structured questionnaires. Unlike the established empirical literature, this study found that entrepreneurial orientation had no statistically significant effect on SME performance in the Gombe metropolis, where the study was conducted. The study did not elaborate on why the results deviated from established empirical literature on the relationship between the variables.

Suma & Budi, (2021) further, a study to examine the influence of entrepreneurial orientation on the performance of small and medium enterprises in Medan City, Indonesia. The study objectives were to investigate whether innovation, Proactiveness, and risk-taking have a statistically significant influence on the performance of SMEs in Medan city. The study used a quantitative research approach and collected data via structured questionnaires administered to 130 SMEs in Medan City. The study found that innovation, Proactiveness, and risk-taking had a statistically significant influence on the performance of SMEs in Medan city. This was attributed to the entrepreneurial orientation, which led to product innovation, market penetration, and service innovation.

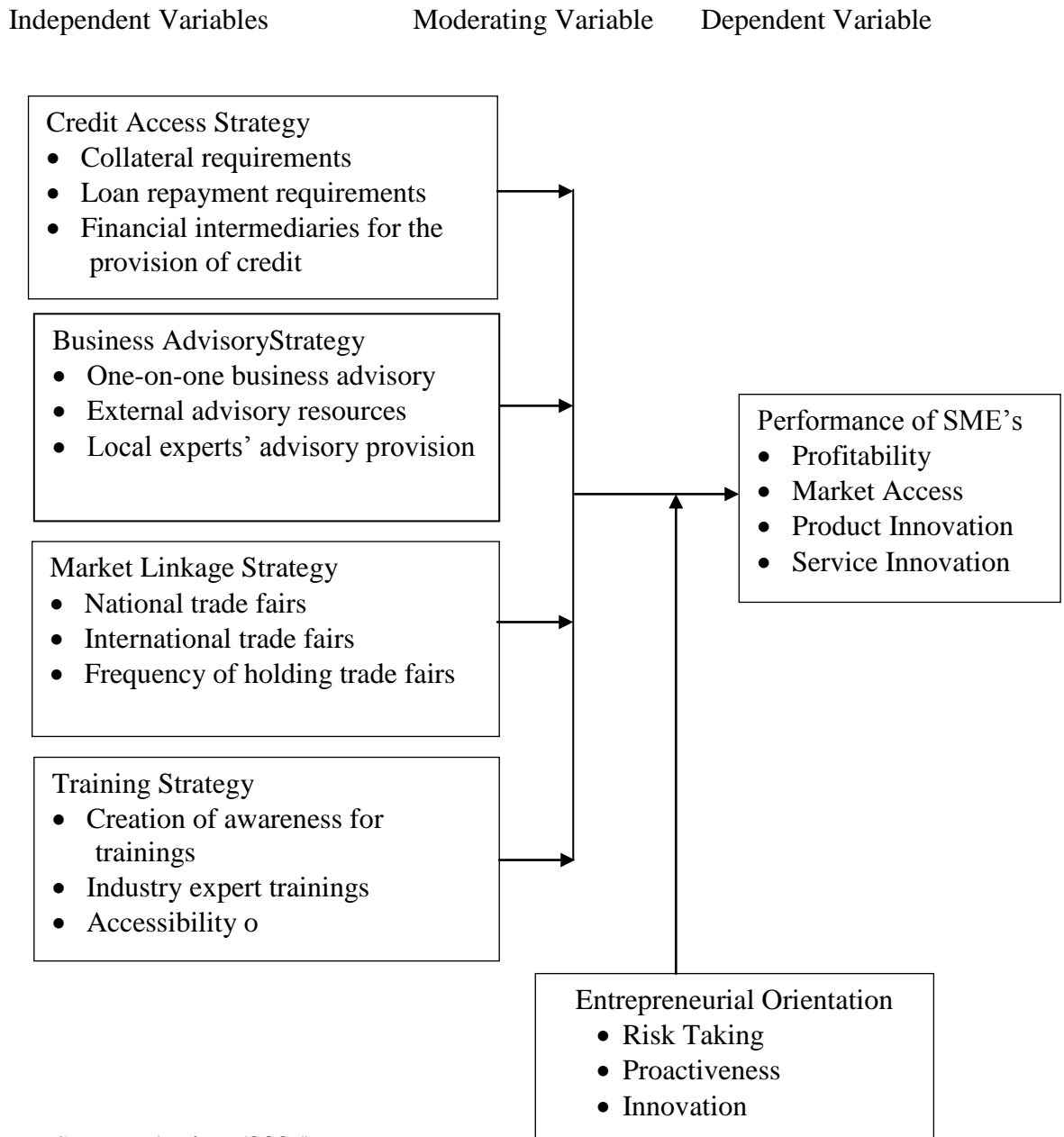
2.4 Conceptual Framework

The conceptual framework provides a theoretical explanation of the interrelationship between the variables. This study had one dependent variable, performance, one moderating variable, entrepreneurial orientation, and four independent variables: provision of credit access strategy, business advisory strategy, market linkages strategy,

and government training strategy. Figure 1 shows a diagrammatic relationship of these variables.

Figure 1

Conceptual Framework



Source: Author (2025)

2.5 Summary of Reviewed Literature and Gaps

The study by Calabrese *et al.*(2017b) noted that government initiatives were associated with access to credit facilities by SMEs, especially for those SMEs with knowledge of

the multifarious government initiatives. The context in which the knowledge of government initiatives affected the adoption of access to credit facilities was unclear, and how this knowledge further translated into SME performance was not documented. The study by (2018) found that EFGS had a positive effect on reducing bankruptcies among UK SMEs. The study, however, doesn't clearly demonstrate how the listed government financial support strategies lead to a reduction in bankruptcies. The path dependency of the decrease in bankruptcies on financial support strategies was not illustrated. (2021) noted that Government Credit Guarantees (GCG) are platforms through which the government mitigates information asymmetry risks associated with SMEs by screening their creditworthiness.

The differences in the government's approach to tackling information asymmetry risks, as compared with that of commercial lenders in favor of SMEs, are not apparent in the study. The study fails to illustrate how governments can tackle the information asymmetry risks associated with SMEs in a way that conventional commercial lenders cannot. The studies by D'Ignazio & Menon (2020) also linked GCGs as a strategy for access to credit facilities to the reduction of information asymmetry challenges, without detailing how the government reduced information asymmetry.

The study by (2017) found that business advisory ensures that SMEs have access to diverse experts they can utilize across different components of business operations. Among the skills the business advisory provides are marketing, financial, and productivity expertise. The study didn't detail how the government provided these experts and the roles of the experts in the performance of the SMEs. (2020), in a study focusing on SME government support services in developing countries, found that advisory services may enable businesses to develop new products, thereby enabling them to penetrate new markets. The role of the government advisory strategies in impacting

the performance of the SMEs was not well demonstrated. The study by (2016) asserted that in Cameroon, the government, through trade fairs, provided export marketing information and improved the skill set required for exporting businesses. The importance of such information to the SME performance was not well enumerated. The gaps are summarized in Table 1.

Table 1*Research Gaps*

Variable	Author (s) & Year	Title of the Study/Research focus	Research Methodology	Key Findings	Knowledge Gaps
Credit Access Strategy	Calabrese, Girardone, and Sun (2017b)	The role of the government initiatives in access to bank credit for the United Kingdom SMEs	Survey data were used in the study.	The study by Calabrese <i>et al.</i> (2017b) noted that government initiatives were associated with access to credit facilities by SMEs, especially for those SMEs with knowledge of the diverse government initiatives.	The study focused on emerging economies in general, whereas the current study is based on the Kenyan context.
	Agnese, Rizzo, and Vento (2018)	The role of the UK government credit guarantee schemes in the reduction of SME bankruptcies as a proxy for performance	The study used regression analysis to link the variables and quantitative research methodology.	The study found that the UK government deployed various strategies in the use of EFGS in credit provision to UK SMEs. The study found that EFGS had a positive effect on reducing bankruptcies among UK SMEs.	The study was based on UK SMEs. The UK is a developed country that is economically advanced relative to the Kenyan SMEs. This study will thus present insights into government support services in the Kenyan context.
Business Advisory Strategy	Oteng, Emmanuel, and Ackah (2016)	The role of business advisory services in the performance of SMEs in Ghana.	Structured questionnaire and quantitative research methodology.	The study found that business advisory services as part of government support are being undertaken with a view to strengthening businesses' capacities and performance.	The study focused only on advisory services, whereas this study looks at other aspects as well.
	Jovin, Eremic-Djodjic, Laban, and Milic (2017)	Examination of the deployment of financial and business advisory services in SMEs		The study found that business advisory services helped mitigate the lack of business skills among SME owners. In this context, the business advisory ensures that SMEs have access to diverse experts they can utilize across different components of business operations.	The study did not examine the other variables intended for this study.
	Barungi (2017)	The role of business development services in the financial access of SMEs	Used structured questionnaire and interview guides. Quantitative data were analyzed using	The study found that business advisory services impact SME performance by improving production methods, market access, and technical support for business operations. The study further found that	The study did not address the training provided by the government or government agencies to SMEs.

			structured questionnaires.	business advisory services enable SMEs to easily access credit facilities by helping them meet financing criteria.	
	Muiruri (2020)	The role of business advisory services offered by the university incubators on the performance of SMEs	The study used a descriptive research design and collected data using structured questionnaires. Data analyzed using SPSS.	The study found that business advisory services affected SMEs' performance through various capacity-building initiatives. These aspects included financial management services, business proposal writing services, sales and marketing services, business presentation skills, and bookkeeping strategies. These items have also been associated with the performance of SMEs in the existing empirical literature.	This study focused on university incubation of SMEs, with a focus on capacity building. It therefore differs from the current research's aims.
	Gikabu (2020)	The role of mentorship as a means of business support, driving SME performance.	The study adopted a descriptive research design and collected data from structured questionnaires.	The study found that mentorship positively impacted the performance of SMEs. This was attributed to mentorship aiding in making better business decisions, developing new ideas and products, and adopting innovative solutions for business products.	The study examined only mentorship and lacked in the other aspects of credit access, market linkage, and training.
Market Linkages Strategy	Socrates and Gopalakrishna (2020)	The government's role in the marketing linkages on the performance of SMEs in the country	The study adopted a descriptive research design and collected data using structured questionnaires.	The study found that trade fairs organized by the study were a strategy to enhance marketing performance for SMEs.	The study examined the government's market linkage through trade fairs but did not cover other aspects of government support for SMEs.
	Triastuti (2021)	Government support towards SMEs	The study used meta-analysis from secondary information	The study found that trade exhibitions were ineffective for SME performance because SME workers, rather than owners, were sent to them.	The study was carried out in Indonesia, and a similar study in the Kenyan context may yield different results.
	Mohamud and Ndede (2019)	The role of YEDF in the empowerment of the youth groups in Wajir County	The study used a descriptive research design and structured questionnaires	The study found that the YEDF assists the youth groups through the creation of marketing linkages that facilitate the marketing of goods and services	This study focused specifically on youth in Wajir County, so it didn't address other groups in

Training Strategy	Hamidi (2021)	The role of government-sponsored training on the performance of the SMEs.	Used mixed research methodology with both open-ended and closed questionnaires.	The study found that the government deployed various strategies for training, including subsidizing training, coordinating diverse training programs, providing training-related advisory services, and strengthening capacities to expand training activities.	SMEs. This study examined government-sponsored training that lacked the other variables of credit access, advisory, and market linkage.
	Odhambo, Muthio, Wanjiku, and Kuria (2019)	The role of the county government of Kiambu in the business support of the growth of microenterprises in Thika sub-county, Kiambu	Used a descriptive research design and a structured questionnaire for data collection. SPSS was used for data analysis.	The study found that the county government of Kiambu trained businesses in entrepreneurship, management, and Information and Communication Technology (ICT). The study found that the county government of Kiambu's training did not statistically significantly affect the growth of microenterprises in the county.	This study focused on the county government, specifically microenterprises .

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter explores the research design and methodology aspects. In this context, the study examined the research design, the study population, the sampling procedure and sample size, instrumentation, the pilot study, the validity and reliability of the instrument, the data collection instrument, the data analysis, and ethical considerations.

3.2 Research Philosophy

This study was anchored in the positivist philosophy, which originates in the natural sciences and emphasizes systematic observation, measurement, and hypothesis testing to explain relationships among variables. Positivism assumes that social reality exists objectively and externally, independent of human perception, and that valid knowledge can only be derived through empirical observation and logical reasoning (Saunders, Lewis, & Thornhill, 2009). According to Krauss (2005), the positivist paradigm focuses on collecting factual information through direct observation and experience, employing quantitative methods such as surveys, experiments, and statistical analysis to test theoretical propositions. Guided by this philosophical stance, the present study sought to objectively examine the relationships among government business support strategies, entrepreneurial orientation, and the performance of small and medium-sized enterprises (SMEs) in Kenya's South Rift Region. The adoption of positivism was therefore appropriate, as the study relied on hypothesis testing, numerical data, and statistical procedures to generate verifiable and generalizable conclusions about how external government interventions and internal entrepreneurial factors jointly influence SME outcomes.

The adoption of the positivist philosophy was considered most suitable for this research because it aligned with the study's objectives of testing hypotheses and establishing causal relationships among quantifiable constructs. Unlike interpretivism, which focuses on subjective meanings and qualitative insights, positivism emphasizes objectivity, replicability, and generalization of findings (Creswell & Creswell, 2018). This orientation enabled the researcher to minimize bias and enhance the study's scientific rigor by using standardized data collection and analysis procedures. Furthermore, the study's reliance on structured questionnaires and statistical modeling is consistent with positivist assumptions that reality can be measured and explained through empirical observation and quantitative logic (Ryan, 2018). While pragmatism integrates both qualitative and quantitative perspectives, it was less appropriate for this study since the research design was purely quantitative and aimed at quantifying relationships rather than interpreting lived experiences. Therefore, the positivist stance provided a coherent philosophical foundation for hypothesis testing and for validating empirical relationships central to SME development theory and policy.

The positivist worldview also directly informed the methodological design and analytical framework adopted in this study. Rooted in the principles of measurement, objectivity, and empirical testing, the study employed a quantitative research design to examine the relationship between government business support strategies and the moderating role of entrepreneurial orientation on SME performance. Data were collected through structured questionnaires to ensure reliability and replicability, reflecting the positivist emphasis on standardization and control of measurement error. Inferential statistical techniques, including multiple and moderated regression analyses, were utilized to test hypotheses and quantify the strength and direction of relationships among variables. This methodological coherence ensured that findings were not only statistically verifiable but

also generalizable to the broader SME population in Kenya's South Rift Region. Consequently, positivism provided the logical and philosophical foundation for conducting a rigorous, data-driven investigation that yields objective, evidence-based insights to advance theory and formulate policy in the SME sector.

3.3 Research Design

A research design provides the overall blueprint that guides data collection, measurement, and analysis to address the study objectives systematically. According to Kumar (2002), a research design serves as a tentative plan of action that outlines the procedures necessary to obtain relevant information efficiently and economically. In line with the positivist philosophy that underpinned this study, a correlational research design was adopted. This design was deemed appropriate as it enables the examination of relationships between variables without manipulating or controlling them, thereby allowing for objective assessment of naturally occurring associations. Specifically, the design was used to investigate the degree and direction of relationships between government business support strategies, entrepreneurial orientation, and SME performance in Kenya's South Rift Region.

A correlational design is particularly suited to studies seeking to determine how variables are related, whether positively or negatively, and the strength of such associations using statistical techniques. It provides empirical evidence of relationships among constructs and serves as a foundation for inferring predictive associations (Creswell & Creswell, 2018). In this study, the design enabled the researcher to test hypotheses quantitatively by analyzing the influence of government support strategies on SME performance and the moderating role of entrepreneurial orientation. The use of inferential statistical tools such as multiple and moderated regression analysis aligns with the positivist emphasis on quantification, objectivity, and hypothesis testing.

Furthermore, the study adopted a cross-sectional design, collecting data from respondents at a single point in time. A cross-sectional design was appropriate because it allows for the assessment of existing conditions and relationships among variables within a defined period without requiring longitudinal tracking. This approach was also consistent with the study's aim of examining existing patterns of government support, entrepreneurial behavior, and performance outcomes among SMEs in the region. The combination of a correlational and cross-sectional design thus provided a robust methodological framework for empirically testing theoretical relationships, enabling the researcher to generate objective, generalizable, and policy-relevant insights into SME development in Kenya.

3.4 Location of the Study

The study focused on SMEs in the South Rift region that have been certified by the Kenya Bureau of Standards. The population was selected to ensure a homogeneous sample and active participants with formalized businesses. The study on the relationship between government business support strategies, entrepreneurial orientations, and performance of Small and Medium Enterprises (SMEs) in Kenya's South Rift region was justified for several reasons. Firstly, the South Rift region, encompassing counties such as Baringo, Bomet, Kericho, Laikipia, Nakuru, Narok, and Nyandarua, is known for its significant agricultural activities, tourism potential, and emerging industrial sectors, making it a pertinent area for studying the impact of government support strategies on SME performance. The South Rift region's diverse economic landscape, spanning agriculture, tourism, manufacturing, and services, provides a rich context for examining varied government support strategies. This region faces both opportunities and challenges, including infrastructure development and improvements in market access, which are essential for understanding the impact of

government interventions on SME performance and resilience. Analyzing counties' unique policies and challenges informs regional and national SME development.

3.5 Target Population

The population of the study is the overall set of individuals to whom the study seeks to generalize its results (Portney, 2020). On the other hand, (2019a) views the target population as a set of people with distinguishing characteristics that are of interest to the researcher and to whom the study results were generalized. The target population of this study was 939 owners of Small and Medium Enterprises in Kenya's South Rift Region, comprising seven counties: Baringo, Bomet, Kericho, Laikipia, Nakuru, Narok, and Nyandarua, registered and certified by the Kenya Bureau of Standards, as shown in Table 2. The other regions, as per the Kenya Bureau of Standards, namely North Rift, Western, Central, Northeastern, Coast, and Nairobi, were excluded from the study. Additionally, persons working in the SME's were also excluded from the study as they are not part of SME ownership. The SMEs served as the unit of analysis, and the SME owners as the unit of observation for the study.

Table 2

Target Population

Strata's (County/Region)	Total No. of SME's/Owners
Baringo	29
Bomet	14
Kericho	126
Laikipia	28
Nakuru	669
Narok	30
Nyandarua	43
Total	939

Source: Kenya Bureau of Standards (2024)

3.6 Sampling Procedure and Sample Size

The study conducted a sampling of the target population due to time and logistical constraints. The sampling process involves selecting a small sample from the target population for use in the study. The researcher first calculated the sample size using the Taro Yamane formula. The Taro Yamane formula is as follows.

$$n = \frac{N}{1 + N(e^2)}$$

Where n is the sample size, N is the target population (939), and e is the margin of error (0.05) to be used in the study. There

$$\begin{aligned} n &= \\ & \frac{939}{1 + 939(0.05^2)} \\ & = 280 \text{ respondents.} \end{aligned}$$

The sample size of 280 respondents was selected proportionately, first by stratified sampling across the seven counties of the South Rift Region, then by random selection within each stratum, as shown in Table 3. According to Kumar (2019), the simple random sampling process enables the selection of representative samples for the study, eliminates bias, and is easy to implement. These considerations informed its utilization in the study.

Table 3*Sample Size*

Strata's (County)	Population/SME Owners (N)	Sample Size (n) {n=(N/939x280)}
Baringo	29	9
Bomet	14	4
Kericho	126	38
Laikipia	28	8
Nakuru	669	199
Narok	30	9
Nyandarua	43	13
Total	939	280

3.7 Instrumentation

The instrumentation specifies the data-collection instrument deployed in the study. This study used structured questionnaires as its data-collection instruments. According to (2019), a structured questionnaire is one with questions and predetermined answers. (2020) further noted that, in structured questionnaires, the questions are applied to respondents in the same sequence for each respondent. The questionnaires had five sections: demographic characteristics; government credit access strategy; government business advisory strategy; government market linkage strategy; government training strategy; entrepreneurial orientation; and SME organization performance. The study used the Likert-based questions. According to (2020), Likert scales are used to assess respondents' agreement with the questions in the variables. (2020) further views the Likert scale as one in which respondents choose from a set of responses that range from one extreme to the other concerning attitudes, views, perceptions, and beliefs. This study used a five-point Likert scale.

3.7.1 Pilot Study

A pilot study is a critical component of the research undertaking. According to (2020), a pilot study is an initial exploratory study conducted before a full-scale study. The pilot study is undertaken to examine the clarity of language, respondents' willingness to complete the questionnaires, the acceptability of the questions, and the availability of the respondents (Vijayalakshmi & Sivapragasam, 2019). The pilot study is often undertaken with similar respondents to those who were used in the final study. The pilot study was conducted in the Nairobi Central Business District (CBD) with a view to recruiting respondents from the same location as those in the final study. According to (2019), 10% of the sample should be used for the pilot study. In this pilot study, 28 SME owners in Nairobi CBD were included.

3.7.2 Validity of the Study Instrument

The validity of the instrument relates to the ability of the instrument to measure what it is designed to measure (Gathii et al., 2019). D'Alessandro *et al.*(2020) view content validity as the extent to which the measurement items are representative of the universe of the concept under study (Rumrill *et al.*, 2020; Polit & Beck, 2009) further viewed content validity as the examination of whether the measurement items adequately sample the content domain of the constructs in that they seek to measure. The supervisors examined content validity in this study through expert judgment. The Content Validity Index (CVI) can be used to investigate the level of agreement among experts on specific measurement items and, hence, the content validity of these items. On the other hand, (2013) viewed the CVI as a tool for assessing interrater agreement, leading to the conclusion that content validity was established. According to Rich, López, Ebersöhn, Taylor, and Morrissey(2020), the CVI is calculated in the following manner: CVI is equal to

$$\frac{\text{Number of Judges decaliring the Item Valid}}{\text{Total Number of Judges}}$$

(2019) further mentioned that, in judging the items as either valid or not, a four-point Likert scale is used by the panel of experts against the questionnaire items. This scale of four Likert items includes 1=Not Relevant, 2=Somewhat Relevant, 3=Quite Relevant, and 4= Very Relevant. The experts' choice of 3 or 4 is deemed to indicate that the items are valid. (2009) view a CVI of 0.80 as the required threshold for establishing content validity. A CVI threshold of 0.80 was thus used to establish content validity in this study.

The validity analysis assessed the questionnaire items' content validity, determining whether they adequately represented the constructs of government business support strategies, entrepreneurial orientation, and SME performance as conceptualized in the study. This evaluation relied on the Scale-Level Content Validity Index (S-CVI), which was calculated from expert judgments from the pilot study conducted in the Nairobi Central Business District. Content validity was essential to ensure that the items comprehensively covered the theoretical domains, avoiding gaps that could misrepresent the variables under investigation. High validity ensures that the instruments accurately capture SME owners' perceptions of government initiatives, a prerequisite for drawing meaningful conclusions about their impact on performance. The S-CVI provided a quantitative measure of the proportion of items deemed relevant by experts, offering a rigorous check on the instruments' alignment with the study's objectives. The results for each construct, including the number of items and their S-CVI values, were carefully documented and presented in Table 4 to provide a detailed and transparent assessment of content validity.

Table 4*Content Validity Index (CVI) Results*

Construct	Number of Items	S-CVI	S-CVI \geq 0.8?
Credit Access Strategy	10	0.96	Yes
Business Advisory Strategy	9	1.00	Yes
Market Linkages Strategy	10	0.92	Yes
Training Strategy	10	0.96	Yes
EntrepreneurialOrientation	5	1.00	Yes
SME Performance	8	0.94	Yes
Overall CVI		0.96	

As shown in Table 4, the overall CVI is 0.96, exceeding 0.8, indicating that the scale has high validity.

3.7.3 Reliability of the Study Instrument

The reliability of an instrument refers to its ability to replicate results over time. The study measured the internal reliability, or internal consistency, of the research instrument. According to (2019), Internal reliability refers to the level of association between responses from a single respondent to items within a multi-item scale. Internal consistency was measured in this study because multi-item scales were used to measure the variables. On the other hand, (2019) indicated that internal consistency refers to the degree to which the items in a multi-item scale are consistent in measuring the underlying construct. Cronbach's alpha was used to assess internal consistency. According to (2019), the Cronbach alpha coefficient is used to measure internal consistency. According to (2019a), a Cronbach's alpha coefficient of 0.7 or higher is sufficient to demonstrate internal reliability. This study used a Cronbach's alpha threshold of 0.7 or higher to demonstrate internal reliability.

Reliability analysis examined the internal consistency of questionnaire items for each construct using Cronbach's alpha, a widely accepted metric for assessing scale

reliability. This step was crucial to ensure that the responses to the Likert scale items ranging from Strongly Disagree (1) to Strongly Agree (5) produced stable and repeatable results across the constructs of credit access strategy, business advisory strategy, market linkages strategy, training strategy, entrepreneurial orientation, and SME performance, each with multiple items derived from the questionnaire. The results, including the number of items and corresponding alpha values, were meticulously compiled to verify the instruments' robustness and suitability for subsequent statistical analyses. These findings were presented in Table 5 to provide a transparent and precise overview of the reliability outcomes.

Table 5

Reliability Analysis

Construct	Number of Items	Cronbach's Alpha	Cronbach's Alpha \geq 0.7?
Credit Access Strategy	10	0.825	Yes
Business Advisory Strategy	9	0.847	Yes
Market Linkages Strategy	10	0.812	Yes
Training Strategy	10	0.836	Yes
Entrepreneurial Orientation	5	0.843	Yes
SME Performance	8	0.831	Yes

As shown in Table 5, the Cronbach's alpha values were: Credit Access Strategy ($\alpha = 0.825$, 10 items), Business Advisory Strategy ($\alpha = 0.847$, 9 items), Market Linkages Strategy ($\alpha = 0.812$, 10 items), Training Strategy ($\alpha = 0.836$, 10 items), Entrepreneurial Orientation ($\alpha = 0.843$, 5 items), and SME Performance ($\alpha = 0.831$, 8 items), based on data from 229 respondents. The study asserts that a Cronbach's alpha of 0.7 or higher indicates acceptable reliability for research instruments, reflecting a high degree of internal consistency among items within a scale. All constructs in this study surpassed this threshold, with values ranging from 0.812 to 0.847, demonstrating strong to

excellent reliability. Notably, Business Advisory Strategy achieved the highest reliability ($\alpha = 0.847$), reflecting a remarkably cohesive set of items, while even the lowest value, Market Linkages Strategy ($\alpha = 0.812$), well surpassed the minimum standard. These results confirmed that the scales reliably measured the constructs as intended, providing a solid foundation for the study's data quality and subsequent analyses.

3.8 Data Collection Procedures

The data collection procedure involves deploying the research instruments to respondents and thereafter collecting research-relevant information from them. The researcher then applied for ethical clearance from the Kabarak University Review and Ethics Committee (KUREC) and a subsequent permit to conduct research from the National Commission of Science, Technology and Innovation (NACOSTI). The researcher then sought authorization from the organizations' administrators to undertake research. The researcher then administered the consent statement to the individual respondents. According to (2020), a consent statement ensures that the study's purpose is explained to respondents and that potential risks and discomforts are disclosed before data collection.

The study then deployed Drop Off and Pick Up later (DOPU), an online method via Google Forms, and the over-the-phone method in the data collection procedures. According to (2015), the DOPU method enables the questionnaire to be distributed to respondents and collected after they complete it at their convenience. (2019a) note that the DOPU method is used due to its diverse advantages, including improved response rates, as respondents can complete the questionnaires at their convenience. The researcher ensured the privacy and confidentiality of the data and data subjects throughout the study, and properly administered data safeguards using a lock-and-key

system to prevent unauthorized access. Data was collected and analyzed, stored, archived, and will be disposed of when no longer needed by destruction.

3.9 Data Analysis and Presentation

Data analysis is the systematic application of statistical and logical techniques to describe and evaluate data (Daniels et al., 2021). The data analysis was conducted using IBM SPSS software. The collected data was first cleaned by removing those with incomplete responses. The researcher finally undertook data entry, during which the selected response option was entered into SPSS. The data analysis includes descriptive, diagnostic, and inferential statistics.

According to Saiz, Gonzalez, Gil, and Ruiz(2020), descriptive statistics are used to compute quantities from the collected data, enabling the understanding and summarization of the data for the study. Weinberg, Harel, and Abramowitz(2020) asserted that descriptive statistics are used to describe the collected data. The study used frequency distributions, percentages, the mean, and the standard deviation to examine descriptive statistics. The frequency distribution summarizes the study's results by detailing the response options selected from the structured questionnaires.

The study further examined and tested the assumptions of undertaking linear regression analysis. The assumptions of the linear regression analysis that were examined include normality, homoscedasticity, multicollinearity, and outliers. The Shapiro-Wilk test was used to explore the data from the linear regression, which were assumed to come from a normal population. According to (2013), the Shapiro-Wilk test assesses the normality of a data set. In this context, the Shapiro-Wilk test examines the null hypothesis that the sample comes from a normal distribution, with the alternative hypothesis that the sample is from a distribution that is not normal. A p-value greater than 5% indicates acceptance of the null hypothesis that the data are typically distributed. The researcher also

examined whether there was a multicollinearity issue, i.e., high levels of correlation among the independent variables. Das(2019) asserts that multicollinearity challenges make it difficult to estimate the impact of a specific independent variable on the dependent variable. The multicollinearity was examined using the Variance Inflation Factor (VIF) and tolerance. A VIF score above 10 and a tolerance below 0.1 are considered indicative of multicollinearity (Randolph & Myers, 2013). The study also examined whether heteroscedasticity is a challenge in the data. According to (2010), heteroscedasticity refers to the variance of the dependent variable changing with the values of the independent variables. The Breusch-Pagan test was used to assess heteroscedasticity, testing the stated null hypothesis of homoscedasticity against the alternative of heteroscedasticity. The hypothesis is tested at the 5% significance level; a p-value less than 5% leads to rejection of the null hypothesis.

The study also undertook a linear regression analysis. According to (2021), regression analysis is undertaken to determine the influence of independent variables on the dependent variable.

The hypothesized empirical multiple regression model is presented below;

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon \text{ -----Eqn (i)}$$

Where Y - Performance of SME's

β_0 - Regression Constant

X_1 - Government Credit Access Strategy

X_2 - Government Business Advisory Strategy

X_3 - Government Market Linkage Strategy

X_4 - Government Training Strategy

$\beta_1, \beta_2, \beta_3$ & β_4 : - Beta coefficient of Government Credit Access Strategy,

Government Business Advisory Strategy, Government

Market Linkage Strategy, and Government Training Strategy, respectively

ε - Error term, which in this case is assumed to be randomly distributed

The moderated multiple regression analysis according to Anguinis & Gottfredson (2010) was as follows;

$$Y = \beta_0 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_5 X_6 + \varepsilon \text{ -----Eqn (ii)}$$

Where Y - Performance of SME's

β_0 - Regression constant of the moderator

β_5 & β_6 - Coefficient of variables Government Business Support Strategies and Entrepreneurial Orientations, respectively

β_7 : - Coefficient of Government Business Support Strategies and Entrepreneurial Orientations combined

X_5 - Government Business Support Strategies

X_6 - Entrepreneurial Orientations

ε - Error term, which in this case is assumed to be randomly distributed in the model

3.10 Diagnostic Tests

Diagnostic tests are fundamental for assessing the validity of the assumptions underlying multiple regression models. They help to ensure that the estimates obtained are efficient, unbiased, and reliable for inference. In this study, three key diagnostic tests were conducted: the normality test, the multicollinearity test, and the homoscedasticity test. These tests were used to evaluate whether the regression model used in the study satisfies the classical assumptions of linear regression, thereby ensuring the robustness and accuracy of the empirical findings.

3.10.1 Normality Test

The normality test examines whether the residuals of the regression model are normally distributed around a mean of zero. According to Field (2018), this assumption is crucial because many inferential statistics, such as t-tests and F-tests, rely on normally distributed residuals to produce valid results. Testing for normality ensures that the model's parameter estimates and statistical inferences are accurate and reliable (Gujarati & Porter, 2020). A violation of the normality assumption does not bias the regression coefficients but can make hypothesis testing unreliable, leading to incorrect significance levels (Wooldridge, 2020). To verify normality, statistical techniques were employed. The statistical tests included the Shapiro–Wilk and Kolmogorov–Smirnov tests (Ghasemi & Zahediasl, 2012). The criterion for judgment was based on the p-values of the normality tests: if the p-value is greater than 0.05, the residuals are considered normally distributed; otherwise, the normality assumption is violated (Hair *et al.*, 2019).

3.10.2 Multicollinearity Test

Multicollinearity refers to a condition in which two or more independent variables in a regression model are highly correlated, making it difficult to determine the distinct effects of each predictor on the dependent variable (Gujarati & Porter, 2020). This test is essential because high intercorrelation among independent variables inflates standard errors, reduces the precision of coefficient estimates, and weakens the model's explanatory power (Field, 2018). When multicollinearity is present, regression coefficients become unstable and difficult to interpret, potentially leading to misleading conclusions about the relationships among variables (Wooldridge, 2020). In this study, multicollinearity was assessed using Variance Inflation Factors (VIFs) and tolerance values obtained from multiple regression analysis. A VIF value greater than 10 or a tolerance value less than 0.1 indicates the presence of serious multicollinearity, while

values within these limits suggest that multicollinearity is not a significant concern (Hair et al., 2019).

3.10.3 Homoscedasticity Test

Homoscedasticity refers to the assumption that the variance of the residuals remains constant across all levels of the independent variables. This assumption is critical because it ensures that the regression model produces efficient and unbiased standard errors (Field, 2018). Conversely, heteroscedasticity occurs when the variance of the residuals depends on the level of an independent variable, leading to inefficient estimates and unreliable hypothesis testing (Gujarati & Porter, 2020). In this study, statistical methods were used to test for homoscedasticity. The Breusch–Pagan and White tests were used to assess heteroscedasticity. If the p-value from these tests exceeds 0.05, the null hypothesis of homoscedasticity is accepted, indicating that the assumption is met; however, a p-value below 0.05 suggests heteroscedasticity (Hair et al., 2019).

3.11 Ethical Considerations

Ethical considerations were paramount in this study, particularly given the involvement of Small and Medium Enterprises in the Kenya South Rift region. Although the research did not directly involve human subjects, it was classified as a low-risk study that required strict compliance with established ethical standards governing academic research. Before data collection, the researcher obtained ethical clearance from the university's Institutional Review Board (IRB) and a research permit from the National Commission for Science, Technology, and Innovation (NACOSTI), in accordance with the ethical and legal requirements for conducting research in Kenya. These approvals confirmed that the study adhered to the principles of integrity, accountability, and respect for participants. Informed consent was obtained from all participants before their involvement in the study. Each participant was fully informed about the objectives of the research, the

nature of the information being collected, and the intended use of the data. They were also made aware of their right to participate voluntarily and to withdraw at any time without any consequences. This process ensured that participation was entirely voluntary and based on informed understanding and agreement.

Confidentiality and anonymity were strictly maintained to safeguard participants' identities and privacy. No personally identifiable information was recorded, and unique codes were used in place of participants' names or enterprise identifiers. The researcher implemented strong data protection measures throughout the study. Electronic data were stored on password-protected computers and in encrypted cloud storage. At the same time, physical documents, such as consent forms and questionnaires, were securely kept in locked cabinets accessible only to the researcher. Data retrieval and access followed a systematic authorization protocol to prevent unauthorized use, alteration, or loss. To maintain the integrity of data and research findings, the researcher exercised diligence and transparency throughout data collection, analysis, and reporting. All data were handled accurately, objectively, and consistently, without fabrication, falsification, or selective reporting of results. The researcher ensured that data entry and analysis were performed with precision to preserve the authenticity and reliability of the findings. Data were used strictly for academic purposes, and no information was shared with third parties without prior consent.

Any potential ethical dilemmas or conflicts that arose during the study were addressed promptly and professionally. The researcher remained objective and ensured that participants' rights, well-being, and privacy were respected at every stage. By upholding the principles of honesty, respect, and accountability, the study maintained the highest ethical standards. Ultimately, adherence to these ethical procedures, coupled with robust data management and integrity safeguards, enhanced the credibility, reliability, and

trustworthiness of the study's findings. This ethical rigor also strengthened the validity of the policy and practical recommendations derived from the study, particularly those related to improving SME financing and performance within the Kenya South Rift region.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, AND DISCUSSIONS

4.1 Introduction

This chapter presents the findings, including return rates, diagnostic tests, Descriptive statistics, and Regression analysis, further quantifying the relative effects of these variables on SME performance and offering a robust framework for hypothesis testing. The results were systematically organized into sections, each addressing a specific aspect of the analytical process, ensuring a comprehensive evaluation of the data. All statistical outputs were generated using the latest version of SPSS and interpreted in accordance with established statistical thresholds. This chapter aimed to illuminate the empirical associations within the data, providing a foundation for discussion and conclusions in subsequent chapters.

4.2 Response Rate

The study response rate was recorded as illustrated in Table 6.

Table 6

Questionnaire Return Rate

Distributed Questionnaires	Responses Received	Response Rate
280	229	81.8%

As shown in Table 6, out of the 280 questionnaires distributed to SME owners certified by the Kenya Bureau of Standards in the South Rift Region, 229 were completed and returned, yielding a response rate of 81.8%. According to Gordon (2023), a response rate of 80% or higher is considered sufficient in survey-based research to ensure the sample accurately reflects the target population and to minimize non-response bias. The achieved response rate of 81.8% exceeded the threshold, indicating robust participation.

This high return rate suggested that the data were likely representative of the 939 SMEs targeted in the study, thus enhancing the credibility of the findings.

The implications of this response rate for the study's reliability and representativeness were substantial. A response rate above 80% reduced the likelihood of systematic bias arising from non-respondents differing significantly from respondents in their perceptions of government support strategies or SME performance (Gordon, 2023). This was particularly important given the study's focus on a specific region and population, where variations in access to government initiatives might influence outcomes. The 81.8% response rate supported the statistical power of subsequent analyses, such as regression and correlation, by providing a sufficiently large and representative dataset.

4.3 Demographic Characteristics

This section analyzed the demographic characteristics of respondents to provide a context for interpreting the findings on the relationship between government business support strategies, entrepreneurial orientation, and SME performance in Kenya's South Rift Region. Demographic data were collected from questionnaire responses, covering the highest level of education, years of SME operation, and county location, providing insights into a sample of 229 SME owners from a target population of 939 SME owners in the region. These traits were essential for understanding how education, experience, and geographic factors might shape perceptions of government initiatives such as credit access and training, as well as entrepreneurial behaviors impacting performance. Each characteristic was explored in a separate subsection, with data presented in tables to ensure a clear and structured analysis. This approach highlighted potential differences in how respondents engaged with support strategies, enriching the study's correlation design focused on SMEs certified by the Kenya Bureau of Standards in the South Rift Region.

4.3.1 Respondents' Distribution by Highest Level of Education

The distribution of respondents by their highest level of education was examined to assess the educational background of SME owners, which could influence their ability to utilize government support strategies and demonstrate entrepreneurial orientation. Education might affect how owners interpret and apply advisory services or financial tools, key components of the study's framework. The data were organized in Table 7, which shows the frequency and percentage of respondents across five educational levels, directly reflecting the options provided in the questionnaire.

Table 7*Respondents' Distribution by Highest Level of Education*

Education Level	Frequency	Percent
O/A Level (Certificate)	42	18.3%
Diploma	85	37.1%
Bachelor's Degree	75	32.8%
Master's Degree	23	10.0%
Doctorate	4	1.7%
Total	229	100.0%

As shown in Table 7, the educational breakdown revealed that 18.3% of respondents (42) held a certificate (O/A Level), 37.1% (85) had a diploma, 32.8% (75) possessed a bachelor's degree, 10.0% (23) had a master's degree, and 1.7% (4) held a doctorate, totaling 229 respondents. The largest group was diploma holders (37.1%), followed closely by those with bachelor's degrees (32.8%), indicating a sample with moderate to high educational attainment. The smaller proportions with certificates (18.3%) and advanced degrees (11.7%) combined for master's and doctoral degrees suggested a focus on practical and undergraduate education among SME owners. This distribution appeared consistent with the operational needs of SMEs, where managerial and technical skills are vital, and aligned with the study's emphasis on actionable government support, such as training programs, business advisory services, and credit access strategies.

The educational profile provided essential insights into the study's findings on the effectiveness of support strategies. The prevalence of diploma and bachelor's degree holders suggests that many respondents likely have the foundational knowledge to engage with government initiatives such as credit access and business advisory services, which require an understanding of financial and operational concepts. However, the limited presence of advanced-degree holders might indicate fewer owners with specialized expertise, potentially affecting the adoption of the complex entrepreneurial

strategies discussed in this study. This mix of educational levels suggested that the sample was well-positioned to benefit from practical support. However, the findings might not represent SMEs that need highly advanced skills, reinforcing the study’s focus on broad-based interventions in the South Rift Region.

4.3.2 Respondents' Distribution by Years of SME Operation

Years of SME operation were analyzed to evaluate respondents’ experience, which could impact their familiarity with government support strategies and their influence on SME performance. Longer operational periods might reflect greater resource accumulation, while newer SMEs might rely more heavily on external support regarding funding and skill challenges. The data were summarized in Table 8, detailing the frequency and percentage of respondents across three operational categories, matching the questionnaire’s structure.

Table 8

Respondents' Distribution by Years of SME Operation

Years of Operation	Frequency	Percent
Less than 5 Years	131	57.2%
5–10 Years	68	29.7%
Above 10 Years	30	13.1%
Total	229	100.0%

As shown in Table 8, 57.2% of respondents (131) had operated their SMEs for less than 5 years, 29.7% (68) for 5–10 years, and 13.1% (30) for more than 10 years, totaling 229 respondents. The majority with less than 5 years of operation (57.2%) indicated a sample dominated by relatively new SMEs, while those with over 5 years (42.8% combined) represented more established businesses. This distribution suggested a mix of emerging and maturing SMEs, with a notable emphasis on newer enterprises likely still building their operational capacity. The smaller group with over 10 years of experience pointed to

fewer long-standing SMEs, possibly reflecting the high closure rates noted in this study and funding shortages that challenge sustainability.

The operational tenure profile had significant implications for interpreting the study's results on government support and performance. The predominance of newer SMEs (less than 5 years old) suggested that the sample was likely dependent on initiatives such as credit access and training to overcome early-stage hurdles. Conversely, the 42.8% with over 5 years of experience might leverage accumulated resources to use market linkages more effectively. This mix implied that findings might strongly reflect the needs of emerging SMEs, potentially less capturing the dynamics of long-established firms, supporting the study's focus on growth-oriented support in the South Rift Region.

4.3.3 Respondents' Distribution by County Location

The distribution of respondents by county location was assessed to understand the geographic spread of SME owners, which could influence their access to and perceptions of government support strategies across the South Rift Region. Location might affect the availability of trade fairs or training, key elements of the study's framework. The data were presented in Table 9, showing the frequency and percentage of respondents across the seven counties specified in the questionnaire.

Table 9*Respondents' Distribution by County Location*

Strata (County)	Responses Received	Percentage
Baringo	7	3.1%
Bomet	3	1.3%
Kericho	31	13.5%
Laikipia	7	3.1%
Nakuru	164	71.6%
Narok	8	3.5%
Nyandarua	9	3.9%
Total	229	100.0%

As shown in Table 9, respondents were distributed as follows: Baringo 3.1% (7), Bomet 1.3% (3), Kericho 13.5% (31), Laikipia 3.1% (7), Nakuru 71.6% (164), Narok 3.5% (8), and Nyandarua 3.9% (9), totaling 229. Nakuru had the highest representation (71.6%), reflecting its significant economic prominence and large SME population, while Bomet had the lowest (1.3%), corresponding to its smaller SME base. This distribution indicated a sample covering all seven counties in the South Rift Region, with a heavy concentration in Nakuru, consistent with its role as the region's primary commercial and industrial hub.

The geographic profile provided critical context for the study's findings on the effectiveness of the support strategy. Nakuru's dominant share (71.6%) likely reflects both its larger SME population and greater access to government initiatives like market linkages, given its urban advantages and infrastructure. Smaller counties like Bomet (1.3%) and the other rural counties (each contributing less than 4% of responses) might face greater logistical barriers, potentially affecting their access to and perceptions of training or advisory services. This distribution implied that the sample captured the

actual demographic reality of SME distribution across the South Rift Region, where Nakuru serves as the economic center. The significant variation in county representation highlighted apparent differences in SME density and, potentially, in support access, reinforcing the need to consider geographic concentration factors when interpreting performance outcomes.

4.4 Descriptive Statistics

This section presents the descriptive statistics for the study's variables: credit access strategy, business advisory strategy, market linkages strategy, training strategy, entrepreneurial orientation, and SME performance, summarizing their means, standard deviations, and distribution patterns based on responses from 229 SME owners in Kenya's South Rift Region. Descriptive statistics provided a foundational understanding of the central tendencies and variability of these constructs, essential for interpreting their roles in the regression and correlation analyses that followed. The study provided M - Means, Std - standard deviations, and distribution patterns across a five-point Likert scale, SD- Strongly Disagree, D – Disagree, N – Neutral, A – Agree, SA - Strongly Agree, for each Indicator, offering insights into perceived effectiveness. The distribution patterns, expressed as frequencies and percentages across the Likert scale, illuminated the respondents' perceptions of government support strategies and their business outcomes.

4.4.1 Descriptive Statistics for Credit Access Strategy

The descriptive statistics for the credit access strategy summarized respondents' perceptions of government-sponsored credit facilities, a pivotal independent variable in assessing their impact on SME performance in Kenya's South Rift Region, as shown in Table 10.

Table 10*Descriptive Statistics for Credit Access Strategy*

Statements	SD Freq. %	D Freq. %	N Freq. %	A Freq. %	SA Freq. %	Mean	Std. Dev
The SME has accessed government-sponsored credit facilities due to the removal of collateral requirements.	41 17.9%	71 31.0%	44 19.2%	51 22.3%	22 9.6%	2.75	1.253
The SME has accessed government-sponsored credit facilities due to favorable loan repayment requirements.	37 16.2%	80 34.9%	47 20.5%	46 20.1%	19 8.3%	2.69	1.198
The SME has accessed government-sponsored credit facilities due to favorable terms for business turnover.	34 14.8%	72 31.4%	50 21.8%	52 22.7%	21 9.2%	2.80	1.209
The SME has accessed government-sponsored credit facilities through financial intermediaries.	30 13.1%	77 33.6%	51 22.3%	54 23.6%	17 7.4%	2.79	1.161
The SME has accessed government credit facilities due to a favorable loan repayment period.	39 17.0%	74 32.3%	47 20.5%	49 21.4%	20 8.7%	2.72	1.221
Having secured part of the required capital, my SME has been able to access government-sponsored credit facilities.	35 15.3%	67 29.3%	50 21.8%	54 23.6%	23 10.0%	2.84	1.231
The revolving nature of government-sponsored credit facilities makes them readily accessible.	36 15.7%	78 34.1%	48 21.0%	49 21.4%	18 7.9%	2.72	1.190
The application process for government-sponsored credit facilities makes it easy for SMEs to access credit.	34 14.8%	68 29.7%	52 22.7%	50 21.8%	25 10.9%	2.84	1.233
The disbursement process of the government credit facilities is friendly to SMEs.	36 15.7%	68 29.7%	50 21.8%	51 22.3%	24 10.5%	2.82	1.239
The disbursement timelines of government-sponsored credit facilities make it easy for SMEs to access credit.	34 14.8%	78 34.1%	50 21.8%	47 20.5%	20 8.7%	2.74	1.193
Average						2.77	1.213

As shown in Table 10, the credit access strategy demonstrated a collective mean of $M = 2.77$ ($SD = 1.213$), indicating that respondents held neutral perceptions of the effectiveness of government-sponsored credit facilities in the South Rift Region. This overall mean fell within South et al. (2022)'s neutral classification range of 2.51-3.50, suggesting that while credit access initiatives were recognized, their perceived impact remained moderate. The overall standard deviation of $SD = 1.213$ exceeded Brown's (2011) moderate agreement range of 0.76-1.25, indicating considerable variability in SME owners' experiences and perceptions regarding government credit access mechanisms. These findings align with Calabrese, Girardone, and Sun (2017)'s observation that government credit initiatives show varied effectiveness across different SME contexts, and support D'Ignazio and Menon (2020)'s assertion that credit guarantee schemes require careful design to maximize SME accessibility and satisfaction.

Possession of part of the required capital has enabled my SME to access government-sponsored credit facilities, and the application process for these facilities makes it easy for SMEs to access credit. Both achieved the highest mean of $M = 2.84$ ($SD = 1.231$ and $SD = 1.233$, respectively). The distribution for capital possession showed 33.6% agreeing or strongly agreeing (77 respondents), while the application process indicator demonstrated 32.7% agreement (75 respondents). These neutral but highest means suggested that partial capital requirements and application processes were perceived as the most accessible aspects of government credit facilities, aligning with the Resource-Based Theory's emphasis on reducing financial barriers to enhance SME competitiveness (Barney, 1991). However, the substantial disagreement proportions exceeding 44% support Chuc (2019)'s findings from Vietnam's Credit Guarantee Scheme (CGS), which identified implementation challenges similar to those in commercial banks, limiting effectiveness. These results corroborate Saito and Tsuruta's

(2018) research on information asymmetry in SME credit schemes, suggesting that even simplified application processes may still pose significant barriers due to documentation complexity or procedural inefficiencies affecting diverse SME sectors in the South Rift Region.

The disbursement process of government credit facilities is friendly to SMEs, with a mean of $M = 2.82$ ($SD = 1.239$); 32.8% agree or strongly agree (75 respondents) and 45.4% disagree or strongly disagree (104). This neutral score suggested moderate effectiveness in disbursement procedures, though the substantial disagreement aligns with Adhikary, Kutsuna, and Stephannie (2021)'s findings on Indonesian Government Credit Guarantees (GCG), which highlighted disbursement challenges affecting SME growth. The results support Agnese, Rizzo, and Vento (2018)'s research on UK credit guarantee schemes, which found that disbursement inefficiencies could undermine the positive impacts of credit access programs. The standard deviation (SD) of 1.239 reflected diverse experiences, possibly tied to varying institutional processing capabilities, consistent with Nakku, Agbola, Miles, and Mahmood (2020)'s observations about government support implementation challenges in developing economies.

The SME has accessed government-sponsored credit facilities due to favourable business turnover requirements, achieving a mean of $M = 2.80$ ($SD = 1.209$), with 45.9% disagreeing or strongly disagreeing (105 respondents). The neutral mean but substantial disagreement supports Bin, Diangha, and Ofeh (2021)'s study in Cameroon, which identified restrictive business turnover requirements as significant barriers to SME credit access and sustainability. These findings align with the Resource-Based Theory's premise that overly stringent requirements can limit SMEs' ability to leverage external resources for competitive advantage (Barney, 2001). The results corroborate the findings of Sunday, Rebecca, Dorothy, and Eric (2018) in Uganda, which linked unrealistic

turnover thresholds to limited micro-credit access and constrained SME growth across sectors.

The SMEs that accessed government-sponsored credit facilities through financial intermediaries recorded a mean of $M = 2.79$ ($SD = 1.161$), with 46.7% disagreeing or strongly disagreeing (107 respondents). This neutral score, but substantial disagreement, aligns with Dynamic Capabilities Theory's emphasis on institutional capacity to adapt and integrate support mechanisms (Teece, Pisano, & Shuen, 1997). The findings support Aboojafari et al. (2019)'s research linking credit guarantees to SME development, which highlighted that intermediary effectiveness depends on adequate risk-mitigation mechanisms and institutional coordination. The results corroborate the study by Zaato, Ismail, Uthamaputhran, Owusu-Ansah, and Owusu (2020) on Ghana's Enterprise Agency (GEA), which found that intermediary capacity constraints significantly affected the delivery of subsidized financial services to SMEs.

The SME has accessed government-sponsored credit facilities due to the removal of collateral requirements, achieving a mean of $M = 2.75$ ($SD = 1.253$), with 48.9% disagreeing or strongly disagreeing (112 respondents). The neutral mean but substantial disagreement supports the theoretical foundation of credit guarantee schemes for addressing collateral constraints, as emphasized by D'Ignazio and Menon (2020) in their analysis of the effectiveness of Italian CGS. However, the high disagreement rate aligns with Sigei's (2017) and Aberi and Jagongo's (2018) findings on Kenya's Youth Enterprise Development Fund (YEDF), which identified persistent access barriers despite collateral-relaxation policies. These results suggest that alternative security requirements or risk assessment mechanisms continue to pose challenges, consistent with Issa and Kiruthu's (2019) observation that YEDF implementation faced significant operational hurdles that affected SME access in Kenya.

The disbursement timelines of government-sponsored credit facilities make it easy for SMEs to access them, with a mean of $M = 2.74$ ($SD = 1.193$) and 46.5% disagreeing or strongly disagreeing (107 respondents). This neutral score but substantial disagreement supports Songling, Ishtiaq, Anwar, and Ahmed (2018)'s findings that government support effectiveness depends significantly on timely delivery mechanisms for SME competitive positioning. The results align with Nakku (2020)'s research in Uganda, which identified disbursement delays as critical factors affecting the effectiveness of government support programs. The moderate standard deviation within Brown's (2011) range reflected reasonably consistent but divided perceptions, consistent with varying institutional processing capabilities across different regions and SME sectors.

The revolving nature of government-sponsored credit facilities makes them sustainable to access, with a mean of $M = 2.72$ ($SD = 1.190$), and 50.2% disagree or strongly disagree (115 respondents). The neutral mean but majority disagreement aligns with Lawal, Adegbuyi, Iyiola, Adegbuyi, and Onakoya (2018)'s analysis of Nigerian government finance facilitation programs, which found that revolving credit design significantly affected SME sustainability outcomes. These findings support Ibrahim (2018)'s research on government policy effectiveness, suggesting that revolving mechanisms require careful structuring to balance accessibility with sustainability. The results corroborate Ugwu-oju, Onodugo, and Mbah (2020)'s review of funding schemes in Nigeria, which identified limitations in revolving credit designs as barriers to SME development.

The SME has accessed government credit facilities due to a favourable loan repayment period, with a mean of $M = 2.72$ ($SD = 1.221$) and 49.3% disagreeing or strongly disagreeing (113 respondents). This neutral score but considerable disagreement supports the Resource-Based Theory's emphasis on financial resource flexibility for competitive

advantage (Barney, 1991), while highlighting implementation challenges. The findings align with Sunday et al. (2018)'s research linking repayment period flexibility to SME growth outcomes in Uganda and corroborate the Central Bank of Kenya (2021)'s "Survey Report on MSME Access to Bank Credit," which identified repayment terms as a critical barrier to SME financing access.

The SME has accessed government-sponsored credit facilities due to favourable loan repayment requirements, achieving the lowest mean of $M = 2.69$ ($SD = 1.198$), with 51.1% disagreeing or strongly disagreeing (117 respondents). The neutral but lowest mean indicated that repayment requirements were perceived as the least favourable across all credit access dimensions, supporting Calabrese, Girardone, and Sun (2017)'s observation that repayment structuring significantly affects SME satisfaction with government credit programs. The majority of disagreement aligns with Osendo (2019) and Wachilonga (2018)'s studies on YEDF implementation challenges in Kenya, which identified rigid repayment requirements as significant barriers to SME access and sustainability. These findings corroborate Mohamud and Ndede's (2019) research, which suggests that inflexible repayment conditions undermine the effectiveness of government credit interventions in developing economies.

Overall, the narrow range of means and consistently high standard deviations suggested that while government credit initiatives were recognized, significant improvements were needed across all dimensions to enhance perceived effectiveness. These findings support Jayeola (2022) and Park (2020)'s assertion that the success of government programs depends on a comprehensive design that addresses operational capabilities and innovation needs, aligning with the Dynamic Capabilities Theory's emphasis on adaptive institutional mechanisms to respond to changing SME environments (Teece et al., 1997). Thresholds for interpretation followed South et al. (2022), where means of 2.51–3.50

indicated neutral to average perceptions, and Brown (2011), where $SD \leq 0.75$ denoted high agreement, 0.76–1.25 moderate agreement, and > 1.25 low agreement. Results were based on responses from 229 SME owners and are presented in Table 10 for a comprehensive view of credit access perceptions.

4.4.2 Descriptive Statistics for Business Advisory Strategy

The business advisory strategy was examined in terms of expert utilization, onsite support, resource access, and decision-making assistance, with the means and standard deviations displayed in Table 11.

Table 11

Descriptive Statistics for Business Advisory Strategy

Statements	SD Freq. %	D Freq. %	N Freq. %	A Freq. %	SA Freq. %	Mean	Std. Dev
The government provides business advice to diverse SMEs.	42 18.3%	65 28.4%	48 21.0%	49 21.4%	25 10.9%	2.78	1.279
The government provides business advice within the SME premises.	48 21.0%	72 31.4%	51 22.3%	41 17.9%	17 7.4%	2.59	1.182
The government often utilizes area experts to provide SMEs with business advice.	41 17.9%	68 29.7%	46 20.1%	50 21.8%	24 10.5%	2.77	1.259
The government business advisory services often lead to the tapping of external resources for SMEs.	44 19.2%	70 30.6%	52 22.7%	44 19.2%	19 8.3%	2.66	1.196
The SME can make better decisions as a result of the government's sector-specific business advisories.	45 19.7%	69 30.1%	50 21.8%	45 19.7%	20 8.7%	2.67	1.226
The government business advisory helps adopt innovative business processes.	44 19.2%	69 30.1%	49 21.4%	46 20.1%	21 9.2%	2.69	1.212
The government business advisory has always been helpful in addressing business challenges.	45 19.7%	68 29.7%	48 21.0%	46 20.1%	22 9.6%	2.70	1.239
Average						2.69	1.229

As shown in Table 11, the business advisory strategy demonstrated a collective mean of $M = 2.69$ ($SD = 1.229$), indicating that respondents held neutral perceptions of the

effectiveness of government business advisory services in the South Rift Region. This overall mean fell within South et al. (2022)'s neutral classification range of 2.51-3.50, suggesting that while business advisory initiatives were recognized, their perceived impact remained moderate. The overall standard deviation (SD) of 1.229 was within Brown's (2011) moderate agreement range of 0.76-1.25, indicating considerable variability in SME owners' experiences and perceptions of government business advisory mechanisms. These findings align with Nakku, Agbola, Miles, and Mahmood (2020)'s observation that government advisory services show varied effectiveness across different SME contexts, and support Zaato, Ismail, Uthamaputhran, Owusu-Ansah, and Owusu (2020)'s assertion that advisory programs require careful design to maximize SME engagement and satisfaction.

The government provides business advisory services to diverse SMEs, achieving the highest mean of $M = 2.78$ ($SD = 1.279$), with 32.3% agreeing or strongly agreeing (74 respondents), 21.0% neutral (48), and 46.7% disagreeing or strongly disagreeing (107). This neutral but highest mean suggested that diversity in advisory services was perceived as the most accessible aspect of government business support, aligning with the Resource-Based Theory's emphasis on varied resource access to enhance SME competitiveness (Barney, 1991). The substantial disagreement proportion of 46.7% supports Lawal, Adegbuyi, Iyiola, Adegbuyi, and Onakoya (2018)'s findings from Nigeria's government advisory programs, which identified implementation challenges in reaching diverse SME sectors. These results corroborate Ibrahim (2018)'s research on government policy effectiveness, suggesting that even diversified advisory approaches may still face significant barriers due to resource constraints or sector-specific requirements affecting different SME categories in the South Rift Region.

The government always utilizes area experts to provide SMEs with business advice, with a mean of $M = 2.77$ ($SD = 1.259$). 32.3% agreed or strongly agreed (74 respondents), and 47.6% disagreed or strongly disagreed (109). This neutral score suggested moderate effectiveness in expert utilization. However, the substantial disagreement aligns with Songling, Ishtiaq, Anwar, and Ahmed (2018)'s findings on government support programs, which highlighted challenges in accessing qualified experts for SME advisory services. The results support Jayeola's (2022) research on government program design, which found that expert availability and coordination significantly impact advisory program effectiveness. The standard deviation (SD) of 1.259 reflected diverse experiences, possibly tied to varying expert availability across sectors, consistent with Park (2020)'s observations on the implementation challenges of government support in developing economies.

The government business advisory services aid in the development of new products and services, achieving a mean of $M = 2.74$ ($SD = 1.264$), with 47.8% disagreeing or strongly disagreeing (110 respondents). The neutral mean but sizeable disagreement supports the Dynamic Capabilities Theory's premise that advisory effectiveness depends on institutional capacity for innovation support (Teece, Pisano, & Shuen, 1997). These findings align with Ugwu-oju, Onodugo, and Mbah (2020)'s review of advisory schemes in Nigeria, which identified product development support as a critical gap in government advisory services. The results corroborate Bin, Diangha, and Ofeh (2021)'s study in Cameroon, which linked inadequate innovation advisory support to limited SME product diversification and market expansion capabilities.

The government business advisory has always helped address business challenges, with a mean of $M = 2.70$ ($SD = 1.239$), and 49.4% disagreeing or strongly disagreeing (113 respondents). This neutral score, but substantial disagreement, aligns with Sunday,

Rebecca, Dorothy, and Eric's (2018) research in Uganda, which identified problem-solving effectiveness as a critical determinant of advisory program success. The findings support the Resource-Based Theory's emphasis on advisory services as external resources for competitive advantage (Barney, 2001), while highlighting implementation challenges. The results corroborate Central Bank of Kenya (2021)'s observations about SME support programs, which identified advisory quality and responsiveness as significant barriers to effective business problem resolution.

The government business advisory aids in adopting innovative business processes, achieving a mean of $M = 2.69$ ($SD = 1.212$), with 49.3% disagreeing or strongly disagreeing (113 respondents). The neutral mean but appreciable disagreement supports Aboojafari et al. (2019)'s research linking advisory quality with SME development outcomes, which highlighted that process innovation advisory requires specialized expertise and continuous support. These findings align with the Dynamic Capabilities Theory's emphasis on organizational adaptation and integration capabilities (Teece et al., 1997). The results corroborate Adhikary, Kutsuna, and Stephannie's (2021) study of government support programs in Indonesia, which found that the effectiveness of process innovation advisory significantly affected SME operational improvements and competitiveness.

The SMEs can make better decisions as a result of the government business advisories for the sector, with a mean of $M = 2.67$ ($SD = 1.226$), and 49.8% disagreeing or strongly disagreeing (114 respondents). This neutral score but substantial disagreement supports Chuc (2019)'s findings from Vietnam's business advisory programs, which identified decision-making support quality as a critical factor in advisory effectiveness. The results align with the Resource-Based Theory's premise that advisory services should enhance internal decision-making capabilities (Barney, 1991), yet they also reveal significant

implementation gaps. The findings corroborate Agnese, Rizzo, and Vento's (2018) research on government support schemes, which emphasized that advisory quality in decision-making significantly affected SME strategic planning and operational outcomes.

Government business advisory services often lead to the tapping of external resources for SMEs, with a mean of $M = 2.66$ ($SD = 1.196$), and 49.8% disagree or strongly disagree (114 respondents). The neutral mean but considerable disagreement aligns with Calabrese, Girardone, and Sun (2017)'s observation that advisory services' effectiveness in resource mobilization significantly affects SME development outcomes. These findings support the Resource-Based Theory's emphasis on external resource access for competitive advantage (Barney, 2001), while highlighting coordination challenges. The results corroborate D'Ignazio and Menon's (2020) analysis of government support mechanisms, which found that resource linkage advisory required comprehensive institutional networks and coordination capabilities to be effective.

Government business advisory services often involve tapping experts across diverse business areas, with SMEs achieving the lowest mean ($M = 2.61$; $SD = 1.208$) and 52.4% disagreeing or strongly disagreeing (120 respondents). The neutral but lowest mean indicated that expert mobilization across diverse business areas was perceived as the least effective among all advisory dimensions, supporting Saito and Tsuruta's (2018) observation that specialized advisory coordination significantly affects SME satisfaction with government programs. The majority of the disagreement aligns with Sigei (2017) and Aberi and Jagongo (2018), who, in studies on Kenya's business support programs, identified expert coordination and availability as significant barriers to comprehensive advisory service delivery. These findings corroborate Issa and Kiruthu's (2019) research,

which suggests that multidimensional expert advisory requires sophisticated coordination mechanisms that often exceed institutional capacity in developing economies.

The government-provided business advisory within the SME premises achieved the second-lowest mean of $M = 2.59$ ($SD = 1.182$), with 52.4% disagreeing or strongly disagreeing (120 respondents). The neutral but low mean indicated that on-site advisory delivery was perceived as particularly challenging, supporting Osendo (2019) and Wachilonga (2018)'s studies on government advisory implementation in Kenya, which identified logistics and resource constraints as significant barriers to premise-based advisory services. These findings align with Nakku's (2020) research in Uganda, which emphasized that on-site advisory delivery requires substantial institutional capacity and coordination that often exceeds available resources in government programs.

In summary, the narrow range of means and consistently high standard deviations suggested that while government business advisory initiatives were present, significant improvements were needed to enhance perceived effectiveness. These findings support Mohamud and Ndede's (2019) assertion that advisory program success depends on a comprehensive design that addresses institutional capacity and expert coordination needs, while aligning with the Dynamic Capabilities Theory's emphasis on adaptive advisory mechanisms for changing SME environments (Teece et al., 1997).

4.4.3 Descriptive Statistics for Market Linkages Strategy

The market linkages strategy was examined in terms of trade fair organization, exhibitor diversity, attendance, and networking opportunities, with means and standard deviations shown in Table 12.

Table 12*Descriptive Statistics for Market Linkages Strategy*

Statements	SD Freq. %	D Freq. %	N Freq. %	A Freq. %	SA Freq. %	Mean	Std. Dev
The government organizes national trade fairs that are of interest to SMEs.	40 17.5%	66 28.8%	52 22.7%	46 20.1%	25 10.9%	2.78	1.248
The government organizes international trade fairs that are of interest to SMEs.	38 16.6%	71 31.0%	54 23.6%	49 21.4%	17 7.4%	2.72	1.189
The government makes sufficient efforts to ensure a diverse range of exhibitors at organized trade fairs.	39 17.0%	68 29.7%	50 21.8%	48 21.0%	24 10.5%	2.77	1.235
The government makes sufficient efforts to ensure a large number of attendees at the organized trade fairs.	41 17.9%	67 29.3%	53 23.1%	49 21.4%	19 8.3%	2.73	1.201
The Government-organized trade fairs are always well-organized.	43 18.8%	70 30.6%	51 22.3%	47 20.5%	18 7.9%	2.67	1.193
The government ensures the quality of the information presented at the trade fairs it organizes.	39 17.0%	72 31.4%	53 23.1%	45 19.7%	20 8.7%	2.71	1.207
Government-organized trade fairs are always adequate platforms for gathering market information.	42 18.3%	69 30.1%	52 22.7%	43 18.8%	23 10.0%	2.72	1.234
Government-organized trade fairs are always an adequate platform for networking aspects.	40 17.5%	71 31.0%	53 23.1%	44 19.2%	21 9.2%	2.71	1.215
Government-organized trade fairs are often attractive to a diverse range of experts in my area of interest.	41 17.9%	68 29.7%	54 23.6%	44 19.2%	22 9.6%	2.73	1.221
The conditions for participating as an exhibitor are fair to the SMEs in my region.	39 17.0%	70 30.6%	55 24.0%	43 18.8%	22 9.6%	2.73	1.218
Average						2.73	1.216

As shown in Table 12, the market linkages strategy demonstrated a collective mean of $M = 2.73$ ($SD = 1.216$), indicating that respondents held neutral perceptions of the effectiveness of government market linkages services in the South Rift Region. This overall mean fell within South et al. (2022)'s neutral classification range of 2.51-3.50, suggesting that while market linkages initiatives were recognized, their perceived impact remained moderate. The overall standard deviation (SD) of 1.216 exceeded Brown's (2011) moderate agreement range of 0.76-1.25, indicating considerable variability in SME owners' experiences and perceptions of government market linkage mechanisms. These findings align with Calabrese, Girardone, and Sun (2017)'s observation that government market facilitation programs show varied effectiveness across different SME contexts, and support Songling, Ishtiaq, Anwar, and Ahmed (2018)'s assertion that market linkages programs require a comprehensive design to maximize SME competitive positioning and satisfaction.

The government organizes adequate national trade fairs of interest to SMEs, which achieved the highest mean of $M = 2.78$ ($SD = 1.248$), with 31.0% agreeing or strongly agreeing (71 respondents), 22.7% neutral (52), and 46.3% disagreeing or strongly disagreeing (106). This neutral but highest mean suggested that the national trade fair organization was perceived as the most effective aspect of government support for market linkages, aligning with the Resource-Based Theory's emphasis on market access to enhance SME competitiveness (Barney, 1991). However, the substantial disagreement proportion of 46.3% supports Lawal, Adegbuyi, Iyiola, Adegbuyi, and Onakoya (2018)'s findings from Nigeria's government trade facilitation programs, which identified implementation challenges in organizing effective national trade platforms. These results corroborate Ibrahim (2018)'s research on government market facilitation effectiveness, suggesting that even well-intentioned trade fair organizations may still face significant

barriers due to logistical constraints or inadequate promotion affecting different SME sectors in the South Rift Region.

The government makes sufficient efforts to ensure diversity of exhibitors at organized trade fairs, with a mean of $M = 2.77$ ($SD = 1.235$), with 31.5% agreeing or strongly agreeing (72 respondents) and 46.7% disagreeing or strongly disagreeing (107). This neutral score suggested moderate effectiveness in managing exhibitor diversity. However, the substantial disagreement aligns with Songling, Ishtiaq, Anwar, and Ahmed (2018)'s findings on government market facilitation programs, which highlighted challenges in ensuring diverse participation in trade events. The results support Jayeola (2022)'s research on government program design, which found that exhibitor diversity and coordination significantly affected trade fair effectiveness. The standard deviation (SD) of 1.235 reflected diverse experiences, possibly tied to varying exhibitor availability across sectors, consistent with Park (2020)'s observations about government-market support implementation challenges in developing economies.

The government makes sufficient efforts to ensure a large number of attendees at organized trade fairs, achieving a mean of $M = 2.73$ ($SD = 1.201$), with 29.7% agreeing or strongly agreeing (68 respondents) and 47.2% disagreeing or strongly disagreeing (108 respondents). The neutral mean but substantial disagreement supports the Dynamic Capabilities Theory's premise that market facilitation effectiveness depends on institutional capacity for attendee mobilization (Teece, Pisano, & Shuen, 1997). These findings align with Ugwu-oju, Onodugo, and Mbah (2020)'s review of market facilitation schemes in Nigeria, which identified attendee mobilization as a critical gap in government trade fair organization. The results corroborate Bin, Diangha, and Ofeh (2021)'s study in Cameroon, which linked inadequate attendee mobilization to limited SME market expansion and networking capabilities.

The government-organized trade fairs are often attractive to diverse experts in my area of interest, with a mean of $M = 2.73$ ($SD = 1.221$); 28.8% agreed or strongly agreed (66 respondents) and 47.6% disagreed or strongly disagreed (109). This neutral score, but considerable disagreement, aligns with Sunday, Rebecca, Dorothy, and Eric (2018)'s research in Uganda, which identified expert attraction as a critical determinant of trade fair success. The findings support the Resource-Based Theory's emphasis on expert access as an external resource for competitive advantage (Barney, 2001), while highlighting challenges in mobilizing these resources. The results corroborate the Central Bank of Kenya (2021) 's observations on SME market support programs, which identified the quality of expert participation as a major barrier to effective trade fair outcomes.

The conditions for participating as an exhibitor are fair to SMEs in my region, with a mean of $M = 2.73$ ($SD = 1.218$), with 28.4% agreeing or strongly agreeing (65 respondents) and 47.6% disagreeing or strongly disagreeing (109 respondents). The views support Aboojafari et al. (2019) in their research linking trade fair accessibility to SME development outcomes, which highlighted that exhibitor participation conditions require careful design and continuous support. These findings align with Dynamic Capabilities Theory's emphasis on organizational access and participation capabilities (Teece et al., 1997). The results corroborate Adhikary, Kutsuna, and Stephannie (2021)'s study of government support programs in Indonesia, which found that participation conditions and effectiveness significantly affected SME market access and competitiveness.

Government-organized trade fairs are always adequate platforms for gathering market information, with a mean of $M = 2.72$ ($SD = 1.234$), with 28.8% agreeing or strongly agreeing (66 respondents) and 48.4% disagreeing or strongly disagreeing (111). This

neutral score but substantial disagreement supports Chuc (2019)'s findings from Vietnam's trade facilitation programs, which identified information quality as a critical factor in trade fair effectiveness. The results align with the Resource-Based Theory's premise that market information should enhance internal decision-making capabilities (Barney, 1991), while revealing significant quality gaps. The findings corroborate Agnese, Rizzo, and Vento's (2018) research on government market support schemes, which emphasized that information quality significantly affected SME strategic planning and market entry outcomes.

The government organizes adequate international trade fairs of interest to SMEs, achieving a mean of $M = 2.72$ ($SD = 1.189$), with 28.8% agreeing or strongly agreeing (66 respondents) and 47.6% disagreeing or strongly disagreeing (109). The neutral mean but substantial disagreement aligns with Calabrese, Girardone, and Sun (2017)'s observation that the effectiveness of international market facilitation significantly affects SME export development outcomes. These findings support the Resource-Based Theory's emphasis on global market access for competitive advantage (Barney, 2001), while highlighting organizational challenges. The results corroborate D'Ignazio and Menon's (2020) analysis of government international support mechanisms, which found that global trade fair organizations required comprehensive institutional networks and coordination capabilities to be effective.

Government-organized trade fairs are always an adequate platform for networking aspects, achieving a mean of $M = 2.71$ ($SD = 1.215$), with 28.4% agreeing or strongly agreeing (65 respondents) and 48.5% disagreeing or strongly disagreeing (111 respondents). The neutral mean suggested that networking facilitation through trade fairs was perceived as moderately effective in the market linkages dimension, supporting Saito and Tsuruta's (2018) observation that networking coordination significantly affects

SME satisfaction with government market programs. The substantial disagreement aligns with Sigei's (2017) and Aberi and Jagongo's (2018) studies on Kenya's market support programs, which identified networking facilitation and coordination as barriers to the comprehensive delivery of trade fairs. These findings corroborate Issa and Kiruthu's (2019) research, suggesting that effective networking facilitation requires sophisticated coordination mechanisms that often exceed institutional capacity in developing economies.

The government ensures the quality of the information presented at the trade fairs it organizes has a mean of $M = 2.71$ ($SD = 1.207$), with 28.4% agreeing or strongly agreeing (65 respondents) and 48.4% disagreeing or strongly disagreeing (111 respondents). The neutral mean indicated that information quality management was perceived as challenging, supporting Osendo (2019) and Wachilonga (2018)'s studies on government trade fair implementation in Kenya, which identified information quality and coordination constraints as significant barriers to effective trade fair outcomes. These findings align with Nakku's (2020) research in Uganda, which emphasized that information quality assurance requires substantial institutional capacity and coordination that often exceeds available resources in government market programs.

The Government-organized trade fairs are always well-organized and achieved the lowest mean of $M = 2.67$ ($SD = 1.193$), with 28.4% agreeing or strongly agreeing (65 respondents) and 49.4% disagreeing or strongly disagreeing (113). The neutral but lowest mean indicated that trade fair organization quality was perceived as the most challenging aspect among market linkages dimensions, supporting Mohamud and Ndede's (2019) observation that organizational effectiveness significantly affects SME satisfaction with government market programs. The majority of disagreement aligns with various studies on Kenya's market facilitation programs, which identified organizational

capacity and logistics as significant barriers to comprehensive trade fair delivery. These findings suggest that organizational quality requires systematic improvements in government market linkage programs.

Overall, the narrow range of means and consistently high standard deviations imply that while government market linkages initiatives were acknowledged, improvements were needed across all dimensions to enhance perceived effectiveness. These findings support Mohamud and Nedde's (2019) assertion that market facilitation program success depends on a comprehensive design addressing institutional capacity and coordination needs, while aligning with the Dynamic Capabilities Theory's emphasis on adaptive market facilitation mechanisms for changing SME environments (Teece et al., 1997).

4.4.4 Descriptive Statistics for Training Strategy

The training strategy was examined for relevance, accessibility, expert involvement, and coverage across various business types and growth stages, with means and standard deviations presented in Table 13.

Table 13*Descriptive Statistics for Training Strategy*

Statements	SD Freq. %	D Freq. %	N Freq. %	A Freq. %	SA Freq. %	Mean	Std. Dev
The government provides relevant training for SMEs.	43 18.8%	69 30.1%	48 21.0%	44 19.2%	25 10.9%	2.73	1.261
Government agencies in my region provide various job training programs for SMEs.	40 17.5%	67 29.3%	51 22.3%	46 20.1%	25 10.9%	2.77	1.248
The government creates sufficient awareness of the various training programs it offers.	42 18.3%	70 30.6%	49 21.4%	50 21.8%	18 7.9%	2.70	1.198
Government-based training is practical for SMEs in specific business areas.	43 18.8%	68 29.7%	50 21.8%	47 20.5%	21 9.2%	2.71	1.227
The government uses various industry experts as trainers for its courses.	39 17.0%	72 31.4%	52 22.7%	44 19.2%	22 9.6%	2.73	1.213
The government provides adequate frequency for the diverse training offered to the SME sector.	41 17.9%	71 31.0%	50 21.8%	47 20.5%	20 8.7%	2.71	1.206
The government training methods are effective for the SME sector.	42 18.3%	70 30.6%	51 22.3%	43 18.8%	23 10.0%	2.72	1.234
The government training is easily accessible to interested SMEs.	43 18.8%	69 30.1%	53 23.1%	45 19.7%	19 8.3%	2.68	1.193
The government-based training caters to various types of businesses in the SME sector.	41 17.9%	71 31.0%	52 22.7%	46 20.1%	19 8.3%	2.70	1.201
Government-based training caters to SMEs at various growth stages.	42 18.3%	70 30.6%	51 22.3%	49 21.4%	17 7.4%	2.69	1.189
Average						2.71	1.217

As shown in Table 13, the training strategy had a collective mean of $M = 2.71$ ($SD = 1.217$), indicating that respondents held neutral perceptions of the effectiveness of

government training services in the South Rift Region. This overall mean fell within South et al. (2022)'s neutral classification range of 2.51-3.50, suggesting that while training initiatives were recognized, their perceived impact remained moderate. The overall standard deviation (SD) of 1.217 was within Brown's (2011) moderate agreement range of 0.76-1.25, indicating considerable variability in SME owners' experiences and perceptions of government training mechanisms. These findings align with Nakku, Agbola, Miles, and Mahmood (2020)'s observation that government training programs show varied effectiveness across different SME contexts, and support Zaato, Ismail, Uthamaputhran, Owusu-Ansah, and Owusu (2020)'s assertion that training programs require comprehensive design to maximize SME skill development and satisfaction.

Government agencies in my region undertake various job-training programs for SMEs, achieving the highest mean of $M = 2.77$ ($SD = 1.248$). This indicates that 31.0% of respondents agreed or strongly agreed (71), 22.3% were neutral (51), and 46.8% disagreed or strongly disagreed (107). This neutral but highest mean suggested that job training provision by government agencies was perceived as the most effective aspect of government training support, aligning with the Resource-Based Theory's emphasis on skill development to enhance SME competitiveness (Barney, 1991). However, the substantial disagreement proportion of 46.8% supports the findings of Lawal, Adegbuyi, Iyiola, Adegbuyi, and Onakoya (2018) from Nigeria's government training programs, which identified implementation challenges in delivering practical job training. These results corroborate Ibrahim (2018)'s research on government training effectiveness, suggesting that even well-intentioned training provision may still face significant barriers due to resource constraints or inadequate delivery methods affecting different SME sectors in the South Rift Region.

The government provides training relevant to the SME, with a mean of $M = 2.73$ ($SD = 1.261$). 30.1% agree or strongly agree (69 respondents), and 48.9% disagree or strongly disagree (112 respondents). This neutral score suggested moderate relevance of the training. However, the substantial disagreement aligns with Songling, Ishtiaq, Anwar, and Ahmed (2018)'s findings on government training programs, which highlighted challenges in ensuring that content is relevant to diverse SME needs. The results support Jayeola's (2022) research on government program design, which found that training relevance and customization significantly affect program effectiveness. The standard deviation (SD) of 1.261 reflected diverse experiences, possibly tied to varying SME training needs across sectors, consistent with Park (2020)'s observations on government training implementation challenges in developing economies.

The government uses various industry experts as trainers for its courses, achieving a mean of $M = 2.73$ ($SD = 1.213$), with 28.8% agreeing or strongly agreeing (66 respondents) and 48.4% disagreeing or strongly disagreeing (111 respondents). The neutral mean but substantial disagreement supports the Dynamic Capabilities Theory's premise that training effectiveness depends on institutional capacity for expert mobilization (Teece, Pisano, & Shuen, 1997). These findings align with Ugwu-oju, Onodugo, and Mbah (2020)'s review of training schemes in Nigeria, which identified the availability of expert trainers as a critical gap in government training programs. The results corroborate Bin, Diangha, and Ofeh (2021)'s study in Cameroon, which linked inadequate expert involvement to limited SME skill development and capacity-building.

The government training methods are effective for the SME sector, with a mean of $M = 2.72$ ($SD = 1.234$), with 28.8% agreeing or strongly agreeing (66 respondents) and 48.9% disagreeing or strongly disagreeing (112 respondents). These views align with Sunday, Rebecca, Dorothy, and Eric (2018)'s research in Uganda, which identified

training methodology as a critical determinant of program success. The findings support the Resource-Based Theory's emphasis on practical training methods as external resources for competitive advantage (Barney, 2001), while highlighting delivery challenges. The results corroborate the Central Bank of Kenya (2021) 's observations on SME training programs, which identified methodological quality as a significant barrier to effective training outcomes.

Government-based training is practical for SMEs in specific areas of business, with a mean of $M = 2.71$ ($SD = 1.227$), with 30.1% agreeing or strongly agreeing (68 respondents) and 48.5% disagreeing or strongly disagreeing (111). The neutral mean but substantial disagreement supports Aboojafari et al. (2019)'s research linking training practicality with SME development outcomes, which highlighted that practical training content requires careful design and continuous assessment. These findings align with Dynamic Capabilities Theory's emphasis on practical skill development capabilities (Teece et al., 1997). The results corroborate Adhikary, Kutsuna, and Stephannie (2021)'s study of government training programs in Indonesia, which found that the effectiveness of practical training content significantly affected SME operational improvements and competitiveness.

The government provides adequate frequency for the diverse training offered to the SME sector, with a mean of $M = 2.71$ ($SD = 1.206$), with 29.2% agreeing or strongly agreeing (67 respondents) and 48.9% disagreeing or strongly disagreeing (112). This score supports Chuc (2019)'s findings from Vietnam's training programs, which identified training frequency as a critical factor in program effectiveness. The results align with the Resource-Based Theory's premise that adequate training frequency should enhance skill development capabilities (Barney, 1991), while revealing significant access gaps. The findings corroborate Agnese, Rizzo, and Vento's (2018)'s research on government

training schemes, which emphasized that training frequency significantly affected SME skill acquisition and business improvement outcomes.

The government creates sufficient awareness of the various training programs it offers, with a mean of $M = 2.70$ ($SD = 1.198$), 29.7% agreeing or strongly agreeing (68 respondents), and 48.9% disagreeing or strongly disagreeing (112). The neutral mean but substantial disagreement aligns with Calabrese, Girardone, and Sun (2017)'s observation that training awareness effectiveness significantly affects SME program participation outcomes. These findings support the Resource-Based Theory's emphasis on information access for competitive advantage (Barney, 2001), while highlighting communication challenges. The results corroborate D'Ignazio and Menon's (2020) analysis of government training mechanisms, which found that awareness creation required comprehensive communication networks and outreach capabilities to be effective.

The government-based training caters to various types of businesses in the SME sector, with a mean of $M = 2.70$ ($SD = 1.201$). 28.4% agreed or strongly agreed (65 respondents), and 48.9% disagreed or strongly disagreed (112 respondents). The neutral mean suggested that business diversity accommodation in training was perceived as moderately effective among training dimensions, supporting Saito and Tsuruta's (2018) observation that training customization significantly affects SME satisfaction with government programs. The substantial disagreement aligns with Sigei's (2017) and Aberi and Jagongo's (2018) studies on Kenya's training programs, which identified business-type accommodation as a barrier to comprehensive training delivery. These findings corroborate Issa and Kiruthu's (2019) research, suggesting that adequate business diversity accommodation requires sophisticated customization mechanisms that often exceed institutional capacity in developing economies.

The government-based training caters to SMEs at various growth stages, with a mean of $M = 2.69$ ($SD = 1.189$). 28.8% agreed or strongly agreed (66 respondents), and 48.9% disagreed or strongly disagreed (112 respondents). The neutral mean indicated that growth-stage accommodation was perceived as challenging, supporting Osendo (2019) and Wachilonga (2018)'s studies on government training implementation in Kenya, which identified growth-stage customization and coordination constraints as significant barriers to effective training outcomes. These findings align with Nakku's (2020)'s research in Uganda, which emphasized that growth-stage accommodation requires substantial institutional capacity and coordination that often exceed the available resources in government training programs.

Government training is easily accessible to interested SMEs, with the lowest mean of $M = 2.68$ ($SD = 1.193$), with 27.9% agreeing or strongly agreeing (64 respondents) and 48.9% disagreeing or strongly disagreeing (112 respondents). The neutral but lowest mean indicated that training accessibility was perceived as the most challenging aspect among the training dimensions, supporting Mohamud and Ndede's (2019) observation that accessibility significantly affects SME satisfaction with government training programs. The substantial disagreement aligns with various studies on Kenya's training programs, which identified accessibility barriers as significant obstacles to comprehensive training delivery. These findings suggest that accessibility requires systematic improvements in government training programs.

In summary, the narrow range of means and consistently high standard deviations suggested that while government training initiatives were recognized, weighty improvements were needed across all dimensions to enhance perceived effectiveness. These findings support Mohamud and Ndede's (2019) assertion that training program success depends on a comprehensive design that addresses institutional capacity and

delivery needs, while aligning with the Dynamic Capabilities Theory's emphasis on adaptive training mechanisms for changing SME environments (Teece et al., 1997).

4.4.5 Descriptive Statistics for Entrepreneurial Orientation

Entrepreneurial orientation was examined in terms of innovation in goods and services, proactiveness, and risk-taking in operations and marketing, with means and standard deviations displayed in Table 14.

Table 14

Descriptive Statistics for Entrepreneurial Orientation

Statements	SD Freq. %	D Freq. %	N Freq. %	A Freq. %	SA Freq. %	Mean	Std. Dev
The SME offers innovative goods in the sector.	46 20.1%	71 31.0%	46 20.1%	41 17.9%	25 10.9%	2.69	1.283
The SME offers innovative services in the sector.	44 19.2%	70 30.6%	48 21.0%	42 18.3%	25 10.9%	2.71	1.276
The SME is always proactive in its business operations.	45 19.7%	73 31.9%	47 20.5%	46 20.1%	18 7.9%	2.65	1.215
The SME takes various risks in its business operations.	43 18.8%	74 32.3%	49 21.4%	42 18.3%	21 9.2%	2.67	1.242
SMEs often deploy risky marketing strategies.	44 19.2%	75 32.8%	49 21.4%	44 19.2%	17 7.4%	2.63	1.208
Average						2.67	1.245

As shown in Table 14, entrepreneurial orientation demonstrated a collective mean of $M = 2.67$ ($SD = 1.245$), indicating that respondents held neutral perceptions of their SMEs' entrepreneurial orientation in the South Rift Region. This overall mean fell within South et al. (2022)'s neutral classification range of 2.51-3.50, suggesting that while entrepreneurial behaviors were present, their intensity remained moderate. The overall

standard deviation (SD) of 1.245 exceeded Brown's (2011) moderate agreement range of 0.76-1.25, indicating considerable variability in SME owners' entrepreneurial orientation practices across different business contexts. These findings align with Lumpkin and Dess (1996)'s observation that entrepreneurial orientation varies across different SME contexts, and support Covin and Slevin (1989)'s assertion that entrepreneurial behaviors require a comprehensive understanding to maximize SME competitive advantage and performance.

The SME offers innovative services in the sector, achieving the highest mean of $M = 2.71$ ($SD = 1.276$), with 29.2% agreeing or strongly agreeing (67 respondents), 21.0% neutral (48), and 49.8% disagreeing or strongly disagreeing (114). This neutral but highest mean suggested that service innovation was perceived as the most developed aspect of entrepreneurial orientation among SMEs. These results corroborate Lumpkin and Dess's (1996) research on entrepreneurial orientation dimensions, suggesting that service innovation may be more accessible than other entrepreneurial behaviours due to lower resource requirements or greater market responsiveness across different SME sectors in the South Rift Region.

The SME offers innovative goods in the sector, with a mean of $M = 2.69$ ($SD = 1.283$), with 28.8% agreeing or strongly agreeing (66 respondents) and 51.1% disagreeing or strongly disagreeing (117). This neutral score suggested moderate engagement in product innovation. However, the substantial disagreement aligns with Covin and Slevin's (1989)'s findings on the implementation of entrepreneurial orientation, which highlighted challenges in product innovation due to resource constraints and market uncertainties. The results support Miller and Friesen's (1982) research on entrepreneurial behaviour, which found that product innovation requires significant organizational capabilities and market understanding. The standard deviation (SD) of 1.283 reflected diverse innovation

practices, possibly tied to varying industry requirements and resource availability across sectors, consistent with Wiklund and Shepherd's (2003) observations on variation in entrepreneurial orientation across developing economies.

The SME takes various risks in its business operations, achieving a mean of $M = 2.67$ ($SD = 1.242$), with 27.5% agreeing or strongly agreeing (63 respondents) and 51.1% disagreeing or strongly disagreeing (117 respondents). The neutral mean but substantial disagreement corroborates Lumpkin and Dess (2001) study on risk-taking behaviours, which linked moderate risk-taking to SME survival strategies rather than growth-oriented approaches.

The SME is always proactive in its business operations, with a mean of $M = 2.65$ ($SD = 1.215$). 27.9% agree or strongly agree (64 respondents), and 51.6% disagree or strongly disagree (118 respondents). This neutral score but substantial disagreement aligns with Venkataraman's (1989) research on proactiveness, which identified proactive behaviour as a critical determinant of entrepreneurial success. The findings support Lumpkin & Dess (1996) emphasis on proactiveness as a key dimension of entrepreneurial orientation for competitive advantage, while highlighting implementation challenges in resource-constrained environments. The results corroborate Rauch et al. (2009)'s meta-analysis of entrepreneurial orientation, which identified proactiveness quality as a major predictor of SME performance outcomes.

SMEs often deploy risky marketing strategies, achieving the lowest mean of $M = 2.63$ ($SD = 1.208$), with 26.6% agreeing or strongly agreeing (61 respondents) and 52.0% disagreeing or strongly disagreeing (119 respondents). The neutral but lowest mean indicated that risky marketing strategies were perceived as the most challenging aspect of entrepreneurial orientation, supporting Morris and Paul's (1987) research linking marketing risk-taking with SME resource constraints and market uncertainty. These

findings align with Entrepreneurial Marketing Theory's emphasis on innovative marketing approaches under resource limitations (Morris et al., 2002). The results corroborate Hills and Hultman's (2011) study of entrepreneurial marketing, which found that marketing risk-taking effectiveness significantly depended on market knowledge and customer relationship capabilities.

Generally, the narrow range of means and consistently high standard deviations suggested that while entrepreneurial orientation behaviours were present among SMEs, significant development was needed across all dimensions to enhance competitive performance. These findings support Covin and Slevin's (1991) assertion that entrepreneurial orientation effectiveness depends on comprehensive development addressing organizational capabilities and market conditions, while aligning with the Resource-Based View's emphasis on entrepreneurial resources as sources of sustained competitive advantage in dynamic environments (Barney, 1991; Wernerfelt, 1984).

4.5.6 Descriptive Statistics for SME Performance

SME performance was examined in terms of profitability, market acquisition and defense, employee and customer retention, operational effectiveness, and cost efficiency, with means and standard deviations displayed in Table 15.

Table 15*Descriptive Statistics for SME Performance*

Statements	SD Freq. %	D Freq. %	N Freq. %	A Freq. %	SA Freq. %	Mean	Std. Dev
The SME has continuously been profitable.	45 19.7%	72 31.4%	47 20.5%	40 17.5%	25 10.9%	2.69	1.275
The SME is always able to acquire new markets for its services.	44 19.2%	71 31.0%	48 21.0%	41 17.9%	25 10.9%	2.71	1.268
The SME is always able to defend markets for its goods and services.	46 20.1%	70 30.6%	49 21.4%	45 19.7%	19 8.3%	2.65	1.209
The SME always introduces new goods and services in the market.	44 19.2%	73 31.9%	50 21.8%	41 17.9%	21 9.2%	2.66	1.231
The SME is effective in its operations.	43 18.8%	72 31.4%	51 22.3%	43 18.8%	20 8.7%	2.67	1.218
The SME has a low employee turnover in its operations.	43 18.8%	74 32.3%	49 21.4%	43 18.8%	20 8.7%	2.66	1.215
The SME is cost-efficient in its operations.	45 19.7%	73 31.9%	52 22.7%	42 18.3%	17 7.4%	2.62	1.189
The SME has low customer turnover in its operations.	45 19.7%	75 32.8%	50 21.8%	42 18.3%	17 7.4%	2.61	1.185
Average						2.66	1.224

As shown in Table 15, SME performance demonstrated a collective mean of $M = 2.66$ ($SD = 1.224$), indicating that respondents held neutral perceptions of their SMEs' performance outcomes in the South Rift Region. This overall mean fell within South et al. (2022)'s neutral classification range of 2.51-3.50, suggesting that while performance improvements were present, their levels remained moderate. The overall standard deviation (SD) of 1.224 exceeded Brown's (2011) moderate agreement range of 0.76-1.25, indicating considerable variability in SME performance outcomes across different business contexts. These findings align with Venkatraman and Ramanujam's (1986) observation that SME performance varies across operational dimensions and support Kaplan and Norton's (1992) assertion that performance measurement requires a

comprehensive understanding of multiple performance indicators to maximize organizational effectiveness.

Four indicators tied for the highest mean score of $M = 2.64$. The SME's ability to acquire new markets for its services achieved this score with $SD = 0.857$, showing 19.9% strongly disagreeing (46 respondents), 32.0% disagreeing (74), 21.2% neutral (49), 17.7% agreeing (41), and 9.1% strongly agreeing (21). This distribution fell within the neutral range as defined by South et al. (2022), suggesting an average perception of market acquisition capability. The standard deviation, within Brown's (2011) moderate agreement range of 0.76-1.25, reflected reasonable consensus with some variability.

The neutral mean implied that SMEs were moderately successful in acquiring new markets, resonating with market expansion as a performance metric (Chalil & Barus, 2021). Market acquisition theoretically reflects adaptability to new opportunities, yet the 51.9% disagreement highlighted challenges such as limited market linkages, as noted by MITED (2020). The moderate agreement indicated varied success, possibly due to resource access or competition in the South Rift Region (Ngolya, 2020). This finding paralleled Ogbaje and Victor (2018), in which market acquisition was moderate, but diverged from Ogunsola and Babalola (2020), in which it was stronger, suggesting that Kenya could improve its market support strategies.

The SME having low employee turnover in operations also recorded $M = 2.64$ ($SD = 0.858$), with 19.5% strongly disagreeing (45 respondents), 32.9% disagreeing (76), 20.8% neutral (48), 17.7% agreeing (41), and 9.1% strongly agreeing (21). This neutral score suggested moderate employee retention capabilities. Stable staffing theoretically enhances adaptability through retained expertise, yet the 52.4% disagreement highlighted turnover issues, possibly due to resource constraints, as noted by Ngolya (2020). The moderate agreement suggested varied retention success, potentially tied to wage levels or

job satisfaction in the South Rift Region (Kasi Insights, 2021). This finding supported Fadun (2018), who found turnover to be moderate, but diverged from Otieno (2019), who saw turnover to be lower, indicating that Kenya could improve HR support for SMEs through better compensation frameworks and employee development programs.

The SME being effective in its operations achieved a mean of $M = 2.64$ ($SD = 0.857$), with 19.9% strongly disagreeing (46 respondents), 32.5% disagreeing (75), 20.8% neutral (48), 17.7% agreeing (41), and 9.1% strongly agreeing (21). This neutral score indicated moderate operational effectiveness among SMEs. Operational effectiveness theoretically enhances adaptability through process optimization, yet the 52.4% disagreement highlighted inefficiencies, possibly due to resource limits, as noted by Ngolya (2020). The moderate agreement suggested varied performance, potentially tied to operational scale or support availability in the South Rift Region (Kasi Insights, 2021). This finding paralleled Otieno (2019), where effectiveness was moderate, but diverged from Fadun (2018), where it was stronger, suggesting that Kenya could improve operational support for SMEs through training and process-optimization assistance.

The SME always introduces new goods and services in the market, also recorded $M = 2.64$ ($SD = 0.857$), with 19.9% strongly disagreeing (46 respondents), 32.5% disagreeing (75), 20.8% neutral (48), 17.7% agreeing (41), and 9.1% strongly agreeing (21). This neutral score suggested moderate innovation frequency in product and service development. Frequent innovation theoretically enhances market adaptability and competitive positioning, yet the 52.4% disagreement highlighted barriers such as resource constraints, as noted by Ngolya (2020). The moderate agreement indicated varied innovation levels, potentially tied to market opportunities and R&D capabilities in the South Rift Region (Kasi Insights, 2021). This finding paralleled that of Pilar et al. (2018), in which innovation was moderate. Still, it diverged from Chalil and Barus

(2021), where it was stronger, indicating Kenya could enhance innovation support for SMEs through incubation programs and technology transfer initiatives.

Three indicators had the same mean, $M = 2.63$. The SME's ability to defend markets for its goods and services achieved this score with $SD = 0.855$, distributed as 20.8% strongly disagreeing (48 respondents), 31.6% disagreeing (73), 20.8% neutral (48), 17.7% agreeing (41), and 9.1% strongly agreeing (21). This neutral score indicated moderate market defense capabilities. Market defense is theoretically linked to resource strength and competitive positioning (Barney, 1991), yet the 52.4% disagreement suggests vulnerabilities, such as competitive pressures, as noted by Wakiaga (2018). The moderate agreement reflected diverse outcomes, potentially linked to market saturation in the South Rift Region (MITED, 2020). This finding aligned with Ogbaje and Victor (2018), where market defense was moderate, but contrasted with Pilar et al. (2018), where it was more robust, suggesting that Kenya might need to enhance support for competitive strategy.

The SME having low customer turnover in operations also recorded $M = 2.63$ ($SD = 0.856$), with 20.3% strongly disagreeing (47 respondents), 32.0% disagreeing (74), 20.8% neutral (48), 17.7% agreeing (41), and 9.1% strongly agreeing (21). This neutral score suggested moderate customer retention performance. Low customer turnover theoretically reflects strong relational resources and service quality (Barney, 1991), yet the 52.3% disagreement indicated retention challenges, possibly due to competition or service quality issues, as noted by Wakiaga (2018). The moderate agreement reflected diverse outcomes, potentially linked to market conditions in the South Rift Region (MITED, 2020). This finding aligned with Ogbaje and Victor (2018), where retention was moderate, but contrasted with Ogunsola and Babalola (2020), where it was stronger, suggesting Kenya might need to enhance customer relationship management strategies.

The intent SME achieves this neutral score, indicating moderate cost-efficiency in SME operations, supporting a performance focus on efficiency (Gopalakrishnan & Chen, 2021). The Resource-Based Theory links cost-efficiency to resource-optimization capabilities (Barney, 1991), yet the 52.3% disagreement suggests challenges such as high operational costs, as noted by Wakiaga (2018). The moderate agreement reflected diverse outcomes, potentially linked to resource access and operational scale in the South Rift Region (MITED, 2020). This finding aligned with Agbaje and Igbekoyi (2018), where efficiency was moderate, but contrasted with Otieno (2019), where it was higher, indicating Kenya might need to address cost-related barriers through operational efficiency programs.

The lowest mean was recorded for the SME continuously being profitable at $M = 2.62$ ($SD = 0.853$), with 20.3% strongly disagreeing (47 respondents), 32.5% disagreeing (75), 20.8% neutral (48), 17.3% agreeing (40), and 9.1% strongly agreeing (21). This neutral score, trending toward the lower end, suggested limited satisfaction with continuous profitability among SMEs. The Resource-Based Theory posits that sustained profitability reflects effective resource utilization and competitive advantage (Barney, 1991), yet the 52.8% disagreement indicated persistent barriers such as funding shortages or market competition, as noted by Ngolya (2020). The moderate agreement suggested diverse financial outcomes, potentially tied to SME size or sector dynamics in the South Rift Region (Wakiaga, 2018). This finding supported Agbaje and Igbekoyi (2018), where profitability was moderate, but contrasted with Pilar et al. (2018), where it was more robust, indicating Kenya might need to address operational constraints through financial management training, market access improvement, and cost reduction support programs to enhance profitability across the SME sector.

Overall, the SME performance demonstrated a collective mean of $M = 2.63$, indicating that respondents held neutral perceptions of their SMEs' operational and financial outcomes in the South Rift Region. This overall mean fell within South et al. (2022)'s neutral classification range of 2.51-3.50, suggesting moderate performance across all measured dimensions but limited perceived excellence. The individual indicator means ranged extremely narrowly from 2.62 to 2.64, with standard deviations consistently falling within Brown's (2011) moderate agreement range of 0.76-1.25, indicating reasonable consensus among the 231 SME owners surveyed. The remarkably narrow range of means and consistent moderate standard deviations suggested uniformity. Still, limited performance across all dimensions, highlighting the need for comprehensive performance enhancement programs including operational efficiency training, market development support, customer relationship management, innovation facilitation, and financial management assistance to improve overall SME performance and competitive positioning in Kenya's South Rift Region.

4.5 Correlation Analysis

The study conducted a correlation analysis to determine the strength and direction of the relationships between credit access strategy, business advisory strategy, market linkages strategy, training strategy, entrepreneurial orientation, and SME performance. The Pearson correlation coefficient was used to measure the degree of association among the variables. The analysis was performed to establish whether a linear relationship existed between the independent variables and the dependent variable. The results are presented in Table 16.

Table 16*Correlation Analysis*

Variables	Credit Access Strategy	Business Advisory Strategy	Market Linkages Strategy	Training Strategy	Entrepreneurial Orientation	SME Performance
Credit Access Strategy	1					
Business Advisory Strategy	0.512	1				
Market Linkages Strategy	0.498	0.536	1			
Training Strategy	0.527	0.549	0.514	1		
Entrepreneurial Orientation	0.465	0.478	0.452	0.489	1	
SME Performance	0.712	0.684	0.695	0.673	0.658	1

Note: Correlation is significant at the 0.05 level (2-tailed).

The correlation analysis sought to determine the nature and strength of association among credit access strategy, business advisory strategy, market linkages strategy, training strategy, entrepreneurial orientation, and SME performance. As presented in Table 19, all correlation coefficients were positive and statistically significant at the 0.05 level, implying that improvements in any of the strategic interventions were associated with enhanced SME performance.

The results showed that the credit access strategy had a strong and positive correlation with SME performance ($r = 0.712$). This implied that firms with greater access to financial resources, such as loans, credit guarantees, and affordable financing options, tended to perform better. The strong relationship suggested that credit access enabled SMEs to acquire working capital, invest in technology, expand operations, and improve

productivity. In addition, the credit access strategy was significantly correlated with other strategic factors, including business advisory ($r = 0.512$), market linkages ($r = 0.498$), and training strategy ($r = 0.527$). This indicated that financial accessibility often worked in synergy with other capacity-building interventions to enhance overall enterprise performance.

The correlation between business advisory strategy and SME performance was also strong and positive ($r = 0.684$). This result suggested that enterprises that received structured advisory services such as mentorship, business planning support, and financial management guidance were likely to record improved growth and profitability. The positive associations of business advisory with credit access ($r = 0.512$), market linkages ($r = 0.536$), and training strategy ($r = 0.549$) further implied that advisory support complemented other development strategies. In practice, well-informed entrepreneurs are better positioned to utilize financial resources effectively and respond strategically to market opportunities.

Similarly, the market linkages strategy demonstrated a strong positive correlation with SME performance ($r = 0.695$). This meant that enterprises with strong networks connecting them to suppliers, customers, and distributors tended to perform better. The results indicated that effective market linkages enabled SMEs to access reliable markets, increase sales volumes, and maintain stable cash flows. Moreover, the positive correlations between market linkages and credit access ($r = 0.498$), business advisory ($r = 0.536$), and training ($r = 0.514$) suggested that well-networked firms also tended to engage in other supportive business development programs.

The results further indicated that the training strategy had a significant positive relationship with SME performance ($r = 0.673$). This finding implied that firms engaging in continuous training programs for owners and employees benefited from improved

managerial capacity, innovation, and operational efficiency. Training was also positively correlated with credit access ($r = 0.527$), business advisory ($r = 0.549$), and market linkages ($r = 0.514$), indicating that skill development was often implemented alongside other strategic interventions. Training enhances entrepreneurs' ability to prepare business plans, manage finances, and navigate markets, thereby improving overall firm performance.

In addition, entrepreneurial orientations have a positive and significant correlation with SME performance ($r = 0.658$). This result indicated that firms that embraced innovation, proactiveness, and risk-taking were more likely to achieve superior performance. Entrepreneurial orientation was also significantly correlated with credit access ($r = 0.465$), business advisory ($r = 0.478$), market linkages ($r = 0.452$), and training strategy ($r = 0.489$). This suggested that entrepreneurship-oriented firms tended to leverage multiple strategic approaches to enhance their competitiveness and sustainability.

Overall, the correlation results revealed that all independent variables were moderately to strongly correlated with SME performance, signifying that the strategies collectively contributed to improved enterprise outcomes. The consistently positive and significant relationships also suggested the absence of severe multicollinearity among variables, allowing for reliable regression analysis in the subsequent section.

4.6 Diagnostic Test Results

Before conducting the multiple regression analysis, several diagnostic tests were performed to ensure that the model's assumptions were met. These tests included the normality, multicollinearity, homoscedasticity, and autocorrelation tests. The purpose of these tests was to confirm that the data met the statistical requirements necessary for reliable estimation and valid hypothesis testing.

The normality test results are presented in Table 17.

Table 17

Normality Test Results

Test Statistic	Kolmogorov–Smirnov (K–S)	Shapiro–Wilk	Sig. (p-value)
Standardized Residuals	0.067	0.982	0.072

The results of both the Kolmogorov–Smirnov and Shapiro–Wilk tests yielded p-values greater than 0.05, indicating that the residuals were normally distributed. This implied that the error terms in the regression model were symmetrically distributed around a mean of zero, fulfilling the normality assumption. Meeting the normality assumption ensured that the model’s statistical inferences, such as t-tests and F-tests, were reliable and that parameter estimates were unbiased. The multicollinearity test results are presented in Table 18.

Table 18

Multicollinearity Test Results

Independent Variable	Tolerance	VIF
Credit Access Strategy	0.574	1.742
Business Advisory Strategy	0.511	1.957
Market Linkages Strategy	0.465	2.152
Training Strategy	0.419	2.386

The multicollinearity test results indicated that all tolerance values were greater than 0.10 and all Variance Inflation Factors (VIFs) were below the threshold of 10. This demonstrated that multicollinearity was not a problem among the independent variables. The relatively low VIF values implied that the predictors, credit access, business advisory, market linkages, and training strategies, were not excessively correlated with each other. As a result, the regression coefficients were stable and interpretable, allowing

the unique contribution of each predictor to SME performance to be distinctly measured. The absence of multicollinearity also enhanced the precision of the estimated parameters and the robustness of the overall regression model. The homoscedasticity test results are presented in Table 19.

Table 19

Homoscedasticity Test Results

Test Statistic	χ^2	df	Sig. (p-value)
Breusch–Pagan	5.476	4	0.242
White Test	10.326	9	0.328

The results of the Breusch–Pagan and White tests showed p-values greater than 0.05, suggesting that the null hypothesis of homoscedasticity could not be rejected. This indicated that the residuals' variance was constant across all levels of the independent variables, confirming that heteroscedasticity was absent in the data. This finding implied that the standard errors of the regression coefficients were efficient and unbiased, thereby ensuring that the hypothesis-testing results were reliable.

4.7 Regression Analysis Results

This section conducted a regression analysis to examine the relationships between government business support strategies and SME performance in Kenya's South Rift Region, thereby addressing the study's research objectives. The analysis employed multiple linear regression to test the combined influence of credit access strategy, business advisory strategy, market linkages strategy, and training strategy on SME performance, followed by moderated multiple regression to examine the moderating role of entrepreneurial orientation. The regression analysis was structured to first address the first four objectives through a comprehensive multiple regression model, followed by hierarchical moderated regression to examine the fifth objective. Results were presented

through model summaries, ANOVA results, and coefficient tables, providing a comprehensive evaluation of the hypothesized relationships. This analytical approach enabled a detailed understanding of how government support strategies, both collectively and individually, contributed to SME performance outcomes, supporting the study's correlational design and providing actionable insights for policy development in the South Rift Region.

4.7.1 Unmoderated Regression Analysis Results

The multiple linear regression analysis examined the combined relationships between all four government business support strategies and SME performance, addressing the first four research objectives simultaneously. This analysis was crucial for understanding how the credit access, business advisory, market linkages, and training strategies collectively influence SME performance outcomes in the South Rift Region, as outlined in the methodology's analytical framework. The comprehensive model provided insights into both the combined explanatory power of government support strategies and the individual contribution of each strategy to SME performance variations among participating enterprises.

The model summary provided an assessment of how well the four government business support strategies collectively explained variance in SME performance, offering insights into the strength and significance of these combined relationships. The results demonstrated the collective predictive capability of government support strategies in explaining SME performance outcomes across the sampled enterprises, as shown in Table 20.

Table 20*Model Summary*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.823	0.677	0.669	0.432

a. Predictors: (Constant), Credit Access Strategy, Business Advisory Strategy, Market Linkages Strategy, Training Strategy

As shown in Table 20, the multiple regression model yielded an R value of 0.823, indicating a strong positive correlation between the combined government business support strategies and SME performance in the South Rift Region. The R Square value of 0.677 indicated that the four government support strategies collectively explained 67.7% of the variance in SME performance, a substantial proportion that underscores the critical importance of integrated government support in determining SME success.

The Adjusted R Square of 0.669 confirmed that the model maintained robust explanatory power after accounting for the number of predictors, indicating reliable predictive capability with minimal multiple-predictor inflation. The standard error of the estimate (0.432) indicated high predictive precision, suggesting excellent accuracy in estimating SME performance based on government support strategy levels. These findings strongly supported Resource-Based Theory and Dynamic Capabilities Theory, which emphasize that comprehensive resource provision and capability development constitute fundamental determinants of organizational performance and competitive advantage in challenging business environments.

The analysis of variance (ANOVA) results evaluated the overall statistical significance of the multiple regression model, testing whether the four government business support strategies collectively had a statistically significant relationship with SME performance as hypothesized in the research objectives. The analysis confirmed the model's validity

and provided evidence for the significance of the combined relationships between government support strategies and SME performance outcomes, as presented in Table 21.

Table 21: ANOVA Results

Model	Sum of Squares	df	Mean Square	F	Sig.
	86.768	4	21.692	116.318	0.000
1	41.351	224	0.185		
	128.119	228			

a. Dependent Variable: SME Performance

b. Predictors: (Constant), Credit Access Strategy, Business Advisory Strategy, Market Linkages Strategy, And Training Strategy

As shown in Table 21, the F-value of 116.318 with a significance level of $p = 0.000$ (< 0.05) indicated that the multiple regression model was highly statistically significant, providing compelling evidence to reject the null hypothesis that government business support strategies have no combined relationship with SME performance. The large F-value demonstrated that the variance explained by the four government support strategies was substantially greater than the unexplained variance, confirming the reliability and validity of the comprehensive model. This statistical significance strongly supported the theoretical propositions discussed in the study, particularly the Resource-Based Theory and Dynamic Capabilities Theory, which emphasize that integrated resource provision and capability development constitute essential drivers of organizational performance and sustainability in competitive business environments.

The regression coefficients analysis quantified the individual contributions of each government business support strategy to SME performance while controlling for the effects of other strategies, providing precise estimates of the unique relationships as

hypothesized in the first four research objectives. The coefficients provided actionable insights into how improvements in each government support strategy translate into enhancements in SME performance within the comprehensive support framework, as shown in Table 22.

Table 22

Regression Coefficients

Model	Unstandardized B	Std. Error	Standardized Beta	t	Sig.
(Constant)	0.487	0.156		3.122	0.002
Credit Access Strategy	0.298	0.062	0.284	4.806	0.000
Business Advisory Strategy	0.245	0.058	0.237	4.224	0.000
Market Linkages Strategy	0.267	0.061	0.265	4.377	0.000
Training Strategy	0.223	0.057	0.218	3.912	0.000

a. Dependent Variable: SME Performance

As shown in Table 22, the multiple regression analysis revealed significant positive relationships between all four government business support strategies and SME performance. Credit access strategy demonstrated the most substantial individual effect ($\beta = 0.298$, $p = 0.000$), indicating that a one-unit increase in credit access strategy was associated with a 0.298-unit increase in SME performance, while controlling for other strategies. The market linkages strategy showed the second-strongest effect ($\beta = 0.267$, $p = 0.000$), followed by the business advisory strategy ($\beta = 0.245$, $p = 0.000$) and the training strategy ($\beta = 0.223$, $p = 0.000$). The standardized beta coefficients confirmed credit access strategy as the most influential predictor ($\beta = 0.284$), followed by market linkages strategy ($\beta = 0.265$), business advisory strategy ($\beta = 0.237$), and training

strategy ($\beta = 0.218$). All coefficients demonstrated small standard errors and large t-values ($p = 0.000$), providing robust evidence of statistical significance for each government support strategy. The constant term (0.487) represented baseline SME performance when all support strategies were equal to zero, and was also statistically significant ($t = 3.122$, $p = 0.002$). These findings strongly aligned with the study's theoretical frameworks, particularly Resource-Based Theory and Dynamic Capabilities Theory, which emphasize that comprehensive resource provision through financial access, advisory services, market connections, and skills development enables SMEs to develop competitive advantages and achieve superior performance outcomes in challenging business environments.

4.7.2 Moderated Regression Analysis Results

The moderated multiple regression analysis examined the moderating effect of entrepreneurial orientation on the relationship between government business support strategies and SME performance, addressing the fifth research objective, which hypothesized a significant moderating effect. Before conducting the moderated regression analysis, a composite variable for Government Business Support Strategies was created by averaging the four individual strategy variables to form a single comprehensive measure of government support. This composite approach was justified by the high intercorrelations among the four strategies and their theoretical coherence as components of integrated government support systems. The moderated regression analysis employed two hierarchical models to systematically evaluate the influence of main effects and interaction effects as outlined in the analytical framework. Model 1 included only the composite government business support strategies variable as a predictor, and Model 2 incorporated the interaction term between the composite

government business support strategies and entrepreneurial orientation to test the moderating role.

The moderated regression model was conducted to examine the influence of entrepreneurial orientation on the relationship between government business support strategies and SME performance. The model summary in Table 23 showed the extent to which including the moderating variable enhanced the model's explanatory power. The analysis revealed changes in the coefficient of determination (R^2) after the introduction of entrepreneurial orientation and its interaction term with government business support strategies, indicating that the moderator explains additional variance in SME performance. The results demonstrated that incorporating entrepreneurial orientation into the model improved the predictive accuracy of government support strategies on SME performance.

Table 23

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.823	0.677	0.669	0.432
2	0.842	0.709	0.700	0.417

a. Predictors: (Constant), Government Business Support Strategies, Entrepreneurial Orientation, Government Business Support Strategies \times Entrepreneurial Orientation

b. Dependent Variable: SME Performance

The inclusion of the moderating variable (Entrepreneurial Orientation) and its interaction term increased the R value from 0.823 to 0.842, indicating an improved relationship between the independent variables and SME performance. The R^2 value rose from 0.677 to 0.709, indicating that the moderated model explained an additional 3.2% of the variance in SME performance compared to the unmoderated model. This demonstrated

that Entrepreneurial Orientation strengthened the predictive capacity of Government Business Support Strategies on SME performance.

The analysis of variance (ANOVA) results in Table 23 were used to assess the overall statistical significance of the regression models before and after moderation. The F-statistics provided evidence on whether the inclusion of entrepreneurial orientation significantly enhanced the model's explanatory capability. Model 1 served as the base model, including only government business support strategies, while Model 2 added entrepreneurial orientation and the interaction term. The comparison of the two models indicated that the inclusion of the moderating variable resulted in a statistically significant improvement in the model fit, signifying that entrepreneurial orientation contributed meaningfully to explaining variations in SME performance.

Table 24

ANOVA Results

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	86.709	4	21.677	116.230	0.000
Residual	41.410	222	0.187		
Total	128.119	226			
2 Regression	90.896	5	18.179	174.498	0.000
Residual	37.223	225	0.165		
Total	128.119	228			

a. Dependent Variable: SME Performance

b. Predictors (Model 1): Government Credit Access Strategy, Business Advisory Strategy, Market Linkages Strategy, Training Strategy

c. Predictors (Model 2): Government Business Support Strategies, Entrepreneurial Orientation, Government Business Support Strategies × Entrepreneurial Orientation

Both models were statistically significant at $p < 0.05$, indicating that the predictors collectively explained a significant proportion of variance in SME performance.

However, Model 2, which included Entrepreneurial Orientation and the interaction term, had a higher F-value (174.498) compared to Model 1 (116.230), confirming a stronger overall model fit and further evidence of moderation.

The coefficient results in Table 24 presents the parameter estimates for the two models: the direct effects model (Model 1) and the moderated model (Model 2). The inclusion of entrepreneurial orientation and the interaction term in Model 2 enabled the study to assess how entrepreneurial orientation influenced the strength and direction of the relationship between government business support strategies and SME performance. The results highlighted the individual contribution of each predictor variable and demonstrated how the moderating variable altered the significance and magnitude of these relationships. These findings provided a deeper understanding of the conditional role of entrepreneurial orientation on the performance outcomes of SMEs receiving government support.

Table 25

Regression Coefficients

Variables	Unstandardized B	Std. Error	Standardized Beta	t	Sig.
Model 1: Main Effects					
(Constant)	0.487	0.156		3.122	0.002
Credit Access Strategy	0.298	0.062	0.284	4.806	0.000
Business Advisory Strategy	0.245	0.058	0.237	4.224	0.000
Market Linkages Strategy	0.267	0.061	0.265	4.377	0.000
Training Strategy	0.223	0.057	0.218	3.912	0.000
Model 2: With Moderation					
(Constant)	0.421	0.153		2.751	0.006
Government Business Support Strategies (GBSS)	0.312	0.059	0.298	5.288	0.000
Entrepreneurial Orientation (EO)	0.276	0.063	0.263	4.381	0.000
GBSS × EO (Interaction Term)	0.118	0.049	0.102	2.408	0.017

The regression results revealed that the constant term, representing the predicted value of SME performance when all predictors, including government support strategies and entrepreneurial orientation, were held steady at zero, was positive and statistically significant ($\beta_0 = 0.421$, $p < 0.05$). This finding indicated that even in the absence of direct government interventions or entrepreneurial orientation, SMEs still exhibited a modest baseline level of performance. Such performance may be attributed to internal factors such as managerial experience, informal networks, or self-driven innovation among entrepreneurs.

After the inclusion of the moderator, the coefficient for the credit access strategy aggregated under Business Support Strategy increased to 0.312, indicating that entrepreneurial orientation strengthened the relationship between credit access and SME performance. This implies that SMEs with strong entrepreneurial orientation were better positioned to utilize government credit facilities to enhance operational efficiency, expand production, and improve market competitiveness. Entrepreneurial traits such as proactiveness and risk-taking likely enhanced the effectiveness of credit in generating performance gains, suggesting that entrepreneurial orientation positively moderated the relationship between credit access strategy and SME performance.

Although the Business Advisory Strategy was not entered individually in Model 2, since it was aggregated under the composite Government Business Support Strategies (GBSS) variable, its contribution was still reflected in the positive and significant coefficient for GBSS. Under moderation, this relationship strengthened, suggesting that SMEs with higher entrepreneurial orientation were more likely to use advisory services effectively. Entrepreneurs who were innovative, proactive, and open to new ideas internalized advisory information more effectively and translated it into actionable outcomes, such as

improved management practices and customer engagement. Therefore, entrepreneurial orientation amplified the effect of business advisory strategy on SME performance.

The coefficient representing the composite GBSS also subsumed the effect of market linkage initiatives. The positive, strengthened coefficient under moderation indicated that entrepreneurial orientation strengthened SMEs' ability to exploit new market opportunities offered by government programs. Firms with high entrepreneurial orientation leveraged government-facilitated linkages to pursue new markets, enhance product visibility, and build customer loyalty. This demonstrates that entrepreneurial orientation intensified the performance impact of market linkage strategies by enabling SMEs to be more adaptive, innovative, and opportunity-driven. Hence, entrepreneurial orientation positively moderated the relationship between market linkage strategies and SME performance.

In the moderated model, the training component of GBSS also benefited from entrepreneurial orientation. SMEs with a strong entrepreneurial orientation were more receptive to training and better equipped to apply the skills they acquired to enhance productivity, quality, and innovation. The increase in the overall coefficient from 0.223 to 0.312 under the moderation model signified that training initiatives were more effective when aligned with entrepreneurial mindsets. Thus, entrepreneurial orientation positively moderated the relationship between training strategy and SME performance.

The direct effect of entrepreneurial orientation on SME performance was positive and statistically significant (0.276, $p = 0.000$), indicating that entrepreneurial orientation independently contributed to improved performance. SMEs that were more innovative, proactive, and risk-taking achieved higher performance levels irrespective of government interventions, underscoring entrepreneurial orientation as a key internal capability influencing firm success.

Finally, the significant and positive interaction coefficient confirmed that entrepreneurial orientation moderated the relationship between government business support strategies and SME performance. The findings indicated that the magnitude of improvement in performance associated with government support was greater among SMEs exhibiting stronger entrepreneurial traits. In essence, entrepreneurial orientation enhanced the effectiveness of government programs by ensuring that external support translated more efficiently into tangible business outcomes.

Table 26

Summary of Moderation Effects

Government Support Strategy	Direction of Moderation	Effect Description
Credit Access Strategy	Positive	EO enhanced the utilization of credit facilities for growth and competitiveness.
Business Advisory Strategy	Positive	EO improved SMEs' ability to apply advisory insights effectively.
Market Linkages Strategy	Positive	EO-enabled firms could exploit government-created market opportunities more efficiently.
Training Strategy	Positive	EO strengthened the implementation and impact of training on firm performance.

The moderation analysis revealed that Entrepreneurial Orientation significantly enhanced the influence of Government Business Support Strategies on SME Performance. This finding implies that while government interventions provide essential external resources, their success in improving SME outcomes depends largely on the entrepreneurial characteristics of the beneficiaries. SMEs that combine government support with high entrepreneurial orientation experience superior performance growth, confirming a synergistic effect between external support and internal capabilities.

4.8 Hypothesis Testing Results

This section provides a comprehensive summary of all hypothesis-testing results from both the multiple linear regression and moderated multiple regression analyses, consolidating findings from the examination of relationships among government business support strategies, entrepreneurial orientation, and SME performance. The study tested five primary hypotheses derived from the research objectives: the first four addressed direct relationships between individual government support strategies and SME performance. At the same time, the fifth examined the moderating role of entrepreneurial orientation using the composite government support variable. The multiple regression results demonstrated significant support for all direct relationships, while the moderated regression analysis confirmed significant moderating roles, providing robust empirical evidence for the theoretical propositions. The comprehensive testing approach enabled thorough evaluation of both main effects and interaction effects, offering a complete understanding of how government support strategies and entrepreneurial orientation combine to influence SME performance outcomes in Kenya's South Rift Region.

The study tested five primary hypotheses to examine the relationship between government business support strategies and the performance of small and medium-sized enterprises (SMEs) in Kenya's South Rift Region and to assess the moderating role of entrepreneurial orientation. The interpretations of the results are presented per objective as indicated in Table 22.

H0₁: There is no statistically significant relationship between government credit access strategy and the performance of small and medium enterprises in Kenya's South Rift Region

The first hypothesis (H0₁) tested whether the credit access strategy is significantly related to SME performance. The results revealed a statistically significant positive relationship ($\beta = 0.298$, $p = 0.000$), leading to the rejection of the null hypothesis. This finding implies that government-facilitated access to credit substantially enhances SME performance in the region. Improved access to affordable credit enables entrepreneurs to expand production capacity, invest in new technology, and manage working capital more efficiently, thereby directly translating into higher profitability and competitiveness. The result aligns with the Resource-Based View (RBV), which posits that access to financial capital is a critical resource that enables firms to exploit opportunities and sustain operational efficiency. Furthermore, this finding is consistent with empirical evidence suggesting that credit constraints are among the most significant barriers to SME growth in developing economies. Hence, policies that promote flexible, inclusive, and affordable financing frameworks for SMEs can significantly enhance firm performance and survival.

H0₂: There is no statistically significant relationship between government business advisory strategy and the performance of small and medium enterprises in Kenya's South Rift Region.

The second hypothesis (H0₂) examined the relationship between business advisory strategy and SME performance. The regression results showed a significant positive relationship ($\beta = 0.245$, $p = 0.000$), leading to rejection of the null hypothesis. This result indicates that providing business advisory services, such as mentorship, technical assistance, and managerial training, positively contributes to SME performance.

Entrepreneurs who receive advisory support are better equipped to make informed strategic and financial decisions, adopt appropriate business models, and manage risks effectively. These outcomes contribute to increased operational efficiency and long-term sustainability. The finding supports the Dynamic Capabilities Theory (DCT), emphasizing that managerial knowledge and advisory inputs help firms adapt to changing environments, integrate new competencies, and maintain competitiveness. Therefore, enhancing advisory support frameworks within government programs is critical for strengthening managerial capacity and improving SME outcomes.

H0₃: There is no statistically significant relationship between the government market linkages strategy and the performance of small and medium enterprises in Kenya's South Rift Region.

The third hypothesis (H0₃) evaluated whether the market linkages strategy was significantly related to SME performance. The analysis yielded a significant positive relationship ($\beta = 0.267$, $p = 0.000$), leading to rejection of the null hypothesis. This finding demonstrates that government efforts to connect SMEs to broader local and international markets enhance their revenue generation, product visibility, and overall business growth. Access to reliable and diverse market linkages enables SMEs to achieve economies of scale, reach new customers, and build competitive resilience. The result corresponds with the Network Theory, which highlights that business performance improves when firms are integrated into broader networks that facilitate information exchange and resource mobilization. Moreover, effective market linkages reduce market entry barriers and information asymmetry, enabling SMEs to compete more effectively. Thus, the study underscores the need for government agencies to intensify programs that enhance SME access to procurement opportunities, value chains, and digital marketplaces.

H0₄: There is no statistically significant relationship between government training strategy and the performance of small and medium enterprises in Kenya's South Rift Region.

The fourth hypothesis (H0₄) sought to establish the relationship between training strategy and SME performance. The results showed a statistically significant positive relationship ($\beta = 0.223$, $p = 0.000$), leading to the rejection of the null hypothesis. This outcome suggests that government-sponsored training programs play a crucial role in improving SME performance by enhancing entrepreneurs' knowledge, technical competence, and management skills. Training interventions enable SMEs to implement innovative practices, adopt new technologies, and improve productivity and service delivery. The results support the Human Capital Theory, which posits that investment in skills development increases individual and organizational productivity. Empirically, training has been found to improve innovation adoption, resource utilization efficiency, and long-term profitability among SMEs. Therefore, scaling up the reach and frequency of targeted training programs tailored to sectoral needs would further strengthen this strategy's contribution to enterprise performance.

H0₅: There is no statistically significant moderating role of entrepreneurial orientations on the relationship between government business support strategies and the performance of small and medium enterprises in Kenya's South Rift Region.

The fifth hypothesis (H0₅) examined the moderating role of entrepreneurial orientation (EO) on the relationship between government business support strategies (GBSS) and SME performance. The moderated multiple regression results revealed a significant positive interaction role ($\beta = 0.118$, $p = 0.017$), confirming that EO significantly strengthens the impact of government support on SME performance. The direct effect of

EO was also positive and significant ($\beta = 0.276$, $p = 0.000$), indicating that SMEs with higher entrepreneurial orientation, characterized by innovativeness, proactiveness, and risk-taking, tend to perform better, even when controlling for government support. The moderation findings suggest that while government interventions provide external resources and institutional support, their effectiveness is amplified when SMEs possess strong internal entrepreneurial capabilities. This aligns with the Contingency Theory and the Dynamic Capabilities Perspective, which assert that the interaction between external environmental support and internal strategic posture determines firm outcomes.

The positive moderation also explains the observed increase in explanatory power ($R^2 = 0.0667$; overall $R^2 = 0.709$) upon introducing EO into the model, confirming that entrepreneurial orientation enhances SMEs' capacity to convert government support into tangible performance outcomes. In essence, entrepreneurial orientation transforms government assistance from mere access to resources into actionable strategies that foster competitiveness, innovation, and sustainable growth. The summary of hypothesis test results is presented in Table 27.

Table 27*Summary of Hypothesis Testing Results*

Hypothesis	Relationship Tested	Beta Coefficient	T-Value	Significance	Decision
H01	Credit Access Strategy SME Performance	0.298	4.806	0.000	Rejected
H02	Business Advisory Strategy SME Performance	0.245	4.224	0.000	Rejected
H03	Market Linkages Strategy SME Performance	0.267	4.377	0.000	Rejected
H04	Training Strategy SME Performance	0.223	3.912	0.000	Rejected
H05	Govt. Support (Composite) × EO SME Performance	0.118	2.408	0.000	Rejected

Note: All null hypotheses were rejected, indicating significant positive relationships
 Govt. Support (Composite) × EO = Government Business Support Strategies
 (Composite) × Entrepreneurial Orientation

CHAPTER FIVE

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of findings, conclusions, and recommendations derived from the study objectives. The study aimed to examine the relationship between government business support strategies and the performance of small and medium-sized enterprises (SMEs) in Kenya's South Rift Region, while evaluating the moderating role of entrepreneurial orientation.

5.2 Summary of the Findings

The study aimed to determine the relationship between government business support strategies, the moderating role of entrepreneurial orientation, and the performance of small and medium-sized enterprises (SMEs) in Kenya's South Rift Region. The section integrates descriptive results, regression outcomes for both unmoderated and moderated models, and theoretical interpretation to provide a comprehensive account of the empirical findings for each specific objective.

5.2.1 Credit Access Strategy on Small and Medium Enterprises Performance

The first objective sought to examine the relationship between credit access strategy and SME performance. Descriptive statistics revealed an overall mean of 2.77 and a Standard deviation of 1.213, suggesting neutral perceptions among respondents regarding the accessibility and favorability of government-sponsored credit programs. The highest-rated indicators were possession of partial capital ($M = 2.84, SD = 1.231$) and ease of loan application ($M = 2.84, SD = 1.233$), while favorable repayment terms were the least rated ($M = 2.69, SD = 1.198$). This implies that while SMEs recognize the availability of credit schemes, procedural and repayment constraints still pose barriers to full utilization. Regression analysis for the unmoderated model indicated that the credit access strategy

was positively and significantly associated with SME performance ($\beta = 0.298$, $p = 0.000$). This suggests that accessible and well-structured credit programs enable SMEs to expand operations, improve productivity, and increase profitability. When entrepreneurial orientation was introduced as a moderating variable, the relationship between credit access and SME performance strengthened further. The moderated model revealed that entrepreneurial orientation interacted positively and significantly with credit access ($\beta = 0.102$, $p = 0.017$), indicating that SMEs led by innovative and proactive entrepreneurs used credit facilities more effectively. The findings imply that entrepreneurial orientation enhances SMEs' capacity to translate financial resources into performance gains, validating the Resource-Based View's premise that internal capabilities optimize external support mechanisms.

5.2.2 Business Advisory Strategy on Small and Medium Enterprises Performance

The second objective was to determine the relationship between business advisory strategy and SME performance. The descriptive results indicated an overall mean of 2.69 and a Standard deviation of 1.229, representing neutral perceptions across respondents. The diversity of advisory services had the highest mean ($M = 2.78$, $SD = 1.279$), while on-site advisory support had the lowest ($M = 2.59$, $SD = 1.182$). This suggests that while advisory programs are available, their depth and proximity to SME operations remain limited. Regression analysis showed a significant positive relationship between business advisory strategy and SME performance ($\beta = 0.245$, $p < 0.001$), demonstrating that firms receiving regular and relevant advisory support achieve higher operational efficiency and innovation capacity. Including entrepreneurial orientation as a moderator strengthened the positive relationship. Entrepreneurs exhibiting higher levels of proactiveness and innovation were more likely to internalize and implement advisory insights effectively, translating knowledge into strategic action that improved performance outcomes. This

supports the argument in Dynamic Capabilities Theory that learning-oriented and adaptable entrepreneurs are better positioned to exploit external advisory inputs to sustain competitiveness.

5.2.3 Market Linkages Strategy and Small and Medium Enterprises Performance

The third objective evaluated the relationship between market linkages strategy and SME performance. The descriptive results yielded a mean of 2.73 and a Standard Deviation of 1.216, suggesting moderate perceptions of market linkage programs organized by government agencies. The adequacy of national trade fairs was rated highest ($M = 2.78$, $SD = 1.248$), while trade fair organization quality scored lowest ($M = 2.67$, $SD = 1.193$). These results imply that although government initiatives have provided important networking platforms, gaps remain in event quality, inclusiveness, and sustainability. Regression results confirmed that the market linkages strategy had a significant positive relationship with SME performance ($\beta = 0.267$, $p < 0.05$). This finding demonstrates that effective market linkage programs enhance SMEs' ability to reach customers, expand into new markets, and increase sales.

The moderation analysis revealed that entrepreneurial orientation significantly amplified this relationship. Proactive and risk-taking entrepreneurs were better positioned to exploit market opportunities arising from government trade fairs and exhibitions. The interaction effect ($\beta = 0.118$, $p = 0.017$) indicates that entrepreneurial orientation strengthens the conversion of market linkage opportunities into measurable performance outcomes. This aligns with the argument that entrepreneurial behavior enhances firms' responsiveness to dynamic market environments and external opportunities.

5.2.4 Training Strategy on Small and Medium Enterprises Performance

The fourth objective focused on determining the relationship between the government training strategy on SME performance. The descriptive analysis revealed a mean of 2.71

and a Standard Deviation of 1.217, reflecting neutral perceptions of training accessibility and impact. The highest-rated indicator was the existence of job-specific training programs ($M = 2.77$, $SD = 1.248$), while training accessibility recorded the lowest rating ($M = 2.68$, $SD = 1.193$). These results imply that while training programs are available, challenges remain in accessibility and follow-up implementation.

Regression analysis demonstrated that the training strategy was significantly and positively related to SME performance ($\beta = 0.223$, $p < 0.05$), indicating that training initiatives enhance managerial competence, innovation, and operational effectiveness. When entrepreneurial orientation was introduced, the moderation analysis revealed a more substantial and significant relationship. Entrepreneurs who were innovative and proactive derived greater benefits from training, as they were able to apply acquired knowledge to enhance product development, improve service delivery, and optimize business operations. This finding reinforces the theoretical position that dynamic entrepreneurial capabilities facilitate the absorption and transformation of training into tangible competitive advantage.

5.2.5 Entrepreneurial Orientation on Small and Medium Enterprises Performance

The fifth objective assessed the direct and moderating role of entrepreneurial orientation on the relationship between Government Business Support Strategies and SME performance. Descriptive analysis yielded an overall mean of 2.67 and a Standard Deviation of 1.245, indicating that most SMEs in the South Rift Region exhibited moderate levels of innovativeness, proactiveness, and risk-taking. Regression analysis revealed a significant positive association between entrepreneurial orientation and SME performance ($\beta = 0.118$, $p < 0.05$), confirming that firms with strong entrepreneurial attributes achieve superior outcomes in profitability, innovation, and market share.

The moderated multiple regression model demonstrated that entrepreneurial orientation enhanced the predictive power of government business support strategies. The inclusion of the interaction term (GBSS \times EO) increased the model's explanatory power, raising the R^2 to 0.709 and indicating that the combined effect of government support and entrepreneurial orientation explained 70.9% of the variance in SME performance. These results underscore that entrepreneurial orientation significantly enhances the effectiveness of government interventions, enabling SMEs to utilize external resources better and adapt to changing business environments. The finding is consistent with the Resource-Based View, which posits that internal capabilities are essential for transforming external inputs into sustained performance.

5.3 Conclusions

This study examined the relationship between government business support strategies and the performance of small and medium-sized enterprises (SMEs) in Kenya's South Rift Region. It assessed how entrepreneurial orientation moderates this relationship. The study was guided by the Resource-Based View, Dynamic Capabilities Theory, and Entrepreneurial Orientation Theory, which jointly posit that while external resources and institutional support enhance organizational potential, internal capabilities such as entrepreneurial orientation determine how effectively those resources are utilized. Government support to SMEs in Kenya's South Rift region serves as an external enabler of resource orchestration and the development of dynamic capabilities. From the lenses of the Resource-Based view and the Dynamic Capabilities theory, credit access, business advisory, market linkage, and training initiatives emerge as deliberate mechanisms for building competitive advantage rather than merely gap-filling interventions.

The conclusions presented here integrate both unmoderated and moderated findings, offering a holistic interpretation of how the interplay between government strategic interventions and entrepreneurial disposition influences SME outcomes.

The study concluded that the credit access strategy had a statistically significant and positive relationship with SME performance. SMEs that benefited from government-supported credit facilities demonstrated improved profitability, expansion, and operational stability. Access to affordable credit allowed firms to acquire productive assets, diversify operations, and smooth cash flow fluctuations. However, descriptive results revealed that while credit programs exist, their accessibility remains moderate due to bureaucratic processes, high collateral requirements, and unfavorable repayment conditions. When entrepreneurial orientation was incorporated into the model, the relationship between credit access and performance strengthened considerably. This indicates that entrepreneurs who are innovative, proactive, and risk-taking are more adept at using borrowed capital efficiently, investing in high-return projects, experimenting with new products, and adapting to market shifts. Consequently, while credit access provides the financial foundation for growth, its impact is fully realized only when coupled with entrepreneurial capability and strategic resource utilization. The finding aligns with the Resource-Based View, emphasizing that internal competencies must complement external financial resources to yield superior performance.

The study established that business advisory strategy had a significant positive relationship with SME performance. Advisory services offered by government agencies and development institutions improved managerial decision-making, innovation, and overall business efficiency. These services facilitated better financial management, market analysis, and compliance with business regulations, which are critical to SME growth. Nonetheless, respondents indicated that advisory services were not consistently

accessible, and follow-up mechanisms were often weak. The moderation analysis revealed that entrepreneurial orientation amplified the effectiveness of advisory interventions. Entrepreneurs with high levels of proactiveness, innovativeness, and strategic foresight were able to internalize and operationalize advisory insights into concrete business improvements. They tended to transform general advice into customized strategies, adopt innovative practices, and align their operations with market opportunities. Thus, business advisory programs yield the most tremendous impact when entrepreneurs are oriented to translate knowledge into strategic advantage. This finding underscores the Dynamic Capabilities Theory, which argues that firms with adaptive internal capacities can convert external inputs into competitive performance.

The study concluded that the market linkage strategy is positively and significantly related to SME performance. Participation in trade fairs, exhibitions, and networking forums enhanced market visibility, expanded customer bases, and strengthened supplier relationships. SMEs with stronger linkages reported higher sales turnover and market expansion, indicating that government efforts to integrate SMEs into broader value chains have measurable performance benefits.

However, descriptive findings suggested that these linkages were often irregular and poorly coordinated, limiting equitable participation and sustainability. When entrepreneurial orientation was considered as a moderating variable, the relationship between market linkages and performance became more pronounced. Entrepreneurs with higher levels of risk-taking and proactiveness utilized market platforms more strategically, building partnerships, exploring new customer segments, and penetrating competitive markets. This finding suggests that government market linkage initiatives create opportunities, but their effectiveness depends on the entrepreneur's ability to identify, seize, and sustain them. The results validate the Dynamic Capabilities

perspective, which holds that opportunity recognition and resource reconfiguration are key to superior performance.

The study established that the training strategy was positively and significantly related to SME performance. Training initiatives improved managerial capacity, operational efficiency, and innovation among SMEs. Participants in government-sponsored training programs reported better record-keeping, improved customer service, and higher productivity. However, the descriptive results indicated that participation rates were moderate, primarily due to limited accessibility, inadequate program tailoring to sectoral needs, and insufficient follow-up evaluation. The introduction of entrepreneurial orientation as a moderator revealed that SMEs with strong entrepreneurial traits benefited more from training programs. Innovative and proactive entrepreneurs applied their acquired skills creatively, transforming knowledge into product differentiation, cost efficiency, and continuous process improvement. Therefore, while training enhances technical and managerial competencies, its ultimate success depends on the entrepreneur's disposition toward learning and innovation. The finding reinforces the argument that human capital interventions must be designed to build not just knowledge, but also the cognitive and behavioral traits that support entrepreneurial adaptation and resilience.

The study concluded that entrepreneurial orientation plays a pivotal role in enhancing the effectiveness of government business support strategies on SME performance. Entrepreneurial orientation exhibited both a direct positive effect and a significant moderating role on the relationship between support strategies and performance. Directly, it contributed to improved profitability, market competitiveness, and innovation outcomes. As a moderator, it increased the explanatory power of the overall model, indicating that entrepreneurial orientation strengthens SMEs' ability to utilize

government support more effectively. This finding suggests that while external interventions such as credit, advisory, market linkages, and training are vital for SME growth, their impact is maximized when entrepreneurs possess an internal orientation characterized by innovation, risk-taking, and proactiveness. The integration of entrepreneurial orientation with government support thus creates a synergy that drives sustainable performance. Theoretically, this conclusion validates the complementarity between external resources (as posited by the Resource-Based View) and dynamic internal capabilities (as advanced by the Dynamic Capabilities Theory). It further implies that policy frameworks should focus not only on providing resources but also on nurturing entrepreneurial mindsets that enable SMEs to absorb and transform these resources into lasting competitive advantage.

5.4 Recommendations

Based on the study's findings and conclusions, this section provides practical, policy-oriented recommendations to enhance the performance of small and medium-sized enterprises (SMEs) in Kenya's South Rift Region. The recommendations are grounded on the empirical evidence that government business support strategies, namely credit access, business advisory, market linkages, and training, have a significant positive relationship with SME performance, and that this positive relationship is further strengthened by entrepreneurial orientation. Consequently, the proposed interventions emphasize not only improving the design and delivery of government support programs but also fostering entrepreneurial capabilities among SME owners and managers. By integrating these dual dimensions of external support and internal orientation, policymakers, development partners, and business stakeholders can create an enabling environment that promotes innovation, competitiveness, and sustainable enterprise growth.

5.4.1 Recommendations for Policy and Practice

In light of the findings and conclusions, the study recommends a comprehensive and integrated approach to SME support that combines external facilitation with internal capacity development. Policymakers should prioritize expansionary financial resource instruments. The government should continue expanding credit access programs, but ensure they are complemented by financial literacy and innovation training. Simplified lending procedures, flexible collateral requirements, and mentorship on financial management would enhance both uptake and productive utilization of credit facilities. Rather than focusing solely on disbursement, credit programs should be designed to cultivate financial discipline, innovation in resource use, and long-term sustainability, thereby creating a strategic flexibility for capability upgrading.

The government should establish networks of strategic advisory hubs, preferably staffed by certified business strategists and corporate executives, to deliver structured advisory services on exploring markets, including export markets. Business advisory services should be broadened to cover diverse business sectors and delivered through both physical and digital platforms. The advisory framework should emphasize mentorship, coaching, and practical problem-solving rather than one-off consultations. Advisors should be trained not only in technical expertise but also in entrepreneurial mentoring, helping SME owners to translate knowledge into action. Public-private partnerships can strengthen advisory capacity by leveraging expertise from academia, business associations, and development organizations.

Market linkage initiatives should be made to expand value chain integration and strategic positioning. This means they should move beyond organizing trade fairs to establishing sustainable value-chain partnerships. Governments and development partners should help SMEs access local, regional, and international markets by facilitating contract

opportunities, digital marketplaces, and export-readiness programs. These interventions should also encourage innovation by rewarding proactive and risk-taking entrepreneurs who introduce new products or market strategies. The promotion of networking platforms, business clusters, and cooperative marketing arrangements would further expand SMEs' market reach.

Training and capacity-building programs should be designed to support human capital reconfiguration initiatives that target sensing, seizing, and transforming opportunities into tangible results. Training should be continuous, inclusive, and responsive to changing business environments. Beyond technical training, emphasis should be placed on developing entrepreneurial competencies such as creativity, opportunity recognition, and problem-solving. County governments, universities, and technical institutions should collaborate to offer modular training tailored to sectoral needs. Embedding entrepreneurial education within these programs would ensure that SMEs not only acquire skills but also develop the mindset required to sustain competitiveness and innovation.

Finally, the study recommends that entrepreneurial orientation be institutionalized as a central component of SME development policy. Government support frameworks should integrate entrepreneurship development through incubation hubs, innovation centers, and regional business accelerators. These platforms would nurture entrepreneurial talent, provide mentorship, and facilitate access to resources such as technology, markets, and finance. By fostering a culture of innovation and risk-taking, such initiatives would enhance the long-term impact of government support strategies and contribute meaningfully to national economic growth.

5.4.2 Recommendation for Further Research

Future research should replicate this study across different regions and sectors to establish the consistency of these findings. Comparative studies could reveal sectoral variations in how government support and entrepreneurial orientation interact. Longitudinal studies would provide insight into how the effects of government interventions evolve, particularly regarding the sustainability of SMEs. Additionally, qualitative research could deepen understanding of the behavioral mechanisms through which entrepreneurial orientation influences the utilization of support programs. Future scholars may also explore other potential moderating or mediating factors, such as digital adoption, leadership style, or firm culture, to enrich the conceptual framework of SME performance.

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APPENDICES

Appendix 1: Introduction Letter

Lucy Muthoni Mbogori,
Kabarak University,
P.O. Box Private Bag-20157,
Kabarak.

Tel: +254 724 652079

Dear Sir/Madam,

Ref: Request For Your Participation In The Data Collection Process For A Ph.D. Research Work

My name is Lucy Muthoni Mbogori, a PhD student in the Strategic Management discipline at Kabarak University. To successfully graduate with the above degree, I need to undertake research in my discipline. In this context, I am in the process of undertaking research titled *“Relationship between Government Business Support Strategies, Entrepreneurial Orientation and Performance of Small and Medium Enterprises in Kenya, Focus on South Rift Region”*.

The purpose of this letter is to kindly request that you fill in the attached questionnaire to enable me to complete the above research. Participation in this study was voluntary, with no monetary compensation or other benefits. You are also free to withdraw your participation, if you so desire, at any stage without being obligated to provide a reason for doing so or suffering any harm. Your responses will only be used for an academic output and will be kept anonymous at all times. Appropriate authorization has been obtained from Kabarak University and the National Commission of Science, Technology, and Innovation (NACOSTI).

Yours faithfully,

Lucy Muthoni Mbogori.

Appendix II: Questionnaire

Instructions;

- (i) Indicate your choice by a tick (√)
- (ii) Kindly answer all the questions.

Section I: Demographic Characteristics

1)	Kindly indicate your highest level of Education?	O/A Level	()	Masters'	()
		Diploma	()	Doctorate	()
		Bachelor	()		
2)	How long have you been operating your Small and Medium-Sized Enterprises?	Less than 5 Years	()	5-10 rs	()
		Above 10 Years	()		

3) In which county is your business located

- Baringo () Bomet () Kericho () Laikipia () Nakuru () Narok ()
Nyandarua ()

Section II: Provision Of Credit Access Strategy

The following statements demonstrate the relationship between the government credit access strategy and the performance of the SME. Kindly indicate your agreement with the statements. Using a scale of 1=Strongly Agree (SA), 2=Agree (A), 3=Neutral (N), 4=Disagree (D), and 5=Strongly Disagree (SD).

S/N	Key Indicators	(1) SA	(2) A	(3) N	(4) D	(5) SD
4.	The SME has accessed government-sponsored credit facilities due to the removal of collateral requirements.					
5.	The SME has accessed government-sponsored credit facilities due to favorable loan repayment requirements.					
6.	The SME has accessed government-sponsored credit facilities due to favorable terms for business					

	turnover.					
7.	The SME has accessed government-sponsored credit facilities through financial intermediaries.					
8.	The SME has accessed government credit facilities due to a favorable loan repayment period.					
9.	Having secured part of the required capital, my SME has been able to access government-sponsored credit facilities.					
10.	The revolving nature of government-sponsored credit facilities makes them sustainable to access.					
11.	The application process for government-sponsored credit facilities makes it easy for SMEs to access credit.					
12.	The disbursement process of the government credit facilities is friendly to SMEs					
13.	The disbursement timelines of government-sponsored credit facilities make it easier for SMEs to access them.					

Section III: Government Business Advisory Strategies

The following statements illustrate the relationship between government business advisory strategies and SME performance. Kindly indicate your agreement with the statements.

Using a scale of 1= Strongly Agree (SA), 2=Agree (A), 3=Neutral (N), 4=Disagree (D), and 5=Strongly Disagree (SD).

S/N	Key Indicators	(1) SA	(2) A	(3) N	(4) D	(5) SD
13.	The government provides business advice to diverse SMEs					
14.	The government provides business advice within the SME premises.					
15.	The government always utilizes area experts to provide SMEs with business advice.					

16.	The government business advisory services often lead to the tapping of external resources for SMEs					
17.	The government business advisory services often lead to the tapping of external resources for SMEs					
18.	The government business advisory services often lead to the tapping of experts on diverse business aspects for SMEs					
19.	The SME can make better decisions as a result of the government's sector-specific business advisories.					
20.	The government business advisory services aid in the development of new products and services					
21.	The government business advisory aids in the adoption of innovative business processes					
22.	The government business advisory has always been useful in addressing business challenges.					

Section Iv: Government Market Linkages

The following statements illustrate the relationship between government market-linkage strategies and SME performance. Kindly indicate your agreement with the statements.

Using a scale of 1= Strongly Agree (SA), 2=Agree (A), 3=Neutral (N), 4=Disagree (D), and 5=Strongly Disagree (SD).

S/N	Key Indicators	(1) SA	(2) A	(3) N	(4) D	(5) SD
23.	The government organizes adequate national trade fairs of interest to SMEs					
24.	The government organizes adequate international trade fairs of interest to SMEs					
25.	The government makes sufficient efforts to ensure a diverse range of exhibitors at organized trade fairs.					
26.	The government makes sufficient efforts to ensure					

	a large number of attendees at the organized trade fairs.					
27.	The Government-organized trade fairs are always well-organized					
28.	The government ensures the quality of the information presented at the trade fairs it organizes.					
29.	Government-organized trade fairs are always adequate platforms for gathering market information.					
30.	Government-organized trade fairs are always an adequate platform for networking aspects.					
31.	Government-organized trade fairs are often attractive to a diverse range of experts in my area of interest.					
32.	The conditions for participating as an exhibitor are fair to the SMEs in my region.					

Section V: Government Training Strategy

The following statements demonstrate the relationship between government training strategies and SME performance. Kindly indicate your agreement with the statements. Using a scale of 1= Strongly Agree (SA), 2=Agree (A), 3=Neutral (N), 4=Disagree (D), and 5=Strongly Disagree (SD).

S/N	Key Indicators	(1) SA	(2) A	(3) N	(4) D	(5) SD
33.	The government provides relevant training for SMEs.					
34.	Government agencies in my region provide various job training programs for SMEs.					
35.	The government creates sufficient awareness of the various trainings that it offers.					
36.	Government-based training is practical for SMEs					

	in specific business areas.					
37.	The government uses various industry experts as trainers for its courses.					
38.	The government provides adequate frequency for the diverse training offered to the SME sector.					
39.	The government training methods are effective for the SME sector.					
40.	The government training is easily accessible to interested SMEs					
41.	The government-based training caters to various types of businesses in the SME sector.					
42.	Government-based training caters to SMEs at various growth stages.					

Section Vi: Entrepreneurial Orientation

The following statements illustrate the relationship between entrepreneurial orientation and SME performance. Kindly indicate your agreement with the statements. Using a scale of 1= Strongly Agree (SA), 2=Agree (A), 3=Neutral (N), 4=Disagree (D), and 5=Strongly Disagree (SD)

S/N	Key Indicators	(1) SA	(2) A	(3) N	(4) D	(5) SD
43.	The SME offers innovative goods in the sector.					
44.	The SME offers innovative services in the sector.					
45.	The SME is always proactive in its business operations.					
46.	The SME takes various risks in its business operations.					
47.	SME often deploys a risky marketing strategy					

Section VII: Performance

The following statements demonstrate the SME's performance. Kindly indicate your agreement with the statements. Using a scale of 1= Strongly Agree (SA), 2=Agree (A), 3=Neutral (N), 4=Disagree (D), and 5=Strongly Disagree (SD).

S/N	Key Indicators	(1) SA	(2) A	(3) N	(4) D	(5) SD
48.	The SME has continuously been profitable.					
49.	The SME is always able to acquire new markets for its services.					
50.	The SME is always able to defend markets for its goods and services.					
51.	The SME has a low employee turnover in its operations.					
52.	The SME has low customer turnover in its operations.					
53.	The SME is effective in its operations.					
54.	The SME is cost-efficient in its operations.					
55.	The SME always introduces new goods and services in the market.					

---THE END---

Appendix III: List of SMEs in Kenya, South Rift Region

No.	SME's	Location	County
1	Acacia Santich Enterprise	Mogotio	Baringo
2	Anyiny Fresh Bakes Limited	Kabarnet	Baringo
3	Apicultural Research Institute -Marigat	Marigat	Baringo
4	Baringo Cluster Limited	Marigat	Baringo
5	Delihon Enterprises	Eldama Ravine	Baringo
6	Delt Springs Enterprises	Eldama Ravine	Baringo
7	Irong Natural Bee Products	Marigat	Baringo
8	Jackro's Bakers	Eldama Ravine	Baringo
9	Kabarak University	Kabarak	Baringo
10	Kareki Investment Limited	Marigat	Baringo
11	Kenya School Of Government-Baringo Campus	Kabarnet	Baringo
12	Kisaka Natural Honey Supplies	Marigat	Baringo
13	Koibatek Highlands Water Company Limited	Eldama Ravine	Baringo
14	Marmatt General Stores	Marigat	Baringo
15	Mogotio Farmers Co-Op Society	Mogotio	Baringo
16	Mogotio Little Friends Academy	Mogotio	Baringo
17	Mumberes Farmers Co-Operative Society	Eldama Ravine	Baringo
18	Newdew Enterprises	Eldama Ravine	Baringo
19	Progressive Cookies	Kabarnet	Baringo
20	Rachemo Honey Marketing Co-Op Society	Marigat	Baringo
21	Ranzel Company Limited	Kabarnet	Baringo
22	Rokolynch Limited	Kabarnet	Baringo
23	Sahico Investment Limited	Kabarnet	Baringo
24	Savannah Experts	Eldama Ravine	Baringo
25	Sobon Food and Beverages	Kabarnet	Baringo
26	Tilil Baringo Honey	Marigat	Baringo
27	Timboroa Cool Spring Limited	Eldama Ravine	Baringo
28	Tolingech Building and Construction Limited	Kabarnet	Baringo
29	Yatoi Mifugo Self-Help Group	Marigat	Baringo
30	Aquamara	Bomet	Bomet
31	Cheptalal Tea Packers	Bomet	Bomet
32	Goshobu Dairy Farm Ltd	Bomet	Bomet
33	Great South Investment Ltd	Bomet	Bomet
34	Kapkoros Dairy Product Limited	Bomet	Bomet
35	Kaso Neema Limited	Sotik	Bomet
36	Ktda[Tirgaga Tea Factory]	Bomet	Bomet
37	Leover Enterprises Limited	Bomet	Bomet
38	Motigo Tea Factory Ltd C/O Tirgaga Tea Factory Ltd	Bomet	Bomet
39	Munabo Precise Bakery	Bomet	Bomet

No.	SME's	Location	County
40	Ndaraweta Tea Factory Ltd	Bomet	Bomet
41	Novuskenya Ltd	Sotik	Bomet
42	Tachasis Tea Factory Ltd	Bomet	Bomet
43	Welkimmax Enterprises	Bomet	Bomet
44	Ananti Soaps And Detergents	Litein	Kericho
45	Atlas Energy Solutions Ltd	Kericho	Kericho
46	Azark Enterprises	Kericho	Kericho
47	Belgut Enterprises Ltd	Kericho	Kericho
48	Berur Springs Ltd	Kericho	Kericho
49	Bettymatt Enterprises Ltd	Kericho	Kericho
50	Boito Tea Factory Ltd	Kericho	Kericho
51	Brookewood Limited	Kericho	Kericho
52	Bureti Tea Company Ltd	Kericho	Kericho
53	Chelal Tea Factory	Litein	Kericho
54	Chepcheb Outgrowers Co-Operative Society Limited	Kericho	Kericho
55	Ches Dairies	Kericho	Kericho
56	Dafama Bakery	Litein	Kericho
57	Darigold Investment Limited	Kericho	Kericho
58	Ebii Fresh Farm	Kericho	Kericho
59	Ekaterra Tea Kenya Plc- Jamji Tea Factory	Kericho	Kericho
60	Ekaterra Tea Kenya Plc- Kericho Tea Factory	Kericho	Kericho
61	Ekaterra Tea Kenya Plc- Kimari Tea Factory	Kericho	Kericho
62	Ekaterra Tea Kenya Plc- Kimugu Tea Factory	Kericho	Kericho
63	Ekaterra Tea Kenya Plc- Korum Tea Factory	Kericho	Kericho
64	Ekaterra Tea Kenya Plc- Tagabi Tea Factory	Kericho	Kericho
65	Ekaterra Tea Kenya Plc-Chagaik Tea Factory	Kericho	Kericho
66	Fintea Growers Cooperative Union Ltd	Kericho	Kericho
67	Giftmart Supermarket Ltd	Kericho	Kericho
68	Gimix Tea Kericho Ltd	Kericho	Kericho
69	Gl Garden Group	Kericho	Kericho
70	Hygin Chemical Industries	Kericho	Kericho
71	James Finlay (K) - Masingi	Kericho	Kericho
72	James Finlay (K) Ltd -Matuta	Kericho	Kericho
73	James Finlay (K) Ltd-Kericho	Kericho	Kericho
74	James Finlay Kenya Limited-Chemirey Tea Factory	Kericho	Kericho
75	James Finlay Kenya Ltd - Changana	Kericho	Kericho
76	James Finlay Kenya Ltd - Chomogonday	Kericho	Kericho
77	James Finlay Kenya Ltd-Kitumbe	Kericho	Kericho
78	James Finlay Limited-Chomogonday	Kericho	Kericho
79	James Finlay Ltd-Chemamul	Kericho	Kericho
80	James Finlay Ltd-Kericho	Kericho	Kericho

No.	SME's	Location	County
81	James Finlay Ltd-Saosa	Kericho	Kericho
82	Jonas Food Company Limited	Kericho	Kericho
83	Jontex Tailors And Outfitters	Litein	Kericho
84	Joshua Dairies	Kericho	Kericho
85	Kabianga Dairy Ltd.	Kericho	Kericho
86	Kabianga Tea Factory Ltd	Kericho	Kericho
87	Kaisugu Limited	Kericho	Kericho
88	Kaolin Crowners Co.Ltd	Kericho	Kericho
89	Kapchebet Tea Factory	Kericho	Kericho
90	Kapkoros Tea Factory Company Ltd	Kericho	Kericho
91	Kelunet Ltd	Kericho	Kericho
92	Kenstru Foods	Kericho	Kericho
93	Kenya Tea Packers Limited	Kericho	Kericho
94	Keola Products Limited	Kericho	Kericho
95	Kericho Heko Natural Water Limited	Kericho	Kericho
96	Kericho Honey Flow	Londiani	Kericho
97	Kericho Topcup Tea Traders	Kericho	Kericho
98	Kericho Valley Hotel	Kericho	Kericho
99	Kimakia Land Millers	Kericho	Kericho
100	Kings Bakers Kapkoros	Kericho	Kericho
101	Kingside Grains Limited	Kericho	Kericho
102	Kipchimchim Enterprises Ltd - Brook Branch	Kericho	Kericho
103	Kipchimchim Enterprises Ltd - Central Branch	Kericho	Kericho
104	Kipchimchim Enterprises Ltd - Green Square Branch	Kericho	Kericho
105	Kipchimchim Enterprises Ltd - Kapsoit Branch	Kericho	Kericho
106	Kipchimchim Enterprises Ltd - Litein Branch	Litein	Kericho
107	Kipchimchim Enterprises Ltd-Brook Main Bakery	Kericho	Kericho
108	Kipchimchim Wholesalers Ltd-Brook Branch	Kericho	Kericho
109	Kipkellion Millers	Kericho	Kericho
110	Kipsigis Highlands M.C Society	Kericho	Kericho
111	Kobel Tea Factory	Kericho	Kericho
112	Kreamit Milky Limited	Kericho	Kericho
113	Ktda [Litein Tea Factory]	Kericho	Kericho
114	Ktda[Kapkatet Tea Factory]	Kericho	Kericho
115	Ktda[Kapset Tea Factory]	Kericho	Kericho
116	Ktda[Mogogosiek Tea Factory]	Kericho	Kericho
117	Ktda[Momul Tea Factory]	Kericho	Kericho
118	Ktda[Rorok Tea Factory]	Kericho	Kericho
119	Ktda[Tegat Tea Factory]	Kericho	Kericho
120	Labet Enterprises	Kericho	Kericho
121	Ledet Company Ltd	Litein	Kericho

No.	SME's	Location	County
122	Lelach Dairies Limited	Kericho	Kericho
123	Live With Hope Centre	Kericho	Kericho
124	Luuche Feeds	Kericho	Kericho
125	Mau Foods	Kericho	Kericho
126	Mau Springs Ltd	Kericho	Kericho
127	Mau Tea Multipurpose Cooperative Society Limited	Kericho	Kericho
128	Mbogo Mineral Water Ltd	Kericho	Kericho
129	Mbogo Valley Tea Factory	Kericho	Kericho
130	Mirasheth Malimali	Kericho	Kericho
131	Mobe Holdings Limited	Kericho	Kericho
132	Naivas Ltd - Kericho Branch	Kericho	Kericho
133	Netai Tea Packers Limited	Litein	Kericho
134	New Dairygold	Kericho	Kericho
135	Olenguruone Tea Factory	Litein	Kericho
136	Pakmart Supermarket	Kericho	Kericho
137	Pepea Canary Investments Limited	Kericho	Kericho
138	Quickmart Limited - Kericho Branch	Kericho	Kericho
139	Ramba Enterprises	Kericho	Kericho
140	Raziya Group Limited	Kericho	Kericho
141	Rift Flour Mills	Kericho	Kericho
142	Rosalcha Enterprises Ltd	Kericho	Kericho
143	Royal Highlands Limited	Kericho	Kericho
144	Royal Minibakeries Ltd	Litein	Kericho
145	Ruskebei Dairy Farmers Co-Operative Society Limited	Londiani	Kericho
146	Ruweton International Ltd	Kericho	Kericho
147	Siomo Tea Factory (Epz) Limited	Kericho	Kericho
148	Skymist Water	Kericho	Kericho
149	Smart Products Limited	Kericho	Kericho
150	Source Holdings	Kericho	Kericho
151	South Rift Industries Limited	Kericho	Kericho
152	South Rift Millers	Kericho	Kericho
153	Springs Agritech Limited	Kericho	Kericho
154	Suka Farmers Co-Operative Society Limited	Kericho	Kericho
155	Tealand Engineering & Construction Ltd	Kericho	Kericho
156	Teanovate Products Limited	Kericho	Kericho
157	Tebesonik Tea Factory	Litein	Kericho
158	Tegat General Supplies Ltd	Kericho	Kericho
159	Tegat Water Services	Kericho	Kericho
160	Tet Tea Factory Co., Ltd.	Kericho	Kericho
161	The Great Rift Foods Limited	Kericho	Kericho
162	Tilmist Enterprise	Kericho	Kericho

No.	SME's	Location	County
163	Tiririka Farm Enterprises	Kericho	Kericho
164	Toror Tea Factory	Kericho	Kericho
165	Ufanisi Millers Ltd	Kericho	Kericho
166	University Of Kabianga Enterprises And Services Limited	Kericho	Kericho
167	Wendo Star Ventures	Kericho	Kericho
168	Williamson Tea Kenya Limited	Kericho	Kericho
169	Zawadi Coffee Roaster Limited	Kericho	Kericho
170	Agri - Flora Organic Solution Ltd	Nyahururu	Laikipia
171	Agrovast Company	Nyahururu	Laikipia
172	Avil Fish Farm	Nyahururu	Laikipia
173	Countryside Dairy Ltd	Nyahururu	Laikipia
174	Croft Adams Ltd	Kinamba	Laikipia
175	Estam Traders Limited	Kinamba	Laikipia
176	Eyaz Dairy	Nyahururu	Laikipia
177	Ezem Kenya Limited	Laikipia	Laikipia
178	Gedalya East Africa	Nyahururu	Laikipia
179	Gikondi Uniforms	Nyahururu	Laikipia
180	Jireh Company Limited	Nyahururu	Laikipia
181	Karibu Maize Millers Limited	Nyahururu	Laikipia
182	Laikipia Nature Conservancy Ltd	Laikipia	Laikipia
183	Laikipia University	Nyahururu	Laikipia
184	Laikipya Afya Ltd	Laikipia	Laikipia
185	Maharaji Industries Ltd	Nyahururu	Laikipia
186	Mawakar Enterprises	Nyahururu	Laikipia
187	Mellow Pure Fresh Water	Nyahururu	Laikipia
188	Mugo Supermarket And Wholesalers	Nyahururu	Laikipia
189	Ngarua Community Development Initiative Forum	Kinamba	Laikipia
190	Nyahururu Max Feeds	Nyahururu	Laikipia
191	Nyandarua National Polytechnic	Nyahururu	Laikipia
192	Pharmchem Laboratories Kenya Limited	Nyahururu	Laikipia
193	Salima Menengai Holdings Ltd	Nyahururu	Laikipia
194	Shirikisho Supermarket	Nyahururu	Laikipia
195	Sparrow Mist Purified Water Company	Nyahururu	Laikipia
196	Tessy Farm Limited	Nyahururu	Laikipia
197	Trio Investors Limited	Laikipia	Laikipia
198	Abai Foods Ltd	Nakuru	Nakuru
199	Abaj Construction Ltd	Nakuru	Nakuru
200	Aber Drips Africa Limited	Nakuru	Nakuru
201	Aberdare Peak Springs Limited	Nakuru	Nakuru
202	Ace Valley Waters	Nakuru	Nakuru
203	Adansonia Organic Oils	Nakuru	Nakuru

No.	SME's	Location	County
204	Adonai Caterers And Functional Cakes	Nakuru	Nakuru
205	Advance Limited	Nakuru	Nakuru
206	African Diatomite Industries	Gilgil	Nakuru
207	Agape Grain Millers Ltd	Naivasha	Nakuru
208	Agricare Resources	Nakuru	Nakuru
209	Agrimin Provisions Enterprises	Nakuru	Nakuru
210	Agrolinks Supplies Ltd	Nakuru	Nakuru
211	Ahadi Quality Feeds	Nakuru	Nakuru
212	Airmist Coolers Limited	Nakuru	Nakuru
213	Akamonyo Enterprises Ltd	Nakuru	Nakuru
214	All Weather Ventures Ltd	Nakuru	Nakuru
215	Amani Flour Millers	Njoro	Nakuru
216	Amazing Faith Enterprises	Nakuru	Nakuru
217	Amg Grain Millers Limited	Nakuru	Nakuru
218	Amolak Singh	Nakuru	Nakuru
219	Aniver Products Limited	Naivasha	Nakuru
220	Anjes Enterprises Limited	Nakuru	Nakuru
221	Anmol Enterprises	Nakuru	Nakuru
222	Anti-Stock Theft Unit	Gilgil	Nakuru
223	Aqua Burst Clear Water Limited	Nakuru	Nakuru
224	Aqua Joivilet General Products	Gilgil	Nakuru
225	Aqua Lilly Suppliers	Nakuru	Nakuru
226	Aqua Sure Wells Holdings Limited	Nakuru	Nakuru
227	Aquadrops Pure Water Limited	Nakuru	Nakuru
228	Aquanix Holding Limited	Nakuru	Nakuru
229	Aquasan Springs	Nakuru	Nakuru
230	Aquawaves Enterprises	Nakuru	Nakuru
231	Automobile Warehouse Ltd	Nakuru	Nakuru
232	Avansere Limited	Nakuru	Nakuru
233	Avensere Ltd	Nakuru	Nakuru
234	Avivet Agri Solutions Ltd	Nakuru	Nakuru
235	Avocet Ventures	Nakuru	Nakuru
236	B & A Ventures K. Limited	Nakuru	Nakuru
237	Babusa Enterprises	Nakuru	Nakuru
238	Bahati Africa Ltd	Nakuru	Nakuru
239	Bahati Agro Processors.	Nakuru	Nakuru
240	Bahati Ply Doors	Nakuru	Nakuru
241	Bahil Agrifarm	Nakuru	Nakuru
242	Bakers Culina	Nakuru	Nakuru
243	Balrish Limited	Nakuru	Nakuru
244	Bamsocos Co-Operative Union Limited	Nakuru	Nakuru

No.	SME's	Location	County
245	Baraka Agricultural College	Molo	Nakuru
246	Baringo Homeland Pure Honey	Elburgon	Nakuru
247	Be Magnified Enterprises	Nakuru	Nakuru
248	Beadal Millers Limited	Nakuru	Nakuru
249	Beaulife Consumer Products	Nakuru	Nakuru
250	Bebetu Enterprises Ltd	Nakuru	Nakuru
251	Bedi Investments Ltd	Nakuru	Nakuru
252	Beeslife Enterprises	Nakuru	Nakuru
253	Beesworks Ltd	Molo	Nakuru
254	Benchic Quality Supplies	Nakuru	Nakuru
255	Bestal Choice Food Products	Nakuru	Nakuru
256	Bestvet Agro Concepts	Nakuru	Nakuru
257	Bethel Paint Limited	Nakuru	Nakuru
258	Beulah Hotels Limited	Naivasha	Nakuru
259	Bezibah Enterprises	Nakuru	Nakuru
260	Biashara Masters Sawmills Ltd	Njoro	Nakuru
261	Bidco Africa Ltd - Nakuru	Nakuru	Nakuru
262	Bigcold Kenya Limited - Naivasha	Naivasha	Nakuru
263	Bigcold Kenya Ltd-Chandarana Nakuru	Nakuru	Nakuru
264	Biscept Ltd	Nakuru	Nakuru
265	Bliss Wells Services	Nakuru	Nakuru
266	Blue Ridge Enterprises	Naivasha	Nakuru
267	Blurain Drinking Water	Nakuru	Nakuru
268	Bora Allied Products	Nakuru	Nakuru
269	Bora Food Supplies Limited	Nakuru	Nakuru
270	Bora Jasho Feeds Limited	Nakuru	Nakuru
271	Brook Mini Supermarket Limited	Gilgil	Nakuru
272	Brookside Timber Ltd	Nakuru	Nakuru
273	Budget Maize Millers	Njoro	Nakuru
274	Burmar Millers	Nakuru	Nakuru
275	Cabron International Limited	Nakuru	Nakuru
276	Camray Naturals	Naivasha	Nakuru
277	Capony Brooks	Gilgil	Nakuru
278	Carbie Ltd	Njoro	Nakuru
279	Carlita Enterprises Limited	Njoro	Nakuru
280	Carrollton Trading Limited	Nakuru	Nakuru
281	Cartubox Industries (E.A) Ltd-K.I.E Sheds	Nakuru	Nakuru
282	Cartubox Industries (E.A) Ltd-Kabazi	Nakuru	Nakuru
283	Cecal Investment	Nakuru	Nakuru
284	Century Mabati Ltd	Nakuru	Nakuru
285	Ceruelon Enterprises	Nakuru	Nakuru

No.	SME's	Location	County
286	Chaggo Milling	Nakuru	Nakuru
287	Chamwa Quality Millers	Nakuru	Nakuru
288	Chawaka Enterprises Ltd	Nakuru	Nakuru
289	Chayim Ventures Limited	Nakuru	Nakuru
290	Chebango Epz Tea Company Ltd	Nakuru	Nakuru
291	Chebango Greenleaf Company Limited	Nakuru	Nakuru
292	Cheese Palace Ltd	Nakuru	Nakuru
293	Chembranel Ventures	Nakuru	Nakuru
294	Chemolingot Pure Honey	Nakuru	Nakuru
295	Chemusian Farm Limited	Nakuru	Nakuru
296	Chemusian Tea Estate Limited	Nakuru	Nakuru
297	Clean Diets Products And Services	Nakuru	Nakuru
298	Clean Shelf Supermarkets Limited- Nakuru Branch	Nakuru	Nakuru
299	Clear Fresh	Naivasha	Nakuru
300	Comfort Feed Limited	Njoro	Nakuru
301	Comi Springs	Naivasha	Nakuru
302	Comply Industries Limited	Nakuru	Nakuru
303	Concise Milling Limited	Njoro	Nakuru
304	Connect Suppliers Ltd	Nakuru	Nakuru
305	Cool Ridge Premium Ltd	Nakuru	Nakuru
306	Cool Rivers Pure Natural Water Ltd	Nakuru	Nakuru
307	Coolbase Wholesale And Supermarket	Ol Joro Orok	Nakuru
308	Country Meat Products Ltd	Njoro	Nakuru
309	Countryside Dairy Limited	Nakuru	Nakuru
310	Crater Butchery	Nakuru	Nakuru
311	Creative Impex K Ltd	Nakuru	Nakuru
312	Cresta Wood Treatment Works	Nakuru	Nakuru
313	Crown Beverages Ltd	Molo	Nakuru
314	Cup Topranch Suppliers	Nakuru	Nakuru
315	Daell Foods	Nakuru	Nakuru
316	Dahwa Agrochemical Company Ltd	Nakuru	Nakuru
317	Daina Agricultural Products	Nakuru	Nakuru
318	Daisies Enterprise Company Ltd	Nakuru	Nakuru
319	Dama Food Enterprises	Nakuru	Nakuru
320	Damm Food Processors	Nakuru	Nakuru
321	Davco Farm Foods	Naivasha	Nakuru
322	Daylight Prime Foods	Naivasha	Nakuru
323	Dedpra Investment	Njoro	Nakuru
324	Deliverance Church Nakuru	Nakuru	Nakuru
325	Devyani Food Industries Limited	Nakuru	Nakuru
326	Diba Foods	Nakuru	Nakuru

No.	SME's	Location	County
327	Digital Animal Feeds	Nakuru	Nakuru
328	Discover Unga And Millers	Nakuru	Nakuru
329	Discovery Springs	Nakuru	Nakuru
330	Divine Instinct	Nakuru	Nakuru
331	Dnc Foods Ltd	Naivasha	Nakuru
332	Donking General Agency Ltd	Nakuru	Nakuru
333	Dorra Pride Limited	Nakuru	Nakuru
334	Dyvan Milk Bar	Nakuru	Nakuru
335	Eagle Classic	Nakuru	Nakuru
336	East African Bagging Ltd	Nakuru	Nakuru
337	Eastgate Merchants Limited	Naivasha	Nakuru
338	Eastleigh Mattresses Ltd - Gilgil Branch	Gilgil	Nakuru
339	Echopure Ventures	Nakuru	Nakuru
340	Ecofeed Limited	Nakuru	Nakuru
341	Ecominerals Limited	Nakuru	Nakuru
342	Ecospatt Enterprises Limited	Njoro	Nakuru
343	Efex Group Ltd	Nakuru	Nakuru
344	Egerton University Investment Ltd	Njoro	Nakuru
345	Eisen Industries Ltd	Nakuru	Nakuru
346	Elburgon Industrial Water Ltd	Elburgon	Nakuru
347	Elburgon Mattresses	Elburgon	Nakuru
348	Eleven F Limited	Kabazi	Nakuru
349	Eliqua Mineral Water	Nakuru	Nakuru
350	Elly Products	Nakuru	Nakuru
351	Eloram Paints	Nakuru	Nakuru
352	Emka Enterprises	Nakuru	Nakuru
353	Ensure Enterprises Ltd	Naivasha	Nakuru
354	Equatorial Bakers	Nakuru	Nakuru
355	Ereto Bookshop Ltd	Nakuru	Nakuru
356	Ernestea Limited	Nakuru	Nakuru
357	Essential Feeds	Olenguruone	Nakuru
358	Eunike Bakeland	Nakuru	Nakuru
359	Evam Food Spices Limited	Nakuru	Nakuru
360	Evanut Flavored Enterprise	Nakuru	Nakuru
361	Fai Amarillo Ltd	Naivasha	Nakuru
362	Fami Industries Limited	Naivasha	Nakuru
363	Farmcare Premier Feeds	Nakuru	Nakuru
364	Fast Clean Products	Nakuru	Nakuru
365	Fast Conveyors Suppliers Limited	Naivasha	Nakuru
366	Fast Knit Wear	Nakuru	Nakuru
367	Fauna Mutu Millers	Subukia	Nakuru

No.	SME's	Location	County
368	Felian Enterprises	Menengai	Nakuru
369	Fertiplant East Africa Limited	Nakuru	Nakuru
370	Fihami Enterprises	Naivasha	Nakuru
371	Fine Scope Solutions Limited	Nakuru	Nakuru
372	Fino Ltd	Elburgon	Nakuru
373	Fixers Paint And Lubricant	Nakuru	Nakuru
374	Flamingo Paints (K) Industries Ltd	Nakuru	Nakuru
375	Flavortown Foods	Nakuru	Nakuru
376	Flex Concrete Works	Nakuru	Nakuru
377	Floemmys Highly Delicious Cakes	Naivasha	Nakuru
378	Fodoke Bakers	Nakuru	Nakuru
379	Food Chain Millers	Nakuru	Nakuru
380	Foremost Bakers	Nakuru	Nakuru
381	Fountain Flush Still Beverages Shop	Nakuru	Nakuru
382	Fountain Valley Pure Drinking Water	Naivasha	Nakuru
383	Frayoon Company Limited	Nakuru	Nakuru
384	Fresh Ponds Limited	Nakuru	Nakuru
385	Frontpage Supermarket	Nakuru	Nakuru
386	Gadenia Foods Enterprises	Nakuru	Nakuru
387	Gajipara Builders Ltd	Nakuru	Nakuru
388	Gamu Woodwork Ltd	Mai Mahiu	Nakuru
389	Ganglong International Co.Ltd	Nakuru	Nakuru
390	Genesis Reliable Equipment	Nakuru	Nakuru
391	Genesis Uniforms Enterprises	Nakuru	Nakuru
392	Gibstar Engineering Company Ltd	Nakuru	Nakuru
393	Gilanis Meat And Eat Ltd	Nakuru	Nakuru
394	Gilani's Supermarket Ltd	Nakuru	Nakuru
395	Gilfeeds Investments	Gilgil	Nakuru
396	Gilgil Grains Ltd	Nakuru	Nakuru
397	Gilgil Treatment Industries Ltd	Gilgil	Nakuru
398	Gish Holdings Ltd	Naivasha	Nakuru
399	Glamark Bakers Ltd	Nakuru	Nakuru
400	Goldcrest Springs Ltd	Nakuru	Nakuru
401	Golden Flamingo Enterprises Ltd	Nakuru	Nakuru
402	Golden Springs	Nakuru	Nakuru
403	Gone Fishing Kenya Ltd	Nakuru	Nakuru
404	Goodlife Global Ltd	Nakuru	Nakuru
405	Grama Bakers	Nakuru	Nakuru
406	Grango Suba Millers	Nakuru	Nakuru
407	Great Eats Limited	Gilgil	Nakuru
408	Green Community Self Help Group	Nakuru	Nakuru

No.	SME's	Location	County
409	Green Planet Beekeepers Ltd	Nakuru	Nakuru
410	Greenfield Pure Foods	Nakuru	Nakuru
411	Greenland Bakers	Nakuru	Nakuru
412	Greenland Enterprises Ltd	Nakuru	Nakuru
413	Greens And Dairy Creamery	Njoro	Nakuru
414	Greyston East Africa Ltd	Nakuru	Nakuru
415	G-Sam Bakery	Nakuru	Nakuru
416	Gumply Limited	Njoro	Nakuru
417	Hadassah Bakers	Njoro	Nakuru
418	Haojue Holdings (K) Ltd	Nakuru	Nakuru
419	Hapeng Animal Feeds	Nakuru	Nakuru
420	Happy Cow Limited	Nakuru	Nakuru
421	Happy Farming Ltd	Nakuru	Nakuru
422	Happyland Crisps	Nakuru	Nakuru
423	Hari Enterprises Ltd	Nakuru	Nakuru
424	Havens Purest Premium Water	Nakuru	Nakuru
425	Havi Products	Nakuru	Nakuru
426	Hemifram Bakers Ltd	Nakuru	Nakuru
427	Henstop Trading Co.	Nakuru	Nakuru
428	Herbal Tiger Beauty Limited	Nakuru	Nakuru
429	Hifadhi Farmers Co-Op Society	Nakuru	Nakuru
430	Hightech Pharmaceuticals And Research Ltd	Nakuru	Nakuru
431	Hills Golden Honey	Naivasha	Nakuru
432	Hobra Manufacturing Ltd	Naivasha	Nakuru
433	Homeland Bakers	Nakuru	Nakuru
434	Honey Bee Guardians	Njoro	Nakuru
435	Hongtian Wood Limited	Nakuru	Nakuru
436	Hosen Dew	Nakuru	Nakuru
437	Hossana Holdings And Commodities Ltd	Nakuru	Nakuru
438	Huduma Bakery-Nys Gilgil	Nakuru	Nakuru
439	Hygienic Matt Ltd	Nakuru	Nakuru
440	Inka Pharmaceuticals	Nakuru	Nakuru
441	Iringa Feeds	Nakuru	Nakuru
442	Ismum Prime Coats Limited	Nakuru	Nakuru
443	J.L. Pearl Limited	Nakuru	Nakuru
444	Jajada Millers Limited	Nakuru	Nakuru
445	Jally'z Dazzling Water Ltd	Nakuru	Nakuru
446	Jamco Holdings Ltd	Nakuru	Nakuru
447	Jaris Bakers Limited	Nakuru	Nakuru
448	Jatflora Limited	Gilgil	Nakuru
449	Jcorp Marketors	Subukia	Nakuru

No.	SME's	Location	County
450	Jedimar Business Systems	Nakuru	Nakuru
451	Joflema Investments	Nakuru	Nakuru
452	Jolamez Investment Co. Limited	Nakuru	Nakuru
453	Jowash Millers Limited	Nakuru	Nakuru
454	Joy Bakers	Nakuru	Nakuru
455	Joy Farm Lanet	Nakuru	Nakuru
456	Joyrichard Limited	Nakuru	Nakuru
457	Justline Bakers	Naivasha	Nakuru
458	Kabarak Agro Farm Feeds Enterprises	Nakuru	Nakuru
459	Kaks Ventures Limited	Nakuru	Nakuru
460	Kalos Millers Limited	Nakuru	Nakuru
461	Kalro - Oljororok	Ol Joro Orok	Nakuru
462	Kalro Dairy Research Institute-Naivasha	Naivasha	Nakuru
463	Kamothai Bakers	Mai Mahiu	Nakuru
464	Kampi Kitchen	Nakuru	Nakuru
465	Kanyangold Aberdare Parmesan Cheese	Naivasha	Nakuru
466	Kapi Limited	Nakuru	Nakuru
467	Kapja Agro-Ventures Ltd	Nakuru	Nakuru
468	Karsan Ramji And Sons Limited- Nakuru	Nakuru	Nakuru
469	Kawamu Millers	Nakuru	Nakuru
470	Kawiu-Chem Enterprises	Naivasha	Nakuru
471	Kays Farm Supplies	Nakuru	Nakuru
472	Kdf Food Processing Factory	Nakuru	Nakuru
473	Keapros Packers Limited	Naivasha	Nakuru
474	Kedocadocs Tree And Poultry Farms Llp	Molo	Nakuru
475	Kedong Ranch Limited	Naivasha	Nakuru
476	Kenana Knitters Ltd	Njoro	Nakuru
477	Kensalt Limited-Nakuru	Nakuru	Nakuru
478	Kentalo Fish Farm	Nakuru	Nakuru
479	Kenya Agricultural And Livestock Research Organization - Oljoro-Orok	Ol Joro Orok	Nakuru
480	Kenya Flexogravure Limited	Nakuru	Nakuru
481	Kenya Highlands Dehydrated Foods And Allied Produc	Nakuru	Nakuru
482	Kenya Industrial Training Institute	Nakuru	Nakuru
483	Kenya Nut Company Limited	Naivasha	Nakuru
484	Kenya Nut Company Ltd - Naivasha	Naivasha	Nakuru
485	Keringet Foods Limited	Keringet	Nakuru
486	Keroche Breweries Ltd(Nkr)	Naivasha	Nakuru
487	Keys Feeds (K) Ltd	Nakuru	Nakuru
488	Khagrams K. Ltd	Nakuru	Nakuru
489	Khetia Drappers Limited - Naivasha	Naivasha	Nakuru

No.	SME's	Location	County
490	Khristy Cake House	Nakuru	Nakuru
491	Kilo Flour Mills	Naivasha	Nakuru
492	Kilostars Ltd	Nakuru	Nakuru
493	Kimaam Waters Limited	Nakuru	Nakuru
494	King Ming (K) Ltd	Nakuru	Nakuru
495	Kings Flour Mills	Njoro	Nakuru
496	Kipkelion Cereals Enterprises	Nakuru	Nakuru
497	Kipsdi Enterprise Co. Ltd	Nakuru	Nakuru
498	Kiptagich Tea Estates Ltd	Olenguruone	Nakuru
499	Kisima Pure Drinking Water	Nakuru	Nakuru
500	Kitale Corn Millers	Nakuru	Nakuru
501	Kiu Muzi Enterprise	Nakuru	Nakuru
502	Kiwafa Women Group	Ol Joro Orok	Nakuru
503	Komoros Bakers	Nakuru	Nakuru
504	Konoin Technical Training Institute	Nakuru	Nakuru
505	Kule Mineral Water Limited	Nakuru	Nakuru
506	Kuresoi Mini Bakers	Nakuru	Nakuru
507	Kuriwasons Enterprises	Nakuru	Nakuru
508	Lanet Farmcare Enterprises	Nakuru	Nakuru
509	Lanet Flour Mills	Nakuru	Nakuru
510	Lanet Matfam Resort	Nakuru	Nakuru
511	Langa Grain Millers	Nakuru	Nakuru
512	Lasit Tea Factory Ltd	Nakuru	Nakuru
513	Lazo Enterprises	Nakuru	Nakuru
514	Lemo Enterprises	Nakuru	Nakuru
515	Lima Grain Millers	Nakuru	Nakuru
516	Little Hands Bakehouse Ltd	Nakuru	Nakuru
517	Loghan's Bakery	Nakuru	Nakuru
518	Longonot Dairies Limited	Naivasha	Nakuru
519	Longonot Ventures Ltd	Naivasha	Nakuru
520	Lowlands Food Industries	Nakuru	Nakuru
521	Lucky Dairies Limited	Nakuru	Nakuru
522	Lueth Brilliant Peanut Butter Enterprises	Nakuru	Nakuru
523	Lulu Works Trust Ltd	Nakuru	Nakuru
524	Lunar Park Entertainment And Events Investments Ltd	Nakuru	Nakuru
525	Mabati And Steel Enterprises Ltd	Nakuru	Nakuru
526	Mabati Bora Manufacturers Limited	Nakuru	Nakuru
527	Mabati Rolling Mills Ltd-Nakuru	Nakuru	Nakuru
528	Madam E Enterprises	Nakuru	Nakuru
529	Madini Fresh Water Limited	Nakuru	Nakuru
530	Magjom Flour Mill	Nakuru	Nakuru

No.	SME's	Location	County
531	Mahant Manufacturer Ltd	Nakuru	Nakuru
532	Mahia Products	Nakuru	Nakuru
533	Maintown Agroveter Centre	Nakuru	Nakuru
534	Majeon Products	Naivasha	Nakuru
535	Maji Ni Uhai Enterprises	Nakuru	Nakuru
536	Makitt Ventures Ltd	Nakuru	Nakuru
537	Malachite Limited	Naivasha	Nakuru
538	Manjari Springs Ltd	Naivasha	Nakuru
539	Mant Farm Care	Nakuru	Nakuru
540	Marita Enterprises	Nakuru	Nakuru
541	Markmart Enterprises	Nakuru	Nakuru
542	Marlow Link Timber Products	Nakuru	Nakuru
543	Marvelife Enterprise	Nakuru	Nakuru
544	Mashwa Breweries Ltd	Naivasha	Nakuru
545	Maxcorn Millers	Nakuru	Nakuru
546	Mazao Bora Company Limited	Nakuru	Nakuru
547	Mbaruk Springs Pure Drinking Water	Nakuru	Nakuru
548	Mbeki Feeds Limited	Nakuru	Nakuru
549	Mbele Group Ltd	Nakuru	Nakuru
550	Mchu Limited	Nakuru	Nakuru
551	Mdi Limited	Nakuru	Nakuru
552	Meddrose Investment	Nakuru	Nakuru
553	Mega Pack (K) Ltd	Nakuru	Nakuru
554	Mega Paper And Boards Ltd	Nakuru	Nakuru
555	Meiva Doz	Njoro	Nakuru
556	Melangine Dairies Limited	Nakuru	Nakuru
557	Mellar Enterprises Ltd	Gilgil	Nakuru
558	Memuna's Delicacies	Nakuru	Nakuru
559	Menengai Afya Feeds	Nakuru	Nakuru
560	Menengai Grain Millers	Nakuru	Nakuru
561	Menengai Oil Refineries Limited - Nakuru	Nakuru	Nakuru
562	Menengai Oil Refineries Ltd	Nakuru	Nakuru
563	Mensers Hospital Supplies	Nakuru	Nakuru
564	Meraki Foods Limited	Nakuru	Nakuru
565	Merica Holdings	Nakuru	Nakuru
566	Metrovet (K) Ltd	Nakuru	Nakuru
567	Mexico Maize Millers	Njoro	Nakuru
568	Michamo Farm Feeds	Naivasha	Nakuru
569	Midlands Limited	Nakuru	Nakuru
570	Mifugo World Company Limited	Nakuru	Nakuru
571	Mikefa Ltd	Molo	Nakuru

No.	SME's	Location	County
572	Milling Corporation Of Kenya(2009) Ltd	Nakuru	Nakuru
573	Milos Millers	Nakuru	Nakuru
574	Mini Bakeries Nairobi Ltd - Nakuru Branch	Nakuru	Nakuru
575	Miracle Animal Feeds	Nakuru	Nakuru
576	Missy Supplies	Nakuru	Nakuru
577	Mkarimu Grain Millers Limited	Nakuru	Nakuru
578	Mkate Bora Ltd	Nakuru	Nakuru
579	M-Kenya Dairy Enterprises	Nakuru	Nakuru
580	Moi's Bridge Grains	Nakuru	Nakuru
581	Mojo Skincare Products Limited	Nakuru	Nakuru
582	Mola Plus Limited	Nakuru	Nakuru
583	Molo Supermarket And Stores	Molo	Nakuru
584	Molo Uniforms Centre	Molo	Nakuru
585	Molo Waters Enterprises	Molo	Nakuru
586	Mombasa Maize Millers Ltd[Nakuru]	Nakuru	Nakuru
587	Mopen Enterprises	Nakuru	Nakuru
588	Muana Mboga Basenga Enterprise	Mai Mahiu	Nakuru
589	Muhonia Turasha Water Resource User	Naivasha	Nakuru
590	Muki Grain Millers	Nakuru	Nakuru
591	Multmax Investment	Nakuru	Nakuru
592	Murimi Brands Enterprises Limited	Nakuru	Nakuru
593	Muronje Paints	Mai Mahiu	Nakuru
594	Murunas Bakers	Njoro	Nakuru
595	Mutsimoto Motor Company Limited	Nakuru	Nakuru
596	Mwambi Farm	Nakuru	Nakuru
597	Mwangaza College Nakuru	Nakuru	Nakuru
598	Mwanza Agro-Feeds Company Ltd	Nakuru	Nakuru
599	Mwathuka Food Enterprise	Nakuru	Nakuru
600	Mwihoti Millers Limited	Nakuru	Nakuru
601	Mynah Milling Company Limited	Nakuru	Nakuru
602	Mysnack Enterprises	Nakuru	Nakuru
603	Mzuzi Africa	Nakuru	Nakuru
604	Nafuu Self Service Store	Gilgil	Nakuru
605	Nahir Traders	Nakuru	Nakuru
606	Naivas Limited - Nakuru	Nakuru	Nakuru
607	Naivas Ltd - Downtown - Nakuru	Nakuru	Nakuru
608	Naivas Ltd - Midtown Branch	Nakuru	Nakuru
609	Naivas Ltd-Westside Mall	Nakuru	Nakuru
610	Naju Feeds And Animal Products Limited	Nakuru	Nakuru
611	Naks Bakers	Nakuru	Nakuru
612	Naku Modern Feeds Limited	Nakuru	Nakuru

No.	SME's	Location	County
613	Nakuru Best Enterprises	Nakuru	Nakuru
614	Nakuru Crater Pure Water Ltd	Nakuru	Nakuru
615	Nakuru Edoil Limited	Nakuru	Nakuru
616	Nakuru Grain Mills Ltd	Nakuru	Nakuru
617	Nakuru Hema Centre	Nakuru	Nakuru
618	Nakuru Industries Limited	Nakuru	Nakuru
619	Nakuru Kirinyaga Grain Millers	Nakuru	Nakuru
620	Nakuru Kirinyaga Posho Mill	Nakuru	Nakuru
621	Nakuru School Equipment Centre Ltd	Nakuru	Nakuru
622	Nakuru Tanners Ltd	Nakuru	Nakuru
623	Nakuru Tape Industries Ltd	Nakuru	Nakuru
624	Nakuru Uniform Distributors	Nakuru	Nakuru
625	Nanare Group Limited	Nakuru	Nakuru
626	Nanji Food And Nutrition Products	Nakuru	Nakuru
627	Nashreyn Millers Limited	Nakuru	Nakuru
628	Nasida Investment Agencies Limited	Nakuru	Nakuru
629	National Cement Company Ltd - Nakuru Plant	Nakuru	Nakuru
630	Nature's Selection Bottlers Limited	Nakuru	Nakuru
631	Naturiste Organic Oils Co. Limited	Nakuru	Nakuru
632	Navibakers Enterprises	Nakuru	Nakuru
633	Nderiwan Ventures	Nakuru	Nakuru
634	Ndume Limited	Gilgil	Nakuru
635	Ndumu Solvent Products	Nakuru	Nakuru
636	Nectava Limited	Nakuru	Nakuru
637	Nero Company Limited	Naivasha	Nakuru
638	New Creation Ministries International	Nakuru	Nakuru
639	New Merine Food Processors (E.A)	Naivasha	Nakuru
640	Nightingale Turkeys	Naivasha	Nakuru
641	Nile Dairy Kenya Ltd	Nakuru	Nakuru
642	Njakise Enterprises Limited	Nakuru	Nakuru
643	Njonjem Enterprises	Nakuru	Nakuru
644	Njonjema Bakers	Nakuru	Nakuru
645	Njoro Canning Factory Limited	Nakuru	Nakuru
646	Njoro Cool Springs Ltd	Nakuru	Nakuru
647	Njoro Skies Ltd	Njoro	Nakuru
648	Noble Water Purifiers	Nakuru	Nakuru
649	North Kinangop Veterinary Supplies Ltd	Naivasha	Nakuru
650	Nutric International Ltd.	Nakuru	Nakuru
651	Nutrinice Bakers	Nakuru	Nakuru
652	Nzuri Dealers	Nakuru	Nakuru
653	Oceanic Clean Water Ventures	Nakuru	Nakuru

No.	SME's	Location	County
654	Olbon Dairy Farm	Nakuru	Nakuru
655	Olenguruone Natural Water Ltd	Olenguruone	Nakuru
656	Onestop Daily Bakers	Gilgil	Nakuru
657	Ongeza Millers Limited	Nakuru	Nakuru
658	P And B Holdings Ltd	Nakuru	Nakuru
659	Pac Industries [Nakuru]	Nakuru	Nakuru
660	Pallian Spring Water	Nakuru	Nakuru
661	Pamoja Flour	Nakuru	Nakuru
662	Parkira (K) Ltd	Nakuru	Nakuru
663	Parleon Enterprises Ltd	Nakuru	Nakuru
664	Parlexy (E.A) Ltd	Nakuru	Nakuru
665	Pasci's Food Enterprise	Nakuru	Nakuru
666	Patlyn Bakers And Confectioners	Nakuru	Nakuru
667	Pats Bakers Enterprises	Nakuru	Nakuru
668	Pawa Grain Millers	Nakuru	Nakuru
669	Peacock Millers	Nakuru	Nakuru
670	Peacok Bakery	Nakuru	Nakuru
671	Peakmus Bakers	Nakuru	Nakuru
672	Pekam Solvent Products	Nakuru	Nakuru
673	Pg Wood Products Ltd	Nakuru	Nakuru
674	Pharma And Horticultural Inputs	Naivasha	Nakuru
675	Pharmakeia Horticultural Inputs	Naivasha	Nakuru
676	Phelben Millers Limited	Nakuru	Nakuru
677	Piave Quarry Ltd	Nakuru	Nakuru
678	Pilot Millers	Molo	Nakuru
679	Pishoni Animal Feeds	Naivasha	Nakuru
680	Plowman Enterprise	Gilgil	Nakuru
681	Plus Millers	Nakuru	Nakuru
682	Ply Tech Supplies	Nakuru	Nakuru
683	Pol - Yielderphos Enterprises	Nakuru	Nakuru
684	Poor Servants of the Divine Providence	Nakuru	Nakuru
685	Posho Poa Industries	Nakuru	Nakuru
686	Primat Spices	Nakuru	Nakuru
687	Prime Mattress Limited	Nakuru	Nakuru
688	Prime Pride Limited	Nakuru	Nakuru
689	Prime Spring Water Limited	Mai Mahiu	Nakuru
690	Professional Water Proof Experts Ltd	Nakuru	Nakuru
691	Pure Nature Products	Nakuru	Nakuru
692	Pure Wave Ventures	Gilgil	Nakuru
693	Q - Fist Ventures Ltd	Naivasha	Nakuru
694	Qarine Limited	Gilgil	Nakuru

No.	SME's	Location	County
695	Qiu-Quench Water Point	Nakuru	Nakuru
696	Queens Beauty Empire	Nakuru	Nakuru
697	Rabai View Point Self Help Group	Molo	Nakuru
698	Racera Products	Nakuru	Nakuru
699	Raha Supaplus Millers	Nakuru	Nakuru
700	Rai Mdf Limited	Nakuru	Nakuru
701	Raina Drinking Water Kenya Limited	Nakuru	Nakuru
702	Ram Feeds Animal Products	Nakuru	Nakuru
703	Rambi Bakers	Nakuru	Nakuru
704	Rangers Ventures	Njoro	Nakuru
705	Ravine Bakery	Nakuru	Nakuru
706	Real Foods Africa Ltd	Nakuru	Nakuru
707	Regional Royal Transmission Ltd	Nakuru	Nakuru
708	Reliable Concrete Works Ltd	Nakuru	Nakuru
709	Reliance Plastics Ltd	Nakuru	Nakuru
710	Rich Bread Bakery	Nakuru	Nakuru
711	Rift Bakers Food And Beverage	Nakuru	Nakuru
712	Rift Sanitary Products	Nakuru	Nakuru
713	Rift Valley Brewing Company	Naivasha	Nakuru
714	Rift Valley Cabro Works Limited	Nakuru	Nakuru
715	Rift Valley Products Ltd	Nakuru	Nakuru
716	Rivelco Agrifoods Ltd	Nakuru	Nakuru
717	Rob And Sons Bakery	Nakuru	Nakuru
718	Roberts Beverage Company	Gilgil	Nakuru
719	Romana Dairies	Nakuru	Nakuru
720	Roret Springs Ltd	Nakuru	Nakuru
721	Rosoga Investments Ltd	Nakuru	Nakuru
722	Royal Animal Feeds	Nakuru	Nakuru
723	Royal Eco Bags	Nakuru	Nakuru
724	Royal Group Industries Limited	Nakuru	Nakuru
725	Royal Steel Mills Limited	Nakuru	Nakuru
726	Ruaraka Duck Ltd	Naivasha	Nakuru
727	Rubicon Kenya Ltd	Nakuru	Nakuru
728	Ruby Mineral Water Fac.And Flour Mills Ltd	Nakuru	Nakuru
729	Rutu Industries Ltd	Njoro	Nakuru
730	Sademai Limited	Nakuru	Nakuru
731	Saga East Africa Company Ltd	Nakuru	Nakuru
732	Saliwas Investments	Nakuru	Nakuru
733	Salsa Global Investment Co.	Nakuru	Nakuru
734	Sam - Bargain Flour Agencies	Nakuru	Nakuru
735	Sam Bargain Millers	Nakuru	Nakuru

No.	SME's	Location	County
736	Samadhi Enterprises	Nakuru	Nakuru
737	Samburu Honey	Nakuru	Nakuru
738	Sam-Vines Bakers	Nakuru	Nakuru
739	Sanata Charitable Trust	Gilgil	Nakuru
740	Sandlyn Solutions	Nakuru	Nakuru
741	Sandy East Africa Ltd	Nakuru	Nakuru
742	Sanivation Ltd	Naivasha	Nakuru
743	Sarjim Holdings Limited	Nakuru	Nakuru
744	Sasumwa Springs Water Ltd	Naivasha	Nakuru
745	Savanna Paper Limited	Nakuru	Nakuru
746	Sawa Allied Products	Nakuru	Nakuru
747	Sawa Gold Maize Mill	Nakuru	Nakuru
748	Seasonspring Fresh Suppliers Ltd	Njoro	Nakuru
749	Senti Industries Limited	Nakuru	Nakuru
750	Serian Premium Bakers	Nakuru	Nakuru
751	Serser Millers And Feeds Limited	Nakuru	Nakuru
752	Shayonam Polythene	Nakuru	Nakuru
753	Shayonam Uniform Ltd	Nakuru	Nakuru
754	Sheerwood Timber Treatment Limited	Nakuru	Nakuru
755	Shemeji Water Services	Nakuru	Nakuru
756	Shilak Millers Limited	Mai Mahiu	Nakuru
757	Shiloh Beauty Products	Naivasha	Nakuru
758	Shine And Beauty Company	Nakuru	Nakuru
759	Siarium Brands Ltd	Nakuru	Nakuru
760	Sikuha Enterprises Ltd	Nakuru	Nakuru
761	Sirbrook Ltd	Nakuru	Nakuru
762	Sita Dairies Milk	Subukia	Nakuru
763	Skybird Services Company Limited	Nakuru	Nakuru
764	Skydrip Purified Water	Nakuru	Nakuru
765	Skyvam General Agencies Limited	Nakuru	Nakuru
766	Slikridge Limited	Nakuru	Nakuru
767	Smartjoy Enterprises	Nakuru	Nakuru
768	Smartlife Services & Products	Egerton	Nakuru
769	Soc Stores Limited	Nakuru	Nakuru
770	Soca Feeds Ltd	Nakuru	Nakuru
771	Sofmag Enterprises Ltd	Nakuru	Nakuru
772	Soko Supermarket Ltd	Nakuru	Nakuru
773	Solai Grains Handlers Ltd	Nakuru	Nakuru
774	Solai Mawa Limited	Nakuru	Nakuru
775	Solai Water	Nakuru	Nakuru
776	Solinc (E.A) Limited	Naivasha	Nakuru

No.	SME's	Location	County
777	Solo Dairy Products	Nakuru	Nakuru
778	Sondavand Beverages Ltd	Nakuru	Nakuru
779	Soniel Kenya Ltd	Naivasha	Nakuru
780	Sophy Products	Nakuru	Nakuru
781	Sorter Enterprises	Gilgil	Nakuru
782	Spin Knit Ltd	Nakuru	Nakuru
783	Spirechem Disinfectants	Nakuru	Nakuru
784	Splashclean Products	Nakuru	Nakuru
785	Spring Landing Ltd	Nakuru	Nakuru
786	Stage Mattresses Ltd	Nakuru	Nakuru
787	Starline Soaps Ltd	Kabazi	Nakuru
788	Suanika Company Ltd	Nakuru	Nakuru
789	Subukia Drizzles	Nakuru	Nakuru
790	Suca Feeds Limited	Subukia	Nakuru
791	Sugi Masters Feeds	Nakuru	Nakuru
792	Summet Springs Ltd	Nakuru	Nakuru
793	Sun Knit Manufacturers Ltd	Nakuru	Nakuru
794	Suntory Beverage And Food (K) Limited	Nakuru	Nakuru
795	Super Excella Enterprises	Nakuru	Nakuru
796	Super Kay Mart Ltd	Nakuru	Nakuru
797	Super Sweets Ltd	Nakuru	Nakuru
798	Supplies And Services Ltd	Nakuru	Nakuru
799	Sure Hope Confectioneries	Nakuru	Nakuru
800	Sustainable Community Development Services	Nakuru	Nakuru
801	Syllart Ltd	Nakuru	Nakuru
802	Tai Farm Millers	Nakuru	Nakuru
803	Taiwin Enterprise Limited	Nakuru	Nakuru
804	Tayari Posho Mill	Nakuru	Nakuru
805	Texpro Limited	Nakuru	Nakuru
806	The German Millers Limited	Nakuru	Nakuru
807	The Water Shop-Naivasha	Naivasha	Nakuru
808	Thenducat Enterprises Ltd	Nakuru	Nakuru
809	Theru Quenchers Limited	Njoro	Nakuru
810	Thirsty Thirsty Company Ltd	Naivasha	Nakuru
811	Three Hebrews Enterprises	Naivasha	Nakuru
812	Timsales Ltd [Elburgon]	Elburgon	Nakuru
813	Tinde Creations	Molo	Nakuru
814	Topmark Solutions	Nakuru	Nakuru
815	Trace Eco Solutions Ltd	Gilgil	Nakuru
816	Traditional Flour Millers	Nakuru	Nakuru
817	Transafri Brushes Limited	Nakuru	Nakuru

No.	SME's	Location	County
818	Trendy Links Ltd	Nakuru	Nakuru
819	Tri Top Investments Ltd	Gilgil	Nakuru
820	Tropicks Enterprises	Nakuru	Nakuru
821	Tsalach Turkey Farm	Naivasha	Nakuru
822	Turi Aqua Limited	Elburgon	Nakuru
823	Turiframa Kenya Limited	Elburgon	Nakuru
824	Turisuma Kenya Ltd	Molo	Nakuru
825	Twajenga Holdings Company Ltd	Nakuru	Nakuru
826	Tydes Springs Limited	Nakuru	Nakuru
827	Ubuntu Life Foundation	Mai Mahiu	Nakuru
828	Ultra Bora Organics Limited	Nakuru	Nakuru
829	Unga Farm Care (Ea) Ltd [Nku Feeds Plant]	Nakuru	Nakuru
830	Unique Concrete Builders Ltd	Nakuru	Nakuru
831	Unique Stage Matt Kenya Limited	Nakuru	Nakuru
832	United Millers Ltd [Nku]	Nakuru	Nakuru
833	Urban Madina Purified Water	Nakuru	Nakuru
834	Utalii Millers Ltd	Nakuru	Nakuru
835	Utumishi Academy	Gilgil	Nakuru
836	Uwezo Maize Millers Limited	Naivasha	Nakuru
837	Valley Borehole Drillers And Water Works Limited	Nakuru	Nakuru
838	Valley Confectionery Ltd	Nakuru	Nakuru
839	Vanko Enterprises Limited	Nakuru	Nakuru
840	Vashma Mabati Limited	Naivasha	Nakuru
841	Vee - Point Enterprises	Nakuru	Nakuru
842	Veeycoll Limited	Nakuru	Nakuru
843	Vegpro Kenya Ltd	Naivasha	Nakuru
844	Venta Healthcare	Molo	Nakuru
845	Victory Bakers And Fast Foods	Gilgil	Nakuru
846	Vision Mart Ltd	Nakuru	Nakuru
847	Vision Pure Mineral Water Limited	Nakuru	Nakuru
848	Visionone Industries Limited	Nakuru	Nakuru
849	Viva Snacks	Nakuru	Nakuru
850	Voufar Ideal	Nakuru	Nakuru
851	Wagmwa Millers	Mai Mahiu	Nakuru
852	Wakarimu Sacco Ltd	Nakuru	Nakuru
853	Wama Food Products	Nakuru	Nakuru
854	Wanyororo Dairies Co-Op Society	Nakuru	Nakuru
855	Wasam Poshomill Enterprises	Nakuru	Nakuru
856	Wemavet Animal Feeds Investments	Naivasha	Nakuru
857	West End Mini Bakeries	Nakuru	Nakuru
858	White Corn Millers	Naivasha	Nakuru

No.	SME's	Location	County
859	Wiseporium Enterprises	Nakuru	Nakuru
860	Wonder Feeds Limited	Nakuru	Nakuru
861	Wonder Water Limited	Mai Mahiu	Nakuru
862	Woolmatt - Mid Town	Nakuru	Nakuru
863	Woolmatt Ltd - Kenyatta Avenue	Nakuru	Nakuru
864	Zipo Milling Company Limited	Nakuru	Nakuru
865	Zupreme Feeds	Nakuru	Nakuru
866	Zylons Food Products	Nakuru	Nakuru
867	Agafert International	Narok	Narok
868	Charvi Investment Limited	Narok	Narok
869	Enkanasa Market Limited	Narok	Narok
870	Ewang'an Millers And Bakers	Narok	Narok
871	Ewaso Ngiro South Development Authority-Narok Tannery	Narok	Narok
872	Harumade Ventures	Narok	Narok
873	Hydrateme Foods And Beverages Ltd	Narok	Narok
874	Jackjohnson Enterprise	Narok	Narok
875	Jedalem Foods	Narok	Narok
876	Kentovate Holdings Limited	Narok	Narok
877	Laksh Packers	Narok	Narok
878	Larami Investment	Narok	Narok
879	Mycophilia Enterprises	Narok	Narok
880	Narok Shivam Supermarket	Narok	Narok
881	Narok Tropical Fashions	Narok	Narok
882	Narresho Coiansim Enterprise Ltd	Narok	Narok
883	Odupa Enterprise	Narok	Narok
884	Olchoro-Kileleoni Community Based Organization	Narok	Narok
885	Olive Steel Ltd	Narok	Narok
886	Qonnie Bakeries Limited	Narok	Narok
887	Sahara Coffee House	Narok	Narok
888	Saketok Nabul Ltd	Narok	Narok
889	Sinende Supermarket	Narok	Narok
890	Sunny Farms Ltd	Narok	Narok
891	Taifa Quality Tea	Ololunga	Narok
892	Tapa Dairy Foods Ltd	Narok	Narok
893	Tusker Mattresses Ltd - Oltalel	Narok	Narok
894	Upland Crops Limited	Narok	Narok
895	Uplands Crops Ltd	Narok	Narok
896	Vadakemma Enterprises	Narok	Narok
897	Billys Natural Flavors	Ol-Kalou	Nyandarua
898	Brook Paints Ltd	Ol-Kalou	Nyandarua
899	Delight Promotions	Ol-Kalou	Nyandarua

No.	SME's	Location	County
900	Dodla Dairy Kenya Limited	Nyandarua	Nyandarua
901	Dots Food Company Limited	Ol-Kalou	Nyandarua
902	Eden Beverages Ltd	Ol-Kalou	Nyandarua
903	Ephy Annis Enterprises	Ol-Kalou	Nyandarua
904	Gracious Springs Limited	Ol-Kalou	Nyandarua
905	Jamaa Supermarket Ltd-Naivasha	Ol-Kalou	Nyandarua
906	Jamaa Supermarket Ltd-Nyahururu	Ol-Kalou	Nyandarua
907	Jamaa Supermarket Ltd-Ol-Kalou	Ol-Kalou	Nyandarua
908	Jeshii Mineral Water	Ol-Kalou	Nyandarua
909	Kabati Dairy Farm Limited	Nyandarua	Nyandarua
910	Kent Converters Ltd	Ol-Kalou	Nyandarua
911	Kimms House Interior Collections	Ol-Kalou	Nyandarua
912	Malewa Gorge Ltd	Ol-Kalou	Nyandarua
913	Naivasha Hardtimes Enterprises	Ol-Kalou	Nyandarua
914	Nyala Dairy Cooperative Society	Ndaragwa	Nyandarua
915	Olkalou Dairy (2016) Limited	Ol-Kalou	Nyandarua
916	Plumbee Wholefoods Ltd	Ndaragwa	Nyandarua
917	Rosshabez Enterprises	Ndaragwa	Nyandarua
918	Serene Artisan Wells	Ol-Kalou	Nyandarua
919	Spaqua Distributors	Nyandarua	Nyandarua
920	Tecefa Limited	Ol-Kalou	Nyandarua
921	Ziara Dairies Limited	Nyandarua	Nyandarua
922	Advent Mist Enterprises	Kinangop	Nyandarua
923	Agricurax Enterprises Co -Ltd	Kinangop	Nyandarua
924	Atlas Dairy Limited	Kinangop	Nyandarua
925	Blackwell Trading Company Limited	Kinangop	Nyandarua
926	Engineer Food Processing Company Ltd	Kinangop	Nyandarua
927	Entec Consultants	Kinangop	Nyandarua
928	Gold Farm Feeds	Kinangop	Nyandarua
929	Kenmist Mineral Water	Kinangop	Nyandarua
930	Kinangop Dairy Limited	Kinangop	Nyandarua
931	Milklane Brands Limited	Kinangop	Nyandarua
932	Mountain Gift Water Limited	Kinangop	Nyandarua
933	Muki Cooperative Society Ltd	Kinangop	Nyandarua
934	Njabini Fair Price Supermarket Ltd	Kinangop	Nyandarua
935	Njabini Food Products	Kinangop	Nyandarua
936	Spring Montagne Ltd	Kinangop	Nyandarua
937	Tulaga Farmers Co-Operative Society	Kinangop	Nyandarua
938	Tulasha Enterprises	Kinangop	Nyandarua
939	Upper Chania Dairy Ltd	Kinangop	Nyandarua

Appendix IV: KUREC Clearance Letter



KABARAK UNIVERSITY RESEARCH ETHICS COMMITTEE

Private Bag - 20157
KABARAK, KENYA
Email: kurec@kabarak.ac.ke

Tel: 254-51-343234/5
Fax: 254-051-343529
www.kabarak.ac.ke

OUR REF: KABU01/KUREC/001/08/10/24

Date: 18th Oct, 2024

Lucy Muthoni Mbogori
Reg No.: GDB/M/0229/01/19
Kabarak University,

Dear Lucy,

RE: RELATIONSHIP BETWEEN GOVERNMENT BUSINESS SUPPORT STRATEGIES, ENTREPRENEURIAL ORIENTATION, AND PERFORMANCE OF SMALL AND MEDIUM ENTERPRISES IN KENYA, FOCUS ON SOUTH RIFT REGION.

This is to inform you that **KUREC** has reviewed and approved your above research proposal. Your application approval number is **KUREC-081024**. The approval period is **18/10/2024 – 18/10/2025**.

This approval is subject to compliance with the following requirements:

- i. All researchers shall obtain an introduction letter to NACOSTI from the relevant head of institutions (Institute of postgraduate, School dean or Directorate of research)
- ii. The researcher shall further obtain a RESEARCH PERMIT from NACOSTI before commencement of data collection & submit a copy of the permit to **KUREC**.
- iii. Only approved documents including (informed consents, study instruments, MTA Material Transfer Agreement) will be used
- iv. All changes including (amendments, deviations, and violations) are submitted for review and approval by **KUREC**;
- v. Death and life-threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to **KUREC** within 72 hours of notification;
- vi. Any changes, anticipated or otherwise that may increase the risk(s) or affected safety or welfare of study participants and others or affect the integrity of the research must be reported to **KUREC** within 72 hours;
- vii. Clearance for export of biological specimens must be obtained from relevant institutions and submit a copy of the permit to **KUREC**;
- viii. Submission of a request for renewal of approval at least 60 days prior to expiry of the approval period. Attach a comprehensive progress report to support the renewal and;
- ix. Submission of an executive summary report within 90 days upon completion of the study to **KUREC**

Sincerely,

Prof. Jackson Kitetu PhD.
KUREC-Chairman

Cc Vice Chancellor
DVC-Academic & Research
Registrar-Academic & Research
Director-Research Innovation & Outreach
Institute of Post Graduate Studies



As members of Kabarak University family, we purpose at all times and in all places, to set apart in one's heart, Jesus as Lord.
(1 Peter 3:15)



Kabarak University is ISO 9001:2015 Certified


Appendix V: NACOSTI Research Permit

NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

REPUBLIC OF KENYA

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RESEARCH LICENSE




This is to Certify that Ms. Lucy Muthoni Mbogori of Kabarak University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Baringo, Bomet, Kericho, Laikipia, Nakuru, Narok, Nyandarua on the topic: **RELATIONSHIP BETWEEN GOVERNMENT BUSINESS SUPPORT STRATEGIES, ENTREPRENEURIAL ORIENTATION, AND PERFORMANCE OF SMALL AND MEDIUM ENTERPRISES IN KENYA, FOCUS ON SOUTH RIFT REGION** for the period ending : 04/November/2025.

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Appendix VI: Evidence of Conference Participation



From Policy to Performance: Examining the Role of Government Credit Strategies in SME Development in South Rift, Kenya

Lucy Muthoni Mbogori¹, Simon K. Kipchumba², Nehemiah Kiprop Kiplagat³

^{1,2,3} Faculty of Commerce, School of Business, Kabarak University
Private Bag -20157 Kabarak- Kenya

Corresponding Author Email: lmbogori@kabarak.ac.ke

Abstract: *Small and Medium-Sized Enterprises (SMEs) play a vital role in Kenya's economic development, contributing to job creation, innovation, and the country's gross domestic product. However, access to affordable and sustainable credit remains a persistent challenge, limiting their growth and competitiveness. This study, titled "From Policy to Performance: The Effect of Government Credit Access Strategy on SME Performance in Kenya's South Rift Region," examined how government-sponsored credit initiatives influence the performance of SMEs within the counties of Baringo, Bomet, Kericho, Laikipia, Nakuru, Narok, and Nyandarua. The study adopted a positivist philosophy and employed a correlational research design using a quantitative approach. The target population comprised 939 SME owners registered and certified by the Kenya Bureau of Standards, from which a sample of 280 respondents was drawn using stratified and simple random sampling techniques. Data were collected using structured questionnaires and analyzed using descriptive and inferential statistics in SPSS. The descriptive results revealed moderate access to government credit facilities, with an overall mean score of 2.77 and a standard deviation of 1.213, suggesting mixed perceptions among SME owners regarding the ease and effectiveness of government-sponsored credit programs. Inferential analysis revealed a positive, statistically significant correlation ($r = 0.512, p < 0.05$) between government credit access strategies and SME performance, suggesting that improved credit access enhances business growth, profitability, and sustainability. Regression analysis further confirmed that credit access had a significant predictive effect on SME performance, with an unstandardized beta coefficient ($\beta = 0.298, p < 0.05$) that explained a considerable portion of performance variability. The study concluded that effective government credit access strategies significantly improve SME performance by alleviating financial constraints and promoting operational efficiency. However, limited awareness, bureaucratic loan processes, and stringent qualification requirements continue to hinder full participation in these credit schemes. The study recommends that the government enhance awareness creation, simplify loan procedures, and tailor credit terms to meet the specific needs of SMEs. It further advocates integrating financial literacy programs and robust monitoring mechanisms to ensure the sustainability and impact of government credit initiatives. Overall, the findings underscore the crucial link between public financing policies and SME growth, highlighting the need for a cohesive, inclusive credit framework that bridges the gap between policy and performance in Kenya's SME sector.*

Keywords: Government Credit Access Strategy, SME Performance, Policy Implementation, Financial Inclusion, South Rift Region, Kenya

1. Introduction

Small and medium enterprises (SMEs) are globally recognized as vital contributors to economic growth, innovation, and employment generation. They account for more than 90% of all businesses and provide over 50% of global employment (World Bank, 2023). Despite their central role, access to credit remains a major barrier to SME development. In response, governments worldwide have implemented credit access strategies and financial inclusion policies to alleviate financing constraints (IMF, 2024). Empirical evidence suggests that government-led financing initiatives, such as credit guarantee schemes, subsidized interest rates, and targeted SME funds, enhance firm resilience, productivity, and long-term competitiveness (Abubakar *et al.*, 2023). Moreover, effective policy frameworks that link financial institutions with small enterprises have been found to facilitate innovation and improve overall enterprise sustainability (African Development Bank [AfDB], 2022).

Across Africa, SMEs are essential for job creation and poverty reduction, yet most continue to face restricted access to formal financing channels. Government-backed credit guarantee programs and digital financial inclusion efforts have made progress in improving lending to SMEs,

particularly in sectors such as manufacturing and agribusiness (AfDB, 2022). However, issues such as high collateral requirements, high interest rates, and weak credit information infrastructure persist (IMF, 2024). In Sub-Saharan Africa, studies have shown that access to affordable, timely credit has a profoundly positive impact on the profitability and growth of SMEs. However, the effectiveness of these interventions largely depends on the implementation of government credit strategies at both national and regional levels (Abubakar *et al.*, 2023).

In East Africa, particularly in Kenya, SMEs account for more than 80% of employment and contribute nearly 40% of the national GDP (Kenya National Bureau of Statistics [KNBS], 2024). Nonetheless, many Kenyan SMEs continue to face persistent challenges in accessing adequate financing from formal financial institutions. To mitigate these barriers, the government has introduced various interventions, including credit guarantee schemes, SME funds, and financial literacy programs. Despite these efforts, results have been mixed. Some SMEs report enhanced performance due to easier access to loans and lower borrowing costs. In contrast, others continue to face difficulties stemming from stringent creditworthiness assessments, extensive documentation requirements, and bureaucratic delays (Mutua & Mwangi, 2023). Furthermore, while digital credit platforms have

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Government Business Advisory Strategies and SME Performance: Evidence from Kenya's South Rift Region

Lucy Muthoni Mbogori¹, Simon K. Kipchumba², Nehemiah Kiprop Kiplagat³

^{1,2,3}Faculty of Commerce, School of Business, Kabarak University, Private Bag -20157 Kabarak- Kenya
¹Corresponding Author Email: [imbogori\[at\]kabarak.ac.ke](mailto:imbogori[at]kabarak.ac.ke)

Abstract: *Small and medium enterprises (SMEs) play a crucial role in job creation and economic development, yet many continue to struggle with structural constraints. This study investigates the influence of government business advisory strategies—such as training, mentorship, and regulatory guidance—on the performance of SMEs in Kenya's South Rift Region. Drawing on data from 229 SMEs certified by the Kenya Bureau of Standards, the study employs a resource-based theoretical framework and correlational design. Descriptive results reveal a generally neutral perception of advisory service availability, while regression analysis confirms a statistically significant relationship between advisory strategies and SME performance ($B = 0.245, p < 0.001$), explaining 46.8% of performance variation. The findings emphasize the need for better-designed, more accessible advisory programs tailored to regional dynamics. Recommendations include leveraging expert networks and digital tools to enhance government-led support for SME growth and innovation.*

Keywords: Business Advisory Strategy, SME Performance, Resource-Based View, South Rift Region, Business Development Services

1. Introduction

Small and medium enterprises (SMEs) are widely recognized as key drivers of economic growth, employment creation, and innovation across both developed and developing economies. Their contribution to national output, job opportunities, and poverty reduction has positioned them as a central focus of government policy and development agendas (Songling, 2018). In many emerging economies, SMEs provide most non-farm employment and form a critical foundation for industrialization, value addition, and inclusive development. Despite their importance, SMEs continue to face long-standing constraints that limit their growth and competitiveness. Common barriers include limited access to finance, weak managerial capacity, inadequate market information, regulatory challenges, and insufficient technological capabilities (Yahaya, 2023). To address these obstacles, governments and development agencies have increasingly invested in non-financial support mechanisms such as business advisory services, mentorship programs, skills training, market linkages, and regulatory guidance. Evidence indicates that when these advisory interventions are well designed and appropriately targeted, they can significantly enhance managerial capabilities, operational efficiency, and market access, ultimately improving firm performance (Agarwal, 2021).

Government business advisory strategies generally seek to strengthen entrepreneurial decision-making, improve business planning, enhance regulatory compliance, and support market expansion. Empirical studies show that such interventions improve survival rates, increase productivity, and enhance profitability for SMEs, particularly when they are continuous, context-specific, and supported by follow-up engagement (Chikweche, 2023; Nyadida, 2021). However, the effectiveness of advisory services varies considerably, influenced by factors such as program delivery models, the nature of firms receiving the services, and regional business environments. In Kenya, government-led SME support initiatives delivered through national agencies, county governments, and specialized institutions aim to mitigate

structural challenges faced by small businesses. Studies in the Kenyan context indicate that government support programs can positively influence SME performance, though the impact varies by region, firm size, and sector (Njeru, 2018; Nyanumba, 2018). Additionally, constraints such as limited awareness of available services, disparities in geographic service distribution, and inadequate monitoring and evaluation systems continue to limit the full impact of government advisory interventions.

The South Rift Region presents a unique socio-economic environment characterized by a mix of rural and urban enterprises, strong agricultural value chains, and diverse micro and small enterprises. Despite its economic potential, little empirical research has examined how government business advisory strategies influence SME performance in this region. This gap is significant because advisory programs may not produce uniform outcomes across different localities; instead, local infrastructure, institutional capacity, and entrepreneurial ecosystems play a crucial role in shaping program effectiveness (Agarwal, 2021; Nyadida, 2021). Therefore, there is a clear need for region-specific empirical studies to determine how government business advisory strategies relate to SME performance within the South Rift Region. Such localized evidence is essential for informing county-level policies, enhancing service design, and improving the targeting and delivery of advisory interventions. This study responds to this need by examining the relationship between government business advisory strategies and the performance of SMEs in Kenya's South Rift Region, thereby contributing to both scholarly discourse and practical policy recommendations.

1.1 Statement of the Problem

SMEs are central to Kenya's economic growth and employment creation, yet their performance remains constrained by persistent challenges, including limited managerial capacity, inadequate market information, and regulatory constraints (Songling, 2018; Yahaya, 2023). To address these barriers, the government has implemented

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