



Business Ethical Report

June 7, 2021

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EXECUTIVE SUMMARY

Business Ethics has many definitions, but the ones given by Andrew Crane and Raymond C. Baumhart are considered the most appropriate ones. According to Crane, "Business ethics is the study of business situations, activities, and decisions where issues of right and wrong are addressed." Baumhart defines, "The ethics of business is the ethics of responsibility. The businessman must promise that he will not harm knowingly."

Business ethics is a form of codes of conduct. It lets us know what to do and what not to do. It is guided by moral and social values, this is to say if the business follows moral and social principles in conducting the business, then it is said to be ethical. Business ethics is meant to protect various social groups including consumers, employees, small businesspersons, government, shareholders, creditors, etc.

This survey was necessitated by the fact that most businesses in Kenya are reluctant in adopting business ethics hence there is need to understand the reason behind their actions. The results from the findings will play a role in shading light on what businesses prioritize more in terms of ethics and how they can be educated in applying business ethics in their daily operations. The survey also seeks to find whether businesses find it more profitable and convenient to operate unethically and hence from that they can be enlightened on how profitable it is to operate ethically.

Data was collected from 35 businesses across Kenya from various industries, through a google form survey administered either by phone interview or self-administration. The data from businesses across Kenya and from various industries, gives the findings more validation as it represents a trend that is on-going all over the country and cutting across various industries.

FINDINGS

Majority of the businesses surveyed (54.30%) had been operational for less than 5yrs, which is consistent with the data findings that more than three quarters (88.60%) of the surveyed businesses had employees less than 20.

The findings from the survey were astonishing, majority of the businesses (91.40%), acknowledge ethics as a concern for their businesses and that it has an impact on their profitability (88.60%). However, despite them acknowledging that, they had not taken a training in ethics as 85.70% of the respondents are open to receive training on business ethics. Those that were not opened to take the training declined mostly because they thought the training to be expensive to undertake. The area of business Ethics that most businesses are interested in is Marketing (51.40%), followed by financial management (48.60%).

Preferring financial management in business ethics training can be attributed to the fact that in terms of Financial ethical issues, under reporting income (52.90%) and

misrepresentation of earnings (50.00%) topped the list and were of concern to businesses. Fraud from employees and suppliers (37.10%) was of concern to business, that is reflected in terms of human resource, the most highlighted ethical issue was employees stealing from the company (34.30%).

Most businesses (51.40%) claimed to be very compliant to government regulations. However, only a small number pay for NEMA (5.70%), NITA (5.70%), PAYE (8.60%) and VAT (20.00%) which are all government regulations. The most paid for government regulation seems to be business permits (65.70%) and KRA (51.40%).

Most businesses (57.10%) have embraced the digital marketing space and 80.80% of the businesses that have embraced the digital marketing space, understand the risks, opportunities, and risk mitigations in digital marketing space.

RECOMMENDATIONS

For business ethics trainers

- Market the business ethics course for business to know where to take the course.
- Make the business ethics course as affordable as possible.
- Provide incentives for businesses to take the course.
- Partner with business associations and unions in initiating businesses to business ethics course.
- After trainings, are held they should follow up to see if businesses are able to comply and understanding any hinderances.

1.0 INTRODUCTION

1.1 Background information.

The field of ethics is a branch of philosophy that seeks to address questions about morality; that is, about concepts such as good and bad, right, and wrong, justice and virtue. *The Cambridge Dictionary of Philosophy* states that the word ethics is "commonly used interchangeably with 'morality' ... and sometimes it is used more narrowly to mean the moral principles of a particular tradition, group or individual.

Business ethics focuses on the fact that in attempt to succeed in the market and global competition, economic subjects forget about the principal role of economics which is to satisfy the needs of the citizens in the world and take part in development and improvement of the quality of their lives.

Business Ethics is designed to meet the scope and sequence requirements of a standardized business ethics course across all majors. It enhances the law by outlining acceptable behaviors beyond government control. Firms establish business ethics to promote integrity among their employees and gain trust from crucial stakeholders, such as investors and consumers. Although business ethics programs have become common, the quality varies. According to the 2018 Global Business Ethics Survey (GBES), less than one in four U.S. workers think their company has a "well-implemented" ethics program.

Today's organizations are competing on the forefront of intense competition at a global level and global expansion has necessitated the need for ethical consideration given the interaction of diverse cultures and socio-economic systems. Organizations are striving to attain sustainable competitive advantage by establishing long-term stakeholder value and being reasonable corporate citizens; By incorporating business ethics practices into the organizational strategy in the form of professional codes or applied ethics, businesses are deriving several benefits such as security of investors as well as attracting talented employees to work for the businesses.

In developed countries, businesses have more exposure to business ethics while in poor and developing countries, businesses are reluctant in applying the principles of business ethics. Applying business ethics is meant to be voluntary, however, most businesses in developing countries unless it is in the law, businesses do not feel obligated to adopt business ethics in their daily operations.

Twi'wane Investments is undertaking the survey, to understand businesses more and to provide solutions to businesses. By practicing business ethics, organizations derive several benefits such as safety measures for the investors since they are assured that their investment will be utilized in an ethical manner. Employees also get attracted and motivated to work in an organization that has strong ethical values and principles.

Many corporations are experiencing adverse effects for not enhancing business ethics. Thus, the reason we are looking forward to inducting many in embracing ethical practices. The survey involved participants owning businesses in any kind of sector or industry. The businesses that have been in existence from 5 years and above.

1.2 Statement of the problem

The main purpose of the study was to understand why small businesses do not think ethics are of great importance and if it is a concern to some, in what specific areas. More to that, for the businesses that have good compliance system what are the challenges they face and the main areas that they would require trainings on.

1.3 Significance of the study

Managing ethics in the workplace is of great benefit to the businesses. The survey will be of great significance to the business, the society, and the employees. By training businesses on the ethic programs will help maintain a moral course in turbulent times. Attention to business ethics is critical during times of fundamental change – times much like those faced now by businesses, both nonprofit and for profit. Ethics will also cultivate strong teamwork and productivity, promote a strong public image as well as manage values associated with quality management, strategic planning, and diversity management.

There are overall benefits of ethic programs by Donaldson and Davis (Management Decision, V28, N6, 1990) outlines the overall benefits of ethics programs and explains that handling ethical values in the workplace legitimizes managerial actions, strengthens the coherence and balance of the organization's culture, improves trust in relationships between individuals and groups, supports greater consistency in standards and qualities of products, and cultivates greater sensitivity to the impact of the enterprise's values and messages.

2.0 METHODS

2.1 Study Population.

The survey was administered to businesses in eleven counties namely: Baringo, Bomet, Elgeyo Marakwet, Kajiado, Kericho, Kiambu, Kisumu, Kwale, Machakos, Nairobi and Narok. The following sectors were majored in, construction, food service, manufacturing, retail, service, transportation, wholesale, finance/ insurance.

2.2 Sampling.

Purposive sampling was used for the study. The study sample was obtained by communicating with business directly. The respondents were requested to give referrals in the same category, whose contacts details were included as part of the study population.

2.3 Data collection

Primary data collection was done using a validated Google Forms survey questionnaire. Before administering the questionnaire, each respondent who was to participate in the survey, was taken through an informed consent process via a phone call with a well-trained Research Assistant. Subsequently, the participants provided their preferred mode of participation, i.e., self-administration.

2.4 Data analysis.

This was conducted using Advanced Excel. Data cleaning and screening was carried out prior to the preparation of summary tables and figures. Descriptive analysis was done as well, generating frequency tables.

3.0 BUSINESS INFORMATION

3.1 Counties where the businesses are located.

Most businesses from the survey were in Kericho county at (31.4%), followed by Machakos county at (28.6%) and counties with the least number of businesses located were Baringo, Kiambu, Kisumu, Kwale and Narok county all at (2.9%).

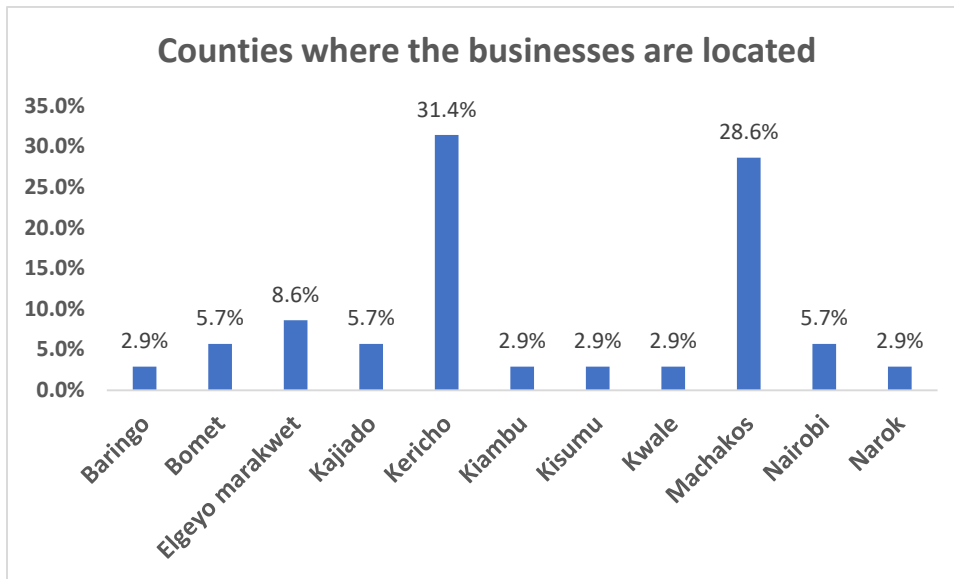


Figure 1: Business location

3.2 Duration which the business has been in operation.

More than half of the businesses surveyed have been in operation for less than five years (54.3%), (37.1%) have been in operation between five to ten years and the least number of businesses have been in operation for more than ten years (8.6%).

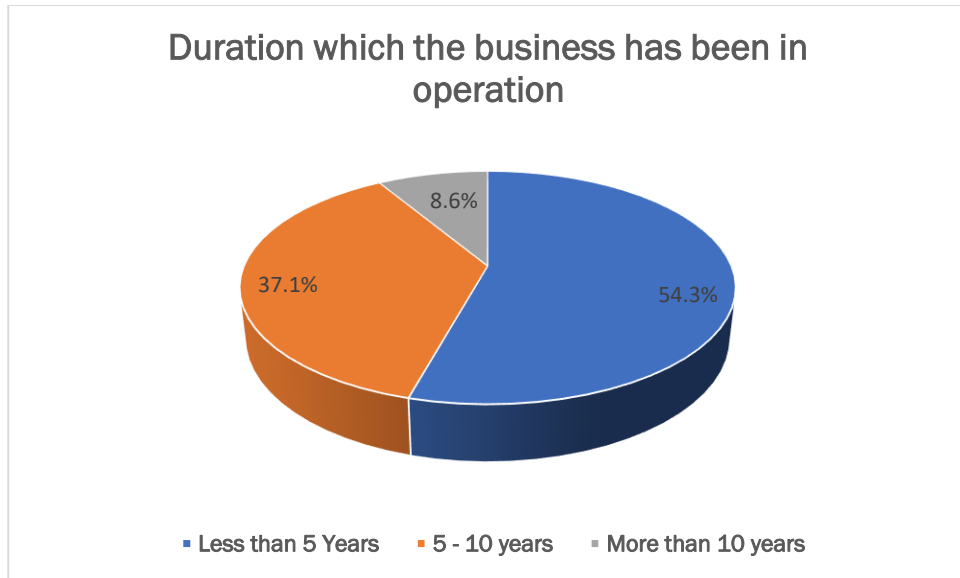


Figure 2:Businesses duration in operation

3.3 Number of employees

Three quarter of the businesses had twenty and below number of employees (88.6%) and (11.4%) businesses had between twenty-one and forty number of employees.

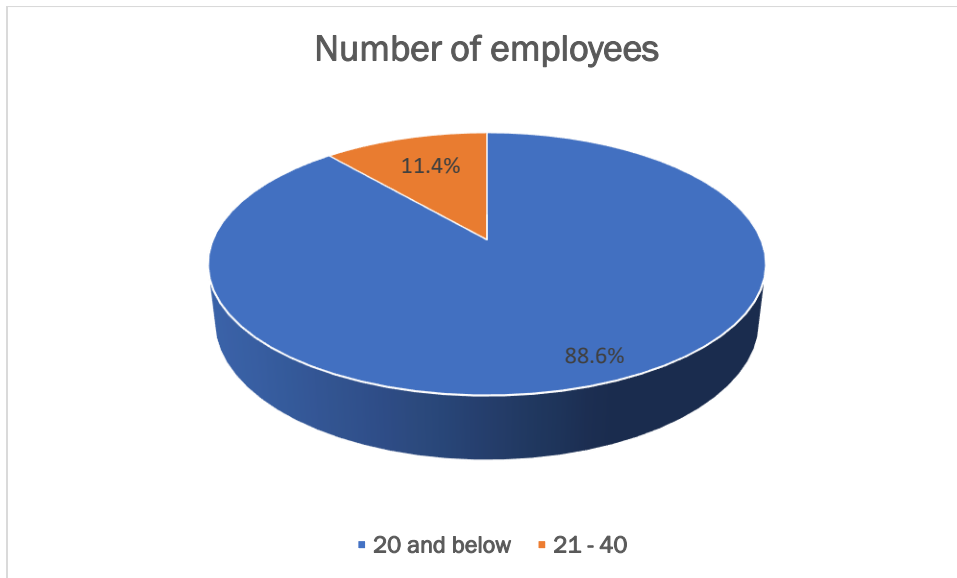


Figure 3:Number of employees

3.4 Business Sector

Majority of the businesses were in the retail sector (31.4%), foodservice and the service sector came second both at (25.7%) and the sectors with the least number of businesses were construction, manufacturing, and transportation all at (2.9%).

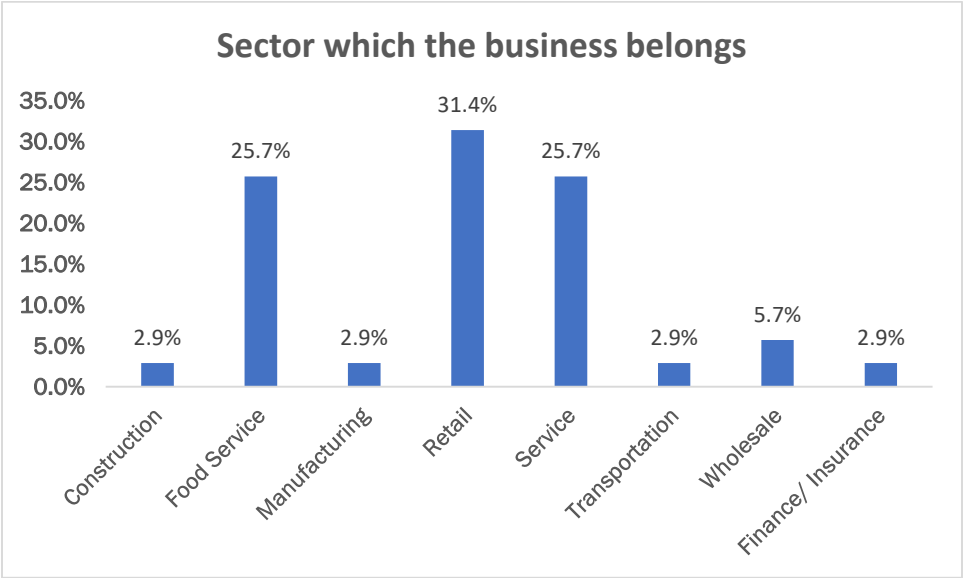


Figure 4:Sector which the business belongs.

4.0 BUSINESS ETHICS ASSESMENT

4.1 The role of ethics in business

From the study carried out, we found that most businesses really understand the role of ethics in business (91.4%) while few businesses are uncertain about the role of ethics in business (8.6%).

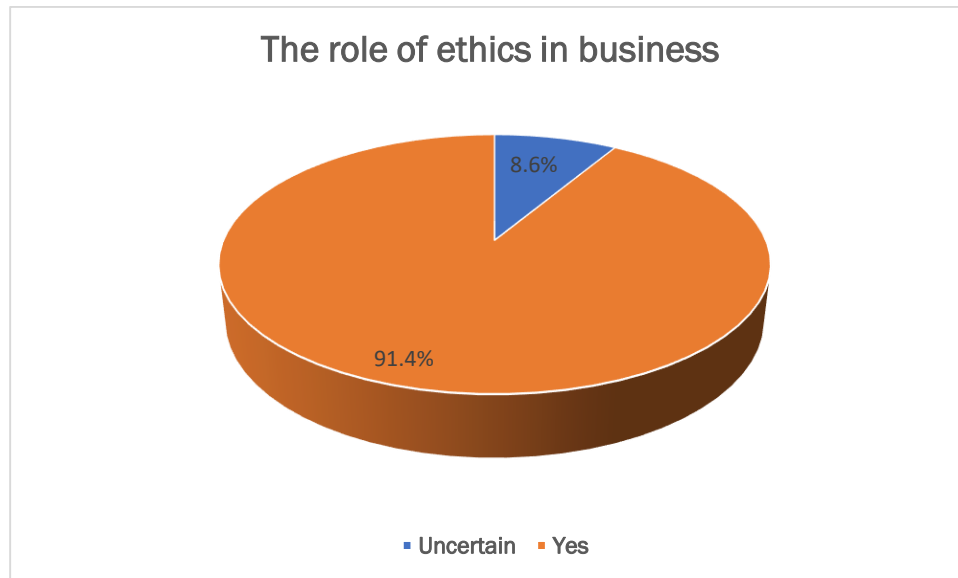


Figure 5: Role of ethics in Business

4.2 Ethical effect on businesses

Most businesses indicated that Yes (88.6%) ethics in business affects business profitability while 8.6% were uncertain and 2.9% claimed ethics in business does not affect business profitability. One of the reasons for the claim that ethics does not affect business profitability was low customer turnover.

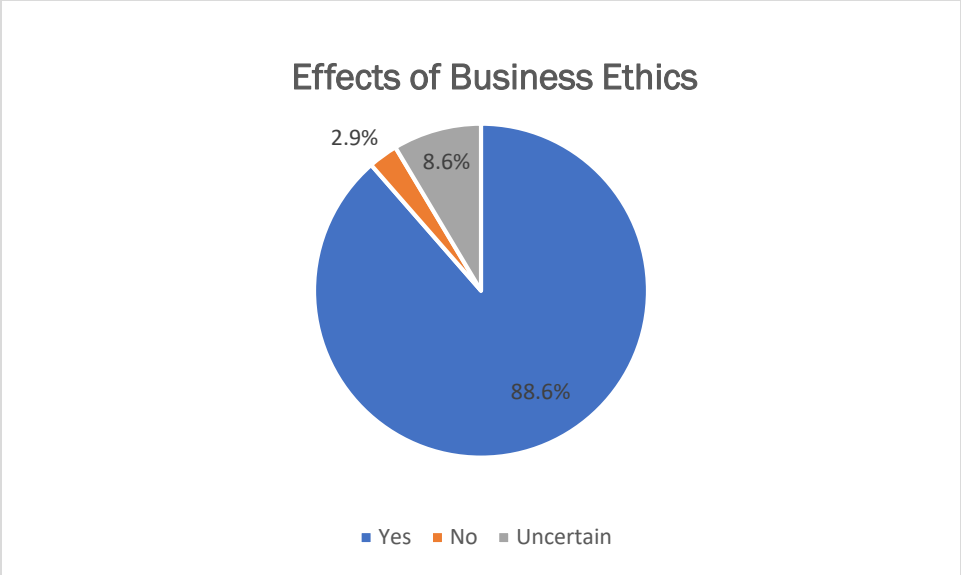


Figure 6:Effects of Business Ethics

4.3 Businesses achieving profitability and growth.

The results showed that by businesses operating ethically they can achieve greater profitability and growth (97.1%), in contrast to those that do not uphold ethics (2.9%). By enhancing business ethics, it may pose many shortcomings to the corporations. Therefore, this shows that if businesses follow ethics there will be no struggle in attaining profitability.

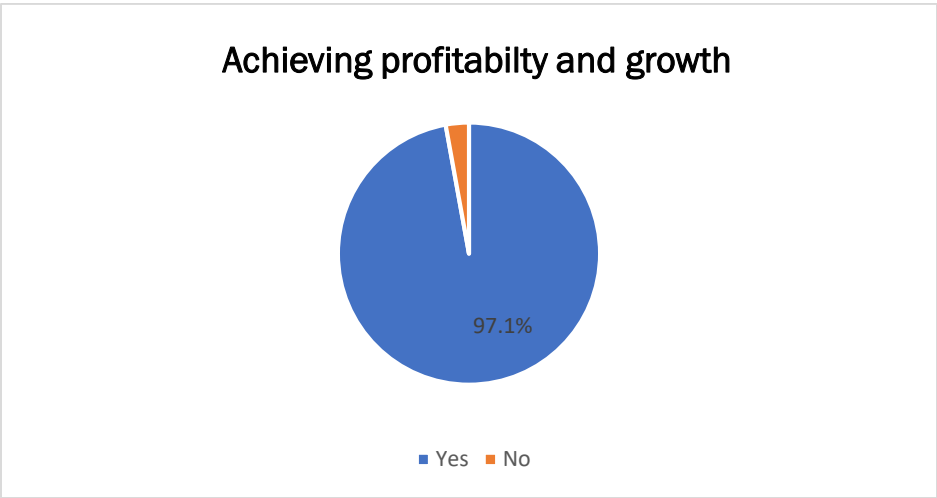


Figure 7:Achieving profitability and growth.

4.4 Government regulations that help to promote business ethics.

The government has a variety of regulations that the businesses in Kenya are obligated to comply with. The study is concerned however with the regulations that aim to promote Ethics in Business. Below are analyzed results of the respondents.

More than half the respondents (65.70%) pay their business permits, however slightly more than half of the respondents (51.40%) pay their taxes. In terms of VAT not so many businesses pay it as it is less than a quarter (20%). However, majority maybe paying the VAT without knowing it. Payments for NITA (5.70%), PAYE (8.60%), Land rates (8.60%) and NSSF (17.10%) were way below the bar line, painting a picture of businesses not taking such payments seriously.

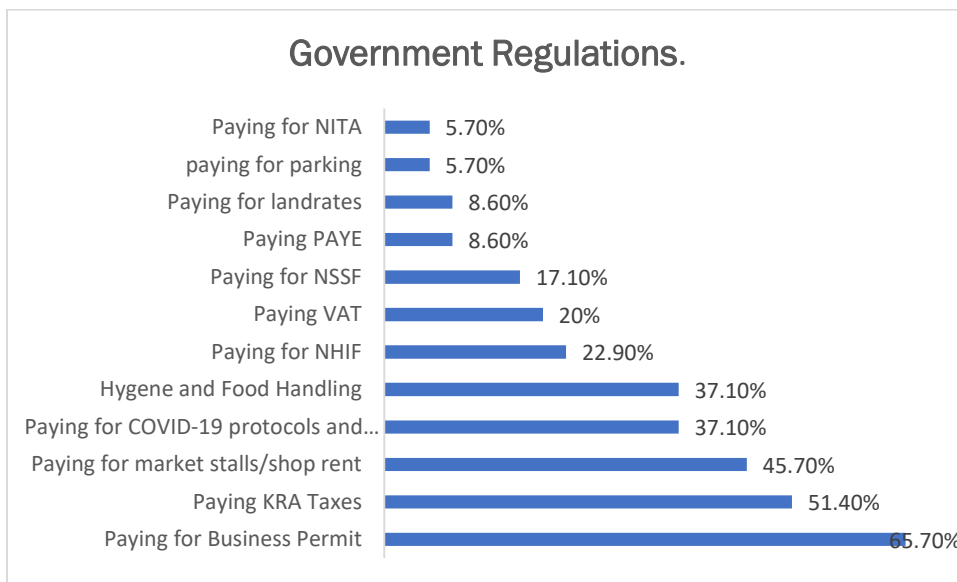


Figure 8: Government Regulations.

4.5 Ethical challenges

There are a number of ethical challenges that businesses face in their operations. The study sampled some of the challenges in a quest to establish which challenge(s) affects the business the most.

Fraud from employees/suppliers (37.10%) topped the list. Honesty and integrity (31.40%) and conflict of interest (31.40%) proved also to be of concern for businesses mainly because Fraud from employees/suppliers must have sprouted from them lacking honesty and integrity. Receiving and giving gifts (5.70%) and Nepotism (5.70%), were of least concern to businesses maybe because regarding the African culture giving and receiving gifts is a sign of wishing someone well. Giving relatives favors i.e., Nepotism is seen as empowering your relatives hence nothing bad with it in an African view.



Figure 9: Ethical challenges.

4.6 Profitable market information

Businesses were assessed about which market information they gave most importance to. Among the market information listed were opportunities in market processes, risks in market processes and risk mitigation in market processes. 48.60% of respondents favored information on opportunities in market processes as profitable for them. Risk mitigation in market processes (11.40%) was least preferred, while 17.10% of the respondents saw all the information about market processes as profitable.

Profitable market information.

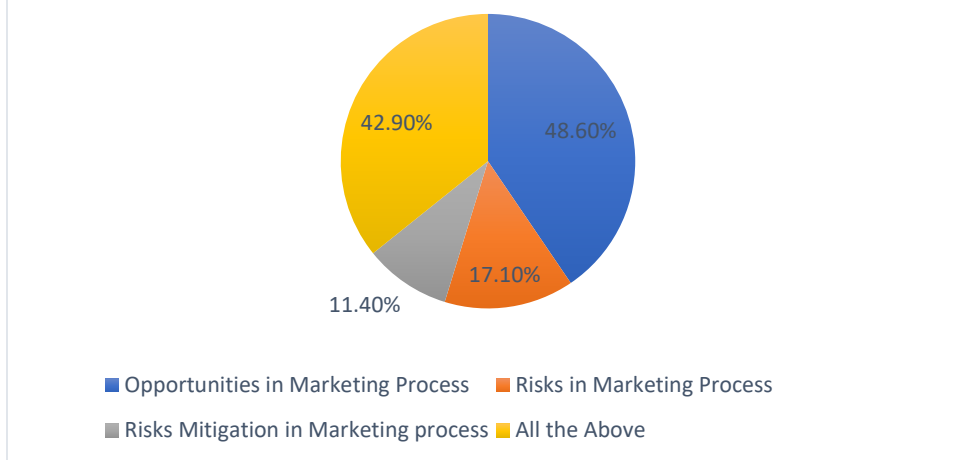


Figure 10: Profitable market information

4.7 Rate of businesses' compliance to government regulations

Majority of businesses (50%) reported that they are very compliant to government regulations. 47.06% are moderately compliant while the minority (2.94%) are rarely compliant.

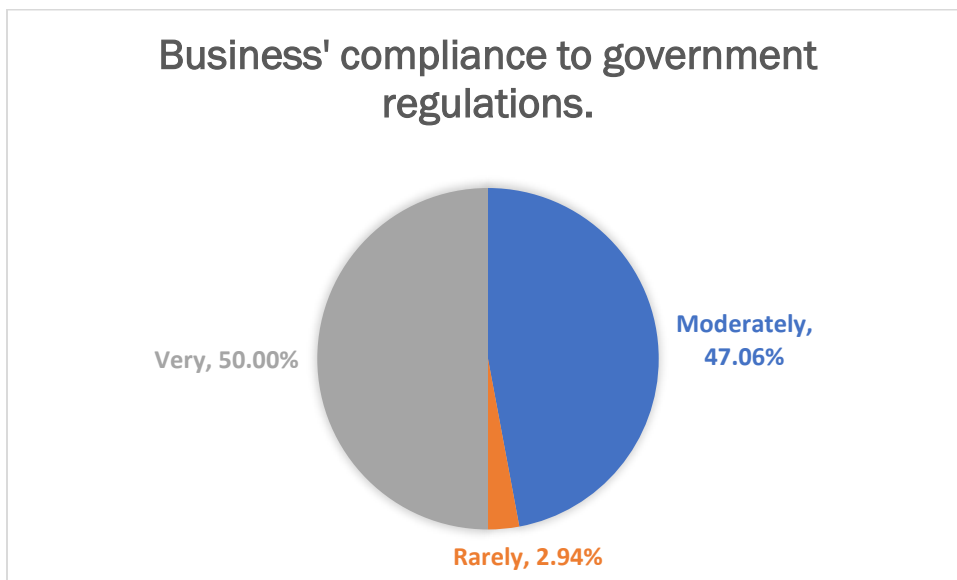


Figure 11: Business' compliance to government regulations.

4.8 Digital marketing space

Majority of the Businesses (58.82%) had embraced the digital marketing space.

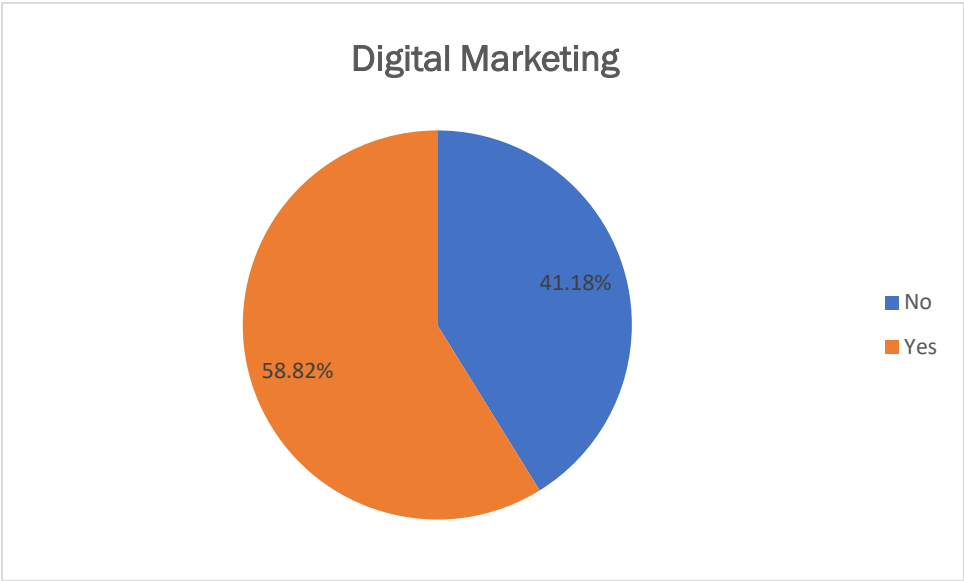


Figure 12: Digital Marketing

4.8.1 Understanding risks, opportunities, and risk mitigation

Out of the 58.82% of businesses that had embraced digital marketing, 80.80% understood the risks, opportunities and risk mitigation involved in Digital Marketing.

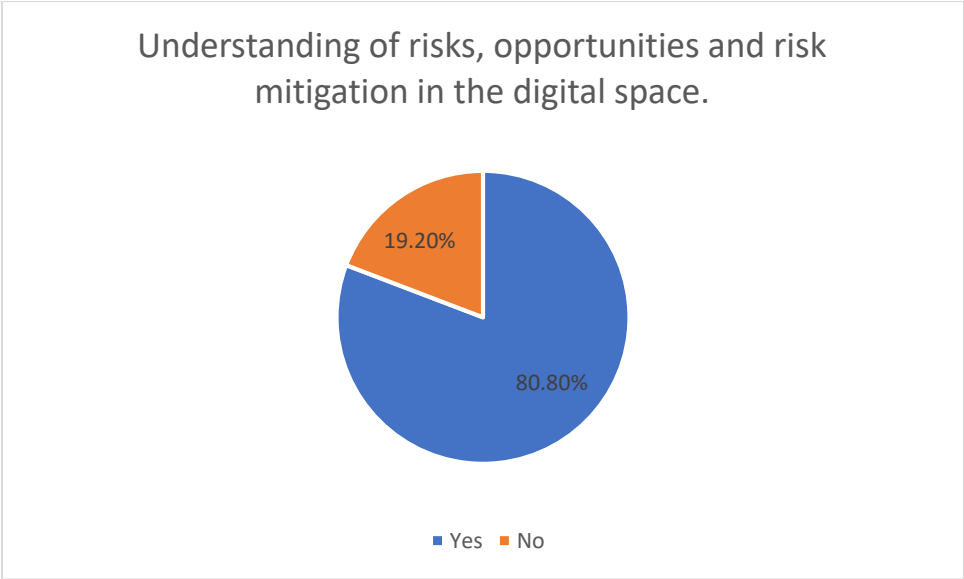


Figure 13: Understanding of risks, Opportunities, and risk mitigation in digital space.

The Businesses that had not embraced digital marketing space (41.18%), gave reasons such as their customers are locals hence no need to market online. Others had no idea of the digital marketing space, or they are not conversant with it. Some businesses claimed to lack capacity to do digital marketing as they perceive it as expensive.

4.9 Ethical challenges in human resource

The most rampant ethical challenge faced by businesses in terms of Human resource was Employees stealing from the company (34.3%), followed by Confidentiality (28.6%) and health and safety at 25.7%. The least ethical issue in HR as reported was Employee discrimination (14.3%).

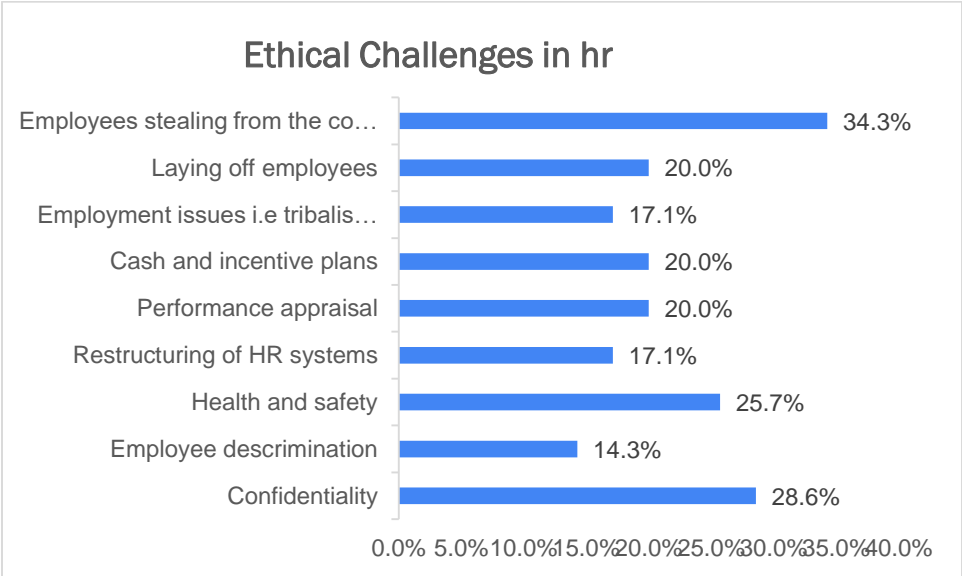


Figure 14: Ethical challenges in HR.

4.10 Financial ethical issues

From the survey, businesses claimed that under reporting of income (52.9%) was the biggest financial ethical challenge they face. In second was misrepresentation of earnings (doctoring accounts) at 50% and the third issue was faking receipts (17.6%).

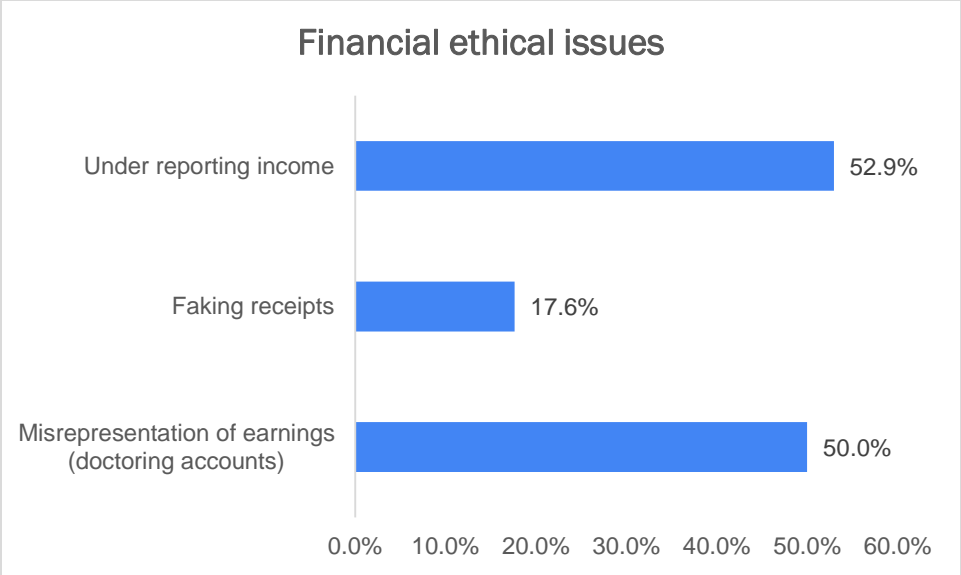


Figure 15: Financial Ethical issues.

4.11 Financial compliance to government regulations

Most businesses stated that they moderately (48.6%) comply with government regulations. 42.9% of businesses comply "very" to government regulations, 5.7% rarely comply with government regulations and the least do not at all (2.9%) comply with government regulations.

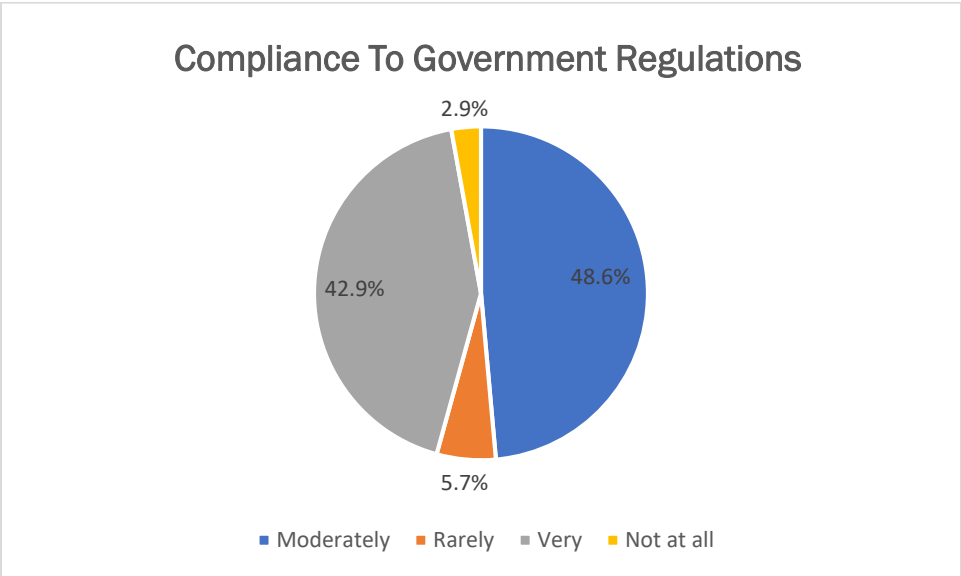


Figure 16: Compliance to Government regulations

5.0 TRAININGS ON BUSINESS ETHICS

5.1 Ethics in business concern

When businesses were asked whether ethics in business a major concern for them is, a majority claimed Yes (91.4%), 5.7% claimed to be uncertain and 2.9% stated No.

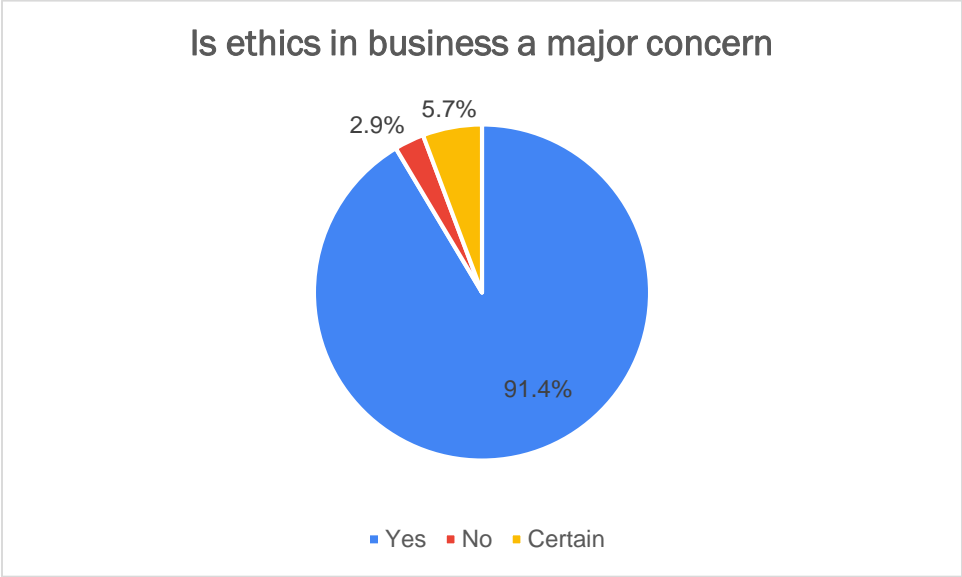


Figure 17: Ethics in business concern

5.2 Willingness to take Training.

The results show that the largest population of the respondents look at business ethics as a major concern for their businesses. This explains why (86%) are open to receive trainings for a proper and smooth running of their businesses.

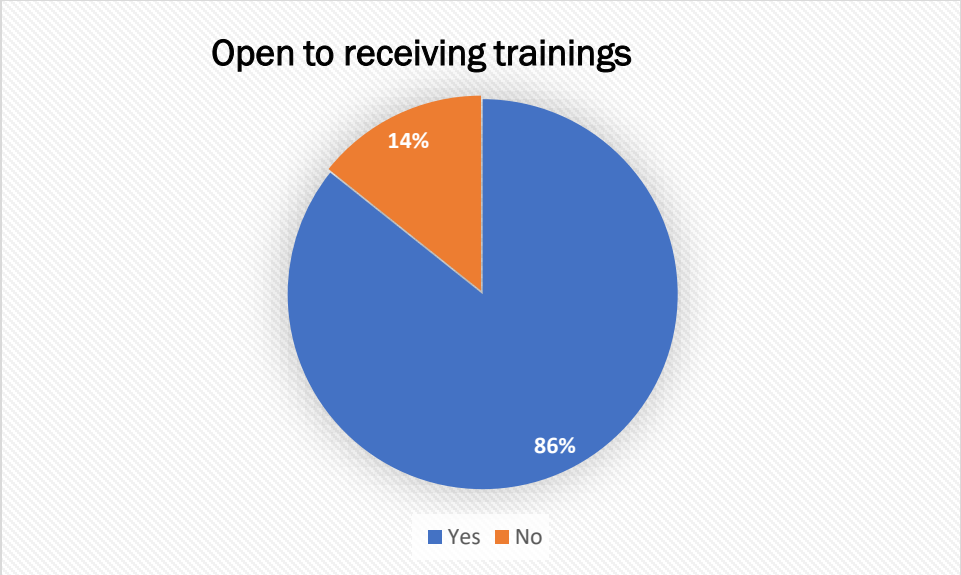


Figure 18: Willingness to take trainings.

However, (14%) were not opened to receiving trainings concerning business ethics whereby they perceived out some of the reasons were that the trainings seem to be costly (14.3%), time consuming (11.4%) and that several businesses (8.6%) have not identified appropriate locations for such trainings.

To a positive note, is that none of the respondents found it irrelevant to engage on trainings concerning business ethics.

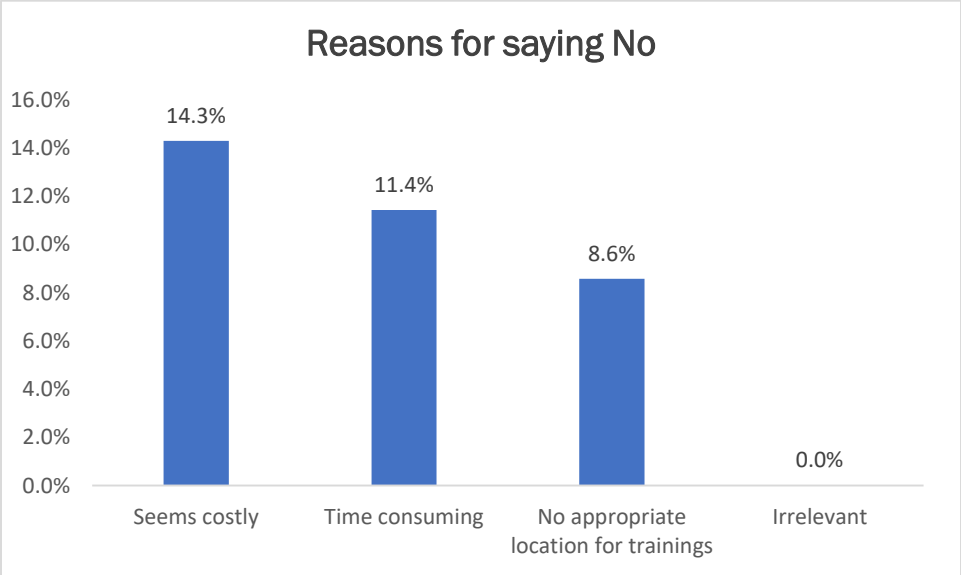


Figure 19: Reasons for not taking trainings.

5.3 Areas that businesses would like to receive trainings.

Business ethics is a vast and very fundamental subject that every business must put into consideration. Nevertheless, there are areas that respondents needed trainings on whereby half of them require trainings on marketing (51.4%) and specifically digital marketing accounted for (45.7%). Financial management followed marketing accounting to (48.6%). (34.3%) would like to receive trainings in bookkeeping and legal business issues that is, taxation, licensing, among others. Others include training on business structures and systems and any other available areas all at (2.9%).

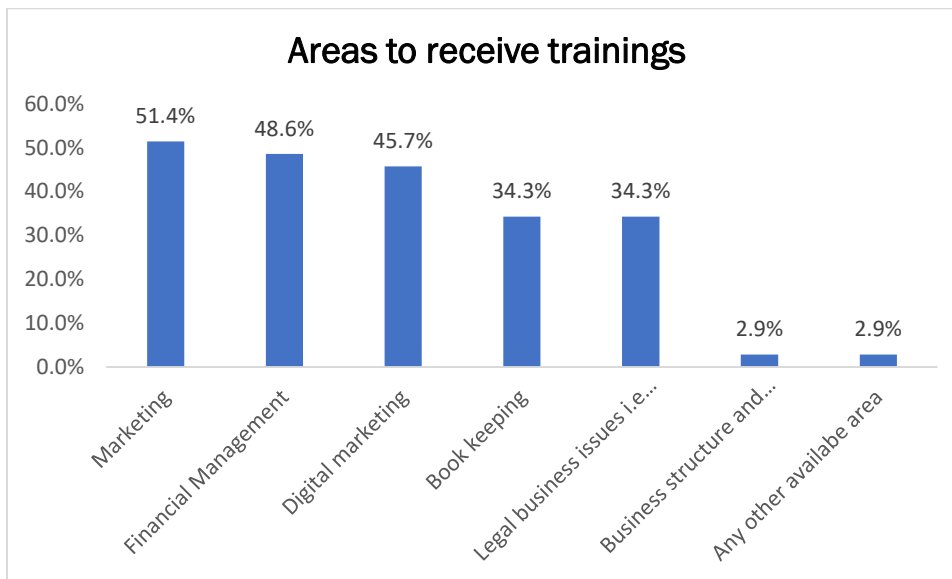


Figure 20: Areas of Trainings

5.4 Services that Twi'wane Investments can offer.

Besides Twi'wane investments offering business ethics, there are other services that they would wish to provide to businesses. What stood out was that financial and market linkages at (60%) is highly required. More than half of them needed business mentorship (54.3%) which is very key in running a business. Some of them also said they needed general life skills (37.1%) and counselling sessions (28.6%).

A ridiculously small group require training of staff members (5.7%).

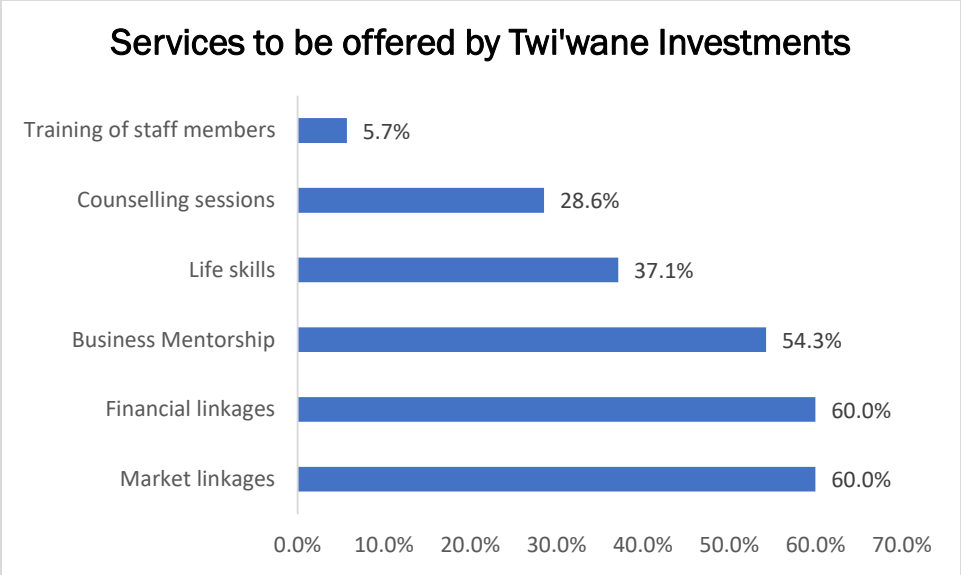


Figure 21: Services to be offered by Twi'wane Investments.

SUMMARY AND RECOMMENDATIONS

Summary

From the survey it is evident that ethics in business is a great concern for businesses (91.4%). Other than ethics, businesses were asked what other fields they are concerned about and some of the responses given were "professionalism", "fairness" and "meeting the needs of my customers ethically and to their satisfactory" as seen these concerns all lead to ethics in business being a major concern for businesses. Majority of businesses (91.4%) understand the role of ethics in businesses. However, when it comes to understanding whether ethics in businesses directly affects their profitability the number decreases to 88.6%. Businesses are still struggling to understand how ethics leads to profitability. Uncertainty as well as having no idea of how business ethics affect profitability was also noted among businesses (11.4%).

In terms of businesses adhering to government regulations, a huge percentage (48.6%) claim to adhere to government regulations moderately and rarely. All businesses surveyed adhere to some extent of government regulations, none claimed not to. In addition, businesses mainly comply with paying for business permits (65.7%), KRA taxes (51.4%) and paying for market stalls/ shop rents (45.7%). This could be attributed to the penalties that the government has put in place to enforce such rules. Paying for NEMA, NITA and parking fees were the least complied to government regulations. Moreover, majority of businesses claimed to adhere moderately (48.6%) to government regulations on both finance and human resource. On the same issue some businesses also claimed that they rarely or do not comply at all (8.6%) to government regulations.

Businesses face ethical challenges in their day-to-day operations. Such general ethical issues as seen from the study include fraud from employees/ suppliers (37.1%), honesty and integrity (31.4%) and conflict of interest (20%) among others. Businesses are also facing ethical challenges in both human resource and finance departments of their operations. Employees stealing from the company (34.3%) which is an issue that generally involves honesty and integrity of employees, confidentiality (28.6%) and health and safety (25.7%); which in this hardship time of the pandemic, it has been a huge challenge for businesses on how to adhere to health and safety Covid-19 protocols. Ethical issues in finance mentioned were underreporting income (52.9%), misrepresentation of earning (doctoring of accounts) (50%) and faking receipts (17.6%). Across the board, dishonesty and lack of integrity was a huge ethical concern for businesses.

Also on matters profitability, businesses need marketing information concerning opportunities in the marketing process (48.6%), risk in marketing process (17.1%) and risk mitigation in marketing process (11.4%). Most businesses claimed to have embraced online marketing/ digital marketing space, however a good number have not embraced

it (42.9%) yet. Out of the businesses that have taken up the online niche, 19.2% do not understand the opportunities, risks and risk mitigations involved. Some of the reasons stated for this were: they need to learn more about the issue, they had no idea and lack of capacity.

Recommendations

- ✓ Though most businesses understand the role of ethics in business, there is need for some businesses to be educated on the role of ethics in business.
- ✓ There is need for businesses to be educated on how operating a business ethically achieves profitability for their greater good. Some of the businesses surveyed do not think that ethicality in business affects profitability.
- ✓ In terms of government regulations, businesses least comply with paying for NITA, NEMA and parking fees. This could also be the reason why businesses face penalties on such, hence leading to losses. This calls for training on what government regulations businesses are required to adhere to, stated commonly among businesses were, paying for business permits, paying KRA taxes and paying for market stalls/ shop rents among others.
- ✓ Businesses need knowledge on how to counter the following ethical challenges so as for them to operate smoothly; fraud from employees/ suppliers, honesty and integrity, conflict of interest, giving and receiving bribes and data manipulation, among others.
- ✓ On marketing information, businesses need to be educated on opportunities in marketing processes. Half of the respondents claimed that they need information on opportunities in marketing process, risks in marketing process, risk mitigation in marketing process.
- ✓ A good number of businesses have not yet embraced the digital marketing niche, businesses need to be trained on the benefits of embracing the online market.
- ✓ Of the businesses that have embraced the online market space, quite many of them do not understand the risks, opportunities and mitigations involved. Businesses that have established an online presence require knowledge on online risks, opportunities, and mitigations.
- ✓ Businesses need to be taught mainly on how to counteract the following Human Resource ethical challenges; employees stealing from the company, confidentiality and health and safety.
- ✓ Businesses also need to be taught on how to counteract under reporting income, misrepresentation of earnings (doctoring accounts) and faking receipts ethical issues in finance.
- ✓ Ethical training on government regulations involving Human and Financial Resources would greatly benefit businesses.
- ✓ Majority of businesses stated majorly that other than business ethics, customer satisfaction, profit and income were their main interest in the running of their

businesses. Tips on customer satisfaction through ethical practices and generation of income and profit by running ethically could be of great help to businesses.

- ✓ Businesses need training on ethics in businesses. Trainings on business ethics should be affordable, time conscious and availed to businesses.
- ✓ In addition, businesses need to be trained mainly on the following areas of business ethics, marketing, financial management, digital marketing etc.
- ✓ Twi'wane Investments can offer businesses (majorly) services such as market linkages, financial linkages, and business mentorship, among others.

CHALLENGES AND LIMITATIONS

- ✓ The response rate of some of the respondents who had earlier accepted to undertake the survey, did not take the survey.
- ✓ Delayed responses.
- ✓ On the open-ended questions, qualitative analysis could not be done appropriately this could be attributed to the small number of responses.
- ✓ Unreachable and uncooperative respondents.

CONCLUSION

Businesses are facing many ethical challenges/ issues. These ethical challenges occur in the fields of Human Resource, Finance, Marketing, Online marketing and adhering to Government Regulations. Businesses are optimistic to receiving training on ethics in business if the training is affordable, time conscious and availed to them. Moreover, businesses are also interested in customer satisfaction and generating income/ profits. Market and financial linkages as well as business mentorship are some of the services that businesses mainly require.

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APPENDICES

List of Counties surveyed

No	Counties
1	Bomet
2	Kisumu
3	Machakos
4	Kericho
5	Nandi
6	Narok
7	Kiambu
8	Kajiado
9	Elgeyo Marakwet
10	Murang'a