ANALYSIS OF YOUTH ENTERPRISE DEVELOPMENT FUND REPAYMENT RATES AND DISPARITIES OF REPAYMENT BETWEEN NYANZA AND CENTRAL PROVINCES IN KENYA

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ABSTRACT

As in most countries, unemployment rates in Kenya are highest among young people. Not only does it mean that they are economically unable to fend for themselves, it also leads to other risk factors such as depression, hopelessness and low self esteem. In response, the Kenyan Government initiated the Youth Enterprise Development Fund (YEDF). The objective of the fund was to provide loans for the youth to start income generating activities. However, according to the Youth Enterprise Fund Status Report (2011) out of Ksh 442,872,291.90 disbursed to the youth in as at November, 2011, the repayment was only. Ksh. 149,751,560.40 translating to 33.8 percent repayment rate. His study therefore, sought to investigate whether there is any relationship between repayment rates and number of groups, and the amount given. The limitation of the study was that, this study relied only on secondary data provided by Youth Enterprise Fund management and other secondary data. The methodology of the study was reviewed of related literature and quantitative data analyzed using correlation and sampling theory was used to test the hypotheses. From the findings of the study, it was concluded that, there is no significant relationship between the amount of money lent to the youths per constituency and the repayment rates of the loans. The correlation coefficient of 0.350569 at 95% level of significant depicted a positive but moderately weak relationship between the two hence insignificant. However, an increase in amount of money lent to youths seems to lead to higher repayment rates. In addition, there was no significant relationship between the number of youths accessing the YES loans in the constituencies and the repayment rates. A correlation coefficient of 0.30205 showed a positive but moderately weak relationship between number of youths and repayment rates. Lastly there was no statistical significant difference between Nyanza Province and Central Province repayment rates.

Key words: Youth Enterprise Development Fund, Repayment rates, Amount of Loan and Regional Disparities in Kenya.

Background of the Study

The United Nation defines youth as those people aged between 15 and 24 years while the Government of Kenya defines youth as those aged between 15 and 30 years (UN, 2004, and Ministry of

Gender, Sports, Culture and Social Services, 2004). According to Central Bureau of Statistics *et al* (2004), seventy five percent of Kenya's population is under 30 years of age.
According to World Bank (2005) labour force participation rates for young people is very low. A study of 15 countries in Sub-Saharan Africa found that only Malawi, Uganda, Nigeria and Ethiopia had lower participation rates for young people (Liabrandt, et al, 2004). Out of all unemployed people in Kenya, 60 percent are under the age of 30 years.

According to World Bank (2005), while many young people in Kenya may choose to go into entrepreneurship as an option, most are poorly prepared and have limited access to financial capital. Lack of gainful employment has led the youth to engage in crime, violence and substance abuse. According to United Nations (2004), over 50% of all convicted criminals in Kenya are young males aged between 16 and 25 years. In addition, most crimes committed by young people in Kenya are financially motivated.

Unemployment is a risk factor for youth. As in most countries, unemployment rates in Kenya are highest among young people. Not only does it mean that they are economically unable to fend for themselves, it also leads to other risk factors such as depression, hopelessness and low self esteem. The problem of youth unemployment has long been recognized in Kenya. The 1972 International Labour Organization (ILO) report on employment in Kenya, acknowledged that the informal sector had limited capacity to generate enough jobs to absorb the existing labour force. Central Bureau of Statistics (2003) reveals that, the vast majority of unemployed people, (92 percent), have no vocational or professional skill training. In effect unemployment is not just due to lack of jobs, but it is also due to the workforce lacking the skills needed to support a growing economy. According to Farstad (2002), most of the entrepreneurs are recruited among those with weak educational background.

Despite lack of skills to manage enterprises successfully, young people who chose to go into self employment have to face the problem of access to capital (World Bank, 2005). Most financial institutions were unwilling to provide loans to the youth because of their lack of collateral. While a number of NGOs and youth organizations make loans available to young people interested in starting their own businesses, the qualification for those loans are stringent. NGOs require that the youth already be in business, have some savings and join a group savings and credit scheme among other requirements (World Bank, 2005).

In addition, youth organizations are often reluctant to give loans to the youth because they find it difficult to keep track of the loan recipients (World Bank, 2005). In response to the above challenges faced by the youth and the rising unemployment rate, the Kenyan Government initiated the Youth Enterprise Development Fund (YEDF) in 2006 as one of the strategies of addressing youth unemployment. The objective of the fund was to provide loans for the youth to start income generating activities.

However, according to YEDF (2011), out of Ksh442,872,291.90 disbursed to the youth under the Constituency Youth Enterprise Scheme (C-Yes) as at November, 2011, the repayment was only Ksh. 149,751,560.40 translating to 33.8 percent repayment rate. This indicates that the businesses or projects initiated by the youth were not servicing their loans well. Fafi constituency had the lowest repayment of 0 per cent while Nithi and Keiyo South constituencies had the highest repayment rate of over 80 per cent (See Appendix 1).

In Central Province, out of the Khs60,204,423 disbursed to the 29 constituencies under the Constituency Enterprise Scheme (C-Yes) to 1706 groups, the youth groups repaid only Ksh. 23,583,221 accounting for 38.68 percent, which is above the national repayment rate. This reveals that youth groups' repayments were very low. In Nyanza Province, out of Ksh. 66,213,862.40 disbursed to 1998 youth groups, the groups paid Ksh. 18,849,579.70, translating to a repayment rate of27.72 per cent. There exist a disparity in repayments of these loans between constituencies this paper tries to find out whether there is any correlation between number of groups and repayment rates, between the amount received and the repayment rate, and whether there is any significant difference between Central Province's repayment rate and the Nyanza Province's repayment rate.

Problem Statement

Unemployment is a risk factor for youth. As in most countries, unemployment rates in Kenya are highest among young people. Not only does it mean that they are economically unable to fend for themselves, it also leads to other risk factors such as depression, hopelessness and low self esteem. The problem of youth unemployment has long been recognized in Kenya. The 1972 International Labour Organization (ILO) report on employment in Kenya, acknowledged that the informal sector had limited capacity to generate enough jobs to absorb the existing labour force. Central Bureau of Statistics (2003) reveals that, the vast majority of unemployed people, (92 percent), have no vocational or professional skill training. In effect unemployment is not just due to lack of jobs, but it is also due to the workforce lacking the skills needed to support a growing economy. According to Farstad (2002), most of the entrepreneurs are recruited among those with weak educational background. In addition, youth organizations are often reluctant to give loans to the youth because they find it difficult to keep track of the loan recipients (World Bank, 2005). In response to the above challenges faced by the youth and the rising unemployment rate, the Kenyan Government initiated the youth Enterprise Development Fund (YEDF) in 2006 as one of the strategies of addressing youth unemployment. The objective of the fund was to provide loans for the youth to start income generating activities.

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There exist a disparity in repayments of these loans between constituencies, and this paper tries to find out whether there is any correlation between number of groups and repayment rates, between the amount received and the repayment rate, and whether there is any significant difference between Nyanza Province repayment rate and the Central Province repayment rate.

The objectives include finding out whether there is any relationship between: number of groups in receipt of the loan and repayment rates; the amount received and repayment rates; and whether there is any significant difference between repayments of Central Province and the Nyanza Province repayment rate.

The hypotheses to be tested are:-

Ho –there is no significant relationship between number of youth groups in the constituency benefiting from C-YES and the repayment rates of the loans

H1-there is significant relationship between number of youth groups in the constituency and the repayment rates of the loans

Ho- there is no significant relationship between the amount of money disbursed and the repayment rates of the loans
H1-there is significant relationship between the amount of money disbursed and the repayment rates of the loans

H0- there is no significant difference between Central Province repayment rate and Nyanza Province repayment rate.
H1- there is significant difference between Central Province repayment rate and Nyanza Province repayment rate.

The limitation of the study is that, this paper used only secondary data provided by Youth Enterprise Fund management and other secondary data.

Literature Review

Youth Enterprise Development Fund

The Youth Enterprise Development Fund (YEDF) was conceived by the Government of Kenya in June 2006 as one of the strategies of addressing youth unemployment. The fund was officially launched on 1st February 2007 and it was transformed into a state corporation in 11th May 2007.

The objective of the fund was to provide loans for on-lending to youth enterprises attract and facilitate investment in micro, small and medium enterprises, oriented commercial infrastructure that will be beneficial to youth enterprises, support youth oriented micro, small and medium enterprises to develop linkages with large enterprises. It also facilitates marketing of products and services of youth enterprises both in the domestic and international markets and facilitates employment of youth in the international labour market (YEDF, 2011).

Mode of Disbursement

According to YEDF (2011) funds are disbursed in 3 ways: The Constituency Youth Enterprises Scheme (C- yes) maximum amount Ksh. 50,000. Such a loan is approved through community committees at the constituency level. Secondly, Easy Youth Enterprise Scheme. Under this mode, the scheme finances project of individuals who belong to groups that have completed repayment of the C- YES loan. Individuals start with loans of Ksh. 25,000 and graduate upwards to Ksh 1000,000 after which they can access the loans through financial intermediaries. The third mode is through financial intermediaries. This is managed by 32 financial intermediaries that are in partnership with the youth fund. The fund gives term loans to these intermediaries at 1% interest who in turn lend to the youth at 8% interest. They use the 7% difference to cover administration arise from leading to a clientele perceived as risky and can lend to a maximum of Ksh. 1,000,000.

Disparities in Kenya

Inequalities in well-being often take a regional dimension. In Kenya, regional or geographic differences in well-being may mean ethnic differences in wellbeing as ethnic groups often reside in given geographical regions. There are stark differences in development opportunities and outcomes across Kenya's rural-urban divide and other regions too. Like at the national level, the distribution of incomes is skewed in favour of the higher wealth groups across Kenya's eight provinces. In Nairobi, for example, the top 10% of the households command about 45% of the total income while the bottom 10% command less

than 2%. Nairobi, Nyanza and Rift Valley provinces seem to have the widest income inequalities (SID, 2004).

According to Integrated Labour Survey (1998/99), percentage income distribution of Central Province bottom 10% is 1.1 % while top 10% is 39%. In Nyanza Province, bottom 10% is 0.6% while top 10% is 43%. This indicates there is some disparity in employment rates as well as unemployment rate as Nyanza is seen to be better though the difference is not so pronounced.

There are disparities in education indicators across the provinces. In Central province gross enrolment rates in primary school in 2000 was 106% compared to 94% in Nyanza Province. The corresponding figures for secondary education for the two regions are about 38% and 24%, respectively. The differences are not so pronounced, Central Province seems to be doing better in terms of enrolment to both primary and secondary schools. Hence in terms of employment and education, the two provinces seem to be at par though the repayment rates of youth fund loans are very different. This paper assesses whether the difference is statistically significant or not.

Amount of Loan

Balogun and Alimi (1988) found that the default rates in loans to small farmers in Lagos region in 1985 and 1986 were in the range of 55 and 90 per cent respectively. Anderson (1982) spoke of default rates as varying from 10 per cent to 60 per cent or more in most developing countries. The observed low delinquency rates by the SMEs operators could be to preserve their reputations as good borrowers and to avoid the threat of direct sanctions.

Oladeebo and Oladeebo (2008) in their study "Determinants of loan repayment among small-holder farmers in Ogbomoso agricultural zone of Oyo state, Nigeria" they found out that, a positive coefficient of amount granted of loan granted to farmers, may enable farmers to adopt agricultural innovations which can translate to increase in the level of income and hence high level of loan repayment ceteris paribus. Increase in gross income may lead to increase in loan repayment. An increase inhectarage of farm land may lead to higher income resulting from higher level of production and hence loan repayment capacity. This study assesses if there is any correlation between amounts given disbursed in the constituencies and the repayment rates.

Theory of the Study

Theory of Frequent Repayments

Microfinance organizations often use high frequency repayments. The theory was advance by Prof. Mohammed Yunus in 1990s during formation of Gremeek Bank. Borrowers are typically required to repay their loans in regular installments, beginning soon after the loan is given out. This aspect of the repayment schedule is usually explained as inducing 'fiscal discipline' among borrowers. Jain and Mansuri (2003) argued that an alternative rationale for this loan repayment structure lies in the difficulty of monitoring borrowers' actions. The potential for moral hazard

leads MFIs to use innovative mechanisms, such as regularly scheduled repayments, which indirectly co-opt the better-informed informal lenders. Conversely, this installment repayment structure allows informal lenders to survive. Further, they show that this linkage can not only expand the volume of informal lending, but may also raise the interest rate in the informal sector. Fischer and Ghatak (2009) proposed an alternative theory based on present-biased, quasi-hyperbolic preferences in order to capture the belief of many microfinance practitioners that clients benefit from the fiscal discipline required by a frequent repayment schedule. Their work is motivated by a pervasive sense among practitioners that frequent repayment is

critical to achieving high repayment rates. This belief is captured well in the following observation by Muhammad Yunus: "It is hard to take a huge wad of bills out of one's pocket and pay the lender. There is enormous temptation from one's family to use that money to meet immediate consumption needs... Borrowers find this incremental process easier than having to accumulate money to pay a lump sum because their lives are always under strain, always difficult".(Yunus ,2003).

Intuitively, when borrowers are present-biased, the immediate gain to defaulting on any large repayment is subject to significant temptation. When these payments are spread out, the instantaneous repayment burden at any time is smaller and thus less subject to temptation. Frequent repayment also means that at the time of the first payment, the rewards (typically access to future credit) are further away from the repayment decision n and thus more heavily discounted. On the other hand, so, too, is some of the repayment burden. On balance, frequent repayment relaxes the incentive compatibility constraint for present biased borrowers. But these benefits do not come without costs (Yunus, 2003).

Frequent repayment imposes an opportunity cost of meeting attendance on borrowers and direct costs on the lender. It might also distort the investment incentives of borrowers toward projects that generate consistent, if meager, returns. The optimal frequency balances these costs against the positive incentive effects. Basu (2008), for example, looks directly at the effect of time-inconsistent preferences on the demand for commitment savings products and their welfare implications.

The quasi-hyperbolic utility functions underlying these models can come from a number of different sources, including insecure savings, demands of future consumption from other family members or a behavioral bias towards current consumption. The theory, following standard practice, embeds them all in the parameter for present bias and represents a further step in understanding the role these collected factors may play in repayment behavior.

Methodology

The study reviewed related literature and quantitative data analyzed using quantitative technique namely correlation and sampling theory was used to test the hypotheses.

Study Findings

Relationship between Loan Amount and Repayment Rate

The amount disbursed to the youth in all constituencies in Kenya was Kshs. 442,872,291.90, Kshs. 441,872,291.90. Total amount repaid was Ksh. 149,751,560.40 translating to a repayment rate of 33.81%.From the data provided the countries repayment rate has a standard deviation of 15.593 (Appendix 1).

The Pearson Product Moment Correlation (r) between the amount received in every constituency and the corresponding repayment rate was 0.350569 (at $\propto = 0.05$)

The correlation coefficient 0.350569 implies there exist a positive but moderately weak correlation between the amount of fund disbursed in the constituency and the repayment rated. Hence we can conclude that though their exist a positive relationship between loan amount and repayment rate, an increase in loan amount will not adversely lead to more default of loans given to youth groups under C-YES. Therefore we accept the null hypothesis, that is, there is no significant relationship between amount, loan and repayment rates. This finding corresponds with the finding of Oladeebo and Oladeebo (2008) which concluded that a positive coefficient of amount of loan granted may lead to higher repayment rates of loans given to farmers.

Relationship between Number of Youth Groups and Repayment

According to YEDF (2011), the total number of youth groups that benefited from the youth Development Enterprise Fund was 13,087 from all the constituencies in Kenya while the country's repayment rate was 33.8%. From the data provided by YEDF report, Pearson Product Moment Correlation was used to compute the correlation coefficient (r) between the youth number of youth groups and the repayment rate per constituency at a significant level 95%.

The correlation coefficient is 0.30205. This correlation coefficient (r) of 0.30205 implies their exist a positive but moderately weak correlation between the number of youths benefiting from youth fund and the repayment rates. Meaning an increase in the number of youths benefiting from youth fund leads to an increase in the repayment rated of C-YES loans.

It could also mean that, the constituencies with more groups benefiting, the youths there are well trained or their business is doing well or they are better organized hence other factors could be affecting the repayment.

Therefore, we can accept the null hypothesis and reject the alterative hypothesis i.e. there is no significant relationship between the number of youth groups in the constituency benefiting from C-YES and the repayment rated of the loans.

Difference between Central Province and Nyanza Province

Central province

Sample size (number of constituencies) = 29

Mean repayment rate (X1) = 38.68% or 0.3868

Standard derivation of constituency repayments = 11.3266

Nyanza Province

Sample size (number of constituencies) = 32

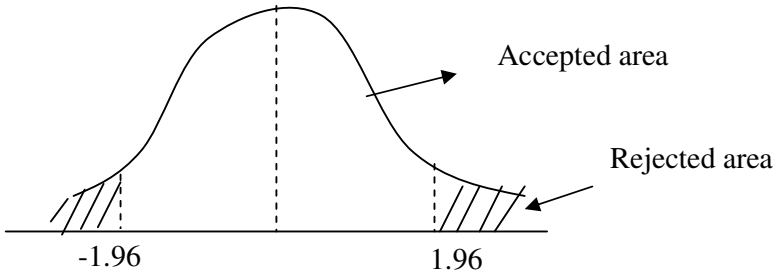
Mean repayment rate (X2) = 27.716509% or 0.277165

Standard derivation of constituency repayments = 14.0794

H_0 there is no difference between Central Province youth loan repayments and Nyanza Province youth loan repayments rates.

H_1 there is difference between Central Province and Nyanza Province youth loan repayment rates

At 95% level of significant the Z score = 1.96



$$Computed \quad Z = \frac{X_1 - X_2}{S.E_{x_1 - x_2}}$$

$$S\tan dard\ Error\ \left(S.E_{x_1\ x\ y_2}\right) = \sqrt{\frac{p_1 q_1}{n_1} + \frac{p_2 q_2}{n_2}}$$

$p_1 = 0.3868$

$q_1 = 1 - 0.3868 = 0.6132$

$n_1 = 29$

$p_2 = 0.2772$

$q_2 = 1 - 0.2772 = 0.7228$

$n_2 = 32$

$$S.E = \sqrt{\frac{0.03868 \quad x \quad 0.6132}{29} + \frac{0.2772 \quad x \quad 0.7228}{32}}$$

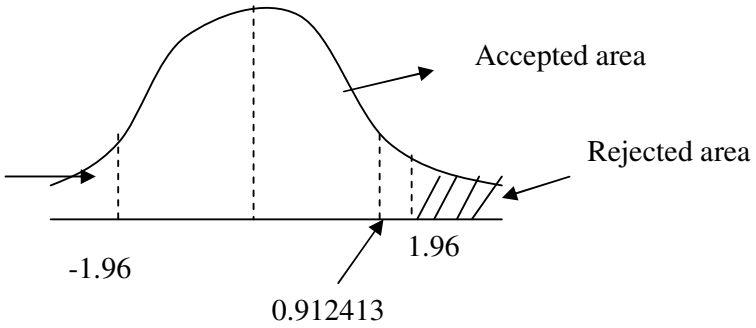
$$= \sqrt{0.008178 \quad + 0.066261261}$$

$$= \sqrt{0.01444}$$

$$= 0.12016655$$

$$Z = \frac{X_1 - X_2}{S.E_{X_1 - X_2}} = \frac{0.3868 \quad - 0.277165}{0.12017}$$

$$= 0.9120413$$



Since the calculated value lies in the accepted area at 95% level of significance, we accept the null hypothesis. Therefore it can be concluded that, there seems to be no difference between Central Province Youth loan repayments and Nyanza Province Youth loan repayments rates. This finding relates to the corresponding difference in income distribution and education for the two regions which are not so pronounced.

Conclusion

From the findings of the study, it can be concluded that, there is no significant relationship between the amount given to the youths per constituency and the repayment rates of the loans. The correlation coefficient of 0.350569 at 95% level of significant depicted a positive belt moderately weak relationship between the two hence insignificant. However, an increase in amount seems to lead to higher repayment rates. In addition, there was no significant relationship between the number of youths accessing the (-YES loans in the constituencies and the repayment rates. A correlation coefficient of 0.30205 showed a positive but moderately weak relationship between number of youths and repayment rates. Therefore an increase in number of youths could increase repayment to a small extent. Lastly there was no statistical significant difference between Nyanza Province and Central Province repayment rates.

Recommendations

The national repayment rate of C_YES loans is very low i.e. at 33.82%. this calls fro training of the youths on importance of repayment of loans and management of their loans.

In addition there exist serious inter constituencies disparities on the loan amount youth are borrowing, number of youth groups accessing the loans and in repayment of the loan.

For example Fafi Constituency had a repayment rate of zero while Nithi had 80% repayment rate. Such regional disparities should be ironed out through sensitization and by the YEDF management.

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Appendix 1: Status Report as at 31st November 2011

NO	Constituency Name	Groups	Approved Amt	Amount Due	Amt Recovered	Total Outstanding	% Recovery Rate
1	Makadara	86	4,055,000.00	2,450,883.00	964,144.00	3,090,856.00	39.34
2	Kamukunji	59	2,650,000.00	2,216,684.00	885,640.00	1,764,360.00	39.95
3	Starehe	68	3,243,500.00	2,085,182.00	1,074,234.00	2,169,266.00	51.52
4	Langata	60	2,696,200.00	2,409,689.00	543,015.00	2,153,185.00	22.53
5	Dagoretti	59	2,000,000.00	1,483,352.00	586,964.00	1,413,036.00	39.57
6	Westlands	61	2,949,999.50	2,250,019.50	1,215,098.50	1,734,901.00	54
7	Kasarani	72	3,425,500.00	2,462,214.00	1,239,061.00	2,186,439.00	50.32
8	Embakasi	97	4,850,000.00	2,391,738.00	835,990.00	4,014,010.00	34.95
9	Changamwe	60	3,000,000.00	2,166,680.00	566,180.00	2,433,820.00	26.13
10	Kisauni	82	4,100,000.00	3,162,513.00	525,906.00	3,574,094.00	16.63
11	Likoni	56	2,800,000.00	2,120,835.00	179,500.00	2,620,500.00	8.46
12	Mvita	45	2,250,000.00	1,516,676.00	421,738.40	1,828,261.60	27.81
13	Msambweni	56	2,256,500.00	1,931,502.00	363,110.00	1,893,390.00	18.8
14	Matuga	81	3,185,160.00	2,018,496.00	294,214.00	2,890,946.00	14.58
15	Kinango	44	2,149,900.00	1,999,900.00	713,395.00	1,436,505.00	35.67
16	Bahari	51	2,511,967.00	1,961,967.00	287,574.00	2,224,393.00	14.66
17	Kaloleni	46	2,199,500.00	1,699,500.00	184,935.00	2,014,565.00	10.88
18	Ganze	40	2,000,000.00	1,316,672.00	108,801.00	1,891,199.00	8.26
19	Malindi	51	2,600,000.00	2,016,668.00	790,100.00	1,809,900.00	39.18
20	Magarini	34	1,700,000.00	1,700,000.00	520,582.00	1,179,418.00	30.62
21	Garsen	43	1,999,270.00	1,999,270.00	133,395.00	1,865,875.00	6.67
22	Galole	75	3,543,845.00	2,525,042.00	451,916.00	3,091,929.00	17.9
23	Bura	38	1,900,000.00	1,900,000.00	358,256.00	1,541,744.00	18.86
24	Lamu East	26	1,260,000.00	1,060,000.00	227,770.00	1,032,230.00	21.49
25	Lamu West	35	1,750,000.00	1,750,000.00	833,299.00	916,701.00	47.62
26	Taveta	39	1,930,000.00	1,930,000.00	620,170.00	1,309,830.00	32.13
27	Wundanyi	60	2,971,280.00	1,996,282.00	173,787.00	2,797,493.00	8.71
28	Mwatate	51	2,538,350.00	1,988,354.00	359,293.00	2,179,057.00	18.07
29	Voi	40	1,984,200.00	1,525,870.00	618,944.00	1,365,256.00	40.56
30	Dujis	48	2,400,000.00	2,033,336.00	227,160.00	2,172,840.00	11.17
31	Lagdera	48	2,145,000.00	1,957,501.00	101,385.00	2,043,615.00	5.18
32	Fafi	11	550,000.00	550,000.00	0	550,000.00	0
33	Ijara	46	2,300,000.00	1,883,340.00	122,000.00	2,178,000.00	6.48
34	Wajir North	41	1,900,000.00	1,550,000.00	97,200.00	1,802,800.00	6.27
35	Wajir West	65	3,150,000.00	2,537,551.00	1,271,495.00	1,878,505.00	50.11
36	Wajir East	59	2,550,000.00	2,008,342.00	458,195.00	2,091,805.00	22.81
37	Wajir South	41	1,950,000.00	1,812,501.00	325,755.00	1,624,245.00	17.97
38	Mandera West	91	4,000,000.00	2,000,000.00	680,312.00	3,319,688.00	34.02

39	Mandera Central	78	2,440,000.00	2,000,000.00	313,390.00	2,126,610.00	15.67
40	Mandera East	79	3,250,000.00	2,300,024.00	656,218.00	2,593,782.00	28.53
41	Moyale	50	2,500,000.00	2,225,022.00	759,820.00	1,740,180.00	34.15
42	North Horr	48	2,350,000.00	2,233,352.00	797,921.00	1,552,079.00	35.73
43	Saku	61	2,950,000.00	2,425,034.00	954,238.00	1,995,762.00	39.35
44	Laisamis	19	950,000.00	950,000.00	231,205.00	718,795.00	24.34
45	Isiolo North	57	2,850,000.00	2,041,670.00	330,410.00	2,519,590.00	16.18
46	Isiolo South	40	2,000,000.00	1,941,690.00	325,690.00	1,674,310.00	16.77
47	Igembe	87	3,830,000.00	2,700,473.00	1,739,238.10	2,090,761.90	64.4
48	Ntonyiri	71	3,030,000.00	2,394,199.00	1,640,488.00	1,389,512.00	68.52
49	Tigania West	63	2,895,722.00	2,187,404.00	1,378,157.00	1,517,565.00	63
50	Tigania East	53	2,500,000.00	2,058,338.00	1,118,316.00	1,381,684.00	54.33
51	North Imenti	62	2,800,000.00	2,293,360.00	663,684.00	2,136,316.00	28.94
52	Central Imenti	53	2,550,000.00	2,041,670.00	1,152,145.00	1,397,855.00	56.43
53	South Imenti	87	4,042,093.00	2,658,813.00	1,811,913.00	2,230,180.00	68.15
54	Nithi	70	2,625,000.00	2,115,859.00	1,705,250.00	919,750.00	80.59
55	Tharaka	50	2,500,000.00	2,008,334.00	987,792.00	1,512,208.00	49.18
56	Manyatta	77	3,700,000.00	2,566,712.00	1,208,464.00	2,491,536.00	47.08
57	Runyenjes	65	2,959,675.00	1,811,225.00	470,100.00	2,489,575.00	25.95
58	Gachoka	58	2,847,210.00	2,076,383.00	680,372.00	2,166,838.00	32.77
59	Siakago	41	1,985,600.00	1,985,600.00	417,407.00	1,568,193.00	21.02
60	Mwingi North	96	4,650,000.00	2,437,535.00	1,244,922.50	3,405,077.50	51.07
61	Mwingi South	55	2,650,000.00	2,033,336.00	996,363.00	1,653,637.00	49
62	Kitui West	118	5,450,000.00	2,933,420.00	1,596,803.00	3,853,197.00	54.43
63	Kitui Central	99	4,360,000.00	2,993,352.00	1,318,024.00	3,041,976.00	44.03
64	Mutito	131	5,820,000.00	2,865,072.00	1,428,392.00	4,391,608.00	49.86
65	Kitui South	59	2,301,250.00	2,017,926.00	1,141,158.00	1,160,092.00	56.55
66	Masinga	71	3,449,964.00	2,402,875.00	1,660,347.00	1,789,617.00	69.1
67	Yatta	50	2,500,000.00	2,175,014.00	1,370,805.00	1,129,195.00	63.03
68	Kangundo	47	2,350,000.00	2,062,505.00	610,705.00	1,739,295.00	29.61
69	Kathiani	95	4,649,999.00	2,479,204.00	674,819.00	3,975,180.00	27.22
70	Machakos Town	47	2,350,000.00	2,000,000.00	379,273.00	1,970,727.00	18.96
71	Mwala	51	2,495,454.00	2,295,478.00	979,543.00	1,515,911.00	42.67
72	Mbooni	39	1,935,000.00	1,935,000.00	506,829.00	1,428,171.00	26.19
73	Kilome	55	2,747,100.00	2,034,615.00	596,783.00	2,150,317.00	29.33
74	Kaiti	61	2,969,970.00	2,044,980.00	748,194.00	2,221,776.00	36.59
75	Makueni	83	4,084,000.00	2,412,779.00	904,487.00	3,179,513.00	37.49
76	Kibwezi	68	3,359,500.00	2,109,520.00	434,546.00	2,924,954.00	20.6
77	Kinangop	60	2,988,000.00	2,085,686.00	1,295,872.00	1,692,128.00	62.13
78	Kipipiri	35	1,749,000.00	1,224,014.00	409,024.00	1,339,976.00	33.42
79	Ol-kalou	99	4,944,740.00	2,665,764.00	1,155,183.00	3,789,557.00	43.33
80	Ndaragwa	52	2,550,000.00	2,106,668.00	960,068.00	1,589,932.00	45.57

81	Tetu	30	1,491,910.00	1,241,910.00	337,916.00	1,153,994.00	27.21
82	Kieni	71	3,733,200.00	1,924,894.00	485,999.00	3,247,201.00	25.25
83	Mathira	67	3,346,990.00	2,580,410.00	1,342,499.00	2,004,491.00	52.03
84	Othaya	59	2,946,120.00	2,116,983.00	653,429.00	2,292,691.00	30.87
85	Mukurwe-ini	51	2,526,110.00	1,751,152.00	546,782.00	1,979,328.00	31.22
86	Nyeri Town	48	2,389,540.00	1,939,596.00	613,190.00	1,776,350.00	31.61
87	Mwea	58	2,450,000.00	2,012,513.00	812,833.00	1,637,167.00	40.39
88	Gichugu	67	3,081,400.00	2,173,078.00	1,290,188.00	1,791,212.00	59.37
89	Ndia	62	2,646,500.00	2,267,355.00	1,020,604.00	1,625,896.00	45.01
90	Kerugoya/kutus	44	1,819,250.00	1,819,250.00	903,786.00	915,464.00	49.68
91	Kangema	54	1,988,000.00	1,968,000.00	594,882.00	1,393,118.00	30.23
92	Mathioya	72	2,603,499.00	1,986,835.00	433,071.00	2,170,428.00	21.8
93	Kiharu	70	2,866,865.00	2,200,684.00	572,429.00	2,294,436.00	26.01
94	Kigumo	54	2,444,000.00	2,260,688.00	763,805.00	1,680,195.00	33.79
95	Maragua	79	3,550,000.00	2,125,010.00	961,049.00	2,588,951.00	45.23
96	Kandara	59	2,520,000.00	2,113,348.00	1,153,823.00	1,366,177.00	54.6
97	Gatanga	40	2,000,000.00	1,950,000.00	513,025.00	1,486,975.00	26.31
98	Gatundu South	67	3,005,000.00	2,119,180.00	836,800.00	2,168,200.00	39.49
99	Gatundu North	58	2,650,000.00	2,108,342.00	536,475.00	2,113,525.00	25.45
100	Juja	59	2,798,500.00	2,241,186.00	957,141.00	1,841,359.00	42.71
101	Githunguri	50	2,500,000.00	2,312,505.00	951,374.00	1,548,626.00	41.14
102	Kiambaa	60	2,950,000.00	2,137,515.00	632,800.00	2,317,200.00	29.6
103	Kabete/ Kikuyu	68	3,341,640.00	2,480,167.00	678,375.00	2,663,265.00	27.35
104	Limuru	55	2,750,000.00	2,216,680.00	1,187,705.00	1,562,295.00	53.58
105	Lari	58	2,850,000.00	2,075,010.00	983,094.00	1,866,906.00	47.38
106	Turkana North	57	2,850,000.00	1,700,012.00	141,720.00	2,708,280.00	8.34
107	Turkana Central	57	2,850,000.00	2,325,030.00	722,840.00	2,127,160.00	31.09
108	Turkana South	58	2,900,000.00	2,050,008.00	910,786.00	1,989,214.00	44.43
109	Kacheliba	41	2,050,000.00	2,000,000.00	219,017.00	1,830,983.00	10.95
110	Kapenguria	50	2,500,000.00	2,041,670.00	870,070.00	1,629,930.00	42.62
111	Sigor	41	2,050,000.00	1,737,551.00	168,594.00	1,881,406.00	9.7
112	Samburu West	55	2,040,000.00	1,770,000.00	186,253.00	1,853,747.00	10.52
113	Samburu East	49	2,420,000.00	2,020,000.00	180,870.00	2,239,130.00	8.95
114	Kwanza	87	2,699,250.00	2,374,280.00	799,385.00	1,899,865.00	33.67
115	Saboti	91	2,865,000.00	2,123,348.00	670,177.00	2,194,823.00	31.56
116	Cherangany	47	2,090,000.00	1,942,503.00	402,825.00	1,687,175.00	20.74

117	Eldoret North	47	2,350,000.00	2,250,024.00	666,175.00	1,683,825.00	29.61
118	Eldoret East	44	2,200,000.00	1,950,000.00	589,111.00	1,610,889.00	30.21
119	Eldoret South	54	2,787,500.00	1,855,834.00	594,633.00	2,192,867.00	32.04
120	Marakwet East	43	2,146,200.00	1,637,882.00	313,651.00	1,832,549.00	19.15
121	Marakwet West	61	2,900,000.00	2,066,672.00	661,233.00	2,238,767.00	32
122	Keiyo North	64	3,190,000.00	2,269,189.00	1,556,231.00	1,633,769.00	68.58
123	Keiyo South	63	3,130,000.00	2,005,006.00	1,623,555.00	1,506,445.00	80.98
124	Mosop	85	4,044,000.00	2,310,525.00	894,752.00	3,149,248.00	38.73
125	Aldai	35	1,750,000.00	1,283,340.00	653,175.00	1,096,825.00	50.9
126	Emgwen	92	4,458,390.00	2,820,959.00	1,319,751.00	3,138,639.00	46.78
127	Tinderet	44	2,194,400.00	2,069,450.00	1,013,580.00	1,180,820.00	48.98
128	Baringo East	24	1,200,000.00	1,000,000.00	240,500.00	959,500.00	24.05
129	Baringo North	49	2,450,000.00	1,900,000.00	387,800.00	2,062,200.00	20.41
130	Baringo Central	64	3,150,000.00	2,216,684.00	605,654.00	2,544,346.00	27.32
131	Mogotio	54	2,686,370.00	1,986,370.00	720,085.00	1,966,285.00	36.25
132	Eldama Ravine	54	2,688,450.00	2,430,156.00	861,702.00	1,826,748.00	35.46
133	Laikipia West	52	2,500,000.00	1,858,350.00	976,620.00	1,523,380.00	52.55
134	Laikipia East	43	2,150,000.00	1,812,505.00	443,015.00	1,706,985.00	24.44
135	Naivasha	71	3,550,000.00	2,333,344.00	782,069.00	2,767,931.00	33.52
136	Nakuru Town	59	2,947,750.00	2,026,919.00	405,850.00	2,541,900.00	20.02
137	Kuresoi	49	2,190,000.00	1,960,835.00	512,465.00	1,677,535.00	26.14
138	Molo	69	3,279,070.00	2,162,418.00	917,130.00	2,361,940.00	42.41
139	Rongai	56	2,795,105.00	2,028,441.00	578,201.00	2,216,904.00	28.5
140	Subukia	60	2,975,140.00	2,204,325.00	852,787.00	2,122,353.00	38.69
141	Kilgoris	46	2,000,000.00	2,000,000.00	939,944.00	1,060,056.00	47
142	Narok North	113	5,600,000.00	2,233,352.00	886,276.00	4,713,724.00	39.68
143	Narok South	68	3,400,000.00	2,200,016.00	911,657.00	2,488,343.00	41.44
144	Kajiado North	74	3,275,000.00	2,191,684.00	737,927.00	2,537,073.00	33.67
145	Kajiado Central	57	2,830,000.00	2,075,006.00	416,282.35	2,413,717.65	20.06
146	Kajiado South	67	3,350,000.00	2,491,710.00	851,876.00	2,498,124.00	34.19
147	Bomet	79	2,850,000.00	2,162,513.00	730,229.50	2,119,770.50	33.77
148	Chepalungu	81	2,750,000.00	2,050,000.00	750,993.00	1,999,007.00	36.63
149	Sotik	93	2,700,000.00	2,000,000.00	1,320,716.00	1,379,284.00	66.04
150	Konoin	107	5,155,000.00	2,538,392.00	1,480,818.00	3,674,182.00	58.34
151	Buret	95	3,960,404.00	2,227,092.00	948,322.00	3,012,082.00	42.58
152	Belgut	83	3,405,000.00	2,975,078.00	1,487,575.00	1,917,425.00	50
153	Ainamoi	66	2,900,000.00	2,637,551.00	1,096,400.00	1,803,600.00	41.57
154	Kipkelion	80	3,585,000.00	2,218,352.00	917,715.00	2,667,285.00	41.37
155	Malava	81	3,565,000.00	2,946,331.00	982,056.00	2,582,944.00	33.33

156	Lugari	88	4,165,000.00	2,123,350.00	712,554.00	3,452,446.00	33.56
157	Mumias	61	3,050,000.00	2,437,535.00	878,862.00	2,171,138.00	36.06
158	Matungu	57	2,850,000.00	2,000,000.00	491,500.00	2,358,500.00	24.58
159	Lurambi	72	2,475,000.00	1,733,410.00	463,510.00	2,011,490.00	26.74
160	Shinyalu	72	3,279,500.00	2,135,006.00	707,003.00	2,572,497.00	33.11
161	Ikolomani	47	2,024,000.00	1,444,855.00	298,883.00	1,725,117.00	20.69
162	Butere	124	6,200,000.00	4,417,629.00	2,178,241.00	4,021,759.00	49.31
163	Khwisero	55	2,720,000.00	2,055,006.00	470,541.00	2,249,459.00	22.9
164	Emuhaya	91	4,540,000.00	3,208,430.00	1,137,115.00	3,402,885.00	35.44
165	Sabatia	53	2,650,000.00	2,058,342.00	340,570.00	2,309,430.00	16.55
166	Vihiga	65	3,242,900.00	2,056,913.00	482,307.00	2,760,593.00	23.45
167	Hamisi	49	2,450,000.00	2,041,670.00	443,454.00	2,006,546.00	21.72
168	Mt.elgon	59	2,535,000.00	2,040,420.00	240,032.00	2,294,968.00	11.76
169	Kimilili	75	2,485,666.00	1,985,666.00	378,371.00	2,107,295.00	19.06
170	Webuye	90	2,475,000.00	2,141,680.00	699,669.00	1,775,331.00	32.67
171	Sirisia	105	3,140,640.00	2,015,646.00	500,625.33	2,640,014.67	24.84
172	Kanduyi	118	4,188,750.00	3,156,214.00	1,030,404.00	3,158,346.00	32.65
173	Bumula	74	2,330,409.00	2,330,409.00	418,457.00	1,911,952.00	17.96
174	Amagoro	65	3,248,000.00	2,068,867.00	389,897.00	2,858,103.00	18.85
175	Nambale	73	3,650,000.00	2,291,690.00	492,045.00	3,157,955.00	21.47
176	Butula	49	2,450,000.00	2,012,509.00	301,425.00	2,148,575.00	14.98
177	Funyula	79	3,950,000.00	2,666,720.00	630,085.00	3,319,915.00	23.63
178	Budalangi	44	2,195,000.00	1,945,000.00	437,435.00	1,757,565.00	22.49
179	Ugenya	49	1,973,474.00	1,723,474.00	460,152.00	1,513,322.00	26.7
180	Alego	56	1,996,250.00	1,996,250.00	189,050.00	1,807,200.00	9.47
181	Gem	58	2,497,474.00	2,051,645.00	431,282.00	2,066,192.00	21.02
182	Bondo	119	5,350,000.00	2,000,000.00	421,060.00	4,928,940.00	21.05
183	Rarieda	46	2,200,000.00	2,050,004.00	254,790.00	1,945,210.00	12.43
184	Kisumu Town East	92	4,450,000.00	2,329,193.00	1,248,170.70	3,201,829.30	53.59
185	Kisumu Town West	63	3,124,850.00	2,356,131.00	1,434,625.00	1,690,225.00	60.89
186	Kisumu Rural	47	2,190,680.00	1,826,939.00	376,969.00	1,813,711.00	20.63
187	Nyando	69	3,447,000.00	2,091,170.00	303,667.00	3,143,333.00	14.52
188	Muhoroni	57	2,850,000.00	2,066,672.00	404,296.00	2,445,704.00	19.56
189	Nyakach	72	3,600,000.00	2,166,692.00	337,374.00	3,262,626.00	15.57
190	KasipulKabondo	35	1,743,270.00	1,743,270.00	154,475.00	1,588,795.00	8.86
191	Karachuonyo	75	3,735,850.00	2,248,367.00	244,424.00	3,491,426.00	10.87
192	Rangwe	61	3,042,200.00	2,342,228.00	589,740.00	2,452,460.00	25.18
193	Ndhiwa	45	2,240,000.00	2,031,670.00	545,710.00	1,694,290.00	26.86
194	Rongo	75	3,138,000.00	2,225,535.00	331,255.00	2,806,745.00	14.88
195	Migori	114	4,950,000.00	2,950,076.00	876,107.00	4,073,893.00	29.7
196	Uriri	72	3,343,000.00	2,222,185.00	525,359.00	2,817,641.00	23.64

197	Nyatike	70	3,475,000.00	2,112,511.00	223,689.00	3,251,311.00	10.59
198	Mbita	45	2,250,000.00	1,070,839.00	114,940.00	2,135,060.00	10.73
199	Gwasi	36	1,743,250.00	1,226,602.00	211,888.00	1,531,362.00	17.27
200	Kuria	70	2,902,300.00	2,259,313.00	923,725.00	1,978,575.00	40.89
201	Bonchari	54	2,682,870.00	2,145,383.00	661,105.00	2,021,765.00	30.82
202	South Mugirango	54	2,506,250.00	2,031,256.00	749,067.00	1,757,183.00	36.88
203	Bomachoge	52	2,597,500.00	2,047,504.00	975,357.00	1,622,143.00	47.64
204	Bobasi	89	3,700,000.00	2,249,380.00	1,020,143.00	2,679,857.00	45.35
205	NyaribariMasaba	51	2,525,419.40	1,983,757.40	885,514.00	1,639,905.40	44.64
206	NyaribariChache	54	2,568,910.00	2,085,614.00	812,189.00	1,756,721.00	38.94
207	KitutuChache	61	3,033,200.00	2,525,743.00	823,553.00	2,209,647.00	32.61
208	KitutuMasaba	51	2,400,000.00	2,089,736.00	820,275.00	1,579,725.00	39.25
209	West Mugirango	55	2,680,450.00	2,009,623.00	579,913.00	2,100,537.00	28.86
210	North Mugirango	51	2,455,100.00	1,955,100.00	919,716.00	1,535,384.00	47.04
		13087	602642163.9	442872291.9	149751560.4	452890603.5	33.81

Source: YEDF(2011)