A majority of business owners user their own savings as start-up capital rather than loans

Female Male Other Inherited Loan from Money Inherited Don't Other lender family/friends Loan from family/friends know Microfinance Commercial SACCO SACCO Chama bank loan (Savings loan Sale of loan loan group) Income Commercial bank assets Sale of from loan Income another Gift from assets from Gift from family/friends business family/ another friends Chama (Savings business group) Own savings Own savings