STRATEGIC PLANNING IN INVESTMENT GROUPS (CHAMA) IN NAIROBI COUNTY

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DECLARATION

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

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D61/79066/2012

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

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DEDICATION

This project is dedicated to my mother, Josephine Syokau Gichuru.
ACKNOWLEDGEMENTS

I wish to thank God for his guidance, blessings and provision through this journey.

I am grateful to my husband, Lawrence Njagi, for his unfailing support, for his encouragement and for pushing me to complete the program.

My sincere appreciation to my parents for believing in me and for teaching me the value of education.

Finally, I thank my supervisor Professor Evans Aosa for his professional guidance, cooperation and unlimited support that enabled me to write this paper.
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ABSTRACT

Strategy planning articulates where an organization is going, how it will get there and the actions needed to make progress. It clearly defines the purpose of the organization and establishes realistic goals and objectives consistent with the mission which can be clearly communicated to constituents. Investment groups in Kenya have grown from being welfare groups to being investment groups intent on creating wealth from pooled resources. As such, proper management and strategic planning are crucial to ensure success. This study sought to examine the strategy planning practices of investment groups in Nairobi County. The study analyzed the degree to which these investment groups have embraced the concept of strategy planning and in particular how they have approached it. A survey was done on youth investment groups in Nairobi County to investigate what their strategy planning practices was like. The respondents were selected through simple random sampling and the data collection was done by use of questionnaires. The data collected was quantitative in nature and was analyzed using descriptive analysis. The study found that strategy planning has not been embraced by most of the Investment groups. While most of the investment groups have a strategic vision, they lacked the plan on how to attain it. Various challenges have caused the investment groups to fail in strategy planning; a key challenge was established to be the lack of knowledge or expertise in developing a strategic plan. The study therefore recommends that the policy makers such as the government’s UWEZO fund and umbrella bodies such as Kenya Association of Investment Groups facilitate training programs and forums to educate the members of these groups on the concept and importance of strategy planning. This will enable the investment groups to better manage their groups and enable them to reach their goals. While this study focused on the Investment groups in Nairobi County, further research can be carried out on Investment groups in other parts of the country and also on policy developers such as the Uwezo fund or Kenya Association of Investment Groups.

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CHAPTER ONE

1. INTRODUCTION

1.1. Background of the study

Strategy Management provides overall direction to an organization and involves specifying the organization's objectives, developing policies and plans designed to achieve these objectives, and then allocating resources to implement the plans (Pankaj, 2002). It is critical to the development and expansion of all organizations, as it represents the science of crafting and formulating short-term and long-term initiatives directed at optimally achieving organizational objectives (Argenti, 1968).

Henri Fayol included Planning as one of the responsibilities of management, defining it as an examining of the future, deciding what needs to be done and developing a plan of action (Wren, Bedeian and Breeze, 2002). Strategic planning helps determine the direction and scope of an organization over the long term, matching its resources to its changing environment and, in particular, its markets, customers and clients, so as to meet stakeholder expectations (Johnson and Scholes, 1999). According to Carpenter and Bauer (2011) strategy can be intended or emergent.

Lately there has been a huge uptake of the Investment Groups “Chama” concept by many – the government, youth, men and women in Kenya. There’s a hunger to invest, grow and succeed and the fastest way to meet these goals is by setting up investment groups, better known as Chamas. Here, members pool financial resources for a greater good. They are slowly becoming an integral way of performing business and this has required the informal investment groups to go through the formal process of registration. They are registered as welfare’s through the ministry of cooperatives. This is to safeguard individual interests and that of the members of the group, which gives some generalities for the future and opens for growth and development of the group (Kenya Association of Investment Groups [KAIG], 2013). As Chamas grow and diversify, it is crucial that proper management and strategic planning are implemented from inception so as to reach their ultimate goal (KAIG, 2013).
1.1.1. Strategic Planning

Strategies exist at several levels in any organization. Corporate strategy is concerned with the overall purpose of the organization and scope of the business to meet stakeholder’s expectations. Porter (1996) argues that business unit strategy is concerned more with how the business operates competitively in a given market. Operational strategy is concerned with how each part of the business is organized to deliver the corporate and business unit level strategic direction.

Strategic planning helps to coordinate the processes of formulation and implementation which are both integral parts of strategy (Argenti, 1968). The business dictionary defines strategic planning as a systematic process of envisioning a desired future, and translating this vision into broadly defined goals or objectives and a sequence of steps to achieve them. A strategic plan is a document used to communicate with the organization the organizations goals, the actions needed to achieve those goals and all of the other critical elements developed during the planning exercise. The way that a strategic plan is developed depends on the nature of the organization's leadership, culture of the organization, complexity of the organization's environment, size of the organization, expertise of planners amongst other factors (www.balancedscorecard.org).

The advantages of strategic planning are numerous argues Thomas and Strickland (2007). They add that to realize these benefits, an organization must undertake highly formalized planning processes and set clear goals and objectives. These objectives can be further broken down into targets which are measurable and can be monitored. Resources will subsequently be allocated to specific objectives subsequent to which efficiency can be measured.

Whilst strategic planning requires a thorough understanding and awareness of your business and environment, lacking the ability to effectively implement these strategies and convert them into positive results means that these strategies have gone to waste. It is of no use to the business to have innovative and valuable strategies, if managers lack the skills and capabilities to implement them. It is also needless to say that the capabilities of
the employees, as well as the resources and processes of the business, play a vital role in undertaking the tasks required to achieve the objectives of the strategies (Thomas and Strickland, 2007).

1.1.2. Investment Groups (Chama)

A Chama is an informal cooperative society that is normally used to pool and invest savings by people in East Africa, and particularly Kenya (KAIG, 2013). The Capital Markets Authority (2012) states that informal investment groups, popularly known as Chamas, have morphed into financial machines that have initiated multi-billion-shilling projects in various sectors of the economy and that Chamas and SACCOs control an estimated Kshs.100 Billion in bank deposits.

Originally, Chamas were really informal women’s groups but over the years they have grown in sophistication and now even men are participating in such groups. It is now a phenomenon that cuts across gender, social status and even age (Kibue 2013). Initially, the Chama was set up to be a rotating savings and credits association, whereby the members of the Chama would each contribute a fixed amount of money during each meeting and then the total amount would be given to one member. The Chama has since evolved to be more than just a rotating savings and credit association (KAIG, 2013). Chamas have now become investment groups whereby members’ intention is to pool together resources with the aim of creating wealth. They are no longer restricted to close family and friends but they are open to different individuals who are seen to bring different expertise that add value to the groups. Chamas have grown in sophistication, complexity and diversity which necessitate proper planning and management. Chamas are now investing in various sectors including, transport, agriculture and real estate (www.achamalimited.com). Kenya’s biggest private equity company, TransCentury Ltd. is one good example of a successful investment group, which has invested in power, transport infrastructure and specialized engineering (Gichane, 2012).
Chamas are now regulated in Kenya under the “cooperative societies act”. There is also an umbrella association for investment groups, Kenya Association of Investment Groups (KAIG) for which Chamas can voluntarily become members (www.chasebank.co.ke).

Various corporate bodies have realized the value and potential of these Investment groups and are providing products that target them as consumers. For instance, most banks now have special account packages specifically for Investment groups. These accounts are tailored to suit the groups, for example through offering high interest rates on savings, offering loans at reduced rates and also ensuring that no charges are incurred on the savings. Software developers are also coming up with packages that enable the Investment groups to digitally manage their records and also provide easy accessibility to members (KAIG, 2013).

According to KAIG, many Investment groups that are not successful will fail within their first year or so of operation. The reasons for this include; lack of member commitment, failure to come up with new investment strategies, lack of capital, lack of trust among members, lack of proper guidance in investing and discord amongst members on the running of group. Other challenges investment groups face are; the lack of investing knowledge, differences over investment strategy and risk appetite, lack of managerial skills and dispute resolution mechanisms (Gichane, 2012).

As the Investment groups grow and diversify, it is crucial that proper management and planning are implemented from inception so as to reach the ultimate goal. It is important for each group to have a clear vision which is shared by the members as this will guide in the planning and running of the group. It will also dictate what kind of investments the group wishes to venture in (www.doingbusinessinkenya.com). KAIG states that it is crucial for an Investment group to have clear investment goals and strategies given the numerous investment opportunities such as real estate, the capital market, private equity amongst others, as each opportunity comes with its own risks.
1.2. Research Problem

Strategic planning in today’s environment of complexity, ever-changing priorities, and conflicting agendas is a daunting task. Yet when senior executives invest the time and effort to develop a more thorough, thoughtful approach to strategy, they not only increase the odds of building a winning business but also often enjoy a positive spin-off: the gifts of simplicity and focus, as well as the conviction to get things done (Bradley, Dawson and Montard 2013). The field of strategic management cannot afford to rely on one term for the definition of strategy (Mintzberg, 2001). He goes on to define strategy as plan, ploy, pattern, position and perspective. As a plan, strategy is defined as a consciously intended course of action to deal with a situation. As a ploy, strategy is seen as a maneuver intended to outwit an opponent or a competitor. As a pattern strategy is seen as a consistent behavior whether intended or not. Strategy as a position is seen as a means of locating the organization in an environment. Lastly as a perspective, strategy is seen as the character or “personality” of the organization.

With Chamas having transitioned from welfare groups to investment groups intent on creating wealth, it is imperative that they implement proper management and planning so as to achieve their goals and objectives. Lack of investment strategies has been cited by KAIG (2013) and Gichane (2012) as one of the reasons why Chamas fail. It is important that a Chama has a clear vision which is shared by all the members as this will guide the members in setting out their investment goals (www.doingbusinessinkenya.com). The investigation of young, small enterprises is of special interest since their strategies have to be developed in a highly emergent way (Mintzberg, 1996), reflecting their fast changing requirements.

Risseeuw and Masurel (1994) confirm their hypothesis that planning activities will intensify with increasing enterprise growth in their study of 1,211 real estate agents in the Netherlands. In addition, they show that while big enterprises plan more intensively than small ones, young enterprises tend to undertake more planning particularly in the initial phase of the enterprise in order to raise external financial capital. Empirical studies also demonstrate that formal strategic planning (e.g. based on business plans) can be helpful
for young and fast growing enterprises. For example, Sexton and Van Auken (1985) found in a longitudinal analysis that the survival rates of SMEs conducting formal strategic planning are higher. Berman, Gordon and Sussmann (1997) demonstrate that enterprises that plan strategically obtain better financial results. This implies that expenditures related to planning activities would be compensated financially. This hypothesis was confirmed empirically several times. For example, Schwenk and Shrader (1993) showed in their meta-analysis of 14 studies that the existence of strategic planning is significantly positively correlated with (financial) success of the enterprise. Wainaina (2012) shows in his case study of two Kenyan Investment groups that formal management is necessary in attaining success in enterprises.

While the above studies have focused on strategic planning in various enterprises and one has focused on the need of formal management in Investment groups, it appears that no study has been conducted on strategic planning in Investment groups. What are the strategic planning practices by Investment groups in Nairobi County?

1.3. Research Objectives

This study addressed the following objective;

I. To determine the strategic planning practices by Investment groups in Nairobi County.

1.4. Value of the study

This study has ascertained the importance of strategic planning to any form of business venture. It has further contributed to theory building, for instance, the SWOT Analysis model and Porter’s Five Forces are supported by the findings of this study as there are no identical Investment groups requiring each to formulate strategies, develop strategic plans and implement them relative to their individual resources and circumstances.

This study will enable policy developers to develop relevant policies as it has provided information on this. These findings will also assist the implementers of the cooperative societies act, the KAIG and the Uwezo Fund managers with information that they can utilize to ensure better operations of the Investment groups.
The findings of this study are also relevant to the management of Investment groups as it highlights the importance of strategic planning in achieving a successful Investment group which is on the path of meeting its desired goals.
CHAPTER TWO

2. LITERATURE REVIEW

2.1. Introduction

This chapter looks at the literature by other authors on similar topics. It also discusses the concept of strategy and strategic planning and the benefits and challenges of strategic planning.

2.2. Theoretical Foundation

This study will be based on three theories, namely; Porter’s Five Forces Analysis, Stakeholders Theory and McKinsey 7-S Model.

2.2.1. Porter’s Five Forces Analysis

Porter’s five forces analysis is a framework for industry analysis and business strategy development formed by Michael E. Porter of Harvard Business School in 1979. Porter referred to these forces as the micro environment, to contrast it with the more general term macro environment. They consist of those forces close to a company that affect its ability to serve its customers and make a profit. A change in any of the forces normally requires a business unit to re-assess the marketplace given the overall change in industry information.

This theory argues that the overall industry attractiveness does not imply that every firm in the industry will return the same profitability. Firms are able to apply their core competencies, business model or network to achieve a profit above the industry average. An example of this is the airline industry. As an industry, profitability is low and yet individual companies, by applying unique business models, have been able to make a return in excess of the industry average. Porter's five forces include - three forces from 'horizontal' competition: the threat of substitute products or services, the threat of established rivals, and the threat of new entrants; and two forces from 'vertical'
competition: the bargaining power of suppliers and the bargaining power of customers (Porter, 2008).

2.2.2. Stakeholders Theory

The Stakeholders Theory is a conceptual framework of business ethics and organizational management which addresses moral and ethical values in the management of a business or other organization. This theory was first proposed in the book Strategic Management: A Stakeholder Approach by R. Edward Freeman and outlines how management can satisfy the interests of stakeholders in a business. The theory identifies and models the groups which are stakeholders of a corporation, and both describes and recommends methods by which management can give due regard to the interests of those groups (Freeman, 1984).

Stakeholder theory begins with the assumption that values are necessarily and explicitly a part of doing business. It asks managers to articulate the shared sense of the value they create, and what brings its core stakeholders together. It also pushes managers to be clear about how they want to do business, specifically what kinds of relationships they want and need to create with their stakeholders to deliver on their purpose (Freeman, Wicks and Parmar, 2004).

Stakeholder theory suggests that the purpose of a business is to create as much value as possible for stakeholders. In order to succeed and be sustainable over time, executives must keep the interests of customers, suppliers, employees, communities and shareholders aligned and going in the same direction (Philips, 2003).

2.2.3. McKinsey 7-S Model

The McKinsey 7- S framework is a popular model used in organizations to analyze the environment to investigate if the company is achieving its intended objectives. The name of the model can be explained by the fact that the model was developed by Tom Peters & Robert Waterman, consultants at the McKinsey & Company consulting firm in the 1980s (Purcell and Boxer, 2003). The model proposes 7 interdependent factors – 3 hard ‘S’ i.e.
strategy, structure, systems; and 4 soft ‘S’ i.e. shared values, skills, style and staff. The hard ‘S’ are more tangible, easily to define and easy to influence than the soft ‘S’.

The model is most often used as a tool to assess and monitor changes in the internal situation of an organization. The model is based on the theory that, for an organization to perform well, these seven elements need to be aligned and mutually reinforcing. So, the model can be used to help identify what needs to be realigned to improve performance, or to maintain alignment (and performance) during other types of change (Boyle, 2007). Whatever the type of change – restructuring, new processes, organizational merger, new systems, change of leadership, and so on – the model can be used to understand how the organizational elements are interrelated, and so ensure that the wider impact of changes made in one area is taken into consideration. It enables an understanding of the core and most influential factors in an organization’s strategy (Lynch, 2005).

2.3. Concept of Strategy

Chandler (1962) defines strategy as the determination of the basic long term goals and objectives of an organization and the adoption of courses of action and the allocation of resources necessary to achieve these goals. John and Scholes (1999) on their part see it as the direction and scope of an organization over the long term which achieves advantage for the organization through the configuration of resources within a changing environment to achieve the objectives of meeting the needs of a market and fulfilling the stakeholder expectations.

Mintzberg (2001) states that the field of strategic management cannot afford to rely on one term for the definition of strategy. He goes on to define strategy as plan, ploy, pattern, position and perspective. As a plan, strategy is defined as a consciously intended course of action to deal with a situation. It deals with how leaders try to establish direction for organizations, setting them on predetermined courses of action. As a ploy, strategy is seen as a maneuver intended to outwit an opponent or a competitor. This looks at direct competition where threats and various other maneuvers are employed to gain competitive advantage. As a pattern strategy is seen as a consistent behavior whether
intended or not. Here the focus is on action while reminding us the concept is empty if it does not take behavior into account. Strategy as a position is seen as a means of locating the organization in an environment. This enables us to look at strategy in context and specifically in the competitive environment, how an organization finds its position and protects it in order to meet competition, avoid it or subvert it. Lastly as a perspective, strategy is seen as the character or “personality” of the organization. This focuses on the reflections and actions of the collectivity and how intentions diffuse through a group to become shared as norms and values and how patterns of behavior become deeply ingrained in the group.

2.4. **Strategic Planning**

Strategic Planning is an organizational management activity that is used to set priorities, focus energy and resources, strengthen operations, ensure that employees and other stakeholders are working towards common goals, establish agreement around intended outcomes/results, and assess and adjust the organization's direction in response to a changing environment (www.balancedscorecard.org). It is a disciplined effort that produces fundamental decisions and actions that shape and guide what an organization is, who it serves, what it does, and why it does it, with a focus on the future. Effective strategic planning articulates not only where an organization is going and the actions needed to make progress, but also how it will know if it is successful. It also describes a strategic plan as a document used to communicate with the organization the organization’s goals, the actions needed to achieve those goals and all of the other critical elements developed during the planning exercise (www.balancedscorecard.org).

According to Bryson (1988), Strategic Planning is a management tool that helps an organization focus its energy, to ensure that members of the organization are working toward the same goals, to assess and adjust the organization's direction in response to a changing environment. The process is strategic because it involves preparing the best way to respond to the circumstances of the organization's environment, whether or not its circumstances are known in advance. Being strategic, then, means being clear about the organization's objectives, being aware of the organization's resources, and incorporating
both into being consciously responsive to a dynamic environment (www.namac.org). The process is about planning because it involves intentionally choosing a desired future by setting goals and developing an approach to achieving those goals. The process is disciplined in that it calls for a certain order and pattern to keep it focused and productive. Finally, the process is about fundamental decisions and actions because choices must be made in order to answer the sequence of questions mentioned above. The plan is essentially a set of decisions about what to do, why to do it, and how to do it.

Because it is impossible to do everything that needs to be done, strategic planning implies that some organizational decisions and actions are more important than others - and that much of the strategy lies in making the tough decisions about what is most important to achieving organizational success (Mitchell 2007).

### 2.5. Strategic Planning Process

The scheduling for the strategy planning process depends on the nature and needs of the organization and its immediate external environment (Almond & Barlow 2010). For instance, an organization whose products and services are in an industry that is changing rapidly, strategic planning should be carried out frequently. However an organization which has been in operation for a longer time and is in a fairly stable market place can carry out strategy planning after a longer period, for example, annually. The authors also give three guidelines on when strategic planning should be conducted; when an organization is just getting started, in preparation for a new major venture, for example, launching a new product and lastly it should be conducted annually in preparation for the coming fiscal year.

To develop good strategies, focus should be on the core building blocks that often get overlooked (Bradley, Dawson and Montard 2013). One is the need to gain agreement—before creating strategy—on the essential decisions and the criteria for making them. Another is to ensure that the company is prepared and willing to act on a strategy once it is adopted. The authors add that too much of what passes for strategic planning consists of hurried efforts that skip one or more of the essentials. The resulting strategies are
therefore often flawed from the start. The authors further write that strategic planning is a journey and should therefore not take a formula-driven approach.

Hawkins and Catalano (1992) argue that strategic planning is the essential step between figuring out your objectives and making the changes to reach them. They add that strategies should always be formed in advance of taking action, not deciding how to do something after you have done it as without a clear idea of the how, a group's actions may waste time and effort and fail to take advantage of emerging opportunities. Strategies should also be updated periodically to meet the needs of a changing environment, including new opportunities and emerging opposition to the group's efforts (Bradley et al, 2013).

According to (www.crupressgreen.com), the process of strategic planning is made up of six major components; Direction, this articulates where the organization is heading and it’s sub components are purpose, values, mission and vision. The second is situational analysis; this involves getting all the facts about the organization’s present situation. Third is to define with clarity what the intended mission is. The fourth component is to determine the critical path; this refers to the things that must be done in order to achieve the vision and mission spelt out. The fifth component is resource release whereby resources are allocated wisely ensuring that enough of the right resources get to the right need in time and matching resources with necessity and opportunity. The last component is to evaluate and refine, commitment to evaluating and refining forces an organization to become a learning organization leading to continuous improvement. Almond and Barlow (2010) however argue that strategic planning though described as disciplined does not typically follow smoothly from one step to the next, it is a creative process and the fresh insight arrived at today may very well alter the decision made yesterday.

2.6. The benefits of Strategic Planning

Strategic planning can have immediate positive influence on an organization according to Mitchell (2007). The author proceeds to give a number of benefits that a company can enjoy as a result of strategic planning; it enables the organization to be proactive rather
than reactive. While not all situations can be foreseen, given the ever changing environment, the organization is able to make decisions and react to the changing market with the end in mind. Strategic planning also clearly defines the purpose of the organization and establishes realistic goals and objectives consistent with the mission which can be clearly communicated to constituents. This provides a base from which progress can be measured, employees compensated and boundaries established for effective decision making.

Strategic planning also enables the organization to make wise business decisions as there is clarity on what needs to be done thereby enabling focus on limited financial and human resource (Mintzberg, 2001). The author further states that focused planning and strategic thinking will uncover the customer segments, market conditions, and product and service offerings that are in the best interest of the organization. An intentful and targeted approach to markets and opportunities which guide the organization’s business decisions results in increased profit margins. McNamara (2010) adds that strategic planning builds strong employee teams and also produces great satisfaction among planners around a common vision. Almond and Barlow (2010) argue that strategic planning not only provides a base which progress can be measured but also establishes a mechanism for informing change when needed.

2.7. Challenges of Strategic Planning

Strategic planners face a number of challenges that they need to be alert to and prepared to overcome. According to Haden (2010), strategic planning is about consensus building and if done correctly, the process promotes communication, participation, and collaboration. He adds that strategic planning provides a structured forum for airing conflicts, dealing with the inevitable political struggles, and negotiating the purpose and meaning of an organization and one’s place in it. The author proceeds to say, while a true consensus about all issues among all stakeholders is unrealistic, engaging everyone through interviews, focus groups, surveys, open forums, and the like is essential if leaders expect them to implement the plan. Such engagement of others requires time. There are no formulas for the right amount of time. Too much and people lose interest or become
mired in details; too little, and they feel unheard. Yet the results of this consensus-building process reflect the antithesis of the plan developed by committee or the lone administrator behind closed doors. Richards (2013) adds that strategic planners face the need to get a large number of people with different backgrounds, interests and perspectives to agree on the direction the organization should take. She adds that while achieving consensus can be challenging, there are a number of business tools that can be used from simple brainstorming, to mindmapping to nominal ranking.

Haden (2010) cites the lack of support from the leadership of the organization as a challenge to strategic planning. He argues that if the leaders of the organization do not support the plan, it will fail. Leaders will contribute to the success of the plan if they are present and engaged at the right times with the right people. Most important is their ongoing leadership responsibility: they think strategically. Strategic thinking is guided by vision, mission, and values. Strategic thinking and consequent action aligned with a clear vision of the future are an antidote to the inevitable environmental changes that undermine the details of strategic plans. Strategic thinking is ultimately about staying the course over time, in spite of detours caused by unforeseen circumstances. The author also identifies other challenges to be, having overly ambitious or too many goals and failure to integrate the strategy plan into the culture, operations and budget of the organization.

Richards (2013) adds that a key challenge that strategy planners face is engaging the right people in the planning process. It can help to avoid or minimize the business jargon and to clearly explain to those involved the benefits of the planning activities; primarily helping the business to focus on those activities most likely to generate success. Garlicks (2012) identifies some of the challenges of strategic planning as, not having up to date or relevant plans, strategic plans not being realistic or viable and lack of properly skilled strategy developers.
CHAPTER THREE

3. RESEARCH METHODOLOGY

3.1. Introduction

This chapter describes the research design, population of the study and sample selection technique. It also discusses the data collection instruments and the techniques for data analysis that were used in this study. This chapter is therefore a blueprint for the collection, measurement and analysis of data.

3.2. Research Design

This study adopted the cross-sectional survey design. A cross sectional design looks at data collected across a whole population to provide a snapshot of that population at a single point in time. Saunders, Lewis and Thornhill (2009) assert that this type of study presents facts about variables being investigated as they exist at the time of study.

The cross sectional design is used to obtain information concerning the current status of the phenomena and to describe “what exists” with respect to variables or conditions in a situation. This design helps provide answers of who, what, when, where and how associated with a particular research problem (Anastas 1999). This design method provided quantitative data from cross section of the chosen population and further insight into the research problem.

3.3. Population of the study

A population is an entire set of elements that possess some common characteristics defined by the sampling criteria established by the researcher (Saunders, Lewis and Thornhill 2009).

While KAIG estimates that there are over 300,000 Investment groups in the country, most of them are not properly registered. The population of the study consisted of all the Youth Investment Groups in Nairobi County which are registered with the Kenya
Association of Investment Groups (KAIG). These are 150 in total. The selection of the registered Youth Investment Groups in Nairobi made it easier to collect data for the research.

3.4. Sample Selection

This study adopted the simple random sampling technique. In this sampling technique, every member of the population has an equal chance of being selected. To use this technique, a complete list of everyone in the population is required. This is referred to as the sampling frame (Anastas, 1999).

By obtaining a list of the registered Youth Investment Groups in Nairobi County from KAIG, a sampling frame was created from which the researcher picked every 5th event for the research. This resulted in 45 Investment Groups being selected for the study.

3.5. Data Collection

The study used primary data. The primary data was collected from the Investment groups through structured questionnaires. The questionnaires consisted of both closed and open ended questions aimed at eliciting specific response for quantitative analysis.

The questionnaires were dispensed through a drop and pick later method. The respondents for the study were the managers or chairpersons of the Investment groups.

3.6. Data Analysis

This refers to the process of inspecting, cleaning, transforming and modeling data to enable a researcher to obtain useful information, suggest conclusion and support decision making.

Once the data was collected, the questionnaires were edited to ensure accuracy, consistency and completeness and thereafter classified on the basis of similarity and then tabulated. The responses were coded into numerical form to enable statistical analysis. In particular, descriptive analysis which was including frequencies and percentages to explain the data.
CHAPTER FOUR

DATA ANALYSIS, FINDINGS AND DISCUSSION

4.1 Introduction

The objective of this study was to identify the strategic planning practices of Investment Groups in Nairobi County. Out of the 45 questionnaires that were distributed, 30 were completed and returned representing a response rate of 66.7%.

In this chapter, the analyzed data is presented together with the relevant interpretations. The findings have been presented in three parts: General information on Investment groups, Information relating to strategy planning and information related to the strategy planning process.

4.2 General Information on Investment Groups in Nairobi County

This section aims to provide background information on the population of the study. It provides the findings on registration of the investment groups, the type of registration and the number of years that the group has been in existence.

4.2.1 Registration of Investment Groups

Table 4.1 Registration of Investment groups

<table>
<thead>
<tr>
<th>Registration of Investment Groups</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Formally registered</td>
<td>28</td>
<td>93%</td>
</tr>
<tr>
<td>Not Formally registered</td>
<td>2</td>
<td>7%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>30</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Research Findings

From Table 4.1 it is clear that 28 out of the 30 Investment groups that participated in the study are formally registered with the ministry of co-operation (93%) while 2 (7%) are not formally registered. This then implies that the majority of those surveyed were formally registered investment groups.
4.2.2 Type of Registration

Table 4.2 Type of registration

<table>
<thead>
<tr>
<th>Type of Registration</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Limited Company</td>
<td>2</td>
<td>7%</td>
</tr>
<tr>
<td>Support Groups</td>
<td>7</td>
<td>25%</td>
</tr>
<tr>
<td>Society/Sacco</td>
<td>7</td>
<td>25%</td>
</tr>
<tr>
<td>Partnership</td>
<td>2</td>
<td>7%</td>
</tr>
<tr>
<td>Community Based Organization</td>
<td>10</td>
<td>36%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>28</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Research Findings

From Table 4.2 it is clear that out of the 28 formally registered groups studied, 36% are registered as Community Based Organizations, 25% are registered as Support Groups and Societies or Saccos and 7% are registered as a Limited company and partnerships.

4.2.3 Years of operation

Table 4.3 Years of operation

<table>
<thead>
<tr>
<th>Years of operation</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1 year</td>
<td>3</td>
<td>10%</td>
</tr>
<tr>
<td>1 to 2 years</td>
<td>10</td>
<td>33%</td>
</tr>
<tr>
<td>2 to 3 years</td>
<td>6</td>
<td>20%</td>
</tr>
<tr>
<td>4 to 5 years</td>
<td>5</td>
<td>17%</td>
</tr>
<tr>
<td>Over 5 years</td>
<td>6</td>
<td>20%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>30</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Research Findings

From Table 4.3 it is evident that 10 of the investment groups surveyed have been in operation for one to two years (33%), while the investment groups that have been in operation for two to three years and those in operation for over five years are each 6 (20%). The investment groups that have been in operation for less than one year are 3 (10%) and those that have operated for 4 to 5 years are 5 (17%).
4.3 Strategy planning practices in Investment Groups in Nairobi County

From the findings of this study, strategy planning has been taken up by some Investment groups to enable them achieve their intended results. While the investment groups differ in terms of structure and administration, they all have the same goal; to create wealth. Despite this similarity, strategic planning has not been adopted in a uniform way or by all the respondents of this study. Few of the respondents seemed to understand the concept of strategic planning and its need and benefits.

This section sought to establish whether the investment groups had preset goals and objectives, a defined mission and vision and a strategic vision of the group that is shared by members and is the basis for the investment groups operation. This information is important as it indicates whether or not the investment group has a desired future state which it sets to attain through its day to day operations.

4.3.1 Set goals and objectives

Table 4.4 Set goals and objectives

<table>
<thead>
<tr>
<th>Set goals and objectives</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have</td>
<td>17</td>
<td>57%</td>
</tr>
<tr>
<td>Do not have</td>
<td>13</td>
<td>43%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>30</td>
<td></td>
</tr>
</tbody>
</table>

Source: Research Findings

Table 4.4 indicates that 17 (57%) of the investment groups studied have set goals and objectives while 13 (43%) do not have set goals and objectives.

4.3.2 Mission and Vision of the investment group

Table 4.5 Mission and vision

<table>
<thead>
<tr>
<th>Mission and vision</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have</td>
<td>22</td>
<td>73%</td>
</tr>
<tr>
<td>Do not have</td>
<td>8</td>
<td>27%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>30</td>
<td>100%</td>
</tr>
</tbody>
</table>
Source: Research Findings

Table 4.5 indicates that out of the 30 investment groups studied, 22 have set mission and vision (73%) while 8 do not have (27%).

4.3.3 Strategic Vision of the investment group

Table 4.6

<table>
<thead>
<tr>
<th>Strategic Vision</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have</td>
<td>15</td>
<td>50%</td>
</tr>
<tr>
<td>Do not have</td>
<td>15</td>
<td>50%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>30</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Research Findings

As illustrated in Table 4.6, out of the 30 investment groups studied, 50% had a strategic vision for the investment group and equally 50% did not have.

4.3.4 Existence of formal strategic plans

Table 4.7 Existence of a formal strategic plan

<table>
<thead>
<tr>
<th>Does the group have a formal strategic plan</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>12</td>
<td>40%</td>
</tr>
<tr>
<td>NO</td>
<td>18</td>
<td>60%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>30</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Research Findings

The study sought to reveal whether the investment groups had formal strategic plans. As illustrated in Table 4.7, 12 of the groups studied had formal strategic plans (40%) while 18 did not (60%). This is depicted in Figure 4.1.
The study sought to reveal from the investment groups which had a formal strategic plan who was involved in the development of this plan. As indicated in Table 4.8, 9 out of the 12 investment groups (75%) had the members of the investment group developing the strategy plan while in 3 (25%) investment groups members in consultation with other stakeholders were involved. The stakeholders included Non-governmental organizations, partners and policy makers.
4.3.6 How often the strategic plan is reviewed

Table 4.9 Frequency of reviewing the Strategic Plan

<table>
<thead>
<tr>
<th>Review frequency</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quarterly</td>
<td>3</td>
<td>25%</td>
</tr>
<tr>
<td>Bi-annually</td>
<td>2</td>
<td>17%</td>
</tr>
<tr>
<td>Annually</td>
<td>4</td>
<td>33%</td>
</tr>
<tr>
<td>After more than one year</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>It is never reviewed</td>
<td>3</td>
<td>25%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>12</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Research Findings

The study sought to establish from the investment groups which had formal strategic plans on how frequently the strategic plan was reviewed. Table 4.9 indicates that 2 (17%) groups reviewed their strategic plan bi-annually while 3 (25%) reviewed their strategic plans quarterly and never. 4 (33%) reviewed their strategic plan annually.

4.3.7 Challenges facing strategy planning process

Table 5.0 Challenges faced in the strategic planning process

<table>
<thead>
<tr>
<th>Challenges faced</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of consensus amongst members</td>
<td>10</td>
<td>33%</td>
</tr>
<tr>
<td>Lack of strategic planning skills</td>
<td>9</td>
<td>30%</td>
</tr>
<tr>
<td>Lack of member participation</td>
<td>11</td>
<td>37%</td>
</tr>
<tr>
<td>Total</td>
<td>30</td>
<td></td>
</tr>
</tbody>
</table>

Source: Research Findings

The study sought to establish the challenges faced by the investment groups in the development of strategic plans. As illustrated in Table 5.0, 10 (30%) cited lack of consensus as a major challenge while 9 (30%) gave lack of strategic planning skills as the challenge. 11 (37%) gave lack of member participation as the biggest challenge.
4.4 Discussion

This study was anchored on three theories, namely; Porter’s Five Forces Analysis, Stakeholders Theory and McKinsey 7-S Model. There have also been other studies conducted on strategic planning in various organizations.

4.4.1 Comparison with theory

According to Porter, 2008, there are forces close to a company that affect its ability to serve its customers and make a profit. A change in any of the forces requires a business unit to re-assess the market place given the overall change in industry. The theory also argues that the overall industry attractiveness does not imply that every firm in the industry will return the same profitability. This study has established that different investment groups have been able to outperform other similar investment groups in terms of investment portfolio and their duration of operation. The investment groups which have achieved superior success as compared to other investment groups have been able to apply their core competencies and business model to enable them achieve growth and profits. The current government has put in place policy that requires the various government ministries to award at least 30% of their contracts to the youth and women. This is an opportunity that has presented itself to the Investment groups that fall in this category. This study also found that the investment groups are aligning themselves to take up this opportunity through various methods including development of strategic plans. Table 4.7 and Figure 4.1 indicate that 40% of the respondents have formal strategic plans while 60% did not have.

This study found that the Investment groups deal with various stakeholders, including, directors, management, members, funding partners, policy developers and government. The investment groups seek input from the various stakeholders when developing strategy so as to ensure that due regard is given to the interest of these groups and to ensure that value is created for the stakeholders. Table 4.8 indicates that 25% of the Investment groups developed the strategic plan is consultation with stakeholders.
This study established that the respondents faced several challenges in the strategy planning process. This is indicated in Table 5.0. These challenges have been mainly as a result of lack of alignment in strategy, structure, systems, shared values, skills, style and staff. The investment groups could improve their performance if these 7 elements were aligned. Some of the investment groups are improving on this by involving stakeholders such as professionals who have the necessary skills in strategy planning.

4.4.2 Comparison with other studies

Gitau (2013) conducted a study on strategy planning at the Athi Water and Sewerage Board. In her study she found that in the development of the strategic plan, the organization conducted an in depth analysis of its internal environment (SWOT) and its external environment (PESTEL). This study has found that the respondents did not conduct analysis of either the internal or external environments when developing their strategic plan.

A case study by Wainaina (2012) on two Kenyan investment groups found that formal management including development of strategic plans was necessary in improving performance and attaining success in enterprises. Further, Berman, Gordon and Sussman (1997) in their study on the benefits of strategy planning to small business firms found that enterprises that planned strategically obtained better financial results such that expenditures related to planning activities would be compensated financially. This study established that the investment groups which carried out strategic planning achieved greater efficiency in financial resource mobilization and in identifying and selecting investment opportunities.

Sexton and Van Auken (1985) conducted a study on the prevalence of strategic planning in small businesses. They found that survival rates for businesses which conducted formal strategic planning were higher. This study has established that the respondents who have been in operation the longest had practiced strategic planning.
CHAPTER FIVE
SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The objective of this study was to determine the strategic planning practices of Investment groups in Nairobi County. This chapter presents a summary of the discussions, conclusions and recommendations drawn after analyzing the data.

5.2 Summary

The study found that while 57% of the respondents had set goals and objectives and 73% had set mission and vision, only 50% had a strategic vision. Further, only 40% of the respondents had a formal strategic plan for the Investment group.

From the respondents who had a formal strategic plan, the study found that in 75% of these groups the members were the developers of the strategic plan while in 25% the plan was developed by both members of the investment group and other stakeholders.

The study also found that the respondents with a formal strategic plan reviewed the plans as follows; 25% reviewed quarterly, 17% reviewed bi-annually, 33 reviewed annually and 25% never reviewed.

37% of the respondents gave lack of member participation as the main challenge facing the strategic planning process while 33% of the respondents gave lack of consensus amongst members of the investment groups as the biggest challenge. 30 % of the respondents gave lack of strategy development skills as the main challenge facing the strategy planning process.

5.3 Conclusion

The study has found that the concept of strategic planning has not been fully embraced by the Investment groups in Nairobi County for various reasons. Lack of understanding of the concept of strategy and strategic planning has come out as a key challenge to the
investment groups. The study found that the developers of the strategic plans were members of the investment groups who might not be equipped with the knowledge of strategy planning or implementation. This has resulted in strategies not being implemented or reviewed and thus causing the investment groups to not achieve their strategic vision. If these investment groups are equipped to be able to understand and apply the concept of strategy and strategy planning in the running of their affairs, then they would be better placed to achieve their goals with the main goal being creation of wealth. With this knowledge these investment groups will be able to select investments and projects in line with their strategic plan.

5.4 Recommendations with policy implications

Based on the research findings the investment groups need to fully embrace the concept of strategy in their operations so as to be able to grow and create wealth. It is therefore imperative that policy makers like the government through the UWEZO fund and the ministry of co-operation provide support needed for these groups to survive and thrive.

Umbrella bodies such as KAIG should also seek to empower investment groups through organizing forums and training sessions where these groups can get to learn about proper management practices including strategic management and planning. This will equip the members of these investment groups and enable them to better run their affairs.

5.5 Limitation of the study

The study was limited to the perspective of the youth investment groups in Nairobi county registered with KAIG and not all the investment groups in Kenya. There are different other investment groups which are not registered with KAIG which are in operation in various parts of Kenya. Out of the 45 respondents 30 filled and returned the questionnaires representing a response rate of 66.7% and a non-response rate of 33.3%.

Further, the respondents of this study did not give additional information to the questions asked which would have been necessary in coming up with the findings and conclusion.
The additional information would have given a broader perspective on the topic of study by providing detailed descriptions.

5.6 Suggestions for further research

This study was conducted on Investment groups in Nairobi County only. The findings can be verified by conducting the same study on Investment groups in other parts of the Country. The study also focused only on the youth investment groups registered with KAIG while there are many other investment groups that are not registered with this body. The findings can further be verified by conducting a similar study on other investment groups which are not registered with KAIG.

The study also focused on the investment groups’ perspectives. The study can be conducted to obtain the views of the policy makers such as the Uwezo fund and the ministry of co-operation who are both key stakeholders of Investment groups in Kenya. This will provide a different perspective on the topic of study.
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www.doingbusinessinkenya.com Guide to creating a successful Chama

www.kaig.org

www.leoisac.com

www.namac.org

www.uwezo.go.ke
**Data Collection Instrument**

1. What is the name of your Chama/Group/Investment Club?

2. Is your Investment group registered?  Yes  No

   If yes, please indicate the category

   [ ] Limited company
   [ ] Support groups
   [ ] Society/Sacco
   [ ] Partnership
   [ ] Community Based Organization (CBO)

3. How many years has your Investment group been in existence?

   [ ] Less than 1 year  [ ] 1-2 years  [ ] 2-3 Years  [ ] 4-5 Years  [ ] More than 5 Years

4. Does your Investment group have a vision and mission?
   
   a. If Yes, please state them.

5. Does your Investment group have set goals and/or objectives?
   
   a. If Yes, please state them.

6. Do you have a strategic vision of your Investment group?
   
   a. If Yes, please state it.

7. Do you have a formal strategic plan for your Chama?
   
   a. If Yes:
i. When was it developed?

ii. Who was involved in the development?

iii. Is it being implemented?

iv. How often is it reviewed?

8. Has the strategic planning process faced any challenges?
   
   a. If Yes, please state them.

9. How does your Chama select investments to venture in?

10. What challenges has your Chama faced since inception?
INVESTMENT GROUPS IN NAIROBI COUNTY YOUTH NETWORK

Mukuru Fuata Youth Association
Mufya Nisisi Chapter
Youth empowerment through unity
Fuata Nyayo Nisisi Chapter
Mukuru Amazin
Nairobi South Youth Group
Hazina Market Nisisi Chapter
Aoko Road Traders Association
Hazina Sanaa Nisis chapter
Environmental Youth Against Crime
Bismilahi Youth Groups
Comma Youth bunge
Island Youth bunge
Commercial Kaverera Youth Association (COKAYA)
Umoja Moja Youth Association
Jubilant Youth Group
South B mosque youth group
South B wise ladies Youth group
Jitegemee Kenya Pamoja Youth Association
JKP YOMO youth group
JKP enterprises
Lower Pangani youth group
Mission of hope youth group
Muthurwa youth Group
Kayaba Nisisi Youth Association (KAYA)
Mandazi one youth bunge
Uprising youth group
Taliban youth group
Mola Kala youth group
County youth group
Simama Imara Youth Group
Bedjos youth Group
Rekebisho
Pavima Enterprises
Ngara Self help group
United youth bunge
U turn performing arts
Karanjo youth group
Niinue nikuunue women group
Nyakwerigeria women group
Nairobi South Youth Network
Sinai Reli Youth Group
Makadara Youth Network
Amusha Youth Organization ( AYO)
Talent Search youth Association
Rauka Youth Bunge
Peer Educators Youth Group
Innovators Youth group
Vijana Mashinani
Huruma youth Group
Ngei One youth group
Seven Lions youth group
Fanaka youth group
Maendeleo Mashinani
Amusha Youth Organization
Makadara Youth Network
Gove Youth group
Fanatic youth Group
Ngado Youth Group
Kisa Self Help Group
Green Bufallo Youth Group
Innivation self help group
Give life Chance youth group
Mbele Daima Youth Group
Paradise Nisisi Chapter
Wajua Youth Group
Mavuno Youth
Paradise Can Youth
VICCO
Viwandani Progressive Youth Group (VPYG)
Blazing Stars youth group
Uprising youth group
Tuchanuke youth group
Generation Makers youth group
Ark Ni sisi youth group
Jamii Bora Youth Group
Nairobi South Youth Network
Nairobi County Youth Forum
Fuata Nyayo Sanitary Group
Corner A youth Group
Korna Youth Group
Kamaliza youth Group
Poverty Fighters Youth Group
Amazon Youth Group
Shimo La Tewa Youth Group
All stars Self Help Group
SImameni women Group
Fadema Enterprises
Fadema LTD
Cheza Africa football academy
Susa LTD
Mugambi construction company
Nyando community based organization
South Kanaro Youth Group (SOKI)
Path Finder Nisisi Chapter
C- Right Ni sisi youth chapter
Dohnholm Nisisi Chapter
Elite Technologies youth bunge
Jamaica nisisi chapter
Vimandani Comprehensive Community based organization
A better tomorrow youth bunge
Kariokor youth group.
Kariokor Leather Self Help Group
Kiamaiko Youth Group
Basha youth group
Angola Community based Group
Kamkunji Network
Mathare Foundation
Badilika youth group
Riverside Self Help Group
Fezzo Flames Enterprises
Blackmamba Self Help Group
Kaloleni women group
Young Muslim youth chapter
Jipange Self Help Group
Nemesio Enterprises
Mafundi Sacco Society
Larry King enterprises
Hazina Women Group
Paradise Nisisi Chapter
Wajua Youth Group

**Source: KAIG**