

# **INFLUENCE OF MICRO-FINANCE INSTITUTIONS ON ENTREPRENEURIAL GROWTH OF SMALL SCALE BUSINESSES IN TAITA TAVETA COUNTY, KENYA**

**Degree Programme:** [MASTER OF ARTS IN PROJECT PLANNING AND MANAGEMENT](#) [1]

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The study was an in-depth analysis on how micro-finance institutions have influenced the entrepreneurial growth of small scale businesses in Taita Taveta County, Kenya. Small scale business investment opportunities in Kenya have had over the last two decades been shaped by micro-finance institutions whose impact had been immense in entrepreneurship. This had significantly contributed to the empowerment of people who have had for long time been marginalized on social and economic aspects in Kenya. To explain the influence of the microfinance institutions on the entrepreneurial development of small scale businesses in Kenya, the study presented a case study of Taita Taveta County. The main purpose of the study endeavored in finding out the problems small scale entrepreneurs faced financially and management wise in running their businesses and how the microfinance institutions had influenced entrepreneurial growth in the area. The problem of the area in entrepreneurial growth had been hindered by lack of entrepreneurial skills, financial support of micro credit loans among other obstacles. The broad objective of the study strove to find out the influence micro-finance institutions had on the small scale entrepreneurs. The low response experienced was among the problem tackled in the study. The study had identified several aspects as outlined in the objectives that determined the relationship between entrepreneurship and the presence of microfinance. The literature review sought various scholarly works and shed light on the underlying factor between small scale entrepreneurship and microfinance banks, and their significance in capital provision, training, offering viable business ideas, and advisory services to small scale entrepreneurs. In addition, the literature review revealed how similar pioneer financial institutions were started and their resultant influence on small scale entrepreneurs. Further, the study employed different research methodologies that tested the influence of micro-finance institutions in entrepreneurial growth of small scale businesses in Taita Taveta County, Kenya. The qualitative and quantitative methods were vital in the data analysis obtained from conducted interviews, questionnaires, and ultimately resulted to the informative data on MFIs immense influence on entrepreneurial growth in Taita Taveta County. The study findings were consistent and affirmed that availability and accessibility to microfinance institutions had been vital in entrepreneurial growth in general. Moreover, the findings affirmed what the literature review had confirmed of the influence of micro-credit institutions as bringing in the positive aspect in entrepreneurial development. The study's findings recommended further research to highlight on the influence and ability of microfinance institutions as the key to spar on investment among small scale businesses in Kenya at large.

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