

Investigating Effects of County Trade Policies on Markets and Cooperatives Performance Case of Kiambu County

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Abstract

The aim of this research was to investigate the effects of county trade policies on markets and cooperatives performance in Kiambu County. The study objectives were to investigate how the trade policies affected the provision of markets, the licensing pattern and their influence on regulations of cooperatives in the county of Kiambu. Economic liberalism and Incrementalism theories and cross sectional design guided the study. SPSS v.23 was utilized for data analysis. The study had 90 respondents from the targeted 120 were majority were female at 56.7% while male accounted for 43.3%. On provision of markets the study found that availability of customers, the need to bring market closer to the people, the need to generate employments and the need for the governments to generate revenue were key reasons why the markets were established in the County of Kiambu by the County Government. Majority of the people had operated in those markets for more than five years. The markets were a good source of income where majority earned ksh. 1000 to ksh. 40,000 every month. The markets offered job creation to the traders. The markers had offered wide of products and services with the majority at 21.1% being Fashion and households (Clothes, shoes, curtains etc). Sole proprietorship was the main type of business ownership followed by partnership and women held most of the sole proprietorship businesses while men were majority on partnerships. The respondents most utilized their earnings to meet basic needs. On licensing, the study found that not all traders paid the required licenses/ county fees. Those paying paid within the range of ksh. 1000 to ksh.5000 and on annual basis. The payment of the county fees affected some businesses as opposed to others on operational capital. The county fees/ the licenses required to operate a business was a hindrance to entry of new businesses to those who were mandated to pay them as opposed to those who were part of the waiver. On cooperatives, the study established that the County had an office dealing with cooperative societies; the county regulation had improved cooperatives credit management, financial management and the regulations have improved conflict resolution. The study concluded that county trade policies on markets and cooperatives are an integral part to the development of the counties' economies. This is because the policies help the citizens in general on markets and cooperatives affect the incomes of the citizens that uplifts their social economic status, the entry and running of new businesses and improving the overall management of the cooperatives.

KEY WORDS: County Policies, Devolution, Trade policy, Provision of markets, licencing

1 INTRODUCTION

Background to the study

Countries develop policies with the aim of achieving various national interests or goals. These can be within or at the global stage. There are two key policies developed by the governments. These are public and foreign. Public policies do manage the affairs of the state within the country in areas of public administration, trade, education among other affairs. Foreign policies are the guiding principles to the relationship among countries and with international organizations. In a devolved or federal system of government like the case of USA, Britain, South Africa and Kenya, policies are developed at two different levels. At the national level, the national or central government develops policies that are applicable in the whole country ((Destler, 2015, John, 2013).

National policies whether public or foreign aim at promoting the countries interests internationally and improving the nation's welfare in areas such as education, finance, security and defense and national integration (Natow, 2021). To the subnational, devolved or states, the national policies, the constitution and relevant national and international laws, to develop policies that are relevant to their administrative areas, guide them. Unlike the national governments, federal, devolved or state governments cannot enact policies that relate to foreign affairs, as they are not sovereign states. For the case of Kenya, the county governments can only enact policies that are aligned to the functions as outlined under part 2 of the Fourth Schedule of the Constitution of Kenya (CoK).

Among the key public policies are the trade policies that serve two main purposes in a country. They do regulate the trade within the country. That is, they are the guiding principles on the types of businesses to be operated, how to operate them, who to employ, the minimum wages/salaries etc. (Till et al. 2021). At the international level, the trade policies guide the business class, traders and governments on issues of promoting investments among countries, international organizations i.e. World Bank, multinational corporations such as Coca Cola and international laws of trade and human rights. Trade policies therefore, unlike other policies such as health policy play a binary role of internal and external affairs of business transactions within and among countries and organizations.

Countries develop trade policies with various economic, trading, employment, and financial, markets and cooperatives performance among other objectives. For example, USA trade policy aims at protecting US interests in the international stage, promoting exports and promoting US firms investments abroad among others aims ((Akhtar et al. 2020). The Republic of Ghana trade policy enacted in 2008 aimed at promoting Ghana's economy to reach a middle class economy. The policy also aimed at ensuring that the export and import trade between Ghana and her partners is both fair and transparent to both parties. For instance, the case of the South Africa Trade Policy that brings the promotion of BRICS trading block and against dollarization. This aims at reducing the trade shocks that arise when dollar economy suffers contraction like in 2008 financial crisis.

Trade policies have both positive and negative effects to the country's economy, especially on markets and cooperatives performance. For example, in China, the communist ideology, which controlled China after the 1949 revolution, had established many state owned enterprises (SOEs) that proved less profitable, thus unable to move China to the aspired economic goal of world economic powerhouse. These SOEs had consumed taxpayers' money without providing the needed returns of revenue to the government, dwindling employment opportunities and loss making.

The remedy to this was change of the Chinese trade policy on SOEs, where on 1979; President Mao Zedong introduced privatization of the SOEs but not as private entities but as Chinese government entities operating outside China. This led to merging of some SOEs and doing away with others. This step proved fruitful for China as it turned around the economy of the country to what it is today and even the current President Xi Ping is following these steps. From the above example of China two key trade policies with different aims, the results do provide different results where nationalization provides negative results and privatization of SOEs provides positive results.

For the case of Kenya, the Vision 2030 Economic Blue Print aims to develop the country to be middle-income county come 2030 with advanced industrial-technological capacity. One of the aims of this vision was to make Kenya a business hub for both local and foreign investors. To do this, the country hopes to reduce the barriers faced by investors and traders in doing business. This could not be achieved without a guiding framework. Kenya therefore in 2017 enacted its first Trade Policy. Among the key aims of this policy were the promotion of exports, promotion of smart agriculture, ensure competitive export policies that are transparent and to make counties key trade hubs (Government of Kenya, 2017).

With the guidance of National Trade Policy, Vision 2030 and principles of devolution as envisioned in the constitution, the County Government of Kiambu did take the initiative to enact key policies that will guide business operations within the county. One of them is Kiambu County Trade and Markets Act (KCTMA). KCTMA was to ensure that the County provides people with market places and guide the County in the control of those markets. It was also to guide the county on how to issue licenses to traders, provide guidance on how to allocate hawkers with hawking and the charges to the licenses and related issues. Another key policy is Kiambu County Co-operative Societies Act (2018) (KCCSA, 2018). This policy was formulated with the target of cooperatives within the County. It sought to set regulations on cooperatives operations in the County. These regulations were anticipated to promote good corporate governance, provide dispute resolution measures and ensure that the cooperatives are instruments of economic development within the county. Against these aspirations, it was important for the study to investigate how trade policies affected markets and cooperatives performance, specifically on markets and cooperatives.

Statement of the problem

In investigating their effectiveness, this study selected the provision of markets, licensing and cooperative regulation as the key sub-independent variables

Research Objectives

Specific objectives

- 1) To find out how trade policies affects markets availability and performance in Kiambu County.
- 2) To find out how trade policies on licensing affect markets and cooperatives performance in Kiambu County.
- 3) To examine the impact of trade policies on cooperatives regulations and performance Kiambu County.

II LITERATURE REVIEW

Empirical Literature

Trade policies effects on markets availability and performance in Kiambu County.

Malagon-Zaldua (2018) studied on impact of farmers markets at Spain found the following. The availability of customers, market place accessibility, the ability of the market place to have both producers and customers and how convenient the market place is were key to the success of the business of the farmers managing to sell their goods and thus generate sales. From this study, mine sought to establish the reasons that led to the establishment of the markets in various areas of Kiambu County and how this affected markets and cooperatives performance.

Henneberry et al. (2009) study in Oklahoma examined economic impacts of farmers' markets. Their study found that the market generate revenues and job opportunities. It did generate 2 million dollars of revenue and average of 113 job opportunities directly related to the market. They further found out that the consumers preferred the market to offer variety of products to make it easier for their shopping. From this study, mine investigate the revenues generated by the traders at the selected markets and if the markets had led to generation of jobs, the products sold in the markets and how this affected markets and cooperatives performance in Kiambu County.

Kyalo (2016) investigated the impact of medium and small enterprises on managing households. The study area was Muthurwa Market. His results were that the Muthurwa provided income used by traders to sustain their families. The traders used their earnings to manage issues such as school fees, food and rent. To many of the traders, the market was their key source of income. He therefore recommended that they be trained with skills to enhance their business acumen. From this study, mine studied on the key uses of the earnings from the markets by traders and if the markets were their source of income and lastly tested, how this affected markets and cooperatives performance.

Trade policies on licensing effects on markets and cooperatives performance in Kiambu County.

Saha et al. (2021) did investigate how Pelayanan Terpadu Satu Pintu (PTSP) at Indonesia, affected businesses. They found that one-stop licensing policy had led to high sales and increased the number of businesses especially the small and medium enterprises. Generally, there was no rise in employment to both business owned by men and women. From these results, I investigated if the licensing policy in Kiambu County has led to increase of new businesses, their impact on employment and if there is gender difference and how does this affect markets and cooperatives performance .

Wait eta all. (2014) did investigate how taxes and licenses to gas and oil sectors at South Africa. The results showed that the government was able to increase revenues through the implementation of those policies, which improved its revenues. The reduction of the taxes and licenses needed for the sector led to the increase of jobs and thus improved GDP to the country. However, the increase in taxes and license fee led to the high cost of the final commodities thus raising the cost of living and reducing the employments availability. From this study, I examined the effects of the licenses to markets and cooperatives performance in Kiambu County.

Njeule (2013) investigated how regulations by Central Bank of Kenya (CBK) affected commercial banks. They determined that commercial banks improved on financial performance, managing liquidity and adequacy of liquidity. Other benefits occurred on the categorization of risks and governance. Despite this research focusing on commercial banks, it was key to the performance of businesses in Kiambu County thus calling for the investigation of these issues to markets and cooperatives performance.

Trade policies effects on cooperatives regulations and performance in Kiambu County.

Khafagy (2018) did examine how supervision and different regulations approaches affected financial cooperatives. The study found out that having specialized regulations led to development of financial cooperative capacity, they did improve the supervision of non-bank enterprises and increased the presence of schemes such as pension related. Given that Kenya is among the countries undergoing development, it was therefore important examining how cooperative regulating affects performance of business.

Obeng and Pephrah (2015) did investigate impacts of regulating institutions of microfinance (MFI). Ghana was the study place. They found MFIs did migrate from being informal to formal organizations. However, the regulations did make it difficult for the MFIs to access poor clients and for new MFIs to access market. Against these findings, this study examined how the regulations set by Kiambu County affects the markets and cooperatives performance.

Kahuthu (2016) did study on impact of prudential regulations to deposit taking and credit cooperatives. He found these regulations helped the cooperatives to improve on credit management, increase their members, and on their liquidity. His recommendation was that cooperatives should be those regulations compliant and have qualified staff within their human resource. In line with these findings, this research investigated the compliance status of

cooperatives in the county; and how the regulations have affected the markets and cooperatives performance in areas of liquidity, membership growth and credit management.

Theoretical Framework

The study was based on the Economic liberalism theory and incrementalism theory

Economic liberalism theory.

Liberalism theory is a key guiding framework in international relations and political science. It stress on respect for human rights and cooperation as key means to achieving development. It thus advocates for the democracy in terms of ensuring political rights and upholding constitutionality and ensure that all people ate treated equally and given their rightful place in all sectors of the country (Burchill, et al. 2013 and Meiser, 2018).

Economic liberalism is a branch of the liberalism theory that advises on economic liberty. It argues that the government should have the minimum role in economy. In this aspect, it argues that the government should guarantee and protect people's property and their ownership. However, there is a kay argument on who should then be in control of the economy. This leads to the need of the government to be involved in economy. This is to control issues such as monopoly of some sectors over the others. On this, the economy cannot be left alone and the politics must then be collaborating with economy (Gissy, 2008).

This theory applies to this study because if the Kiambu County Government does not regulate the trade in its territory, it will be blamed for not protecting the rights of the businesses, especially those at the start-ups level. In addition, lack of framework can lead to the County operating blindly and this can lead to the political interests negatively crushing some businesses in favor of the politically correct ones. This theory therefore suits to guide this study.

Incrementalism Theory.

This theory focuses on making incremental/gradual changes rather than large-scale changes. It offers high efficiency and flexibility hence affected easily adapt without complains. The application of this theory to formulate new public policies was first discussed by Charles E. Lindblom, an American political Scientist, in 1950. He preferred incrementation to rational models of policymaking. The theory gives accurate prediction of all the potential solution to the existing problems, through making slight yet long term effective changes in the current policies instead of analysing all factors and drafting a new policy. It focuses on the interests and values of all the actors involved in policymaking.

In this specific study, the theory sought to offer knowledge and advise Kiambu County in the area of policy formulation and implementation particularly trade policies. It hopes the Kiambu County government will apply incrementalism theory in the following ways. On market availability, the County will evaluate on a case-by-case basis the needs of the various areas of the County that require the markets and make the necessary plans to either

build new ones or improve on the existing markets. The theory further hopes that the County Government of Kiambu will use the study results to set licenses and county fees that are a reflection of the people of Kiambu needs and affordability with the aim of making the County a business hub. On the cooperatives performance, the researcher hope the theory will guide the County of Kiambu to use the study results and make adjustments on how the cooperatives can collaborate and better make the cooperatives to manage issues such as credit and finance and make them beneficial to the members.

Conceptual Framework.

Conceptual framework guided the researcher in demonstrating connection existing between his study variables. The connection in the study is in how trade policies do affect the markets and cooperatives performance in the County of Kiambu.

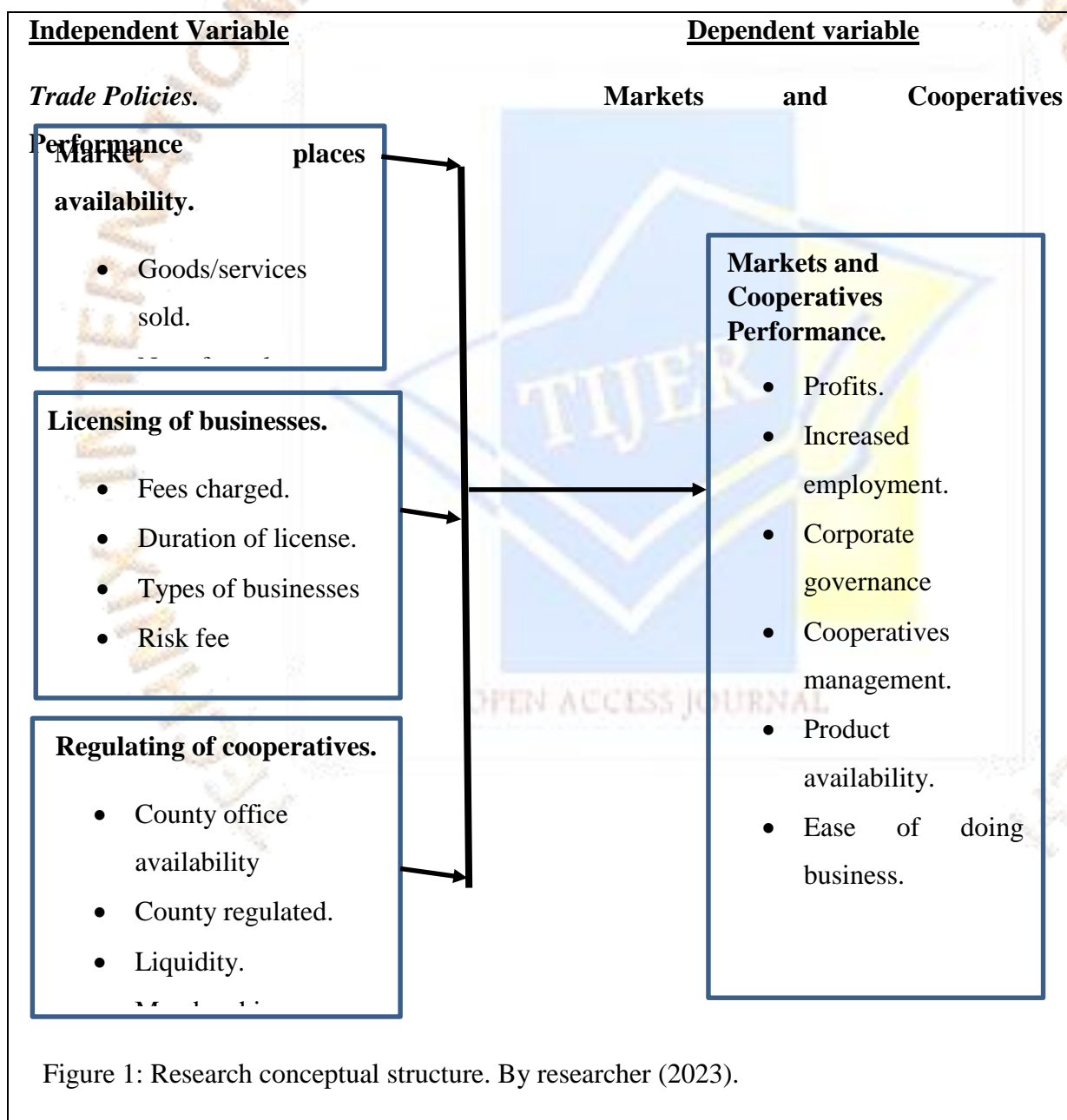


Figure 1: Research conceptual structure. By researcher (2023).

III RESEARCH METHODOLOGY

Research design.

Research design helps the researcher to decide on the questions to set for his research and the data collection tools and means. From this, cross sectional design guided this study. This is because it guides the researcher on how to collect the data across various data collection sites at the same time. It was good as it helped the researcher to collect the data without affecting the behavior of the respondents. It does help the researcher to collect the data without the researcher influencing the behaviour of the target population. In line with the aim of this study objective that is to investigate the effect of the trade policies on markets and cooperatives performance, the researcher requires to have questions that do not lead to influencing the respondents but have questions that allow the respondent to answer as per the situation of the enacted trade policies.

Target population.

The study targeted 5,000 traders out of the 10,350 total numbers of traders as per the records held by the chairperson of the market management committee and the records at the office of the chief officer Trade Department in Kiambu County. This is because the county documents show that traders vary from one market to another with some markets having about 1,000 traders and others like Githurai having around 10,000 traders.

Sampling procedure and techniques

Sampling refers to the process of identifying the study respondents that the researcher wishes to gather information from them in line with the purpose of the study. There are two key sampling procedures. They are probability and non-probability sampling. The probability procedure aims to give each member of the target population a chance to be part of the study. The non-probability sampling procedure, does give added advantage to some members of the population to be part of the study against others.

For the non-probability sampling the key techniques are snowball sampling and the purposive sampling. For the probability sampling, the key techniques are simple random sampling and stratified sampling. For the purpose of this study, simple random sampling technique of the probability sampling procedure was applied in the identification of the traders at the various markets. On non-probability sampling, the purposive sampling technique was applied in identifying the following group of respondents' the market leaders, the county officials and officials of the cooperatives in Kiambu County.

Sample population.

To calculate the sample size, I used Nassiuma D, (2,000). S stands for sample size, N stands for the target population, 0.5 is the variation coefficient is CV and level of confidence tolerance is (0.05) at 95%.

Construction of Research instruments

This entailed four steps namely concept identification, item construction, validity testing and reliability testing. The research instruments in this case were questionnaires and review documents.

Testing of Research Tools Validity and Reliability.

Validity refers to how logical conclusions are made from the data collected in a research. Reliability refers to how consistent data collection tool is if applied on various studies on same or similar variables. On this therefore, validity refers to the accuracy of the measuring instruments measuring what it should measure.

To ensure reliability, the researcher collected data using the two tools of questionnaire and document review. Further, to ensure valid results, the researcher set questions that fell within the scope of the study under the theme of trade policies and markets and cooperatives performance and in line with the research objectives. Finally, each tool collected data as aligned in this study.

Data collection methods and procedures

i. Questionnaires.

The researcher availed to the target respondents' open-ended questionnaires. Which enabled them to provide additional information on the open part that the researcher may not have captured but of importance to the study. The research assistant administered the questionnaires. Thus no drop and pick method was applied except for the key informants.

ii. Document review.

Documents both online and physical were reviewed to provide the needed complementary information to the primary one collected through questionnaires. The documents perused included those of the county and those touching on trade policies and markets and cooperatives performance .

i. Information gathering sites.

To collect data, researcher did select four subcounties from the twelve through simple random sampling. Then the researcher identified the markets within those areas and the cooperatives and then undertook data collection from them using questionnaires.

ii. Key informant interviews.

The researcher selected key resource person such as market in charges and traders leaders in the selected areas. Others of interest included the county officials in charge of trade, markets and cooperatives. Those people provided information that complemented the collected data through questionnaires due to their privileged access to information.

Data analysis techniques and procedures.

Research data entry was done using Excel for sieving. Once the data was sieved to the required standards, it was coded. Statistical Package for Social Sciences (SPSS) v.23 was utilized to analyze quantitative data. Qualitative data collected was arranged in themes. These themed were then converted to thematically codes that were then analyzed using SPSS. Both quantitative and qualitative data, after coding as described above, were analyzed using descriptive statistics in SPSS. The results are presented in form of tables, graphs and pie charts. To test the relations among the variables, various tests such as chi-square, cross tabulation among others were undertaken.

The collected data before analyses had normality tests undertaken. The data was found to be normally distributed and therefore parametric analyses was key i.e. Pearson's correlation coefficient to test the relationship among the study variables.

IV RESULTS AND DISCUSSION

Summary of the research findings.

This section is organized into three key areas. One is on primary data, the second and third is on finding out how trade policies affects market availability and markets and cooperatives performance at County of Kiambu, to find out how trade policies on licensing impacts markets and cooperatives performance at County of Kiambu and to examine impact of trade policies on cooperatives performance at County of Kiambu.

Primary data.

The study had 90 respondents. From these numbers, majority of the respondents were female at 56.7% while male respondents accounted for 43.3% of the respondents. On the level of education, the majority of the respondents at 38.3% had completed primary education, 31.4% had completed secondary education level with 23.3% and 7% having completed college diploma and university degree. On age bracket, the study found out that majority of the respondents were aged 31-40 years at 36.7%, 24.4% were aged 18-30 years, 20.0% above 50 years and 41-50 years stood at 18.9%.

Trade policies effects on markets availability and performance in Kiambu County.

This objective sought to see how the County trade policies affected the provision of on markets had affected the market availability and their businesses performance. On the respondents degree of agreement to the reasons that led to the establishments of the markets, majority of the respondents at 34.9% and 50% agreed and strongly agreed that availability of the customers was a key motivation for the county government and its predecessor council and municipal governments to establish the various markets in Kiambu County. The majority of the respondents at 30.6% and 51.8% did agree and strongly agree respectively that the need to provide people with markets where they can sale their products was key for market establishment. Majority at 26.2% and 53.6% did agree and strongly agree that the aim of using the markets as a unit of generating income 31.3% and 50.0% did agree and strongly

agreed respectively that the markets establishment was under the aimed at making market accessible. Majority at 42.1% did strongly agree with 26.3 agreeing that the markets were established to with the aim of generating revenues.

On the period the traders had operated in the markets, majority of the respondents at 57.8% had operated in the markets for more than 5 years with 25.6% had operated in the markers 3-5 years. On the earning of the respondents from operating businesses in the markets, majority of the respondents at 28.9% made 1000-1000 shillings monthly, second majority at 24.4% made profit earnings of 20001-30000 shillings and 21.1% made profit earnings of 10001-20000 with 13.3% making between 30001 to 40000. On job creation, one to five people operated majority of the businesses at 91.9% and only 8.1 of the respondents business had staff ranging 6 to 10.

On the products sold in the markets or type of businesses, the respondents operated 19 business where majority at 21.1% operated Fashion and households (Clothes, shoes, curtains etc). Business with Grocery (Sukuma, onions, tomatoes, potatoes etc) accounting for 15.6% and Financial services (loans. table banking etc) accounting for 11.1% the third majority and lastly Cereals (maize, beans, kamande, njahi etc) crossed the four majority businesses at 10%.

On the type of business ownership, majority at 82.2% were sole proprietors, second majority at 16.7% had partnership type of business, and only 1.1% had their business as a shareholding. On business ownership on gender basis, women owned majority of the sole proprietor business with 46 women against 28 men. On partnerships, women owned only 4 of the businesses as opposed to 11 owned by men. On shareholding, women owned the only business of that nature.

On the use of their earnings, the majority at 75.9% strongly agreed that they used their earnings to meet basic needs, majority at 31.6% strongly disagreed with 25.3% and 22.8% strongly agreed and agreed that they did use their earnings on investment. Majority at 59.3% strongly agreed with 17.3 agreeing that they utilized their earnings to add more stock and majority at 43.4% strongly disagreed with only 17% strongly agreeing that they did some charity work with their earnings.

Trade policies on licensing effects on markets and cooperatives performance in Kiambu County.

This objective sought to know from the respondents how the licensing policy of the County affected their businesses performance, especially given that the fees they pay for licenses and other levies is a liability to their operating capital. On whether they were paying for the county fees or licenses to operate their businesses, majority at 55.2% indicated that they paid county some fees with 44.8% indicating they did not pay any fees to operate their businesses within the county markets. Businesses as cereals, groceries, fashions and household items and fruits, they do not pay any county fees, did not pay any fee to operate while financial in nature i.e. MPESA, chemists, Milk ATM, butchery and hotel did pay for licenses to operate.

On the amount of county fees paid, 84.5% (49) paid fees in the range of ksh. 1000 to ksh. 5000; 13.8% (8) paid fees in the range of ksh 5000 to ksh. 10000 while 1.7% (1) paid in the range of ksh. 10000 to 15000. Those that paid fees or their licenses in the range of ksh. 1000 to ksh 5000 includes agroveterinarians, chemists, boutique, hotel and butcheries. On the lasting period of the license or county fees they paid, majority at 57.7% had their licenses going for a period of one year and 38.5% had their fees for daily.

On the effect of county fees to business operational capital, 44.6% of the respondents agreed that the payments had an effect to their business operational capital with 39.8% being of the opinion that the county fees did not affect their business operational capital. On whether the county fees/ licenses did hinder the entry of new businesses, 54.5% opined that the fees were not a hindrance to the entry of new businesses while 45.5% were of the opinion that the business were affected by the payments to the county in terms of license and the various fees. On whether, the issued licenses were depended on the risks attributed to the business, majority at 96.7% opined that the licenses issues do not factor the risk of the business with only 3.3% said that the licenses issues factored in the risk.

Trade policies effects on cooperatives regulations and performance Kiambu County.

This objective sought to know from the respondents, how the enactment of the Kiambu County Co-operative Societies Act (2018) (KCCSA, 2018) has affected the cooperatives in various areas. The study found that the Kiambu County Government regulated all the five cooperatives. Majority at 87.5% did agree that the County had established an office that deals specifically with matters of cooperative societies. On credit management, majority at 50% indicated that the county regulation has improved their credit management with 25% indication this had highly improved credit management with 25% not sure of the impact on credit management.

On membership growth, half (50%) of the KIs were of the opinion that the regulations had helped the cooperatives to grow their membership while the other half was of the opinion there were not sure of the effect of the regulations. On regulations effect on finance management, 37.5% were of the opinion that it has highly improved their financial management. A 25.0% opined that the regulation have improved their financial management with another 37.5% not able to give their effect on financial management.

On employment, 50% of the KIs were not in a position to give the effect of the regulations on employment. Another cumulative 50% not that the regulations had improved the employment status of their cooperatives. On conflict resolution, majority at 62.5% were of the opinion that the regulations by the county were highly improving it, with 37.5% noting that the regulations had improved conflict resolution.

V CONCLUSION.

Trade policies effects on markets availability and performance in Kiambu County.

This objective sought to establish how the country trade policies on markets had affected the market availability and their businesses performance within those markets and their environs. It concludes that the availability of customers, the need to bring market closer to the people, the need to generate employments and the need for the governments to generate revenue were key reasons why the markets were established in the County of Kiambu by the County Government and its predecessor various municipal and councils. Majority of the people had operated in those markets for more than five years. The markets were a good source of income with most of the people making within the range of ksh. 1000 to ksh. 40,000 every month. The market did offer or were source of job creation to the traders. However, one to five people ran most of the businesses, which was a reduction to employment due to factors such as Covid-19. The markers had full range of products and series with the majority at 21.1% being Fashion and households (Clothes, shoes, curtains etc). Other key business were Grocery (Sukuma, onions, tomatoes, potatoes etc) accounting for 15.6%, Financial services (loans. table banking etc) accounting for 11.1% and Cereals (maize, beans, kamande, njahi etc).

Sole proprietorship was the main type of business ownership in the market followed by partnership where women held most of the sole proprietorship businesses and men overtook them on partnerships. Most of the earnings was used to meet basic needs such as rent, school fees, food etc and to save for future use.

Trade policies on licensing effects on markets and cooperatives performance in Kiambu County.

This objective sought to know from the respondents how the licensing policy of the County of Kiambu affected their businesses performance, especially given that the fees they pay for licenses and other levies is a liability to their operating capital. It concludes that not all traders operating within the market paid the required licenses/county fees. Thus was due to the waiver by the County Government on the daily fees required to run their businesses within the markets. However, those operating other businesses such as finance and hotel required to have the licenses to operate. Those who were paying the county licenses paid within the range of ksh. 1000 to ksh. 5000 and on annual basis.

The payment of the county fees did affect some businesses as opposed to others operational capital. This was due to the waiver, which played a key role to reducing its effect on the businesses operational capital. The county fees/ the licenses required to operate a business was a hindrance entry of new businesses to those who were mandated to pay them as opposed to those who were part of the waiver.

Trade policies effects on cooperatives regulations and performance Kiambu County.

This objective sought to know from the respondents, how the enactment of the Kiambu County Co-operative Societies Act (2018) (KCCSA, 2018) has affected the cooperatives in various areas. The study found concludes that the County had established an office that deals specifically with matters of cooperative societies; that the county regulation had improved cooperatives credit management. The study with divided opinion by the KIs on membership where half of the KIs were of the opinion that the regulations had helped the cooperatives to grow their membership while the other half was of the opinion there were not sure of the effect of the regulations is not able to conclude on the effect of the county regulations. On regulations effect on finance management, the regulations have improved cooperatives financial management and on conflict resolution, the regulations have improved conflict resolution.

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