

THE INTERNATIONAL JOURNAL OF BUSINESS & MANAGEMENT

Business Planning as Growth Strategy on Micro and Small Businesses in Meru Town, Kenya

Agnes Kinanu Mungania

Lecturer, School of Business & Economics, Meru University of Science & Technology, Meru, Kenya

John Gakuu Karanja

Lecturer, KIM School of Management, Meru and Kenya Prisons Service, Kenya

Brenda Chitechi Okwang'a

Mount Kenya University, Nkubu University Campus, Kenya

Abstract:

Planning has been cited as an important function of any business organization, whether large or small. Previous studies have revealed a link between planning and growth of SME. However, there has been no evidence to correlate the growth of the small business to their planning management. Empirical evidence is that small scale business planning as a growth strategy has remained a mirage. Descriptive survey research design was used where several small scale businesses were interviewed. Data was analyzed using both descriptive and inferential statistics. The findings indicated that small businesses in do regular planning, involve employees in planning, and encounter challenges in their planning practices. But few of them adopted integrated formal planning systems, with Majority of the firms facilitating the flow of information manually. The findings indicate respondents undertake industry analysis before planning and that there is an association between planning horizon and business planning.

Keywords: *Planning horizon, type of planning, employee involvement, institutional constraints*

1. Introduction

Planning is an important function of any business organization and every organization adopts different planning practices depending on organizational functions and activities. The benefits of planning cannot be overemphasized more so when such organizations are young and facing resources constraints as is the case of small businesses. Organizations that undertake planning are likely to realize benefits such as maximized returns, efficiency and effectiveness in operations, customer satisfaction among others. Indeed, and as Huntol, (2003) contends, the adopters and implementers of planning as key management functions have stayed competitive in the market compared to non-planners.

Within an organization context, planning is both the organizational process of creating and maintaining a plan, and the psychological process of thinking about the activities required to create a desired goal on some scale (Brews and Hunt 1999). And as Gibson, and Cassar (2002) observes, it is a fundamental property of intelligent behaviour. Brews and Hunt (1999) further observes that planning combines forecasting of developments with the preparation of scenarios of how to react to them. In planning, managers outline the steps to be taken in moving the organization towards its objectives by establishing organizational plans. Once plans are made they must be communicated throughout the organization and later implemented, to serve, to coordinate, or meld together, the efforts of all parts of the organization towards the company's objectives (Kargar and Parnell 1996).

While discussing the purpose of planning Kargar and Parnell (1996) suggests that planning serves to 1) help management to clarify, focus, and research their business's or projects development and prospects, 2) provide a considered and logical framework within which a business can develop and pursue business strategies over the next three to five years and 3) offer a benchmark against which actual performance can be measured and reviewed. And a management process, planning involves three key managerial activities, namely the establishment of organizational objectives and policies; the identification of alternative courses of action and programs and the selection of the best course of action to be taken in predetermined future (Gibson and Cassar 2002).

No organization can survive without planning. Although all organizations undertake some form of planning, the types of plan generated normally depend upon the nature and sizes of the organizations. Plans may be prepared either for short periods or period or may be prepared by top level management or operational level management. Hence, planning is classified in terms of the planning period/horizon anticipated by the management or they may be on the planning responsibility.

In line with Berry (1998), five types of planning of varying depth can be conceptualized: (1) simple financial plans, (2) planning based on forecasts, (3) externally oriented planning (the entrepreneur begins to think strategically), (4) pro-active planning of the corporate future (instead of reacting to market-based changes), and (5) strategic planning as a systematic instrument of strategic management. The investigation of young, small enterprises is of special interest since their strategies have to be developed in a highly emergent way (Mintzberg, 1994), reflecting their fast changing requirements. Within the organization context, three types of plans based on planning responsibility are identified, namely corporate or strategic plan; tactical or division plan and operational or unit plan. While, strategic plans are usually long term, divisional plans are medium term and operational plans fit under the classification of short term plans.

Planning takes place in all kinds of organizations and is undertaken by key decision makers. However, compared to large well established companies less planning emphasis is common with small businesses. In Kenya, small businesses account for a significant share of production and employment and are therefore directly connected to poverty alleviation. Especially in developing countries small businesses are challenged by the globalization of production and the shift in the importance of the various determinants of competitiveness. Hence, for such firms planning is essential for their survival, profitability and competitiveness. Despite their given resource constraints, the changing and complex operating environment means that small business owners need to spend more time planning and implementing those plans.

Alexander (1995) did a study to determine whether engaging in formal planning by small firms reduced the frequency of implementation problems and the findings indicated that all high-success firms experience implementation problems to a much less significant extent than low- success firms. Another study by Joseph (2000) on enterprise resource planning systems in small and middle sized manufacturing firms examined enterprise resource planning implementation at four diverse manufacturing facilities. The findings showed that managing the strategic integration between manufacturing and marketing provided the successful firms congruence of purpose and function of the new enterprise resource planning system's process.

In summary those companies that were willing to pay at least moderate attention to all planning justification and installation activities for both strategic and tactical processes were successful in achieving their initial objectives. The research also showed a strong relationship between manufacturing strategy and successful Enterprise Resources Planning (ERP) implementation. In another study, Huntol (2003) analyzed a group of firms before and after adoption of ERP and found that although financial performance of ERP adopters did not change, finance performance of non-adopters decreased and thus concluded it was advisable to implement ERP system in order to stay competitive.

1.1. Problem Statement

Several empirical studies reveal a link between strategic planning and success (Rue and Ibrahim, 1998; Bracker, Keats and Pearson, 1998; Lyles, Baird, Orris and Kuratko, 1993; Schwenk and Shrader, 1993). But it has been argued that small firms often do not have the means to ensure the successful continuous application of strategic planning. Compared to larger companies, small firms normally maintain a lower level of resources, have more limited access to human, financial and customer capital, and lack a well-developed administration capability to facilitate planning. Thus, the application of formal planning instruments is often missing, especially up to a certain 'critical size' (Karagoglu and Lindell, 1998).

However, given the rapidly changing operating environment arising from globalization of markets and increasing competition both at domestic and international markets, planning is a must if small businesses are to succeed. The question of concern is whether small firms undertake any form of planning as a growth strategy and if they do, what is the process of such plans and the problems or constraint they face.

1.2. Purpose of the study

The study sought to investigate the extent of business planning as a growth strategy for Micro and small businesses

1.3. Objectives of the study

- i. To determine extent of planning Horizon as growth strategy for MSE
- ii. To establish extent of type of planning is as growth strategy for MSE
- iii. To determine extent of employee involvement as growth strategy for MSE
- iv. To determine extent of institutional constraints on growth strategy for MSE

1.4. Research Hypothesis

The study tested the following Hypotheses to attain the research objectives:

- Ho: There is no relationship between Planning Horizon and growth strategy for MSE
- Ho: There is no relationship between type of planning and growth strategy for MSE
- Ho: There is no relationship between employee involvement and growth strategy for MSE.
- Ho: There is no relationship between institutional constraints and growth strategy for MSE.

1.5. Scopes of the Study

This study focused on micro and small businesses operating within the Meru town which are licensed. The term "micro and small business" is used to refer to all those firms employing between one (1) to fifty (50) employees, whether those employees are permanently employed or not. The reason for using the terms was necessitated by the fact that it was possible to categorize firms operating within the town into strict categories of Micro, Small or Medium enterprises, owing to lack of data. This study focused on

firms within Meru town in order to ensure that the firms studied operated within a presumed environment, and hence provide for homogeneity. Firms involved in the study covered all the sectors which are engaged in various business activities ranging from trading to manufacturing. The aspect covered was the challenges faced by small businesses in Meru town in their planning practices. The definition of small business is provided for in the definition of key terms section. The firms targeted were involved in non-primary product activities or businesses; thus, the study excluded primary activities such as agricultural production, animal husbandry, fishing, hunting, gathering, forestry.

2. Methodology

2.1. Research Design

This study adopted a descriptive Survey research design. The researcher chose this research design because the study aimed at collecting information from respondents on their attitudes and opinions in relation to challenges faced by small scale business enterprises in business planning. It can be used when collecting information about people's attitudes, opinions habits or any of the variety of education or social issues (Orodho and Kombo, 2002).

2.2. Target Population

The target population for the study consisted of small businesses licensed to operate within the Meru town. According to the official list provided, there were a total of 4,041 businesses described as small, medium and large and operating within the selected locality. The selection of Meru town allowed the researchers to control environmental variation while the focus on small firms employing between 1 and 50 constrained variation due to size differences among the firms. Thus, specification of this population reduced extraneous variation and clarifies the domain of the findings as small business operating in specific types of environments.

2.3. Sample Size

However, the sampling of cases from chosen population is unusual when building theory from case studies or in a descriptive type of research. As Pettigrew (1988) noted, the goal of theoretical sampling is to choose cases which are likely to replicate the findings. Since this was a descriptive study, cases were selected on the basis of their ability to replicate the findings. In this sense, Yin (2003) argues that there is no need to employ random sampling to select sample from the population. In this type of study, the goal of the sampling process is to obtain accurate statistical evidence on the distributions of variables within the population.

2.4. Sampling Procedure

In this study, the researcher used non-probability sampling method and specifically purposive as the respondents were to be selected according to the information the study sought (Mugenda and Mugenda 2003). The list provided also contained the location of business, business contact and the contact person; those businesses presumed to be small scale trading such as hawking and vending were eliminated. And only those with proper business contact were included in the study. After the list was obtained, the researcher contacted the firms through the names of the contact person provided in an effort to verify the information and request them to participate in the study.

2.5. Data Collection Instruments

Primary data was collected using questionnaires that had both structured and unstructured questions. Section B of the questionnaire contained Likert scale type of questions where the respondents were required to indicate their level of agreement with statements that express a favorable attitude toward a concept being measured. This scale is a bipolar scaling method measuring either positive or negative response to statement. A five ordered response levels scale was used which are: 5= strongly agree, 4= agree, 3=somewhat 2= disagree and 1=strongly disagree. The questionnaire also contained general questions on planning practices and addressed each stated research questions. The questionnaire was hand delivered to the respondents at their places of work together with a covering letter obtained from the university introducing the researcher and purpose of research. The respondents were requested to complete the questionnaires, and when through alert the researcher to pick them later. The questionnaire was completed by the business owners or managers of the company.

2.6. Data Analysis and Presentation

The data analysis consists of examining the evidence so as to address the initial propositions of the study using SPSS computerized software. The researcher used descriptive statistics to provide a detailed description of the data and also to classify features and construct statistical models in an attempt to explain what was achieved. The findings were presented in tables, means, percentages, chi square tests, test statistics and standard deviation where applicable and were accompanied by the relevant explanations.

3. Findings, Conclusions and Recommendation

3.1. Findings

3.1.1. Planning Horizon by Small Businesses

The study established that small businesses do planning and that majority do regular planning whereby they plan at all times to respond to changes in the operating environment. They ensure that resources are available to support planning. Majority of the respondents also indicated that they undertake industry analysis before planning. Hence planning is a necessary business activity which increases business performance. The study established that there is an association between planning horizon and business planning. However the relationship was found to be statistically significant at 5% level ($p=0.000 < 0.05$) and that planning horizon influences business growth as a strategy for MSE.

3.1.2. Types of Plans in Small Scale Business Planning

The study established that a majority of small businesses have operational plans which help them carry daily operations. Long term plans are also done by small businesses which are strategic in nature and they cover the entire organization and focus on the future of the business. The study established that small businesses have also written business plans, hence are able to evaluate their performances against the set standards. The relationship was found to be significant at 5% level ($p=0.000 < 0.05$). Therefore types of plans influence business growth as a strategy for MSE.

3.1.3. Employee's Involvement in Business Planning

Majority of the businesses involve their employees in planning in their various departments through, their heads of departments and supervisors. Those that did this noted increased performance. Firms that did not involve employees in planning noted decreased performance. The study established that involvement of employees in planning based on the chi-square test cross tabulation was found to be at 31%. The results indicate that there is an association between employee involvement and business planning. However the relationship was found to be statistically significant at 5% level ($p=0.000 < 0.05$) and therefore Employee's Involvement in Business Planning influences business growth as a strategy for MSE.

3.1.4. Institutional Challenges Business Planning

The study established that various challenges were involved in planning practices by small businesses. It emerged that cost was one of the major challenges incurred in terms of money, energy and also on employees' trainings. Resistance was also found to be a challenge in that employees feared to lose their jobs as well as use the system such as integrated planning systems and computers due to skills inadequacy. Technical challenges such as systems breakdown, updating to newer versions were also cited as challenges in business planning. The study established that challenges faced in business planning influenced by 1.3% and there was an association between challenges and business planning. However the relationship was found to be statistically significant at 5% level ($p=0.000 < 0.05$), and therefore Institutional Challenges Business Planning influences business growth as a strategy for MSE.

3.2. Conclusions

The study concludes that planning is important for the success of any small business in that majority of the small businesses were involved in planning and those that planned regularly and all times noted high performance because they were able respond to changes in the operating environment. The study further concludes that operational plans are prevalent and vital in small businesses to help in daily operations of the business and long range plans to help in focusing on the future of the business. This is so because majority of the small businesses had both short range and long range plans which helped them to do daily operations and also focus on where they wanted their businesses to be in the future through planning as a growth strategy.

The study also concludes that small businesses in their planning practices encounter challenges ranging from high costs of trainings, acquiring software such as formal integrated planning systems. Other challenges included resistance by employees, much time taken during planning as well as technical challenges such as breakdown of the planning systems. Despite these challenges those that planned noted high performance. Finally the study concludes that small businesses involve employees in planning and that involvement of employees in business is very vital. This is because resistance was reduced and high performance was noted and employees felt valued and motivated when involved.

3.3. Recommendations of the Study

From the data analysis, findings and conclusions the following recommendations are made:

Forums should be made by business experts through the government funding by the ministry of labour to educate the small business owners on the importance of business planning and especially integrated formal planning system and its benefits in facilitating information flow and business links. This was because formal integrated system, though costly was found to be effective and efficient. It is important to involve employees in all forms of planning to avoid employee resistance. When employees are involved they do not resist hence performance and efficient is achieved. This is so especially for formal integrated planning system where the adopters of the system indicated efficiency and effectiveness in their operations compared to other planning systems. Finally small businesses should also consolidate all business operations into a uniform and enterprise wide system to facilitate flow of information between all business functions so as enhance effectiveness and efficiency.

3.4. Suggestions for Further Study

The researcher suggests that further research be carried out to establish why majority of small businesses have not adopted formal integrated planning system which was indicated to be more efficient and effective than the other systems; though they seem to have been in operation for a long time. Specifically the following needs to be investigated: The level of their knowledge on what formal integrated planning systems are and how it operates and the other factors that influence business planning as an MSE growth strategy.

4. References

- i. Alexander, L.D (1995). Successful Implementing Strategic Decisions; Long range planning 18 (3), 19-97
- ii. Altaf, H.S. (2008). Small Business in Pakistan: Characteristics, Problems and Sources of Finance: Sukkur Institute of Business Administration.
- iii. Ansoff, H. I. J. Avner, R.G. Brandenburg, F.E. Porter, and R. Radosovich, (1971) "Does Planning Pay? The Effect of Planning on Success of Acquisitions in American Firms", long Range Planning, December.
- iv. Armstrong J. (1982). The value of formal planning for strategic decisions: review of empirical research. Strategic Management Journal 3(3): 197-211.
- v. Arthur, A., Strickland, A.J. (1986). Strategy formulation and Implementation, Tasks of the general manger 3rd ed. Business Publications Inc: USA, Plano Texas.
- vi. Barclays, M., Hudson, K. (1979). "Comparison of Current Planning Theories Counter Parts and Contradictions: Journal of American Planning association, Vol. 45. No.4.pp. 387-406.
- vii. Barry, N. (1982). Literature of Liberty: A review of Contemporary Liberal Thought, Library of Economic and Liberty, 1982, accessed 2011-12-4.
- viii. Benton, E. (1996). Guide to Strategic Planning: McGraw Hill Inc: New York.
- ix. Bracker, J.S., and Pearson, J.N. (1986). Planning and Financial Performance of Small Mature Firms "Strategic management Journal, Vol.7. No.6, pp.503-22.
- x. Brews P, Hunt M. (1999). Learning to plan and planning to learn: resolving the planning school/learning school debate. Strategic Management Journal 20(10): 889-913.
- xi. Castrogiovanni G. (1996). Pre-startup planning and the survival of new small businesses: theoretical linkages: Journal of Management 22(6): 801-822.
- xii. Center for Development Cooperation Services (1995). Micro and Small Enterprises Development (MASCED) At The Hue university of Agriculture and Forestry (HURF), Department of Agriculture Economics. Hue, Vietnam, Arnterderm, the Netherlands: CDCS.
- xiii. Daniel, E.L (2000). Enterprise Resource Planning Systems. Cambridge University Press: U.K.
- xiv. Deakins, D. Alan M, Laura, G(2001). "Evolution financial Management and Learning in the Small Firm, 'Journal of Small Business and Enterprise Development, Vol.9 Iss, pp7-16. MCB up Ltd.
- xv. Delmar, F. and Shane, S. (2003). Does Business Planning Facilitate the Development of New ventures? Strategic management Journal.
- xvi. Dury and Tues. (2005). Emergence of Strategic Management Accounting: An Institutional Perspective.
- xvii. Etzion, A. (1973). Mixed Scanning a Reader in Planning. Theory Edition. Free Press New York.
- xviii. European Commission, (2003). Commission Recommendation of 6 May 2003 Concerning The definition of Micro, Small, Medium sized Enterprises' Official Journal of the European Union, Vol. L1 24/36/pp. 1-6.
- xix. Evans, R. Jran,-Nam, and Walpole (1996). Studying the studies: An Overview of Recent Research into Taxation Operating Costs, "[2003] , (1) e journal of Tax Research 64.
- xx. Fuad, N. A (1998). Factors for small Business Failure in Developing Countries. Journal Article: advances in competitiveness Research, Vol. 6,1998.
- xxi. Friedmann, J. (1973). Re-tracking America. A Theory of Transactive Planning. Garden City. N.Y. Double Day-Anchor.
- xxii. George, A John, B, and Edmund, G. (1996). Management and Strategy Text, Readings, and cases 3'ed. New York: Macmillan Publishing Company.
- xxiii. Gibson, B. and Cassar, G. (2002). 'Planning behaviour variables in small firms' ' Journal of small Business Management, 40: 171-86.
- xxiv. Glueck, F. (1980). Management 2nd ed. Dryden Publishers: USA.
- xxv. Goodmann (1971). After the Planners. New York Touch Stone Books.
- xxvi. Gordon, D. (1978). Problems in political Economy an Urban Perspective Lexington, Mass: D.C. Health and Company.
- xxvii. Gordon, I.E. and D. Miller, (1976) "A Contingency Framework for the Design of Accounting Information Systems', Accounting, Organizations and Society.
- xxviii. Grinyer, P.H, Al-Bazzaz, S. and Yasai – Ardekani, M. (1986). Towards Accounting Theory of corporate Planning; Findings in 48 U.K. Companies, Strategic Management Journal, 73-28.
- xxix. Hampden, T; Charles (1975). From Poverty to Dignity; Garden City, New York Anchor Books.
- xxx. Harold, K., and Heinz, W. (2010). Essentials of Management an International Perspective 8th ed. TataMac Graw Hill education Private Limited: New Delhi.
- xxxi. Harold, K., and Heinz, w. (1990). Essentials of Management 5th ed. New York: Mc Graw Hill Publishing Company.

- xxxii. Heaskin, A. (1977). *Crisis Response: An Historical Perspective on Advocacy Planning*. Urban planning program working Paper; DP-80. Los Angeles: University of California At Los Angeles.
- xxxiii. Heather, C. and Robert, M. (1999). *Ethical Framework and Planning Theory International Journal of Urban and Regional Research*.
- xxxiv. Herold, D. M. , (1992). “Long Range Planning and Organizational performance: A Cross-Valuation Study”, *Academy of Management Journal*, March.
- xxxv. Hill, T. (1987). *Small Business production/ Operations Management: Macmillan education Limited*.
- xxxvi. Horvat, B. (1972). *Planning in Yugoslavia in the Crisis of Planning Vol. 11.ede. Faber and Seers London. Chatto and Windows for the Sussex University Press*.
- xxxvii. [Http://www.tutor/r2u.net/business/strategy/business plan](http://www.tutor/r2u.net/business/strategy/business%20plan) (Accessed 8th November 2010 at 11.00 A.M).
- xxxviii. Hudson, B. (1979). *Compact Policy assessment and the Delphi method*. Havard University Cambridge Massachusetts.
- xxxix. Huntol, J., Lippicolt, B., and Reck, J. (2003). *Enterprise Resource Planning ERP systems: Comparing firms performance of Adopters and Non-adopters. International Journal of Accounting Information Systems. 165-184.*
- xl. Illich, I. (1973). *Tools for Conviviality: New York Harper and Row*.
- xli. Joseph, M. and Douglas, J. (1981). *Managing a Contemporary Introduction 3rd ed. Prentice Inc. Limited*.
- xlII. Judith, E.I. (1995). *Planning Theory’s Emerging Paradigm: Communicative Acton and Interactive Practice Journal of planning Education and Research*.
- xlIII. Kargar, J., and Parnell, J.A. (1996) ‘Strategic Planning Emphasis and Planning Satisfaction in Small Firms: an Empirical Investigation’, *Journal of Business strategies, 13:42-64*
- xlIV. Karagozoglu and Lindebell (1998). *Internalization; Entrepreneurship and the Smaller*
- xlV. Karger, D.W. (1973). “Integrated Formal Long range Planning and How to Do it’, *Long Range*.
- xlVI. Katz, P. (1994). *The New Urbanism. Toward and Architecture of Community. New York: McGraw Hill*
- xlVII. Keen, P.G.W (1975). *The Implementation of Computer-Based Decision Aids, Center for Information Systems research, Sloan School of Management, Cambridge*,
- xlVIII. Klassen, P. (2008). *Validity and Explanation of Statistical Tools, Available on www.documenting excellence. Com. (Accessed on 11th December 2010.)*
- xlIX. Kozooba, C.T. (2006). *African Studies (Small Business debt Consolidation) quarterly: Causes of Small Business Failure. Gale Groups, Inc. Uganda.*
- l. Krajenski, L., Ritzman L., & Malhotras, M. (2008). *Operations Management 8th ed. Process and Value Chains: Dorling Kindersley Put Limited: India.*
- li. Lindblom, Charles E. (1959). *The science of Muddling through Public Administration Review 19:79-88.*
- lii. Lorange, P., (1977) “Administrative Practices in smaller Companies”, Paper Given at TIMS/ORSA Conference on Strategic Planning, New Orleans.
- liii. Lorange, P. (1977). *Corporate Planning; An Executive Approach, Prentice-Hall Englewood Cliffs, 1979, Hax, A.C. and N.S. Majluf, “Towards the Formalization of strategic Planning – A conceptual Approach”, Technical report No. 2, Sloan school of Management, M.I.T.*
- liV. Lorange, P. (1978). “Implementation of Strategic Planning Systems” in Hax, A.C. (ed) *studies in Operations Management, North Holland/American Elsevier, New York,*
- liVI. Lyles, M.A., Baird, I.S., Orris, J.B., & Kuratko, D.f. (1993). *Formalization planning in Small Business: Increasing Strategic choices” Journal of Small Business Management, Vol.31 No.2, pp.38-50*
- liVII. Mint berg, H. (1994). *Strategy making in Three Models, California Management Review 16(2)*
- liVIII. Mugenda, O.M, (2003). *Research methods. Laba Graphics Service; Nairobi, Kenya.*
- liVIII. Nor, A.I. (2009). *AIS Effectiveness Among Manufacturing SME’s Malaysia*
- lix. Orodho, A.J. and Kombo, D.K. (2002). *Essentials of Educational and Social Research Methods. Masola Publishers: Nairobi.*
- lx. Patrick, M., & Parmond, A. (1996). *Management of Organizations. Richard D. Irwin, a Times Mirror Higher Edu. Group Inc Company: USA.*
- lxi. Peattie, L. (1968). *Reflections on Advocacy Planning, Journal of the American Institute of Planners: PG. 34, 2: 80-87.*
- lxii. Parkins, A.E. and B.K. Sugden, (1971) “Purposes and Effectiveness of Formal Planning Systems”, in Vancil, Richard F., ed, *Formal Planning Systems – 1971, Harvard Business School, Boston.*
- lxiii. Perry, S.C. (2001). *The Relationship Between Written Business Plans and The Failure of Small Business in the US” Journal of small Business Management. Vol.39. pp201-8*
- lxiv. Peterson, R.A., Albaum, G., & Kozmetsky (1986). *The public’s definition of small business. Journal of small Business Management, 4(3)*
- lxv. *Research ICT Africa (2008). ICT Access and Usage in Africa: Vol. One 2008 Policy Paper two.*
- lxvi. Ring bakk, K.-A, “Why Planning Fails”, *European Business, No 29, spring (1971).*
- lxvii. Risseuw, P. and E. Masurel (1994). “The role of Planning in Small Firms: Empirical Evidence from a Service Industry,” *Small Business economics 6 (4). 313-332.*
- lxviii. Robinson, R.B., & Pearce (1983). *The Impact of Formalized Strategic Planning on Financial Performance in Small Businesses,’ Journal of Small Business Management 36 (40), 24-32.*

- lix. Sager, T. (2006). The Logic of Critical Communicative Planning. *Transaction Cost Alteration Planning Theory* 5.
- lxx. Schein, E.A., (1969). *Process Consultation: its Role in Organization Development*, Addison-Company: Dallas.
- lxxi. Shilt, B., Kenneth, E., & John, M. (1973). *Business Principles and Management* 6th ed. South Western Publishing Company: Dallas.
- lxxii. Schwenk, C.R and Schrader, C.B. (1993). Effects of Formal Planning on Financial Performance in small Firms: A meta-Analysis *Entrepreneurship: theory and Practice*, 17(3) 53-61.
- lxxiii. Smit, H.P. (2000). *Journal for Small Business Management: Vietnam*.
- lxxiv. Stone, MK., & Brush, G. (1996). Planning in ambiguous Contexts: The Dilemma of Meeting Needs for Small firms: Australia.
- lxxv. Temtime, Z.T., Chinyoka, S.V. and Shunda, J.P. (2003). Towards Strategic Use of IT in SME's a development, vol.9Iss. pp. 7-16. Publisher MCB Up Ltd.
- lxxvi. Thompson, J.D. (1967). *Organizations in action*, McGraw Hill, New York.
- lxxvii. Thune, S. and R. House, (1970). "Where Long Range Planning Pays Off", *Business Horizons*. August.
- lxxviii. Turner (1997). Accounting Information Requirements and Reporting Practices of SME's
- lxxix. Vimerly, J.R. (1976). "Organization Size and the Structuralist Perspective: A Review, Critique and proposal", *Administrative Science Quarterly*.
- lxxx. Wanjohi, A.M. & Mugure, A.(2008). Factors Affecting the Growth of MSE's in Rural Areas of Kenya; A Case of ICT Firms in Kiserian Township Kajiado District of Kenya.
- lxxxi. Wesley, Reading, 1969, do., "Increasing Organization Effectiveness through better Human Resource Planning and Development", *Sloan Management Review*, Fall 1977, and Beckhard, R.D. , *Organization Development: Strategies and Models*, Addison-Wesley, Reading,
- lxxxii. Yin, R.K(2003). *Case study research. Design and method*. Thousand Oaks, CA; Sage,
- lxxxiii. Yusuf, A., & Saffu, K. (2005). Planning and performance of SME Operators in a Country in Transition in Ghana: Publication *Journal of Small Business Management*. [Online Publication] Available <http://www.allbusiness.com/management-Co's-ep's>.
- lxxxiv. Zealead, T.(2009). Planning Behaviour of SME in a developing Economy: Botswana Available <http://www.ifm.ac.tz/library.AJFMArticles volume/o.number Two-The 20% planning. Pdf-wind>.
- lxxxv. Zijad, P., France, C., & Brian, C.(2008). Approach and Methodologies for Strategic Information Systems Planning: An Empirical Study in Australia: School of Business Information Technology.