

This study was to investigate the effects of the financial and non-financial challenges affecting the success of medium enterprises in Kenya. There are many medium enterprises in Murang'a who despite having obtained requisite finances from a variety of lenders still are not able to improve the performances of their businesses for some of the business members, the satisfactory financial mode, duration as well as the impact of non-financial factors such as marketing production and human resource management. The principal purpose was to survey a number of medium entrepreneurs in Murang'a town. The study was to achieve various objectives. First, what financial challenges affect the growth of medium enterprises? This mainly focused on aspects such as access to funds, adequacy of funds and the availability of the requisite security for borrowing. Second, what non-financial challenges affect the growth of medium enterprises? This essentially focused on human resource aspects such as recruitment and training, marketing challenges such as promotion and pricing and finally operation management matters such as capacity planning and production scheduling. Owing to time limitation, a proportionate random sample of 118 respondents was interviewed. The population of the study consisted of medium entrepreneurs comprising of Restaurant owners, posho-mill owners and Whole sale traders based in Murang'a town. Questionnaires were used for data collection from each target group. The instrument contained questions pertaining to type of loans, amount borrowed and repayment history. Data analysis was done using descriptive statistics. Data obtained was analysed and presented in form of percentages in graphs, charts and table