FACTORS INFLUENCING SMALL AND MICRO ENTERPRISES' CREDIT DEFAULT RISK MANAGEMENT IN KENYA. A CASE STUDY OF FAULU BANK

GICHURU ALEX MWANGI.
L123/24012/2013

A Research Project Submitted in Partial fulfillment of the Requirements for the diploma in Business Management

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DECLARATION

This research project is my original work and has not been presented for the award in any other university.

[Signature]  12/06/2014

Gichuru Alex Mwangi.
L123/24012/2013

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

[Signature]  14/06/2014

Mrs. Netia Willimina
Lecturer,
Department of Extra-Mural Studies
University of Nairobi
ABSTRACT

The objective of the study was to determine factors influencing small and micro enterprises' credit default risk management in Kenya, a case study of Faulu bank. The objective of the study was to find out how the research study will analyze the different strategies or various ways in which SMEs manage the challenges of default risks. Chapter one will give an introduction to the SMEs, the problem that the research project will focus on and the significance of the research study, conceptual framework and organization of the study.

Chapter two will give an analysis of the literature review which will explain the various theories i.e. the theoretical frame work and also the empirical review of the studies that have been carried out on the research study.

Chapter three will explain or exhibit the research methodology that will be used in carrying out the research study where questionnaires will be used to collect the data from the respondents. Chapter four will then analyze the findings of the data as it will be collected from the respondents in the field where the solutions of this study will find and these should be implemented. It will help in the drawing of conclusions. Chapter five will give the conclusions of the study and also the recommendations, policy actions to be implemented.