

**CONTRIBUTIONS OF SMALL AND MEDIUM ENTERPRISES (SMEs) TOWARDS
ACHIEVEMENT OF SUSTAINABLE DEVELOPMENT GOALS IN KENYA: A
SYSTEMATIC REVIEW OF LITERATURE**

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Abstract

The catalytic role played by small and medium enterprises (SMEs) towards economic development has been widely recognized globally. Through these enterprises, entrepreneurship and innovation are boosted, thus improving the lives of individuals. This paper set out to review the available literature on SMEs' contribution towards achieving Kenya's sustainable development goals. This research review gives a systematic and detailed summary of evidence and future research directions. Existing literature from reliable research articles, institutional reports and policy documents was reviewed from 2012-2022. The paper established that most SMEs are flexible and dynamic, putting them in a better position to effectively contribute to the Sustainable Development Goals (SDGs) monitored by the United Nations (UN). The enterprises have been recognized as key engines in attaining SDGs through poverty alleviation, income generation and boosting the living conditions of citizens. However, most SMEs operating in Kenya's emerging economies are still informal, which limits their long-term sustainability and meaningful contributions towards the achievement of SDGs. These enterprises are still grappling with a number of challenges that slow down their contributions towards attaining SDGs. Key stakeholders need to put in place comprehensive policy measures that can assist the enterprises in overcoming the various challenges they face.

Key Words: *Contributions, Goals, SMEs, Sustainable Development*

Introduction

Like many other African countries, Kenya has experienced rapid growth in population among the working age bracket. Such an increase in population has yet to be matched by an increase in job opportunities resulting in high unemployment rates (Dey, 2012). Devine and Kiggundu (2016) argue that entrepreneurship can be an effective tool in solving some of the pressing challenges faced by developing countries, such as high unemployment rates, low production levels, inequality and disconnect from global value chains. The contribution of entrepreneurship towards sustainable development through employment creation, innovation, wealth creation, boosting social conditions, and solving social and environmental problems has been acknowledged (Arko-Achemfuor, 2017; United Nations, 2018). Entrepreneurship also provides individuals with sources of income, ultimately boosting consumption possibilities and living standards. Therefore, entrepreneurship significantly contributes to the attainment of sustainable development goals.

SDGs emphasize labor-intensive sectors by boosting small and medium enterprises' ability to access affordable credit. As noted by Brixiová et al. (2020), this acts as a key strategy in enhancing the creation of decent jobs for the populace. The informal sector, in particular, has been widely acknowledged as an important source of employment for both youths and older workers. Africa Development Bank (2019) argues that the sector has made substantial contributions towards poverty alleviation, making it a crucial entry point into the labor market. SDG has numerous ambitious targets that need a transformation of public and private activities. Successful transformation of such activities needs businesses to adopt new models, develop new innovations, and embrace sustainable and ethical ways of doing business. Such a process makes it possible to develop new entrepreneurial opportunities for SMEs. (Sobir, 2018).

Besides, SMEs are a strong economic driver and account for most of the business worldwide. This viewpoint is seconded by Acs, Carlsson and Karlsson (1999), who state that micro-, small and medium-sized enterprises (MSMEs) contribute to community development by ensuring that profits from private investments are ploughed back into lagging areas of the economy. In this case, these micro-enterprises and private small businesses create societal and economic development opportunities through their capital investments. They provide opportunities for employment and economic empowerment (Ayandibu & Houghton, 2017). An economically empowered population enjoys a high living standard by having access to food, healthcare, housing and education. Hence, the economic contribution of small businesses to economic

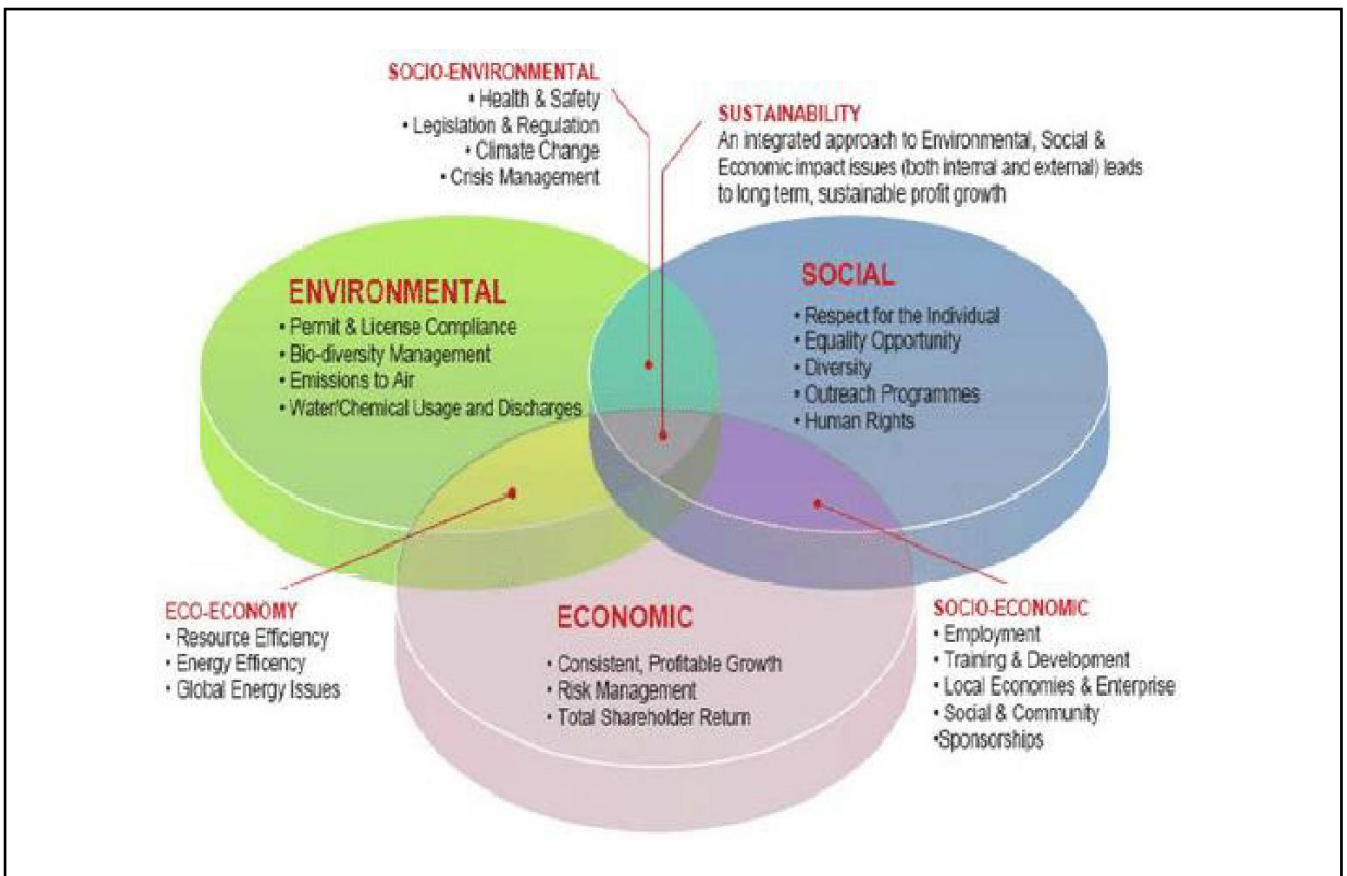
growth and job creation is now well recognized and established in the literature. This, in conjunction with the entrepreneur's role in the development of SMEs, is important, and thus, they should be nurtured with skills and resources to enable the successful implementation of business ventures. SMEs face significant challenges during their operation. These challenges include a lack of capital, expensive loans, poor market access, unfair competition, low technology adoption, and expensive government regulations (Muriithi, 2017). Converting the challenges affecting SMEs requires a joint effort from government, researchers and business players to promote economic growth.

Sustainable Development

Sustainable development is a principle that encompasses different economic, environmental, ecological and social development goals aimed at creating a harmonious society between nature and people without cost to the environment (Rogers, Jalal, & Boyd, 2012). To begin, the economic aspect of sustainable development includes practices and goals geared towards sustainable economic (consistent and profitable) growth characterized by practices such as risk management. On the other hand, environmentally sustainable development includes aspects surrounding air and water pollution, biodiversity conservation, and permit and license compliances, while social includes aspects such as community development, human rights, respect of persons, and equal opportunities. These are divided further into socio-environmental, socio-economic, and eco-economic issues, as shown in Figure 1 below, forming part of sustainable development.

Figure-1:

Parts of Sustainable Development



(Source: Ivković, Ham, & Mijoč, 2014)

There have been major developments by different governmental and non-governmental organizations to handle these issues, intending to provide a comprehensive approach to solving them globally. In 2000, the member states of the United Nations (UN) came up with eight development goals called the Millennium Development Goals (MDGs) after the Millennium Summit of the UN 2000. While these goals were aimed at poverty reduction globally, they were soon replaced by the notable Sustainable Development Goals (SDGs), aimed at creating a sustainable future, as if from the name of all (United Nations Development Programme, n.d.). The SDGs are 17 goals and 169 targets, which can be achieved through global partnerships between developed and developing nations. Some of the major focus of these goals include eliminating poverty, encouraging economic growth, improving health, and ensuring good education while tackling the issues associated with climate change.

Small and Medium Enterprises (SMEs) in Kenya

The SME sector in Kenya has witnessed an upward growth trajectory over the past few years. SMEs are spread across different sectors of the economy, contributing greatly to the country's gross domestic product (GDP) (Katua, 2014; Muriithi, 2017). The upward growth and vibrancy in the sector can be attributed to the government's implementation of targeted interventions and

programs. However, enterprises still need to improve their growth and sustainability rates. Several policy interventions are put in place by the government to address these challenges to create a conducive and enabling environment for the survival of SMEs (Government of Kenya, 2012). Such initiatives can accelerate the enterprises' capacities to contribute towards achieving Vision 2030 (Muturi, 2015).

One of the efforts was enacting the Micro and Small Enterprises ACT in 2012 to facilitate the development of micro and small enterprises through the transfer of technology, sharing of information and provision of funds. Additionally, the country's legal and institutional framework was expected to be conducive to developing, regulating and promoting micro and small enterprises. Through the ACT, it was also expected that the microenterprise sector would be streamlined and standardized to bring it to par with the changing dynamics of Kenya's economy. However, SMEs still face internal and external hurdles that threaten their performance and long-term sustainability, resulting in high mortality rates (Bowen, Morara, & Mureithi, 2009). The business environment in which the enterprises operate is very dynamic and volatile, resulting in the emergence of new challenges hence necessitating the need for continuous research examining emerging factors which impact the sustainability of SMEs (Nabintu, 2013).

Most of the country's SMEs are concentrated in Nairobi county, providing most of the populace with informal employment opportunities. The county government of Nairobi has yet to give the enterprises the much-needed support despite their crucial roles in economic development (UN-Habitat, 2006). Previously, the city authorities treated the micro and small enterprises as a threat to the city's development, thereby not providing the much-needed support and regulation. Such challenges have made most enterprises close their doors before celebrating their fifth anniversary (Bowen et al., 2009). The enterprises are also faced with the missing middle phenomenon making it difficult to graduate to the next growth phases.

Review Methodology

This paper adopted the systematic literature review technique, which proved explicit and trustworthy in answering the research questions. According to Sniashko and Muralidharan (2019), applying the method helps minimize bias, thereby giving reliable research results. Relevant literature on small and medium enterprises (SMEs) ' contribution towards set SDGs was gathered from relevant policy documents, reports and research publications. Relevant literature was reviewed from 25 articles, reports and publications.

Review of Literature

Building strong SMEs can be critical in attaining SDGs among emerging economies like Kenya (Kamal-Chaoui, 2017). The researcher acknowledged enterprises' role in employment generation, inclusive development, innovation and gender equality and argued that necessary policies should be created and implemented to support the enterprises. A healthy and supportive business environment makes SMEs more productive and competitive. Such support enables enterprises to access key resources, including finances, to participate in global value chains, enhancing their long-term success and sustainability.

In a study by Verma and Nema (2019), it was established that micro, small and medium enterprises (MSMEs) in India have a great role to play in the attainment of SDGs, especially when it comes to goals such as economic growth, poverty alleviation, and industry innovation. Important to note, however, is that the contribution of the MSMEs is not limited to the three mentioned goals. Instead, they directly or indirectly contribute to the achievement of other goals. The researchers also outlined several suggestive measures that can help ensure these MSMEs' sustainability, consequently helping with the attainment of SDGs.

Another study on the contributions and challenges faced by MSMEs in the walk towards the attainment of SDGs was conducted by Endris and Kassegn (2022), with a focus on countries in Sub-Saharan Africa. The researchers used a systemic review methodology and comprehensively reviewed existing literature from research articles, policy documents, and reports. These were accessed from various academic data repositories such as Google Scholar, Web of Science, ScienceDirect and Scopus. Findings revealed that the enterprises make considerable contributions towards achieving sustainable development goals. The enterprises are responsible for poverty alleviation, source of employment opportunities and improvement of living conditions of citizens. The enterprises are still faced with some challenges, including limited access to credit, access to electricity, and unsupportive government policies.

Liu (2018) also investigated the contributions of MSMEs in achieving SDGs, available opportunities and hurdles in their path towards growth. The enterprises were acknowledged for their meaningful contributions towards creating job opportunities and wealth, thus improving the living conditions of the populace. The enterprises are still faced with several challenges, such as limited access to finance, unhealthy government policies, limited access to useful information and poor infrastructural facilities, which have slowed their growth prospects.

In a study exploring the relationship between financial performance, economic growth, and innovation, Oncioiu (2017) found a positive relationship between the variables, that is, financial performance, economic growth and innovation. Since the study was focused on Indian SMEs, it was revealed that these SMEs are fixated on the environmental dimension of sustainable development and are thus developing and implementing cleaner production techniques to boost their economic and environmental performance. Another finding from this study was that innovation is critical for India's entrepreneurial success.

Lastly, in a study to measure objective and subjective well-being, that is, economic development and the perceptions of residents about the quality of life, respectively, Ivković, Ham and Mijoč (2014) argued that monitoring and quantifying objective well-being is necessary for measuring sustainable development. Various indicators for measuring sustainable developments were highlighted in the study, and concerns over their systematic monitoring and measurement were highlighted. This concluded that indicators and benchmarks could be used to measure the efforts and results associated with sustainable development but to a limited degree.

Role of SMEs in the Achievement of Sustainable Development Goals

SMEs have divergent operational capabilities, which places them in a good position to contribute towards achieving sustainable development goals. The enterprises spread across diverse sectors of the economy, thereby contributing towards achieving a considerable number of objectives under different goals. Besides providing numerous employment opportunities, several SMEs are involved in corporate social responsibility, thus contributing to access to quality education, clean water and sanitation, good health and well-being, and sustainable cities and communities. This paper focused on the contributions of SMEs towards achievement of the first five goals: Poverty eradication, zero hunger, good health and wellbeing, quality education and gender equality. Below is a discussion of the contributions of the entities towards achievement of the goals.

Goal 1: Poverty Eradication

Countries across the globe, particularly emerging economies, are grappling with high poverty levels. It is estimated that more than 11% of the world's population and 80% of Sub-Saharan Africa's populace live below the poverty line. Extreme poverty is considered one of the greatest challenges that the world is currently grappling with. SMEs make access to social protection and economic resources easier by helping to mobilize resources. They also improve the climate

and disaster resilience of the poor, thereby helping in the reduction of extreme poverties among people experiencing poverty. The majority of the poor across the country are employed by these enterprises, making it possible for them to earn income to survive, thereby lifting themselves out of poverty. SMEs employ over 15 million individuals across different parts of the country (Endris & Kassegn, 2022). These individuals are assured of meeting their minimum survival needs through the enterprises.

Goal 2: End hunger, achieve food security and improved nutrition and promote sustainable agriculture

SMEs operating in the agricultural sector have made crucial contributions towards eradicating hunger, eliminating different forms of malnutrition, and boosting farmers' productivity and sustainability of food production. The enterprises have played an instrumental role in making food prices affordable, thereby solving the problem of food insecurity and ensuring a sustainable food supply (BlueOrchard Academy, 2017). The government has made attempts to put in place several measures aimed at supporting SMEs in their efforts to produce and process food at a low cost. Other key measures aimed at promoting the sustainability of food production include boosting the productivity of small-scale farmers in rural areas.

Goal 3: Ensure healthy lives and promote well-being for all at all ages

Some SMEs in the healthcare sector provide healthcare services, bridging various healthcare gaps. Rural communities still face health issues such as maternity and child mortality, among others. These challenges are not well addressed; hence, through CSR activities, SMEs can help organize awareness campaigns, facilitate access to healthcare facilities and ambulance facilities, and organize free medical check-ups in rural communities (Verma & Nema, 2019). The enterprises have played a crucial role in the provision of better-quality healthcare services as well as a wider range of basic laboratory services. The enterprises have led in innovating low-cost, high-volume delivery models driven by increased competition for the same customer base. To ensure good health around their areas of operation, SMEs also need to be mindful of their waste disposal practices (Apostolopoulos et al., 2018). Doing this helps reduce environmental pollution around their surrounding localities, ultimately reducing disease problems. The enterprises need to be supported by establishing healthy regulatory policies and gaining relevant resources that can promote hiring skilled professionals to handle operational inefficiencies. Such support can assist the enterprises to overcome key challenges, and in turn, efforts will go towards improving healthcare provision, ensuring progress in this goal.

Goal 4: Promote the acquisition of inclusive and equitable quality education

SMEs can provide individuals, especially youths and women, with useful opportunities for lifelong learning, enabling them to acquire new skills, knowledge and experience. Most individuals employed by SMEs are fresh graduates from institutions of higher learning, while others are unskilled employees, most of whom have yet to be employed. The enterprises also provide internship opportunities and can be considered informal educational service providers, thereby sharing technical and competency skills most established enterprises need. Therefore, SMEs have been acknowledged for their role in addressing skill gaps and advancing lifelong learning among individuals (Apostolopoulos et al., 2018). Through SMEs, these individuals get opportunities to learn and acquire new skills making it possible for them to boost their craft. Some enterprises are also involved in corporate social responsibility obligations and are opening schools in rural and backward areas across the country.

Goal 5: Achieve gender equality and empower all women and girls

A considerable number of women own SMEs; hence the enterprises promote gender equality by providing women with entrepreneurial opportunities (Kamal-Chaoui, 2017). The enterprises can be instrumental in reducing gender-based discrimination and violence against women. Women who own or are employed by SMEs are empowered and can easily access useful economic resources, leverage the latest technologies, and participate in decision-making at family and national levels. SMEs have provided women with good training platforms, thus boosting their employability due to better skill sets. Women-owned enterprises are concentrated in sectors such as beauty, cosmetics, hospitality, agriculture services and trade, whereas they have a limited presence in manufacturing and construction (Apostolopoulos et al., 2018). However, the enterprises still need to overcome numerous challenges, such as limited access to affordable capital, which make it difficult to scale up.

Major Challenges Faced by SMEs in Kenya

Most SMEs operating in the country are still faced with numerous challenges which slow down their contributions towards achieving SDGs and long-term sustainability. These challenges are both internal and external to the enterprises.

Limited access to finance – limited access to credit facilities at different growth stages inhibits SMEs' sustainability. This makes it difficult for enterprises to compete favorably with established firms. The government should ensure that enterprises can access timely and affordable finance through various schemes and policy interventions.

Insufficiently skilled workforce – Most enterprises have limited resources, making it a big challenge to hire a skilled workforce, negatively affecting their performance. Most skilled and knowledgeable workers prefer to work for established firms as opposed to SMEs. The government should offer skill development and capacity-building programmes through vocational training programmes to small entrepreneurs and workers employed in their establishments.

Poor infrastructural facilities – Most entities across the country lack basic infrastructure in machinery, electricity and internet access, buildings and technological support, which are key ingredients in effectively running business operations. To overcome such infrastructural challenges, the government needs to implement systems and structures to ensure that operations are not slowed down.

Unsupportive government policies – SMEs operating in the country face unfriendly government policies and strict regulatory frameworks making it challenging to thrive and prosper. The licensing requirements are stiff, and the enterprises are subjected to bureaucratic processes to acquire the licenses before they start operating. There is a need for the government to formulate a coherent and supportive business environment that can promote new business ideas generated by enterprises. This will encourage the formalization of enterprises, making it easier for the government to keep an account of the SMEs' needs, performance, progress, and contributions.

Cultural barriers – Most communities across the country have not fully embraced the concept of entrepreneurship, and hence those pursuing jobs in the corporate sector are celebrated more than those engaged in entrepreneurial pursuits. This societal attitude can seriously impact those interested in engaging in entrepreneurial endeavors since they will not get full support from their families and communities. Measures need to be put in place by both communities and the government to change this negative mindset towards entrepreneurship if meaningful success is to be attained.

Difficulties attracting and retaining human capital – Majority of SMEs are facing serious challenges in their efforts to attract, develop, motivate and retain valuable talents. These enterprises lack resource advantages yet they are in stiff competition with established enterprises for the same pool of talents (Mbadi, Maalu & Muindi, 2023). The enterprises are faced with liabilities of size and newness are always attracting inexperienced graduates who are always lost to established corporations upon gaining relevant skills and knowledge.

Above hurdles make it difficult for SMEs to make meaningful contributions towards the achievement of SDGs. Both the enterprises and other key ecosystem players have key roles to play in overcoming the challenges.

Findings and Discussion

The paper established that SMEs play key roles in advancing the economic growth and development of nations. The entities play significant role in promoting gender equality, acquiring inclusive and equitable quality education, eradicating poverty, promoting good health and well-being, ending hunger and boosting food security. The enterprises contribute towards the achievement of the SDGs either directly or indirectly. However, the enterprises are still grappling with several internal and external hurdles, making it challenging for them to contribute towards achieving the goals fully. The challenges have also harmed the growth and long-term sustainability of the enterprises. Key stakeholders from both the private and public sectors have crucial roles to play in promoting and supporting the enterprises so that they can make meaningful contributions towards achieving sustainable development goals.

Conclusions

This paper has established that one key sector that, if addressed, would ensure sustainable development is Kenya's small and medium enterprises sector. The article review has explored different studies addressing the contribution of SMEs in achieving sustainable development in Kenya and has identified the prevailing challenges and solutions for the same. It has demonstrated that SMEs in Kenya significantly address poverty, improving the economy, industrialization and the country's livelihood. Specifically, SMEs in the informal sector contributed to the country's greatest share of employment. Employment among SMEs in Kenya was high, thereby alleviating poverty, empowering women economically and socially, and improving the local economy and communities through income tax payments. This implies that investing in SMEs can contribute to 60% of the targets established in the SDGs.

On the other hand, some challenges facing SMEs highlighted in the review include poor infrastructure, a lack of access to finance, and poor entrepreneurial attitudes. Because these SMEs cannot access finance, for example, issues in crisis, for instance, the implications of COVID-19, become severe. The existence of inadequate loan size, borrowing cost and collateral requirement constrained the enterprises in getting access to finance, making it difficult for these enterprises to stay afloat, leading to permanent closures. In addition, poor

infrastructure leads to an increased cost of production, reduced productivity and high worktime loss, further constraining the SMEs.

Recommendations

- i.** The government needs to support SMEs since they play a vital role in sustainable development and creating a vibrant economy. One way this support can be provided is by integrating the SMEs into the digital economy, where there is support for innovations, decent employment opportunities and a stronger foothold in global value chains. As stakeholders, the SMEs should also be part of ongoing policy development and strategies. This can be facilitated by collaborations and trade agreements across countries which can expand the access of SMEs and MSMEs to regional and global markets. The conclusions of the ILO project should also be used.
- ii.** Countries should develop incentives to encourage entrepreneurship, enabling MSMEs to boost their innovation efforts and skills and improve their access to knowledge and networks to business associations and relevant private institutions. The development community in the country can also build platforms to bring together all relevant stakeholders to encourage the exchange of good practices on how MSMEs can help in achieving the SDGs.
- iii.** Because access to finance is a critical impediment to MSME growth, it should be improved. This would require the piloting and up-scaling of innovative financing solutions. There is need to put in place policy interventions that can enable SMEs to have access to timely and affordable finances. Such measures can play key role in enabling the enterprises to have easy access to other forms of resources key in smooth operations. Also, targeted awareness and capacity-building campaigns should be undertaken to transform the mindsets and attitudes of commercial banks towards MSMEs.
- iv.** SMEs also need to put in place healthy and supportive workplace environments which can boost their capacities to attract and retain valuable talents. Encouraging flexibility and providing talents with the right leadership and organizational support can make them feel valued and appreciated thus enhancing their commitment and loyalty to the enterprises. The valuable contributions made by talented employees towards achievement of firm competitiveness is well recognized and their loss to competitors is always costly.

- v. Lastly, there is need to put in place strong interventions that assist in improvement of infrastructural facilities especially roads and electricity supply, working premise which boost ease of doing business and sustainable development of the nation.

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