

**FACTORS INFLUENCING TAX COMPLIANCE AMONG
SMALL AND MEDIUM ENTERPRISES IN KISUMU
CITY**

CLEOPA OCHIEL

**A RESEARCH PROJECT SUBMITTED TO THE DEPARTMENT OF ECONOMICS,
ACCOUNTING AND FINANCE IN PARTIAL FULFILLMENT OF THE
REQUIREMENT FOR THE AWARD OF POST GRADUATE DIPLOMA IN TAX
ADMINISTRATION**

2019

DECLARATION

I confirm that this is my original work and has not been submitted for presentation at JKUAT or any other higher learning institution.

Signature.....Date.....

CLEOPA OCHIEL
REG NO: HDB336/CO16/6391

Supervisor

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

Signature.....Date.....

**Prof WILLY MUTURI
JKUAT**

DEDICATION

I wish to dedicate this research project to my parents, Mr. and Mrs. Ochiel for their vision and sacrifice towards seeing that I attain quality education for the much-needed moral support and encouragement.

ACKNOWLEDGEMENT

I thank and highly appreciate the Kenya School of Revenue Administration for enabling me pursue this course, my supervisor Prof. Willy Muturi for his guidance, my colleagues for their insight and advise and my employer for providing an enabling environment for study.

LIST OF ACRONYMS AND ABBREVIATIONS

CGT	Capital Gains Tax
EAC	East Africa Cooperation
GDP	Gross Domestic Product
GOK	Government of Kenya
IEA	Institute of Economic Affairs
KRA	Kenya Revenue Authority
PAYE	Pay As You Earn
PIN	Personal Identification Number
SME	Small Medium Enterprises
TMP	Tax Modernization Program
TOT	Turnover Tax
USD	USA Dollar
VAT	Value Added Tax

TABLE OF CONTENTS

DECLARATION.....	ii
DEDICATION.....	iii
ACKNOWLEDGEMENT.....	iv
LIST OF ACRONYMS AND ABBREVIATIONS	v
TABLE OF CONTENTS	vi
LIST OF TABLES	viii
LIST OF FIGURES	ix
OPERATIONAL DEFINATION OF TERMS	x
ABSTRACT.....	xi
CHAPTER ONE	1
INTRODUCTION.....	1
1.1 Background to the study.....	1
1.2 Statement of the Problem	4
1.3 Objectives of the Study	5
1.4 Research Questions	5
1.6 Significance of the Study	5
1.7 Scope of the Study.....	6
CHAPTER TWO	7
LITERATURE REVIEW	7
2.1 Introduction	7
2.2 Concept of Tax Compliance.....	7
2.3 Theoretical Framework	8
2.3 Conceptual Framework	11
2.4 Empirical Literature Review	12
2.9 Summary of literature review.....	16
CHAPTER THREE	17
RESEARCH METHODOLOGY	17
3.1 Introduction	17
3.2 Research design.....	17
3.3 Target population	17
3.4 Sampling size and procedures	18
3.5 Data collection methods	18
3.6 Data collection procedure.....	19
3.7 Data Analysis	19
3.9 Measurement of Variables	20
CHAPTER FOUR.....	22
RESEARCH FINDINGS AND DISCUSSION.....	22
4.1 Introduction	22

4.2 General Information	23
4.3 Descriptive Statistics	25
4.4 Inferential Statistics	28
CHAPTER FIVE	31
SUMMARY, CONCLUSION AND RECOMMENDATIONS	31
5.1 Introduction	31
5.2 Summary of the Findings	31
5.3 Conclusion.....	32
5.4 Recommendations of the Study	33
5.5 Areas for Further Studies	33
REFERENCES.....	34
APPENDICES	38
APPENDIX I: QUESTIONNAIRE	38
Appendix II.....	42

LIST OF TABLES

Table 3. 1: Target population in Kisumu town	17
Table 4.1: Response Rate.....	22
Table 4.2: Reliability Results.....	23
Table 4.3: General Information on Respondents	23
Table 4.4: General Information on the Firms	24
Table 4.5: Tax Rates	25
Table 4.6: Tax Information	26
Table 4.7: Costs Incurred by the Informal Sector in being Tax Compliant.....	26
Table 4.8: Average Costs of Compliance Incurred.....	27
Table 4.9: Tax Compliance.....	27
Table 4.10: Correlation Results	28
Table 4.11: Model Summary	29
Table 4.12: Analysis of Variance.....	29
Table 4.13: Regression Coefficients and Significance	29

LIST OF FIGURES

Figure 2. 1: Conceptual framework	12
--	----

OPERATIONAL DEFINATION OF TERMS

Tax Rate: It is the tax rate that determines the amount of tax due by the tax payer (Braithwaite, 2009).

Availability of Tax Information: It relate to efforts put in place to ensure that tax payers are well informed as it regards their tax obligations (Cobham, 2005)

Cost of compliance: These are the expenses that the business incurs with respect to abidance with the tax rules (Chipeta, 2002).

Tax Compliance: It is the ability of the tax payers abide by all the tax rules and regulations as it regards registration, filling and payment (Andreoni & Errard, 1998).

Small and Medium Enterprises: A small business has fewer than 50 employees or one that records revenue of less than 50 million Kenya shillings. A firm employing more employees than these cut-offs but fewer than 500 employees is classified as a medium-sized business (Chigbu Eze & Ebimobowei, 2015).

ABSTRACT

This research aimed to define the factors influencing Kenya's tax compliance, particularly focusing on small and medium-sized enterprises in Kisumu City. The factors of this study were the tax rate, the accessibility of tax data and the SME sector's cost of compliance with taxes. The concepts that guided the research were: Ability to Pay Theorem, Gunter Schmolders' sophisticated tax morale theory, and Marc Fleurbaey and Martin Feldstein's The Optimal Taxation Theory. A descriptive technique of study was adopted. The study targeted 451 SMEs out of which 211 of them were sampled. Using a self-administered questionnaire, data was gathered. Consequently, the information gathered was evaluated using statistical method and the study results displayed using graphs and tables. It was anticipated that the research finding would show the factors that affect tax compliance in the informal sector and provide suggestions on how to enhance tax compliance in the industry. The study found out that tax rates, availability of tax information and the costs incurred by the informal sector to be compliant have a positive and significant effect on tax compliance. The study concludes that tax rates, availability of tax information and the costs incurred by the informal sector to be compliant have an effect on tax compliance. The study recommends that KRA should consider reducing the tax rates while widening the tax base so as to increase compliance among the tax payers. KRA should create more awareness among the tax payers as it regards the need to file tax returns and pay taxes. KRA should put in place efforts to simplify the whole process of tax administration.

CHAPTER ONE

INTRODUCTION

1.1 Background to the study

When a taxpayer complies or fails to comply with tax regulation in their native country such as registration of businesses in accordance to the governing laws, filing tax returns, payment of taxes promptly and declaration of incomes then they are deemed compliant or non-compliant hence the aspect of tax compliance. The sum total of those economic activities that happen outside the purview of the state regulation and are not captured in the country's GDP or taxed are categorized under Small and Medium Enterprises (SMEs) (ADVOCACY, 2015). Most of the entities involved in the sector do not have any legal status and formal regulation is nonexistent. Growth of microfinance businesses has been fueled by ease of entry into the business, small scale operations, labor intensive activities, family owned businesses and lack of proper regulations. Tax as defined is a compulsory, unrequited payment to the government (OECD, 2019). In Kenya there are several taxes that are levied, this include but not limited to income tax which is attributed to individual or corporate capital gains and net income. Personal income tax in Kenya is at a graduated rate with the highest tax rate being 30%. The consumption tax attributed or levied to a good or service on the other hand is known as Value Added Tax or simply VAT. In value added, in a normal supply chain, the VAT rate in Kenya is 16%. Kenya also levies excise duty and customs duty on imports. Kenya operates a self-assessment regime whereby the taxpayer declares their income and pays the taxes due electronically.

In Kenya, tax contributes about 88% of government revenue. Other than being a source of revenue, tax is used to achieve such other functions as; being a deterrent towards consumption of certain products or services (sin tax), achieving wealth and income redistribution, resource allocation and in supporting citizen's welfare through social initiatives. Through this, tax improves horizontal and vertical equity. (Vazquez, 2003). Levying of tax affects aggregate demand, therefore, as much as the government may want to raise revenue through taxation, it has to balance its policies in such a way that the aggregate demand does not fall in a greater proportion than the yield from the increase in tax rates (Truett, 1987).

Noncompliance to tax laws is a challenge to authorities charged with the mandate of ensuring tax compliance in developed and undeveloped countries. To a large extent it diminishes resource mobilization needed by governments to adequately invest in critical personal and social areas of development such as education, health and infrastructure.(Cummings, 2007). In 2012 alone, 5.2 % of Gross Domestic Product (GDP) was the cost borne by governments worldwide. For instance, in Europe, Italy loses 184 billion Euros, to tax noncompliance per year, while its national debt 1.8 trillion Euros represents over 11 years of noncompliance. Countries like Greece and Italy have vowed to crack down noncompliance to tax regulations and cash related transactions for goods and services that fall below the authorities' radar. Britain and Germany have an agreement with Switzerland on how tax revenue can be recovered from Swiss banks ' accounts held by Swiss citizens. South America is the biggest shadow economy in the world when compared with its G.D.P., and Africa and Europe, where income from tax authorities is approximately 20.4% of G.D.P. (Ambrecht & Association, 1998). The tax breaches as a function of GDP are high in the three countries of eastern Africa of Kenya, Uganda, and Tanzania. In 2012, Uganda lost the least: \$1.9 billion in 2012, followed by Tanzania and a slightly greater than \$2 billion in non-compliance losses. Uganda is lost the slightest amount. In 2012, Kenya's informal economy represented 33% of GDP and 8% of government total expenditure. Kenya therefore had an elevated tax burden of approximately 20.8 percent. If the Government of Kenya is to raise its social costs, tax compliance in the informal economy needs to be increased (Griffiths, 2005).

The behavior of tax payers towards taxation and the general tax system has evoked attention among revenue authorities in both developed and developing countries. However, it is highly debatable on the efforts put towards the study of people's behavior towards tax systems, which ideally constitute the taxpayers in countries that are developing. Most of the undeveloped countries concentrate on studies that would increase budgets bottom-line as opposed to taxpayer's behavior. The difference is that the former focuses on huge revenue collections while the later focuses on increase in tax revenues through efficiency. Perhaps it may seem unfair to blame developing countries who run on budget deficits leading to scarcity of resources which is the backbone of such studies. Empirical evidence shows there has been hostility between revenue collectors and taxpayers on matters tax compliance (Porcano , 2011).

The three members of the East Africa Community, in particular, relied on Kenya's administrative system and unified taxation policies. It was legacy of the British Colonial Administration and was inherited by the three states for independence. At that point the governments had three main sources of income: customs, income tax, excise duties and domestic income. Administrative and policy changes were minimal but were determined in conjunction with each EAC Member State until the seventies following a unanimous decision to assign income tax responsibility. The Kenya Act of 1973 on income tax followed and adopted Community legislation. (African Development Bank, 2010). The first significant change to Kenya's tax systems was the introduction of a consumer sales tax in 1973. Initial efforts at increasing the tax basis have resulted in an unprecedented boost resulting from adverse impacts on the receipts of customs duties as a result of import restrictions caused by an industrialization policy for import substitution. Capital gains tax (CGT) was established to add cash to high property prices resulting from the coffee boom in 1975. In order to expand the tax base further. In 1984, the Government suspended the capital gains tax and established a commission to review economic management and extend and advise on changes possible. This commission aims to boost economic growth through expansion of the building industry. (African Development Bank, 2010).

The Tax Policy (TMP) (1986 to 2002) was established with the goal of raising and maintaining incomes as a GDP ratio of 25% by 1999 and 2000, expanding the tax base and streamlining the fiscal structure in order to make it more equitable, reducing and rationalizing tax rates and tariffs. Reduce the trade and consumption taxes in order to encourage investment. (Andreoni & Errard, 1998). In terms of income taxes, the government reduced from 65% (PIT) in 1986/87 to 45% (1993) to 35% in 1995/96 the top marginal rates for personal income tax (PIT) from 65% to 35% (1995/96) and corporate income from 45% (1987/88) to 30% (ADB, 2010).). In 1990 the government introduced VAT to increase income by extending the tax base. The key tax policy amendments adopted so far by NARC (2003–2008) and coalition government (2008- 2009) have been developed to ensure equity, expand fiscal bases, encourage increased investment and reduce the tax compliance burden. Tax policy implemented in the third stage: 2003-04 to 2008/09. In 2004/05, Kenya's government expanded the bands of income tax by 5% to promote equities. Tax ranges have remained unchanged since 2002. In the same year, GoK also improved private assistance by 10%. KShs were raised by GoK 3 million p.a. Turnover of the VAT limit as of 16

June 2006. Five million p.a. 5 million p.a Kshs. To reduce the burden of compliance on three-quarters of registered taxpayers with either no income or a low turnover. (African Development Bank, 2010) .

1.2 Statement of the Problem

African governments and developing countries experience a high number of informal sector enterprises with a high variability in their mobility and operations, making it difficult for the tax authorities to effectively administer the tax laws (Daniela Casale, 2016). Tax compliance therefore is a major concern to these countries because it is not easy for all taxpayers to comply with all tax requirements. Compliance with the tax laws would result in increased revenues facilitating the financing of government activities. The SME sector is characterized by non-registration and operations below the government's radar. Tax collection and administration has over the years improved, as a result of adoption of technology and enhanced capacity at the revenue authority. However, real revenue growth has not matched the growth in GDP, reports from KRA show that only 451 registered SMEs in Kisumu city are tax compliant which is just about 10% of the total registered SMEs in Kisumu city (KRA, 2019) (see also appendix 3). To match revenue growth, the answer lies in taxing the SMEs. The tax potential of the SMEs is estimated at 4.26% of the GDP as at 2018, (OECD, 2019). Kenya's tax rates are relatively high, (Masinde, 2010) and therefore raising tax rates would be counterproductive since it would reduce purchasing power and push more people towards the underground economy. Studies conducted previously have not given a clear direction on how the SME sector compliance can be improved, Bird and Wallace, 2004; Kimaru and Jagongo, 2014; (Maina, 2017). (Mukabi, 2014) carried out a research titled 'factors influencing turnover tax compliance in Nairobi County', in their study they determined the factors influencing compliance to be; perceptions towards the system of taxation, enforcement efforts, level of awareness, and costs of compliance. (Kanyinga, 2016) In his research on the impact of tax reforms on tax compliance with turnover tax, he found that technology adoption and taxpayer education were major drivers of tax compliance. This study sought to establish the factors that influence tax compliance from SMEs in Kisumu City so as to fill the research gap and provide policy recommendations.

1.3 Objectives of the Study

The study had the following general and specific objectives;

1.3.1 General Objective of the Study

The study's overall objective was to assess the factors that influence SMEs ' tax compliance among Small and Medium Enterprises in Kisumu City.

1.3.2. Specific Objectives of the Study

The study will be guided by the following objectives:

1. To determine the extent to which tax rates influences tax compliance among SMEs in Kisumu city.
2. To determine how the availability of tax information influences tax compliance among SMEs in Kisumu city.
3. To determine the extent to which costs incurred by the informal sector in being tax compliant influences tax compliance among SMEs in Kisumu city.

1.4 Research Questions

The following research questions guided the study:

1. To what extent do tax rates in Kenya influence tax compliance among SMEs in Kisumu city?
2. How does the accessibility of tax data influence tax compliance among SMEs in the city of Kisumu?
3. To what extent does the tax compliance cost influence tax compliance of SMEs in Kisumu City?

1.6 Significance of the Study

Taxes from target tax-payers cannot be collected by the government. Tax failure is usually motivated from the viewpoint of the informal sectors by the idea that the tax burden is too great. This presents a number of tax systems issues that raise difficult questions about how tax policies and fiscal management can influence tax compliance incentives and conduct. The Informal

Sector's compliance tax burden may be high compared to that of big businesses (greater unit cost compared to turnover), Moreover, the costs of complying with a series of tax regulations and rules are generally high.

The research concentrated on how tax compliance influences social, personal and cultural variables. The findings of this research are expected to provide ideas and grounds for the development of a structure. Kenya Government and its income collection body Kenya Revenue Authority could profit from the expertise gained from this research in their attempt to develop appropriate tax policies for the informal sector. This research would provide ideas for developing a framework for exploring informal sector tax compliance behavior. The key factors that promote tax conformity would be opened. In order to understand the environmental aspects of tax adherence and how circumstances can be enhanced or addressed, the study would help the leadership of companies ' community and organization. Finally, study would involve academics and scientists whose tax compliance and administrative understanding may be required to develop and/or promote.

1.7 Scope of the Study

The study focused on the factors influencing tax compliance from SMEs within Kisumu City. It was undertaken within Kisumu city. The data for the study was collected during the months of October and November, 2019. The reasons for undertaking the study in Kisumu city was because of the level of tax compliance by SMEs as pointed out under the statement of the problem. The study covered the financial year 2018/2019.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This section describes the various thought schools that focus on tax compliance. This chapter identifies the various tax compliance theories put forward by various scholars. Different authors' findings on tax compatibility factors in the informal sector for the research issues identified in Chapter One are highlighted.

2.2 Concept of Tax Compliance

Tax compliance will be used in this study to refer to the adherence to a country's laws and regulations governing registration for tax obligations, tax filings, accurate and timely payment of taxes. Kenya uses a self-assessment regime, whereby the taxpayers assess themselves and submit their income returns to the revenue authority and make payments online when due (Okello, 2014). In Kenya, taxation is the main source of government income; tax contributes 90% of government revenue in Kenya (KRA, 2019). The informal sector has been defined as the sum total of those activities that occur beyond the purview of state regulation (Advocacy, 2015). The informal sector has been growing in Kenya, even though the growth rate in taxes contributed by this sector has not been in tandem with the growth, contributing just about 18% of the revenue (Osambo, 2009). Given the challenges that the Kenya Revenue Authority faces in meeting tax revenue targets, the informal sector is an attractive option of raising tax revenue and resulting in tax base expansion at the same time. The major challenges faced by Kenya are over-reliance on a few tax heads, that is, VAT, income tax through PAYE and corporate tax (Muriithi & Moyi, 2003). The revenue from VAT is volatile because of its vulnerability to external shocks and thus cannot be adequately forecasted and therefore limiting the tax collection capacity. Increasing

compliance in the informal sector is important in addressing the revenue gaps; hence it is necessary to determine the factors that influence compliance in the sector.

The conduct of taxpayers towards the tax scheme has attracted excellent attention among many worldwide revenue authorities, particularly countries that have developed. What was done to study taxpayers' behavior towards fiscal systems in developing countries, however, is debatable, as they focus more on research, which would ultimately boost their budgets in terms of enormous revenues collection and enforcement efforts to the cost of taxpayer behavior research, which would boost and enforce that tax revenue. The less developed countries may not be responsible for budget deficits, so they do not have enough resources to carry out such research as to give the collection of incomes no immediate value. Empirical evidence on the floor shows that taxpayers and collectors are hostile to problems of tax compliance. (Porcano, 2011)

2.3 Theoretical Framework

This study is going to borrow strongly from growing current studies. It will be affected by the following theories on the implementation of technology in culture put forward by multiple academics:

2.3.1 Ability to Pay Theorem

Tax payments are compulsory and unconditional. It is not a quid pro quo sort of arrangement as the taxpayers do not receive proportional services from the government. In as much as taxes are compulsory, the payment depends on the ability to pay (Chigbu & Ebimobowei, 2015). It has been argued from a fairness point of view that the informal sector should be exempted almost entirely from direct taxes, especially those paid to the central government. (Pimhidzai & Fox, 2012). They maintain that informal sector taxes tend to be regressive, jeopardizing the viability of small businesses (as many of them may already have to pay local taxes such as trade permits, operating licenses or user fees). Informality can be the only feasible option for many individuals in developing countries who are 'excluded' from participating in the formal sector. In such instances, tries to tax these companies may result not only in inequity, but also in the destruction of casual employment (La Porta & Shleifer, 2014).

Taxes have financial impacts, and social implications result from these impacts. Choosing the taxes to be imposed and the levels at which they are to be applied reflects a preference for one set of financial impacts and consequently social implications for another set. These facts should be matched by the theory of taxation, progressive or otherwise. In its real form, tax liability is an obligatory and binding payment to the State in compliance with the payment theory. Furthermore, between state and people there is no business or semi-commercial connection. This theory will form the foundation on which SMEs in Kisumu City will assess tax compliance.

2.3.2 The Tax Morale Theory (Gunter Schmolders)

German academics focused on the concept of fiscal moralism initially developed by Gunter Schmolders, known as the Cologne School of Tax Psychology. Tax morality can be described as the individual factor that motivates a person to meet his / her tax obligations. As a determinant of fiscal behavior, tax morals seek to clarify how and why taxpayers' morality affects their fiscal behavior. Many studies have found that tax morality can be attributed to failure to comply (Mocetti, Vol 18 No.6). If the obligations are fulfilled by friends, families and friends, taxpayers will more likely fulfill their tax commitments. Taxpayers will also not comply with taxation if they think that non-compliance is getting away from other individuals. In other words, if an enterprise is willing to tolerate failure to conform, it will encourage tax failure (Waweru, 2004).

Religious beliefs are a tax compliance variable as surveys have shown that taxpayers with powerful religious obligations or convictions are likely to be tax-compliant even if they think the tax rate is high (Gee, 2006). In some cases, taxpayers may feel morally justified in evading taxes if they think the quality and amount of government services and products is unsatisfactory. The reverse is true as well. In countries where a satisfactory failure to comply with taxation is small in the provision of public goods and services. If they consider their government to be frank, democratic and participatory and if taxpayers consider their role to be important in governance, taxpayers tend to fulfill their tax obligations (Cummmings, 2007). The data of taxpayers regarding their own opinions is therefore a significant predictor of tax compliance, so the research seeks to interpret how the accessibility of data in the informal sector affects tax compliance.

2.3.3 The Optimal Taxation theory (Marc Fleurbaey and Martin Feldstein 2015)

Research into developing and implementing a tax maximizing social welfare functions subject to financial constraints is the best tax theory or optimal taxation theory. The social welfare function usually depends on people's utilities, usually a utilitarian function, so that the tax system is chosen to maximize the quantity of individual utilities. To finance the provision and redistribution of public goods and other governmental services between the rich and poor, tax revenues are necessary. But most taxes distort the behaviour of individuals as taxed activities become relatively unwanted; for example, labor income taxes reduce the incentive for employment. The question of optimization involves minimizing these distortions away from the efficient taxation state while at the same time achieving the necessary levels of redistribution and provision of public services. This trade exception includes non-distortionary fees like lump sum taxes, in which individuals cannot change their conduct by reducing tax burdens, in which market consumption of goods is inefficient, and in which the consumption of goods is nearer to efficiency.

Higher taxes will adversely impact incentives and change the behaviour of an individual. Martin Feldstein describes how tax-determined economic behaviour is essential for estimating income, calculating effectiveness, and understanding negative externalities in the brief term in his article "Effects of taxes on financial behaviour." He chooses to concentrate mainly on how households are impacted, like much of his studies on this subject. Feldstein acknowledges that elevated taxes dissuade individuals from actively entering the market, resulting in a reduced pace of manufacturing as well as a loss of deadweight. Yet, because concrete findings of deadweight loss are hard to see, it is mainly ignored by policymakers. Feldstein reflects his frustration that these ideas are still to be grasped by policymakers and therefore do not create policies that correct this mistake.

Some economists think that consumer taxes are always better than income taxes and argue that income taxes have a more disincentive effect. One problem with this assessment is the definition of what constitutes consumption and what constitutes investment. The other problem is, the effect will differ depending on the layout of the tax system and relatively high levels of the different tax rates. A more nuanced empirical analysis is necessary to evaluate this problem.

Consumption taxes are also a major disincentive for low-income employees who spend most of their income, while higher-income people can be driven more by prestige and professional performance than after tax income. Any gains from tax movements to consumption can be quite low in economic efficiency, while the adverse impact on the distribution of revenue can be large.

2.3 Conceptual Framework

A conceptual framework is a diagrammatic representation of the interaction between the study variables (Yin, 2015). The present research assumes that the variables discussed affect tax conformity of small and medium-sized businesses in Kisumu. In the conceptual structure described in Figure 2.1, the connection between the dependent and autonomous factors is shown. Tax adherence in SMEs is the subject of this research. The autonomous variables are the number of factors to be overcome. The tax compliance variables in the informal sector influence tax compliance in the industry directly. When many variables are hard to overcome, fiscal compliance decreases and compliance is anticipated to be high if they are few and simple to overcome. This is done according to the tax collector's tax compliance policy. The tax compliance policy influences the nature and type of difficulties, income collection and the relationship between fiscal compliance and income (Rakner and Gloppen, 2012).

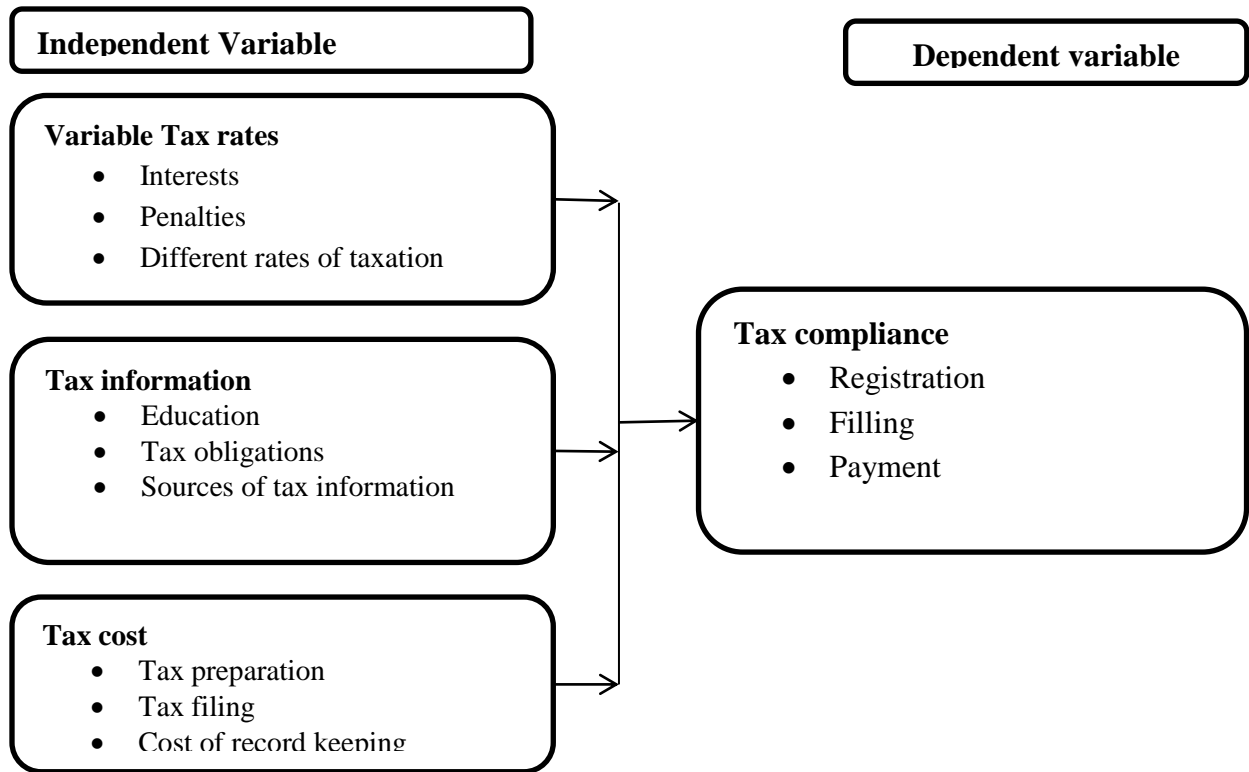


Figure 2. 1: Conceptual Framework

2.4 Empirical Literature Review

Determination of factors influencing tax compliance is crucial in enhancing revenue collection and administration. This is because, by determining the factors, policy makers are able to factor in changes in the economic structure and boost revenue. These reforms targeting tax compliance should result in lower collection and compliance costs. The informal sector in developing countries incurs heavier costs of tax compliance. This cost is incurred in the time spent to acquire the information on the taxpayers, setting up accounting systems, training and payments to professional advisors and data transmission. In India, compliance costs are believed to be almost ten times as high compared to developed economies, according to Chattopay and Gupta (2002.) study this is true. Registration of traders in the informal sector (formalization) is bureaucratic and involves various government agencies. These processes may take more than 15 days. This frustrates the traders and pushes some of them to operate without registration. This result in them avoiding detection and thus avoiding payment of taxes (International Tax Dialogue, 2007).

Unlike large-scale companies, informal companies that are owner-managed tend to under-declare some or all of their profits. Despite the powerful income authorities' actions, many small and medium-sized enterprises exploit the lapse of single-holders and cash-intensive enterprises. In developing nations, the efficacy of the tax scheme depends in large part on the actions of officials to deal with taxpayers who misreport and report their revenue. This signals the authorities' seriousness and makes other taxpayers report their correct income. Tax evasion is a subset of a weak judiciary. In reforming the tax systems, policy makers should strive to address the shortfalls in the law and strengthen it, such that legal recourse for collection of the evaded tax exists. This includes laws touching on penalties and fines. To achieve this, the rule of law must be strengthened and investigative capacities of the investigative authorities' enhanced (Alm, 2001).

Collection of revenue from the informal sector among the tax administrators is riddled with corruption and pollution. An environment ready for abuse is provided by the lack of clearly defined roles, functions and duties of public officials. There is a high level of discretion and lack of proper monitoring and reporting processes to offer corruption opportunities. The greater the discretion, the greater is the opportunity for tax authorities in return for illicit payments to give companies favorable interpretations of state laws and regulations. (Bauer , 2005). Country-specific studies in South Africa emphasize that tax payments, bureaucratic procedures associated with formalization and public levies are among the primary factors why the informal economy operates. Research conducted by Freeman, Ellis and Allison (2003) in rural communities in Kenya showed that villagers recognized taxation as one of the most significant obstacles to a satisfying living. In Pakistan, 67 percent of tiny companies consider tax laws to be the most problematic, while 28 percent of tiny companies thought that taxes were too high in the nation (SMEDA, 2007). Small companies in Bulgaria regard the tax burden as the greatest obstacle to their investment (Ahmet, 2002). A study in Ukraine showed that three of the four main issues that hinder entrepreneurship were linked to taxation: elevated tax rates; many separate taxes; and frequently altering tax reporting (IFC, 2000).

(Golab 1996) claims that the majority of tiny companies would profit from a flat tax scheme as opposed to various tools. The first is that compliance costs for such a scheme are significantly lower, which benefits small companies disproportionately. Second, because tax credits and tax

incentives are more important, connected and influential for companies. Consequently, the reduction in the flat tax rate allows smaller companies to benefit. Third, the rise in the exemption from private tax benefits tiny companies, particularly as many function as sole owners. Some flat tax variants include exempting dividends from taxable income, eliminating the benefits accruing to debt financing. The argument is that tailoring SME taxes to take these feelings into account can make them more compliant. Despite these hopeless modifications, some studies seemed to discover difficulties in collecting tax from SMEs. Seatini (2010) performed a survey seeking to identify the problems facing tax collection in Uganda (among other goals) and identified five relevant problems that have been found to have a severe effect on tax revenue. The difficulty was that agriculture, as well as small informal enterprises are the largest population of workers, making it difficult to tax them; tax evasion or avoidance methods significantly contribute to the decline of the country's taxable basis.; the restricted ability of central and local income collection agencies; and the bad quality of fundamental information that can be used.

Studies showed that the tax collector and the contributor have to work together to solve some other issues than the tax collection problem. For example, Brondolo (2009) performed a survey on collection of tax problems, policies and measures to address EU countries ' difficulties during the 2008 worldwide financial and economic crisis. The research suggested that an economic downturn in significant elements tends to worsen taxpayer adherence. Consequently, tax agencies were motivated to create tax compliance policies structured around two objectives: Increasing non-compliance and assisting taxpayers deal with the crisis. Four sets of measures were recognized to accomplish these goals: extending taxpayer help; Focusing enforcement on the most serious income hazards; introducing administrative reforms and enhancing communication and outreach programs. A DAC (2009) study has also found that the challenge of taxation is not necessarily for poor nations. How and how much tax is raised matters. The challenge is to tax more consensually a bigger amount of people and businesses. For different reasons, including financial composition and history, this is not simple. In some sources, there is little change in the tax rate from year to year, despite repeated attempts at tax reform. This is attributed to the willingness for citizens to pay low taxes on historical, political or cultural grounds, suggesting that governments use government resources constantly. Collecting low-income taxes is difficult for agriculture economies and without coercion. Taxable units are low,

with high collection costs and seasonal and unstable revenue. There are no records, and there are limits to the use of banks. Collection is based on face-to-face communication, where the same people perform assessments and collection (increasing discretion and extortion). In many developing countries, the taxation of the large informal urban industry is also difficult and costly.

Further studies deal with direct taxes on informal business enterprises, away from informal sector taxation difficulties. A study conducted by Ojeka (2011) found that small and medium-sized businesses play a major role in Nigeria's growth and account for approximately 97% of the total economy in Nigeria. The study aimed at assessing whether the SME development is connected to Nigeria's fiscal policy. Most SMEs surveyed have found themselves confronted with high tax rates, various taxation, complex tax laws, and a lack of adequate information or education on problems related to taxation. While there was a general view that tax is an important source to finance economic growth and the provision of social services, research revealed a major adverse link between taxation and the company's capacity to grow and support itself. An alternative from this study was to increase tax incentives by lowering tax rates and increasing facility to support tax officials for small and medium-sized businesses.

In another research from Stern and Barbour (2005), the most flexible tax system for small businesses was studied in 3 nations (South Africa, Zambia and Rwanda). The choice between paying 30 percent corporate turnover tax or 4 percent turnover tax was made for small companies with an expected turnover below the Rwf 20 million limit. Pay as You Earn (Pay as You Earn) and dividend tax were withheld by small companies under the presumptive system. However, due to their small size and difficulty with maintained accounting records, there has been an enormous incentive to under-report turnover and to arbitrate between wages and dividends. A presumptive turnover tax may simplify tax and compliance expenses and thus benefit both tax managers and taxpayers. However, such as in Rwanda, high turnover tax could act adversely by encouraging small businesses to prevent tax payments through the underreporting of gross revenue which results in an additional audit of the income government.

This can create a vicious circle, diverting funds from government and company to the "hide and catch" game. The result could be an unhealthy fiscal environment that encourages casual economic growth (Stern and Barbour, 2005). Baurer (2005) claims that tax authorities can also

generate difficulties for the company community by imposing heavy reporting and recording requests; carrying out excessive inspections and audits; failure of corrupt staff in fiscal management; and failure to ensure transparency in taxation operations. This type of environment is harmful for individual firms and the economy in general. As a result, a number of people in the corporate community react with policies that affect the tax base badly. This typically involves underreporting profit and sales; underreporting salaries for employees; and fantastic staff generation. A large number of businesses are also unable to register or file tax returns. This will only increase the burden on those taxpayers who try to comply with tax legislation and prevent future compliance. The result is a vicious cycle which tends to keep the status quo. Reforms aimed at improving compliance with taxes can break through the cycle of economic growth and lead to a better business setting.

2.9 Summary of literature review

There has been research exploring factors that affect compliance in the informal sector since the review of literature, it is evident to date. This study's primary goal is to define the factors that influence the informal sector's tax compliance. The study will concentrate on the price of tax rates, tax data, tax enforcement and bookkeeping. The study outlined in this paper aims at addressing the tax gap between non-filing, reporting and payment. The research's particular goal is to obtain insight into the variables influencing tax adherence in Kenya's informal industry by concentrating on companies operating in Kisumu City. The results are anticipated to assist decision-makers and especially K.R.A gain a better knowledge of the informal sector, allowing them to more efficiently plan and design services.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This area describes the study methodology as the methodology for achieving the objective of the study. This includes layout of research, target population, sampling, tools for collecting information and analysis of information.

3.2 Research design

A descriptive research design is recognized for this research. For this study, a descriptive research design is best adapted, as it explains characteristics related to the subject population and in particular factors that make them operate as they do. A descriptive study determines and documents how the behavior, attitude, values and characteristics of such products are and tries to describe (Mugenda & Mugenda, 2003). The study used a descriptive design because it enables the researcher to collect a large quantity of detailed information on the population being studied. A survey design was appropriate, since the necessary data for evaluation is to be collected from the large population of the informal sector in Kisumu city.

3.3 Target population

Kisumu City had 451 registered small and medium-sized enterprises (KRA, 2019) (see appendix 3). The study aimed at 451 SMEs registered in Kisumu City by KRA. The investigator was interested in looking at these SMEs' tax conduct as shown below in table 3.1.

Table 3. 1 Target population in Kisumu town

Type of Business	Target population
Small Scale Businesses	328
Medium Scale Businesses	123
Total	451

Source: Kenya Revenue Authority, 2019

3.4 Sampling size and procedures

The researcher ensured that the sample framework corresponds highly with the sample population as the accuracy of the sample primarily depends on the sample frame. (Yamane, 1967);

$$n = \frac{N}{1 + Ne^2}$$

n = is the desired sample size (when population is less than 10,000)

N = is the target population

e = is the acceptable margin of error estimated at 0.05 (at 95% confidence interval)

Therefore, Sample size (n) = $451 / (1 + 451(0.0025))$

= $451 / 2.1275$

n=211 SMEs

3.5 Data collection methods

The research included the collection of primary data. A self-administered questionnaire was used to collect primary information. A structured open and closed form of issues was adopted in the questionnaire. The answers contained in the questionnaires assisted to gain a thorough knowledge of tax compliance variables in the informal industry.

Questionnaires obtain statistically important data based on a number of predetermined questions regarding the opinions of participants on an issue. During the interview segment, the researcher targeted selected company owners, managing directors, economic managers and accountants with a wealth of tax resources. The researcher allowed respondents to freely tell their stories in order to maximize their self-disclosure.

3.5.1 Research Instrument Validity

The degree to which an instrument measures what it should measure is validity. (Kothari, 2004). The word therefore relates to how accurately a tool asks the correct questions. In this study, the test determines the validity of the content of the research tool and examines the answers to the topics against the research goals. The instruments were piloted using 15 firms in Kisumu that

were selected randomly and not included in the final sample size. The instrument's content validity was also evaluated using the view of a study expert, who is my research supervisor. The independent research specialist offered a decision on the validity of the questionnaire items with respect to study goals.

3.5.2 Research Instrument Reliability

The reliability of a tool is the degree to which a study tool produces coherent outcomes or information after repeated tests (Cooper, 2003). A test-retest method is employed to test the reliability of the questionnaire as a research tool for the administration of questionnaires to a group of casual companies with comparable features to the real sample size but not in the final study. After two weeks, the experiment were repeated. This determines the magnitude of the same responses when the questionnaires are given. If the outcomes are found to be compatible, the questionnaire will demonstrate a reliable research tool.

3.6 Data collection procedure

After the project had approved, the data collection procedure started. For approval to obtain information from the participants, an introduction letter was given to the sampled organizations. In order to save time, the questionnaires were directly administered by the researcher and assisted by two research workers. Participants who were not eligible to fill out the questionnaire were sent by e-mail.

3.7 Data Analysis

The completed questionnaires were analyzed carefully to ensure that the data collected are accurate and compatible with other information collected. In order to recognize errors or omissions and make any changes, the pre-processing of the collected data was done. In order to reduce the reactions of participants to a small number of classes, data was assessed for efficiency according to the study variables. The data after completion was classified on the basis of common characteristics and characteristics. The brute data was then collected and tables for further assessment in statistical tables.

To determine the relative significance of each independent variable in affecting tax compliance, a multiple linear regression model and t-statistics was used. The t-statistics was used at 5 percent confidence level to evaluate the hypotheses. The information operated with version 20 of SPSS. Data was also analysed using ANOVA to determine whether the factors recognized are related to tax compliance. The regression model is as below:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where:

Y=Tax compliance

β_0 = Intercept

β_1, β_2 and β_3 = Beta coefficients

X_1 = Tax Rate

X_2 = Tax information

X_3 = Costs of Compliance

ε = error term

3.9 Measurement of Variables

Table 3.2 indicates the measurement of the study variables

Objective	Type of Variable	Indicators	Scale of Measurement	Type of analysis
To determine the extent to which tax rates influences tax compliance among SMEs in Kisumu city	Independent tax rates	<ul style="list-style-type: none"> • Interests • Penalties • Different rates of taxation 	<ul style="list-style-type: none"> • Nominal scale • Ordinal scale 	<ul style="list-style-type: none"> • Descriptive statistics • Inferential statistics
To determine how the availability of tax information influences tax compliance among SMEs in Kisumu city	Independent availability of tax information	<ul style="list-style-type: none"> • Education • Tax obligations • Sources of tax information 	<ul style="list-style-type: none"> • Nominal scale • Ordinal scale 	<ul style="list-style-type: none"> • Descriptive statistics • Inferential statistics
To determine the extent to which costs	Independent costs	<ul style="list-style-type: none"> • Tax preparation 	<ul style="list-style-type: none"> • Nominal scale 	<ul style="list-style-type: none"> • Descriptive statistics

<p>incurred by the informal sector in being tax compliant influences tax compliance among SMEs in Kisumu city</p> <p>tax compliance among SMEs in Kisumu city</p>	<p>incurred by the informal sector in being tax compliant</p> <p>Dependent tax compliance</p>	<ul style="list-style-type: none"> • Tax filing • Cost of record keeping • Registration • Filling • Payment 	<ul style="list-style-type: none"> • Ordinal scale • Nominal scale • Ordinal scale 	<ul style="list-style-type: none"> • Inferential statistics • Descriptive statistics • Inferential statistics
---	---	--	---	--

CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSION

4.1 Introduction

This chapter is set out to present the findings of the analysis on the primary data that was collected from the field. Data for the study was gathered with the use of questionnaires. The analysis of the collected data was done with the help of the Statistical Package for Social Sciences.

4.1.1 Response Rate

A total of 211 questionnaires were distributed to respondents of the study. From these questionnaires, 163 of them were dully filed and returned. This was equivalent to a response rate of 77.3% as shown in Table 4.1.

Table 4.1: Response Rate

	Frequency	Percentage
Response	163	77.3
Non Response	48	22.7
Total	211	100

The findings in Table 4.1 are supported by the argument of Mugenda and Mugenda (2003) that a response rate of above 70% is adequate for analysis and presentation of the findings.

4.4.2 Pilot Results

The instruments of the study were piloted using a sample of 15 casual companies in Kisumu Central Business District. The essence of the pilot study was to determine validity and reliability of the instruments. To ensure that the study instruments are valid, the study engaged the supervisor to review the items on the questionnaires. At the end of this review, invalid items from the questionnaire were expunged. Furthermore, the defence of the proposal played an important role as far as determination of validity was concerned since the instrument was subject to thorough examination by the panel.

For the purpose of reliability analysis, the study used the piloted questionnaires to compute the values of Cronbach Alpha. The findings are as shown in Table 4.2.

Table 4.2: Reliability Results

Variable	No. of Items	Cronbach Alpha (α)	Remarks
Tax Rates	6	0.764	$\alpha > 0.7$ hence reliable
Tax Information	8	0.753	$\alpha > 0.7$ hence reliable
Costs Incurred	6	0.721	$\alpha > 0.7$ hence reliable
Tax Compliance	6	0.702	$\alpha > 0.7$ hence reliable

Therefore, from Table 4.2, all the items had Cronbach Alpha coefficient values above 0.7; thus the scale used in the study was reliable.

4.2 General Information

The study sought to establish the general information about the respondents and the studied firms. The findings are established in subsequent sections.

4.2.1 General Information on Respondents

The findings of the general information of the respondents of the study are shown in Table 4.3.

Table 4.3: General Information on Respondents

Category	Classification	Frequency	Percentage
Gender	Male	93	57.1
	Female	70	42.9
	Total	163	100.0
Position in the Firm	Business Owner	67	41.1
	Managing Directors	15	9.2
	Finance Managers	7	4.3
	Accountant (employee)	54	33.1
	Tax agent/auditor	17	10.4
	Other	3	1.8
	Total	163	100.0
Level of education	No formal education	2	1.2
	Primary education	5	3.1
	Secondary education	18	11.0
	Technical level	49	30.1
	Undergraduate and above	89	54.6
	Total	163	100.0

From Table 4.3, majority of the respondents (57.1%) were male while 42.9% were female. This implies that there was gender diversity in the study as both male and female respondents were covered. The study further established that respondents held various positions including business owners (41.1%), accountants/employees (33.1%), tax agents/auditors (10.4%), managing directors (9.2%), finance managers (4.3%) and other positions (1.8%). On the basis of the levels

of education, the study established that respondents were generally learnt since majority had secondary certificates and above.

4.2.2 General Information on the Firms

Table 4.4 gives the findings of the general information as it regards the studied firms.

Table 4.4: General Information on the Firms

Category	Classification	Frequency	Percentage
Business ownership type	Sole proprietorship	91	55.8
	Partnership	47	28.8
	Company Limited	23	14.1
	Others	2	1.2
	Total	163	100.0
Length of organizational existance	Less than One year	7	4.3
	1-3 Years	33	20.2
	4-6 Years	73	44.8
	7-10 Years	37	22.7
	More than 10 Years	13	8.0
	Total	163	100.0
Average Turnover	<3 million	29	17.8
	3-5 million	61	37.4
	5-10million	39	23.9
	10-20million	23	14.1
	>20million	11	6.7
	Total	163	100.0
Personal Identification Number	Yes	162	99.4
	No	1	0.6
	Total	163	100.0
Registered Tax Obligation	Turnover Tax (TOT)	30	18.4
	Income Tax	27	16.6
	Income Tax & VAT	35	21.5
	Income Tax & PAYE	39	23.9
	Income Tax, PAYE & VAT	32	19.6
	Total	163	100.0
KRA Auditing	Yes	73	44.8
	No	90	55.2
	Total	163	100.0
Valid Tax Compliance Certificate	Yes	83	50.9
	No	80	49.1
	Total	163	100.0

Table 4.4 shows that 55.8% of the studied firms were sole proprietorship, 28.8% were partnerships, 14.1% were companies while about 1.2% had other forms of ownership. The study further established that most of the studied firms (75.5%) had been operations for over 4 years. On average, most of the studied firms generated revenue of over Kshs. 3 million in a year. The

studied firms (99.4%) had PINs that had been registered under various tax obligations including income tax and PAYE, income tax, turn over tax and VAT. The study further established that most of the studied firms 55.2% had not been audited by KRA and 50.9% had valid tax compliance certificates.

4.3 Descriptive Statistics

The study sought to determine factors influencing tax compliance among Small and Medium Enterprises in Kisumu City. The findings of the descriptive statistics including the means and standard deviations are shown in subsequent sections.

4.3.1 Tax Rates

Tax rate was the first independent variable of the study and the findings are as shown in Table 4.5.

Table 4.5: Tax Rates

	Mean	Std. Dev
I file tax returns on time to avoid high interests	3.89	0.609
I pay tax on time to avoid high penalties	4.14	0.782
I file tax returns to avoid payment of penalties	3.75	0.432
I know that different tax obligations have different tax rates	4.38	0.487

As shown in Table 4.5, most of the respondents had knowledge that different tax obligations had different tax rates (M=4.38, SD=0.487). Most of the respondents agreed that they paid tax on time to avoid high penalties (M=4.14, SD=0.782). Respondents of the study further agreed that they filed tax returns on time to avoid high interests (M=3.89, SD=0.609). Furthermore, respondents of the study agreed that they filed tax returns to avoid payment of penalties (M=3.75, SD=0.432). The overall implication of the findings in Table 4.5 is that tax rates have an influence on compliance behavior of the tax payers. This is because some of the tax payers are compliant simply because they try to avoid payment of interest and penalties.

4.3.2 Availability of Tax Information

Tax information was the second independent variable and the findings of the study are as presented in Table 4.6.

Table 4.6: Tax Information

	Mean	Std. Dev
I know that I should register for tax obligation when I qualify	3.40	1.034
I know that I should keep proper records to generate required information	3.61	1.014
I understand that I should pay taxes due	4.18	0.419
I know where to obtain tax education materials	3.99	0.920
I do attend tax seminars as sources of tax information	3.67	1.138
I know of KRA education programs	4.07	0.937

From Table 4.6, majority of the respondents agreed that they had knowledge on the KRA education programs (M=4.07, SD=0.937). Majority of the respondents agreed that they understood that they should pay taxes due (M=4.18, SD=0.419). Most of the respondents agreed that they knew where to obtain tax education materials (M=3.99, SD=0.920). Majority of the respondents did agree that they attended tax seminars as sources of tax information (M=3.67, SD=1.138). Most of the respondents knew that they should keep proper records to generate required information (M=3.61, SD=1.104). Respondents however were neutral on whether they knew that they should register for tax obligation when they qualified (M=3.40, SD=1.034). It can be deduced from the findings in Table 4.6 that availability of tax information improves the knowledge of the tax payers and thus making them to be more tax compliant.

4.3.3 Costs Incurred by the Informal Sector in being Tax Compliant

The last independent study variable was the costs incurred by the informal sector in being tax compliant and the findings of means and standard deviation are shown in Table 4.7.

Table 4.7: Costs Incurred by the Informal Sector in being Tax Compliant

	Mean	Std. Dev
The cost of airtime I spend filling the i-tax is very high	3.34	1.406
Staff and administrative costs I incur to be tax compliant are very high	3.93	1.069
The time I spend on filing returns is unrealistic hence costly	3.80	0.982
Cost of keeping VAT related records is high	3.54	1.157
I incur a lot of cost doing follow-ups on tax complain I raise with KRA	3.74	0.935
The cost acquiring VAT charging machines for compliance is high	4.23	0.604

Table 4.7 shows that most of the respondents agreed that the cost acquiring VAT charging machines for compliance was high (M=4.23, SD=0.604). It was shown that staff and administrative costs that were incurred for tax payers to compliant were very high (M=3.93, SD=1.069). Respondents agreed that they the time they spend on filing returns was unrealistic hence costly (M=3.80, SD=0.982). Respondents of the study agreed that they incurred a lot of

cost doing follow-ups on tax complain they raised with KRA (M=3.74, SD=0.935). Some of the respondents also agreed that the cost of keeping VAT related records was high (M=3.54, SD=1.157). Respondents were however neutral on whether the cost of airtime they spend filling the i-tax was very high (M=3.34, SD=1.406). Thus, it can be inferred that costs incurred in remaining complaint have an influence on tax compliance behavior of the tax payers. According to Chattopay and Gupta (2002), compliance costs are incurred in the time spent to acquire the information on the taxpayers, setting up accounting systems, training and payments to professional advisors and data transmission.

The findings on average amount of money spent by the tax payers in submitting income tax return and paying the tax payable are shown in Table 4.8.

Table 4.8: Average Costs of Compliance Incurred

	Frequency	Percentage
<5,000	31	19.0
5-10,000	23	14.1
10,000-20,000	90	55.2
20,000-30,000	12	7.4
>30,000	7	4.3
Total	163	100.0

From the findings in Table 4.8, the study established that most of the studied firms (55.2%) incurred a cost of above Kshs. 10,000 so as to remain complaint. This reinforces the earlier assertion that costs are a factor with an influence on compliance behavior of the tax payers. According to Chattopay and Gupta (2002), the compliance costs are believed to be almost ten times as high compared to developed economies.

4.3.4 Tax Compliance

The dependent variable of the study was tax compliance and the findings are reported in Table 4.9.

Table 4.9: Tax Compliance

	Mean	Std. Dev
I file tax returns	3.66	1.079
I pay my taxes promptly and on time	3.93	1.001
I pay taxes regardless of associated costs	3.87	0.930

As shown in Table 4.9, most of the respondents agreed that they paid their taxes promptly and on time (M=3.93, SD=1.001). Respondents agreed that they paid taxes regardless of associated costs (M=3.87, SD=0.930). Respondents also agreed that they filed their tax returns (M=3.66, SD=1.079).

4.4 Inferential Statistics

The study used correlation and regression analysis so as to make proper inferences on the factors that influence tax compliance among SMEs. The findings are presented in sections below:

4.4.1 Correlation Results

Correlation analysis was used to establish relationship between the identified factors and tax compliance. The findings are shown in Table 4.10.

Table 4.10: Correlation Results

		Tax Compliance	Tax Rate	Availability of Tax Information	Costs Incurred in Being Compliant
Tax Compliance	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	163			
Tax Rate	Pearson Correlation	.250	1		
	Sig. (2-tailed)	.001			
	N	163	163		
Availability of Tax Information	Pearson Correlation	.355	-.063	1	
	Sig. (2-tailed)	.000	.427		
	N	163	163	163	
Costs Incurred in Being Compliant	Pearson Correlation	.579	.584	-.189	1
	Sig. (2-tailed)	.000	.000	.015	
	N	163	163	163	163

From Table 4.10, the study established that tax rates ($r=0.250$, $p<0.05$) has positive and significant relationship with tax compliance. Availability of tax information ($r=0.355$, $p<0.05$) has positive and significant relationship with tax compliance. Furthermore, costs incurred in being compliant ($r=0.579$, $p<0.05$) has positive and significant relationship with tax compliance. Mukabi (2014) determined the factors influencing compliance to be; perceptions towards the system of taxation, enforcement efforts, level of awareness, and costs of compliance. Kanyinga,

2016) in his research on the impact of tax reforms on tax compliance with turnover tax, he found that technology adoption and taxpayer education were major drivers of tax compliance.

4.4.2 Regression Results

Regression analysis was used to establish the effect of the identified factors on tax compliance.

The findings of the model summary of the study are shown in Table 4.11.

Table 4.11: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.710 ^a	.504	.497	1.49022

a. Predictors: (Constant), Costs Incurred in Being Compliant, Availability of Tax Information, Tax Rate

As indicated in Table 4.11, the value of the coefficient of correlation R is 0.710; this means that the identified factors have strong relationship with tax compliance. The coefficient of determination R square is 0.504; which shows that 50.4% change in tax compliance is explained by changes in the identified factors including the costs incurred in being compliant, availability of tax information and the tax rate. The findings of the Analysis of Variance (ANOVA) are shown in Table 4.12.

Table 4.12: Analysis of Variance

	Sum of Squares	df	Mean Square	F	Sig.
Regression	169.234	3	56.411	54.193	.000 ^b
Residual	166.548	160	1.041		
Total	335.782	163			

a. Dependent Variable: Tax Compliance

b. Predictors: (Constant), Costs Incurred in Being Compliant, Availability of Tax Information, Tax Rate

The findings in Table 4.12 indicate that the value of F calculated for the study is 54.193; this shows that the overall regression model of the study was significant. The findings of the regression coefficients and the p-values are shown in Table 4.13.

Table 4.13: Regression Coefficients and Significance

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	12.144	1.377		8.821	.000
Tax Rate	.206	.084	.203	2.452	.000
Availability of Tax Information	.354	.056	.427	6.326	.000
Costs Incurred in Being Compliant	.132	.052	.246	2.519	.012

a. Dependent Variable: Tax Compliance

The findings in Table 4.13 results into the following equation:

$$Y = 12.144 + 0.206X_1 + 0.354X_2 + 0.132X_3 \dots\dots\dots(i)$$

Where:

Y=Tax compliance

X₁= Tax Rate

X₂= Availability of Tax information

X₃= Costs of Compliance

From the regression model, holding all other factors constant, tax compliance would be at 12.144. A unit change in tax rates other factors kept constant would lead to 20.6% increase in tax compliance. A unit change in availability of tax information other factors kept constant would lead to 35.4% increase in tax compliance. A unit change in cost of compliance holding other factors constant would lead to 13.2% increase in tax compliance.

The findings in Table 4.13 indicate that tax rate (p<0.05) has significant effect on tax compliance. Availability of tax information (p<0.05) has significant effect on tax compliance. Kanyinga, 2016) in his research on the impact of tax reforms on tax compliance with turnover tax, he found that technology adoption and taxpayer education were major drivers of tax compliance Costs incurred in being compliant (p<0.05) has significant effect on tax compliance. Golab (1996) claims that the majority of tiny companies would profit from a flat tax scheme as opposed to various tools, because the compliance costs for such a scheme are significantly lower, which benefits small companies disproportionately.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter shall summarize the findings of the study based on the study objectives. The findings as summarized are used to draw conclusions that are relevant to the study. The chapter also makes relevant recommendations for policy and practice. The areas for further studies are also well brought out in the study.

5.2 Summary of the Findings

This section shall summarize the findings of the analysis from the primary data that was gathered from the field.

5.2.1 Tax Rates and Tax Compliance

The first objective of the study was to determine the effect of tax rates on tax compliance. From correlation results, the study established that tax rates have positive and significant relationship with tax compliance. At the same time, the findings of regression analysis indicated that tax rate has significant effect on tax compliance. Most of the respondents had knowledge that different tax obligations had different tax rates. Majority of the respondents agreed that they paid tax on time to avoid high penalties. Respondents of the study further agreed that they filed tax returns on time to avoid high interests. Furthermore, respondents of the study agreed that they filed tax returns to avoid payment of penalties.

5.2.2 Availability of Tax Information and Tax Compliance

The second objective of the study sought to determine the effect of availability of tax information on tax compliance. It was established from correlation results that availability of tax information has positive and significant relationship with tax compliance. Regression results showed that availability of tax information has significant effect on tax compliance. Majority of the respondents agreed that they had knowledge on the KRA education programs. Majority of the respondents agreed that they understood that they should pay taxes due. Most of the

respondents agreed that they knew where to obtain tax education materials. Majority of the respondents did agree that they attended tax seminars as sources of tax.

5.2.3 Costs Incurred by the Informal Sector in being Tax Compliant

The last objective focused on establishing the influence of costs incurred in being compliant and their influence on tax compliance. It was established from correlation analysis that the costs incurred in being compliant have positive and significant relationship with tax compliance. Regression results showed that the costs incurred in being compliant have significant effect on tax compliance. Most of the respondents agreed that the cost acquiring VAT charging machines for compliance was high. It was shown that staff and administrative costs that were incurred for tax payers to compliant were very high. Respondents agreed that the time they spend on filing returns was unrealistic hence costly. Respondents of the study agreed that they incurred a lot of cost doing follow-ups on tax complain they raised with KRA.

5.3 Conclusion

This section focuses on the conclusion as informed by the findings and the objectives of the study.

5.3.1 Tax Rates and Tax Compliance

The study concludes that tax rates have positive and significant relationship with tax compliance. Tax rate has significant effect on tax compliance. Most SMEs have knowledge that different tax obligations have different tax rates. Most SMEs pay tax on time to avoid high penalties. Some SMEs file tax returns on time to avoid high interests. Other individuals file tax returns to avoid payment of penalties.

5.3.2 Availability of Tax Information and Tax Compliance

Availability of tax information has positive and significant relationship with tax compliance. Availability of tax information has significant effect on tax compliance. Most of the tax payers have knowledge on the KRA education programs. Most tax payers do understand that they should pay taxes due.

5.3.3 Costs Incurred by the Informal Sector in being Tax Compliant and Tax Compliance

The costs incurred in being compliant have positive and significant relationship with tax compliance. The costs incurred in being compliant have significant effect on tax compliance. The cost acquiring VAT charging machines for compliance is high for most tax payers. Staff and administrative costs that are incurred for tax payers to compliant are very high for some tax payers.

5.4 Recommendations of the Study

The study revealed that tax rates have significant influence on tax compliance. Thus, the study recommends that KRA should consider reducing the tax rates while widening the tax base so as to increase compliance among the tax payers.

The findings showed that availability of information influences tax compliance. This study recommends that KRA should create more awareness among the tax payers as it regards the need to file tax returns and pay taxes.

The findings of the study showed that the costs incurred influence tax compliance. The study therefore recommends that KRA should put in place efforts to simplify the whole process of tax administration.

5.5 Areas for Further Studies

The focus of the current study was on taxation as a whole; future studies should focus on specific types of taxes for instance PATE, Corporate tax or VAT. The focus of the current study was on firms operating in Kisumu County; future studies should be carried out in other counties and cities in Kenya like Nairobi and Mombasa.

REFERENCES

- advocacy, C. S. (2015). *Expanding The Tax Base In The Informal Sector In Nigeria*.
- African Development Bank. (2010). *Domestic Resource Mobilization for Poverty Reduction in East Africa*. East Africa.: Bank A. D.
- Ahmet, I. (2002). *Tax Burden In Bulgaria*. Bulgaria.
- Alm, J. (2001). *Tax Compliance & Tax Administration*. Georgia State University: Andrew Young School of Policy.
- Ambrecht & Association. (1998). *Increasing Taxpayers compliance: A discussion of the Negligence penalty*. Washington Dc.
- Anderson, T. W., & Darling, D. A. (1954). A Test of Goodness of Fit. *Journal of the American Statistical Association*, 765-769.
- Andreoni, J., & Errard, B. (1998). *Tax Compliance*; *Journal of Economic Literature*. 3(2), 50-70
- Bauer , I. L. (2005). *Tax administrations and SME in Developing Countries*.
- Braithwaite, V. (2009). *Taxing Democracy; Understanding tax Avoidance and Evasion*. Ashgate.
- Chigbu Eze and Ebimobowei. (2015). *Indirect Taxes And Economic Growth In Nigeria*. Lagos, Nigeria.
- Chipeta, C. (2002). *The Second Economy and Tax Yield in Malawi*. Research Paper No 113.
- Cobham, A. (2005). *Tax evasion, tax avoidance and development finance*. New York: Mc Graw-Hill School Education Group.
- Coolidge, J. W. (2010). *Tax Compliance Cost Surveys: Using data to design targeted reforms*.
- Cooper, R. D. (2003). *Business Research Methods*. McGraw-Hill School Education Group.
- Cummings, R. G. (2007). *Effects of Tax Morale on Tax Compliance*. Experimental and Survey Evidence.
- Cummmings, R. G. (2007). *Effects of Tax Morale on Tax Compliance*. Experimental and Survey Evidence.
- Casale, G. D. (2016). The implementation of informal sector taxation. *Journal of Electronic Commerce*, 601-623.
- Derwent, J. (2000). *Dismantling the Barriers*. A Pan-European Survey on Use of Patents in SMEs.

- Feld, L. (2002). Tax evasion and voting: An experimental analysis. *Kyklos Journal*, 197-222.
- Feldstein, A. J. (2002). Handbook of Public Economics. *Handbook of Public Economics*, Amsterdam: Elsevier.
- Gee, R. W. (2006). Three views on the ethics of Tax Evasion. *Journal of Business Ethics* .
- Griffiths, N. C. (2005). *Increasing Tax Revenue in Sub Saharn Africa; A case study of Kenya*. Oxford : Oxford Council.
- IK.R.A. (2011). *Fifth Corporate Plan*. Nairobi: Kenya Revenue Authority. K.R.A.
- Kanyinga, E. M. (2016). Effect Of Tax Reforms On Compliance With Turnover Tax Among Small & Medium Enterprises In Industrial Area, Nairobi.
- Kenya National Bureau of Statistics. (2016). *Business Registrations in Kenya*. Nairobi, KE: KNBS.
- Kothari, C. (2004). *Research Methodology; Methods and Techniques*. New Delhi, India: New Age International (P) Ltd.
- KRA. (2019). Small and Medium Enterprises Taxpayers report.
- La Porta & Shleifer. (2014). *Informality and Development*.
- Maina, A. W. (2017). Are Presumptive Taxes the Answer to Informal Sector Taxation? Kenya's. *ATRN working paper 05*.
- Masinde, M. M. (2010). *Unlocking the Revenue*. Nairobi.
- Mocetti, G. B. (Vol 18 No.6). *Tax Morale and Public Spending Inefficiency*. International Tax and Public Finance.
- Mugenda, M. A. (1999). *Research Methods; Qualitative and Quantitative Approach*. Acts Press.
- Muiru, R. (2012). *Intricate tax laws a major hindrance to doing business in Kenya*. Nairobi.
- Mukabi, D. N. (2014). Factors Influencing Turnover Tax Compliance In The Kenya Revenue Authority Domestic Taxes Department In Nairobi County.
- Mungaya, M. (2012). *Study of Tax System Impact on the Growth of Sme*. Nairobi: IJMBS Vol. 2, ISSue 3, July - Sept 2012 With Reference to Shinyanga .
- Muriithi, M. K., & Moyi, E. D. (2003). Tax reforms and revenue mobilization in Kenya.
- OECD. (2019, February 28). OECD (2019), Tax on personal income (indicator).

- OECD. (2019, March 28). OECD (2019), Tax on Personal Income(Indicator).
- Ojeka, O. W. (2012). *Factors that affect Tax compliance among SMEs in North Central Nigeria*.
- OKELLO, A. (2014). *Managing Income Tax Compliance through*.
- Osambo, N. (2009). *Effects of Taxation on SMEs*.
- PAUL, R. K. (2012). *Multicollinearity: Causes, effects and remedies*. Retrieved from <https://www.google.com/search?client=firefox-b-d&q=paul+r.k+multicollinearity>
- Pimhidzai & Fox. (2012). *The implementation of informal sector taxation*. UK, London.
- Porcano , M. T. (2011). Correlates of Tax Evasion. *Journal of Economic Psychology*, 47-67.
- Rakner and Gloppen. (2012). *Why People Pay Taxes. Tax Compliance and Enforcement*. University of Michigan Press.
- Republic of Kenya, F. B. (2004, June 10). Finance Bill. *The Budget Estimates Ministry of finance, Kenya Gazette No.32, Bill No. 11*.
- Republic of Kenya, G. A. (2012). *Public Expenditure and Financial Accountability*. Nairobi: National Treasury.
- Rile , R. M. (2011). *The cost of tax abuse; A paper on the cost of tax evasion*. Tax Justice Network.
- Spicer, M. A. (1999). Understanding tax Evasion. *Journal of Public. Tax World Organization. D, (April 7 1999)*.
- Vazquez, M. (2003). ‘Sizing’ the problem of the hard-to-tax.
- Vogel, J. (1974). Taxation and public opinion in Sweden. *National Tax Journal*, 499-514.
- Wanjohi, M. S. (2010). *Tax Payer's Attitude and Tax Compliance Behaviour in SMEs*. . Nairobi: Tax Payer's Attitude and Tax Compliance Behaviour in SMEs. .
- Waweru, M. G. (2004). *Tax administration in Kenya, Problems and Prospects*. Nairobi: AGM of FKE.
- World, B. (2004). *World Development Report*. World Bank.
- Yamane, J. (1967). *Sample Size Determination*.
- Yitzhaki, S. (2002). *Tax Avoidance, Evasion and Administration*. Cambridge: Handbook of Public Economics.

APPENDICES

APPENDIX I: QUESTIONNAIRE

The purpose of this questionnaire is to obtain data on tax compliance variables for the informal sector in Kisumu City, Kenya. The collected data is used for scholarly purposes only and handled with utmost trust. This questionnaire should be completed as honestly and objectively as possible.

Instructions

Please tick in the corresponding box and fill the blank rooms provided for questions when you need detailed answers. If you need more room to answer narration questions, you can use the back pages.

SECTION A: GENERAL INFORMATION

i) Name of business (Optional).....

ii) Kindly indicate your gender: Male Female

iii) Business ownership type

- Sole proprietorship Partnership
- Company Limited Others (Specify).....

iv) What is your position in the business?

- Business Owner Managing Directors
- Finance Managers Accountant (employee)
- Tax agent/auditor Others (Specify).....

v) What is your level of education?

- No formal education Primary education
- Secondary education Technical level
- Undergraduate and above Others (Specify).....

vi) How long has the business been in existence?

- Less than One year 1-3 Years
 4-6 Years 7-10 Years
 More than 10 Years

vii) What is your average turnover of the business annual turnover?

Annual Turnover (KShs.)	Tick
<3 million	
3-5 million	
5-10million	
10-20million	
>20million	

viii) Does your business have a Personal Identification Number (PIN)?

- Yes No

ix) If yes, what are the tax obligations is the business registered for?

Registered Tax Obligation	Tick
Turnover Tax (TOT)	
Income Tax	
Income Tax & VAT	
Income Tax & PAYE	
Income Tax, PAYE & VAT	

x) Have you ever been audited by KRA? Yes No

xii) Do you have a valid tax compliance certificate? Yes No

SECTION B: FACTORS INFLUENCING TAX COMPLIANCE BY INFORMAL BUSINESSES

- Interests
- Penalties
- Different rates of taxation

1. Tax Rates

Tick as appropriate, where 1-Strongly Disagree 2. Disagree,3-Disagree,4-Not certain,4-Agrees 5-Strongly agree

Question	Rate				
	1	2	3	4	5
I file tax returns on time to avoid high interests					
I pay tax on time to avoid high penalties					
I file tax returns to avoid payment of penalties					
I know that different tax obligations have different tax rates					

2. Tax Information

Tick as appropriate, where 1-Strongly disagree, 2-Disagree, 3-Not certain, 4-Agrees 5-Strongly agree

Question	Rate				
	1	2	3	4	5
I know that I should register for tax obligation when I qualify					
I know that I should keep proper records to generate required information					
I understand that I should pay taxes due					
I know where to obtain tax education materials					
I do attend tax seminars as sources of tax information					

3. Tax costs

Tick appropriately, where 1-Very low,2-Low,3-Fair,4-High and 5-Very High

Question	Rate				
	1	2	3	4	5
The cost of airtime I spend filling the i-tax is very high					
Staff and administrative costs I incur to be tax compliant are very high					
The time I spend on filing returns is unrealistic hence costly					
Cost of keeping VAT related records is high					
I incur a lot of cost doing follow-ups on tax complain I raise with KRA					
The cost acquiring VAT charging machines for compliance is high					

How much do you spend per year to submit income tax return and pay the tax payable?

Amount spent-internal & external (KShs.)	Tick
<5,000	
5-10,000	
10,000-20,000	
20,000-30,000	
>30,000	

SECTION C: LEVEL/ EXTENT OF TAX COMPLIANCE BY INFORMAL BUSINESSES

Tick as appropriate, where 1-Strongly disagree, 2-Disagree, 3-Not certain, 4-Agrees 5-Strongly agree

Question	Rate				
	1	2	3	4	5
I file tax returns					
I pay my taxes promptly and on time					
I pay taxes regardless of associated costs					

Details:

Name: Cleopa Ochiel

Cell phone: 0737225848

Respondent's name (Optional)...

Cell phone.....

Appendix II

KISUMU CITY REGISTERED SMES		Income Tax – Turnover Tax	Presumptive Tax
Pin no	Taxpayer name	obligation amount	obligation amount
Totals	Totals	1, 797, 793.00	569, 636.00
1	A005933133T	SUJAL KETAN HARIA	46, 075.00
2	A002669176Z	NICHOLAS OCHIENG ONYANGO	40, 183.00
3	A003554619R	SAMIR AZIM NANJI	37, 881.00
4	A004058937Y	Saima Rehmtulla Juneja	37, 603.00
5	A011591766W	RAMESHCHANDRA KHODABHAI BHESANIA	32, 741.00
6	A001262890S	CHANDULAL MAGANLAL THAKRAR	32, 617.00
7	A001140928A	Suryatkant Vallabas Kanani	31, 071.00
8	A000205208B	WALTER OKOTH OYUORO	30, 430.00
9	A006290237J	EVERLYNE ACHIENG	28, 069.00
10	A003251261D	MANAS GONDA NASHON	27, 730.00
11	A002967631G	Sumanbhai Jivanbhai Patel	27, 291.00
12	A002696976T	HANIF ABDUL GAFFAR MUHAMMAD	26, 603.00
13	A001466233P	JOHN WILLIAM OMULO ODERA	25, 830.00
14	A000202743B	JAGDISH MATHURADAS BHIMJIANI	25, 277.00
15	A003345279B	Edina Ayieta Astiba	22, 959.00
16	A003386987Z	Owino Paul Obuong	21, 272.00
17	A001715258B	CRISPIN OKOTH ODORO	21, 194.00
18	A003702830M	Parulben Arvind Pala	20, 865.00
19	A004381936N	HARDEEP SINGH RAJPUT	18, 410.00
20	A004563687I	ALICE WEKE OLOO	18, 000.00
21	A002071080B	CHRISTINE SALIMA MUMBA	17, 581.00
22	A005316448V	SUSAN AKOTH OKUKU	17, 463.00
23	A004831154Q	BENARD OMONDI OMOL	17, 136.00
24	A003053285Z	RANJIT SINGH JUJHAR SINGH VIRDEE	17, 055.00
25	A004475242S	KANCHAN MANSUKHLAL SHAH	16, 904.00
26	A001268395G	MARY PHELE MULUDA	16, 887.00
27	A000208970W	SANTOKH SINGH GABRI	16, 800.00
28	A004015970R	BEN ODOYO GOR	16, 278.00
29	A002762041M	GORDON ONEGE OBAMA	16, 000.00
30	A002396266C	MUNGRA RAJENDRA POPATLAL	15, 906.00
31	A003043117V	FRANCIS MUCHIRI	15, 773.00
32	A006331021U	JANE ACHIENG OKOTH	15, 642.00
33	A003300360B	George Omae Mong'are	15, 427.00
34	A002217593A	AHMEDNOOR MOHAMMED HUSSEIN	15, 374.00
35	A001704298E	RAPHAEL OWINO OMAMBO	15, 360.00
36	A002194844N	OLDMAN ONYIEGO BOSIRE	15, 300.00
37	A002890052S	TOBIAS OCHIENG' ADIPO	14, 586.00
38	A003509065D	Ahmed Abdul Razak Ali	13, 974.00
39	A005889671X	Salah Ahmed Siyad	13, 810.00
40	A000202652D	KARMALI SABZALI CHATUR	13, 710.00
41	A002694325U	BHARTI JERAM MORHARIA	13, 594.00
42	A004437217Z	PRITIBEN JERAMBHAI MORJARIA	13, 175.00
43	A005680203H	BINABAHEN MUKES MORJARIA	12, 606.00
44	A005095941T	Yusuf Abdurazak Ahmed	12, 318.00
45	A003392514F	RISPER ATIENO ODUOR OSIA	12, 302.00
46	A006200784O	Everlyne Sindani	12, 188.00
47	A002712524L	MATHEKA MUINDI	12, 063.00
48	A002764566G	GEORGE OTIP OWUOR	12, 000.00
49	A008175860X	PAMELA ATIENO AMUOMO	12, 000.00
50	A007249590J	PETER NTHOME MULE	11, 871.00

51	A003043107W	ERICK OMONDI OGOT	11,568.00	
52	A002861621L	MAUREEN NAKUKHU LUNJALA	11,426.00	
53	A000138511A	WALTER OMINDE OGUTU	11,279.00	
54	A004506954E	KENNETH KAUNDA OGOLLA	11,204.00	
55	A003310467K	PAUL ODUOR OCHIENG	10,436.00	
56	A003616523T	JAMES LWANGU IMBUGA	10,392.00	
57	A003281875S	ERICK ONDEGO GARO	10,200.00	
58	A003958308G	MARY ATIENO OGOGO	10,117.00	
59	A000208351N	Nabat Abdulla Mohamed Kanji	9,826.00	
60	A004439286K	BORNYPHACE CORNELIOUS OGWANG AYAKOH	9,408.00	1,230.00
61	A002409621Q	NARESH KUMAR AMRITLAL BHIMJI	9,198.00	1,770.00
62	A001302145A	JOSEPH ODUOR ONGORO	9,122.00	
63	A001766967Q	WILBERFORCE ZARANGO AYODI	9,000.00	
64	A004361520Z	Kulvinder Singh Bachan	8,967.00	
65	A011233992T	KEVAL NITESH CHUDASAMA	8,928.00	1,710.00
66	A001966670M	CHARLES ODUOR ONYACH	8,870.00	
67	A000208866Z	Mohammed Tariq Gani	8,722.00	1,770.00
68	A003733365Z	MOSES OWINO DULLO OTIENO	8,580.00	
69	A000202954I	KARIM SULTANALI KANJI JADAVJI	8,557.00	2,520.00
70	A004686499W	FELIX OLUOCH OKAL	8,304.00	863.00
71	A001227341K	DALIP POPATLAL CHOCHAN	8,059.00	
72	A004243036F	JANE ATIENO ODHIAMBO	7,941.00	900.00
73	A003206525K	Charles Ndungu Muhia	7,720.00	1,125.00
74	A003478819B	Peter Waciuri Gathundu	7,704.00	3,450.00
75	A003757057I	JOSEPH GITHIO NDUNGU	7,623.00	825.00
76	A002105777S	Rose Akinyi Mwaya	7,600.00	2,520.00
77	A006415623P	STEPHEN OCHIENG OOKO	7,517.00	1,125.00
78	A003796299W	Paul Mwangi Kamau	7,476.00	7,125.00
79	A002916651F	Johnson Pinto Rakwach	7,401.00	
80	A003054617D	BERNARD KYULI MUTUNGA	7,392.00	
81	A003333153J	CAROLINE PENINAH ABUOR OJERA	7,101.00	1,095.00
82	A003762847B	Wilfred Nyong'a Omambia	7,050.00	2,250.00
83	A003300367I	MILLICENT ACHIENG OTIENO	6,963.00	960.00
84	A007225313F	BRAMUEL KISIGWA AMDAVI	6,900.00	
85	A000206434H	Thakorbbhai Ratanji Maisuria	6,723.00	1,770.00
86	A000203532Y	Hasmukhrai Gulabchand Sanghvi	6,701.00	2,520.00
87	A004809454L	ISAAC KABUSHO THUO	6,492.00	4,290.00
88	A002580001Y	Naushad Rustamali Omar Esmail	6,318.00	1,770.00
89	A002129782Z	Siprian Okidi Okidi	6,225.00	1,140.00
90	A004396452A	SALIM MOHAMMED RAMADHAN	6,223.00	
91	A002613181S	CHRISTINE AKINYI OKELLO	6,120.00	6,008.00
92	A004215512C	Hellen Bonareri Mokogi	6,021.00	1,275.00
93	A003411615W	FEISAL MAALIM HASSAN	6,000.00	
94	A004190248F	HELLEN AKINYI MATIKO	5,887.00	
95	A003390232D	Gladys Muthoni Mbaya	5,872.00	1,710.00
96	A001580215C	ELIZABETH MICHAL ATIENO OBANDA	5,798.00	1,875.00
97	A002686824D	SUSAN ADOYO	5,784.00	
98	A003131608T	DUNCAN OPUKO WADIA	5,586.00	
99	A003877250H	CHRISTINE AKINYI RAHUDHI	5,403.00	1,883.00
100	A003326858C	FANUEL ADEYA SONGA	5,397.00	945.00
101	A002131486G	Monica Awino Mbeche	5,223.00	
102	A008627041Y	ABDULKADIR MOHAMED AHMED	5,212.00	2,618.00
103	A005582180X	Christine Auma Juma	5,208.00	
104	A011500781N	ISSACK HASSAN MOHAMUD	5,154.00	
105	A002648241Y	Benson Muthioma Mungai	5,138.00	
106	A003190976R	AGNES ACHIENG' AGWA	5,102.00	
107	A006476806Y	LYDIA CLARICE ACHIENG ODHIAMBO	5,061.00	
108	A006048383B	Mary Aoko Owiti	5,040.00	
109	A004744275E	PETER ONYALO ASAKA	5,025.00	

110	A004881991I	Jack Odundo	4,914.00	
111	A008384530Q	HASSAN ABDULLAHI SHEIKH	4,909.00	1,883.00
112	A003350986W	IRENE KERUBO MOGERE	4,794.00	
113	A006287673I	Odede Ochieng Amos	4,780.00	
114	A000201425R	GIDEON OGOT OMBWAYO	4,734.00	
115	A002772220K	Owino William Oloo	4,705.00	
116	A004679062K	Paul Ojwang Agan	4,700.00	
117	A002334073N	Samson Angulu Dishon	4,680.00	
118	A005201258F	PETER OKUMU ABON	4,601.00	3,540.00
119	A005555038X	Mary Akinyi Obara	4,578.00	1,470.00
120	A003271122V	Paul Okuto Ojuok	4,549.00	750.00
121	A001535872D	ASHRAF KARMALI SABJALI	4,530.00	1,448.00
122	A009973253I	JOYCE ACHIENG ONYANGO	4,488.00	
123	A005192132B	ERICK SANDE ODHIAMBO OJIL	4,453.00	
124	A005674142U	CARREN NYANG' ANYI MAGETO	4,341.00	7,020.00
125	A002318289F	SAMMY ASEMBEKA SILINGI	4,267.00	
126	A002424675W	LEONARD NYAMBANE OCHWANGI	4,266.00	750.00
127	A003562090U	Sylvia Mokeira Obwocha	4,260.00	900.00
128	A003839146I	Benard Ochieng Nyakongo	4,200.00	1,770.00
129	A004852201J	ESTHER AKOTH ONDIEK	4,160.00	1,770.00
130	A002562619N	Pareshkumar Manharlal Meisuria	4,107.00	1,800.00
131	A007573514P	TOBIAS OTIENO OLUOCH	4,050.00	480.00
132	A004010069D	TITUS OLUM OTIENO	4,040.00	1,770.00
133	A004545468H	Yussuf Haji Mamow	4,026.00	1,770.00
134	A008809441I	ADAM APOLLO ODHINGO OCHIENG	4,020.00	
135	A005155492W	WICKLIFE ONYANGO OGWENO	4,003.00	
136	A004167514I	Francis Odhiambo Tunga	4,000.00	
137	A006182135E	Kennedy Otieno Ogwel	4,000.00	
138	A005620302B	MARIAM ADHIAMBO ORIGA	3,850.00	893.00
139	A003259213L	Barnabas Keroti Obwocha	3,840.00	735.00
140	A003384195A	JANET NYAKOBOKE MBECHE	3,768.00	3,270.00
141	A008339829H	DANIEL BOGONKO ONG' ERA	3,750.00	750.00
142	A004072877V	Peter Chivisa Ombeva	3,750.00	
143	A002094763S	Joyce Aoko Osara	3,711.00	705.00
144	A007743445Z	BEATRICE BITUTU OSORO	3,700.00	1,770.00
145	A002812889J	ABDI ALI ABDULEE	3,639.00	
146	A002456557C	RAHIMA TAJDIN RAHEMTULLA KARA	3,600.00	1,868.00
147	A004885480N	PAUL MBOYA OJOWI	3,556.00	750.00
148	A005057932S	CALEB OCHIENG HALONDA	3,531.00	
149	A003138842Q	IMMACULATE ADHIAMBO OCHIENG	3,469.00	1,770.00
150	A002095343M	Nereah Were Nyamweya	3,372.00	1,155.00
151	A002128100X	JAMES ONDIEKI NYASIMI	3,300.00	
152	A003619036Z	Rose Wawira Ndwiga	3,268.00	825.00
153	A006109082U	SAM MACHEL NYAGWENO	3,260.00	1,883.00
154	A005456812Q	VINCENT OTIENO OGADA	3,240.00	2,520.00
155	A004693623V	LILIAN ATIENO ODONGO OGOT	3,240.00	
156	A002479955M	LAZARO OKELO NUDI	3,150.00	1,770.00
157	A002638512S	CHRISTOPHER MUTUKU NZUKI	3,137.00	2,520.00
158	A003121426S	Richard Omondi Kola	3,060.00	
159	A005574668J	Addah Adhiambo Ogada	3,030.00	
160	A002242226B	James Obunga Jurah	3,000.00	
161	A003029036M	Jane Wangui Murage	2,955.00	
162	A010757461E	DOMTILA AUMA WERE	2,930.00	750.00
163	A008810363W	JACQUELINE ARITA	2,918.00	
164	A003714716P	Rajab Muyonga Majoni	2,801.00	
165	A003613195Z	JANET ATIENO OUMA	2,685.00	1,770.00
166	A007618970O	BEATRICE AKINYI ODONGO	2,648.00	2,520.00
167	A001180774K	Jamen Manyala Gimumu	2,595.00	1,500.00
168	A003133604W	CHARLES O OTIRA	2,571.00	2,460.00

169	A003893919C	NAOMY AKOTH OWOUR	2,562.00	1,065.00
170	A005936523D	SIMON OTIENO OWITI	2,550.00	525.00
171	A003830244N	RAJPREET SING BRAR	2,544.00	
172	A001206350J	ZAHRA MOHAMED HUSSEIN	2,496.00	
173	A003524185Y	Berryl Awuor Opiyo	2,490.00	
174	A002892999U	DAVID ONGALO AHOMO	2,426.00	720.00
175	A004140056A	Carey Francis Opiyo Ochieng	2,411.00	1,320.00
176	A001140488J	PAUL OTHIM OREMBE	2,314.00	1,770.00
177	A002498948L	SALEH RASHID	2,292.00	900.00
178	A000201254W	Babu Nagi	2,280.00	
179	A002807518X	REUBEN LUBANGA AYAYA	2,220.00	750.00
180	A005642924T	John Odida Lango	2,200.00	
181	A001939026D	Anne Beaty Makari	2,148.00	
182	A003515538W	ELPHAS ODHIAMBO OGENDO	2,142.00	1,770.00
183	A010031753Y	BRANDEN OCHIENG KANYANDONG	2,130.00	
184	A009438396Q	ALI ALIO MOHAMED	2,100.00	
185	A000206054J	SUNIL DAYALJI MULJI	2,031.00	1,770.00
186	A005667034A	MATHEW OMBUNA	2,010.00	555.00
187	A001717999V	MARGARET ALUOCH OWIDO	2,000.00	
188	A003893953J	DIANA NYAMOITA MAIKURI	2,000.00	
189	A009536250B	CAROLINE AKOTH OGANGO	2,000.00	
190	A002667796U	NDONG' A AKOTH EUNICE	1,976.00	
191	A005020955I	James Olare Kisulu	1,970.00	
192	A002566169H	Mary A Odera	1,962.00	2,520.00
193	A002502577V	Zuharali Tayabali	1,874.00	
194	A003047792B	John Kennedy Gitahi Gatheri	1,842.00	893.00
195	A003346285B	Maureen Apondi Abuor	1,833.00	1,786.00
196	A009206407N	Briyan Otieno Onyango	1,800.00	2,520.00
197	A005052514X	Claudio Oseki Oduong	1,800.00	1,230.00
198	A003524162R	James Nyandoro Oberi	1,705.00	735.00
199	A001911210X	Lydia Anna Rahma Babu	1,680.00	
200	A003816024T	VICTOR ZACHEUS NYAMBOGO	1,677.00	2,700.00
201	A002013491J	JAMES MARASA SAGINI	1,658.00	450.00
202	A000154804Z	CHARLES ODUOR MUNJAL	1,650.00	795.00
203	A003996596A	SOPHIA NYANDIKO WAKA	1,632.00	1,500.00
204	A003016601A	HERMAN MUZEMBI KALWALE	1,620.00	
205	A005262720F	JOSEPH AWUOR OKUMU	1,614.00	
206	A002121389H	MOSES SIGUNGA MUSULA	1,560.00	2,460.00
207	A001338081W	Boaz Amimo Ogola	1,524.00	600.00
208	A003684651B	Alphonse Sodu Ndonj	1,520.00	1,958.00
209	A006920561X	CALVINES ODHIAMBO AGAYI	1,500.00	1,770.00
210	A001914757F	SLEY ROBINSON AYIENGA MINGATE	1,497.00	7,020.00
211	A007243433J	MARGARET AKINYI OPURO	1,482.00	
212	A010685677L	URBANUS MUTUA MUENI	1,416.00	1,328.00
213	A010991110C	JUDITH BOSIBORI MOGAKA	1,350.00	525.00
214	A004059544V	Anastanzia Wambogo Okwaro	1,312.00	1,800.00
215	A003988221F	Wilfred Sagwe	1,299.00	765.00
216	A006790023N	Joel Amara Owegi	1,250.00	750.00
217	A006872579O	MILDRED ONGOCHE ETOLE	1,242.00	750.00
218	A003306083T	JOSECK MAKORI MOGOI	1,230.00	300.00
219	A001562902J	Krisantu Omondi Oduori	1,205.00	
220	A004689828P	DIVINAH MORAGWA OTIENO	1,204.00	
221	A002096756Z	Kenedy Adala	1,200.00	1,500.00
222	A003107427I	Martin Juma Nam	1,200.00	
223	A001159381W	JOSEPHINE AKINYI OLWENY	1,101.00	1,958.00
224	A002650004A	LUKAS OWAKA OUNA	1,092.00	375.00
225	A005896956W	PAMELA ADHIAMBO OTIENO	1,074.00	525.00
226	A004633254U	OLGER ACHIENG OGONO	1,050.00	480.00
227	A003484998N	DICK OCHIENG OKAKA	1,047.00	

228	A001381294P	SAMSON OUMA OWILI	1,000.00	
229	A005332691U	LUCY AWUOR OTIENO	1,000.00	
230	A003357277E	PAMELA ACHIENG TANA	997.00	
231	A002441606A	CHRESENTIA WERE OORO	960.00	
232	A008382915Z	Bishar Diriye Ahmed	950.00	
233	A004775466M	TIMOTHY NDIRO KINYANJUI	926.00	1,275.00
234	A004717367K	BEPHINE NYAWERA SHIRAHU	903.00	
235	A005195194Z	Leah Atieno Watta	867.00	
236	A005267314M	KENNEDY ODHIAMBO ABUJE	864.00	
237	A003146408H	Kipketer Duncan Ngenoh	771.00	900.00
238	A006336285D	MERCELINE ACHIENG MERA	763.00	1,770.00
239	A003634609S	Stephen Oluoch Ofuana	750.00	
240	A002414380P	Rose Carolin Waka	654.00	
241	A001668363I	CHARLES OGOT OSURI	600.00	720.00
242	A003297890J	Evans Mokua Magwaro	600.00	
243	A002403407C	COLLETA AGUT OYENGA	536.00	1,770.00
244	A001590782Y	PETER OTIENO OKELLO	523.00	
245	A003419077E	Isaiah Omondi Odiango	465.00	750.00
246	A002287930U	ABUBAKAR MUGOYA YUSUF	459.00	
247	A002120829Z	Evans Bosire Monda	284.00	
248	A004612525M	Barack Odhiambo Akomo		11,748.00
249	A003752156W	GRACE RAEL MANGALA		8,258.00
250	A004010189I	PETER OKULLU OGUK		8,040.00
251	A012396190A	Abdi Mohamed Hussein		7,020.00
252	A003955016U	FRANCISCA MACHUMA KHALLIA		6,008.00
253	A006535022O	NICHOLUS OMONDI MAKADINA		5,610.00
254	A007336474D	VIOLET LUGONJI MUDAKI		5,520.00
255	A003258456B	ANNE OKUKU OTIANG		4,875.00
256	A008782529D	ELVIS OCHIENG' OGADA		4,800.00
257	A001183863Z	JOHN OKETCH		4,500.00
258	A001378376G	Walter Ndati Ogweno		4,500.00
259	A003400518Y	Benard Ondieki Nyamwange		4,500.00
260	A003062939M	SIMON KIMUTAI TOO		4,425.00
261	A001239407Z	JOHN KENNEDY OTENYO AYANGA		4,020.00
262	A004443658X	FLORENCE AKINYI OTIENO		3,653.00
263	A002898732L	EVANS KEBASO ABINCHA		3,540.00
264	A005378382I	JANET ACHIENG ONYANGO		3,540.00
265	A002693857H	DEVENDRAKUMAR KANTIBHAI PATEL		3,270.00
266	A001184182M	LORNA GLADYS OMUJODO		3,000.00
267	A003637151Z	Magak Peter		3,000.00
268	A003828254I	TERESA ANYANGO MIYERE		2,708.00
269	A004041351Y	Stephen Otieno Agero		2,700.00
270	A005080240Y	STEPHEN OBALA BARAZA		2,700.00
271	A005279716X	MOSES MWANGI MUGURE		2,700.00
272	A003480095T	Peter Mwanzia Kitenge		2,550.00
273	A002650190R	DANIEL KIMORI ONGERE		2,520.00
274	A002726230R	RANDEEP SINGH		2,520.00
275	A003481444J	MICHAEL MWANGI KIBINGE		2,520.00
276	A003822449X	MICHAEL ODUOR OKWENGU		2,520.00
277	A004281806E	BENSON MBITHI MAWEU		2,520.00
278	A004580074T	HASSINA ESSAK ESMAIL		2,520.00
279	A005063308D	Fiona Akello Okore		2,520.00
280	A003994634F	CATHERINE WAMBUI KING' ORI		2,460.00
281	A005746159K	MONICA NDINDA OLOO		2,460.00
282	A003788120Z	TOM MBOYA OKUMU		2,385.00
283	A004804864F	George Ochieng Nondi		2,258.00
284	A002728167J	Ochieng Ajwang' jacob		2,250.00
285	A003355325N	David Onyando Onsakia		2,250.00
286	A004787097U	SILAS NTONJA KUBAI		2,250.00

287	A004470645N	HENRY KEBONGO ADORI	2,014.00
288	A004783568K	Benard Otieno Owiti	1,958.00
289	A006824878P	DOROTHY AWUOR ODONGO	1,958.00
290	A004601698A	Mwajuma Said Ali	1,950.00
291	A005456341T	Edgar Nyagechanga Ocharo	1,950.00
292	A001435700G	CAROLINE ANINDO BWANA	1,883.00
293	A004515047T	CHRISTINE ACHIENG' OMBIJA	1,883.00
294	A006490413E	ARGWENG'S OGOLA ONDEGO	1,883.00
295	A002956130X	Sylvester Joakim Egesa	1,875.00
296	A003459174G	Paul Mwaura Karia	1,800.00
297	A003886619G	Calleb Ouko Nyangweso	1,800.00
298	A005033113S	Nancy Musonye Lusava	1,800.00
299	A004165395Y	PETER ONYANGO OCHIENG	1,793.00
300	A001584935Y	RISPAH ATIENO OCHOLA	1,770.00
301	A001702895D	Wycliffe Wakhungu Mutoka	1,770.00
302	A001921802H	Miltone Onyango Obonyo	1,770.00
303	A001924925Y	PAUL OMARY AUNGO	1,770.00
304	A002193067M	ROSELYNE PAMELA ANYANGO	1,770.00
305	A002431381J	STANLEY GUNYALI INZIRIA	1,770.00
306	A002575022Z	Millicent Ochoro Ayoki	1,770.00
307	A002635835Z	Mitul Dilip Pabari	1,770.00
308	A002651746Q	MILLICENT WINIFRED OMONDI	1,770.00
309	A002779617G	OOKO NAFULA JOAN	1,770.00
310	A002881744V	Collins Otieno Okinyo	1,770.00
311	A003536393H	Paul Otieno Mureji	1,770.00
312	A003545003J	MARY ADHIAMBO ARITO	1,770.00
313	A003666900V	Cheryl Auko Malome	1,770.00
314	A003881460V	VINCENT MWANGI OOKO	1,770.00
315	A003971520N	NICHOLAS OTIENO GUYA	1,770.00
316	A004322065K	KENNEDY ODHIAMBO NYANDIKO	1,770.00
317	A004865753L	Carren Awuor Kapere	1,770.00
318	A005099459I	Fredrick Odhiambo	1,770.00
319	A005151560C	Peter Ouma Mbaja	1,770.00
320	A005245262S	Peter Wamalwa Khaemba	1,770.00
321	A005589337K	AMOS OBILA OGARE	1,770.00
322	A005795678V	ROSELINE AKINYI OBURO	1,770.00
323	A005804642W	BEATRICE AYUMA LWAMBO	1,770.00
324	A006770828Y	HARRY KHAGAI SHIVAIRO	1,770.00
325	A006990376J	CAROLINE AKINYI OLANG'	1,770.00
326	A007691455Z	ELLY OTIENO SAMWEL	1,770.00
327	A008309249C	ARSHAD MAHMOOD GHULAM HAIDER	1,770.00
328	A010180734Y	Elly Otieno Olulo	1,770.00
329	A004308877I	ESTHER ANYANGO ONYANGO	1,710.00
330	A002685519Y	JOSEAH KIPKOECH SAMOEL	1,665.00
331	A004750731Z	John Kipsang Bii	1,545.00
332	A005290574S	Nicholas Nene Mwangi	1,530.00
333	A003993965P	George Gitau Njoroge	1,500.00
334	A006889749Z	DUNCAN OMONDI OKONG'O	1,500.00
335	A006932894O	Silas Otieno Ponge	1,500.00
336	A003363682W	Simion Gitonga	1,320.00
337	A005652087C	JUDITH ONUNGA SHIKUKU	1,305.00
338	A002700236H	BONFACE OMODING	1,275.00
339	A003690246R	DIANA WANJIRU KARIUKI	1,275.00
340	A009703432S	Kizito Abidha Wandugu	1,275.00
341	A003443077T	FESTUS JACKSON ORUKO	1,230.00
342	A008442681Y	Naqeeb Imtiaz Tazdin Kara	1,208.00
343	A003225849V	Mary Wanjira	1,200.00
344	A008543303L	Makaya Margaret Besho	1,170.00
345	A009115983A	Jonathan Kiplagat Kiptoo	1,074.00

346	A001933758G	GRADUS AGGREY ONOKA NYAKAKA	1,050.00
347	A002388329Z	Fadhili Annah Mageka	1,050.00
348	A002459561E	Milton Vulimwa Kaiya	1,050.00
349	A002798477V	Everlyn Chyuma Hokah Ngetich	1,050.00
350	A002878300X	DICKENS KENETH OKOTH ABWAO	1,050.00
351	A003491141E	Joshua Chesaina	1,050.00
352	A004248440R	KENNAS OGOLA ACHILA	1,050.00
353	A005145265Q	Charles Otiato Odiri	1,050.00
354	A005706153A	Joshua Ochieng Odhiambo	1,050.00
355	A005807823D	Eunice Adhiambo Owoko	900.00
356	A002111744V	Judith Doricahs Amuko	893.00
357	A003340430Y	Francis Ngotho Njenga	893.00
358	A002875395Q	EDITH AWUOR OBONYO	795.00
359	A003757963P	JOSEPH OMUNGU OWUOR	795.00
360	A004722469C	Zablon Obangimakori	795.00
361	A005883039B	Tobias Frank Owino Okal	795.00
362	A008352893D	Millicent Auma Okal	795.00
363	A008365891K	John Onyango Odhiambo	795.00
364	A002338525S	Joab Lubale Wanja	780.00
365	A001410747H	COLLETA NEKESA ODUORI	750.00
366	A002110853A	Rose Obari	750.00
367	A003023805Z	Daniel Karanja Njau	750.00
368	A003371483P	ALFRED KACHELO	750.00
369	A003584582F	PATRICK OGUTU NAMAMBA OUMA	750.00
370	A003667567Z	Beatrice Cheroni Ruto	750.00
371	A003981546Y	Miriam Nyabaso Gugwa	750.00
372	A004182067L	ERICK ONYANGO MIDUMBI	750.00
373	A004236275X	JORAM OMONDI ONYANGO	750.00
374	A004406812K	WILLIAM OURU NYANDIA	750.00
375	A005188079E	DAVID OKOTH OCHIENG	750.00
376	A005739345J	Erick Omondi Akello	750.00
377	A007746019Y	Dorcas Ananda Osiako	750.00
378	A008873260E	OMONDI COLLINS ADUDA	750.00
379	A011891666B	John Oduor Otieno	750.00
380	A003202590L	George Onyancha Motari	735.00
381	A005596705B	JUDITH AKINYI OGAT	705.00
382	A002950908T	Daniel Olweny Oyoyo	690.00
383	A001537378I	Geib Caleb Nakaya	675.00
384	A001701071I	BEN OGADA	675.00
385	A003282363Z	Samuel Maina Waruguru	675.00
386	A003688147I	Anthony Amaidza Ogoli	675.00
387	A003799853U	HEZRONE OWINO OPIYO	675.00
388	A004718725E	Jacinta Atieno Makogilo	675.00
389	A002994408A	FRANCIS OCHIENG OKUMU	668.00
390	A005152690O	SYLVIA ACHIENG OKUNE	668.00
391	A002907494P	Elijah Museve	630.00
392	A005231105S	JOSEPH OCHIENG ODINGO	630.00
393	A002115126A	Joseph Wamutu Muhiu	600.00
394	A002953153Y	JUDITH ROSELINE ANYANGO ABALLA	600.00
395	A003981457C	Benedict Francis Oduor	600.00
396	A004562973D	Rajab Ismail Hajimara	600.00
397	A004665825C	Roseline Akinyi Ogai	600.00
398	A006830023J	ROSEMARY ACHIENG AGAN	600.00
399	A002680541N	MONICA AUMA OGUTA	525.00
400	A003800170N	VARLED ODHIAMBO OGONGO	525.00
401	A003868466S	Oyier Otieno Vincent	525.00
402	A004559285P	EDDAH SALOME OZIANYI	525.00
403	A004781536T	Rose Atieno Ogweno	525.00
404	A005147522K	Sheth Juma Nyandiko	525.00

405	A005876669W	Grace Atieno Awiti	525.00
406	A006127719N	WASHINGTON OMONDI ODERA	525.00
407	A0065889440	Philip Onyango Ojwang	525.00
408	A006785985X	George Oduol Anino	525.00
409	A006786253K	Dan Omollo Obaria	525.00
410	A006868511C	ABSHIR NOOR MAALIM	525.00
411	A007157291Z	Emmah Awino Oduor	525.00
412	A007226475B	Dorcas Akinyi Ondiek	525.00
413	A007467217U	ELSA AOKO MIRAMBO	525.00
414	A007829902H	George Otieno Adienge	525.00
415	A008429633C	Erick Odhiambo Nyagaya	525.00
416	A010755470B	COLLINS ODHIAMBO ONDIEK	525.00
417	A011492112Y	Risper Adhiambo Ogola	525.00
418	A011713794D	CHARLES OJUONDO HONGO	525.00
419	A013340102Q	Adan Sheikh Mohamed	525.00
420	A013535862C	Judith Anyango Otieno	525.00
421	A013934618V	Meresa Achieng Chacha	525.00
422	A002449531V	Jacob Okumu Kongo	518.00
423	A003106038F	Mary Wikana Anyika	518.00
424	A005276402L	Michael Juma Okeyo	480.00
425	A009880466I	MUSTAFA ONYANGO SAIDI	480.00
426	A003061462D	PAUL OWUOR LABAN MUGA	450.00
427	A004068752Y	DANIEL OTIENO LUKAS	450.00
428	A004231215R	George Opondo Obori	450.00
429	A004422507F	Linet Awuor Alex	450.00
430	A004699208G	Samson Ouma Orimba	450.00
431	A005397534A	GEORGE OTIENO OWUOCHE	450.00
432	A005464831R	Matabel Awuor Ojwang	450.00
433	A006589129J	Vincent Otieno Mutunga	450.00
434	A006780935Z	Hellen Adhiambo Osogo	450.00
435	A006984660L	Nicholas Nyangoi Aber	450.00
436	A007588700B	Joyce Akech Onyango	450.00
437	A010756227W	JOSEPH OTIENO OKWACH	450.00
438	A011972716S	Roseline Aoko Ogweno	450.00
439	A013339895N	Mohamud Sheikh Mohamud	450.00
440	A002183992V	Purity Nyiha Nganga	396.00
441	A001441055E	MARTIN NICY OJUKA	375.00
442	A0062563180	George Abidha Onago	375.00
443	A010698653K	MICHAEL ONYANGO ODONGO	375.00
444	A005302239H	Symon Anyolo Mugaysi	368.00
445	A002699051H	Stanley Kiriagana Muchuga	360.00
446	A003807598T	George Ouma Otieno	345.00
447	A001206392T	Josphat Muguuku M'mwithimbu	300.00
448	A003437006L	ELISHA OJWANG SEDA	300.00
449	A002667274J	EZINAH MWERESHI	263.00
450	A002109322F	Margaret Naftal Amimo	225.00
451	A004265790C	Mary Wangui Njuguna	225.00