

WOLKITE UNIVERSITY
COLLEGE OF BUSINES AND
ECONOMICS DEPARTMENT OF MANAGEMENT



**CHALLENGE AND OPPORTUNITY OF MICRO AND SMALL
SCALE OF ENTERPRISE (IN CASE OF GUBRE TOWN)**

**A RESEARCH PROPOSAL SUBMITTED TO DEPARTMENT OF
MANAGEMENT FOR PARTIAL FULFILLMENT OF BA DEGREE
IN MANAGEMENT**

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Declaration

The challenge and opportunity of MSEs in Gubre sub-city. This research is our original work and has not been presented to any other institution or university. But we use secondary data for literature review that is made before.

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Abstract

The study would be conducted on challenges and opportunities of micro and small scale business enterprise in Gubire sub-city. The variable to be checked as a factors are skill, capital, quality, lack of market information the assistance of third party and potential opportunities for excursion and into innovate the other one to do this the student research would be based only primary data in order to avoid business this primary data will be obtained through questionnaires to collect available information from sample respondent simple random technique will be used. The researcher would be used from target population of 202 tacked 66 peoples as a sample the collected data would be analyzed by descriptive statistics such as, mean, standard deviation, table and frequency. Finally the researcher will be interpret the data in understandable and communicable manner to the reader and will be put her own conclusions and recommendations the solving/overcome problem of MSEs in Gubire sub-city.

Key word; Challenge, micro and small scale of enterprise entrepreneurs

Abbreviation

MSE	Micro and small scale of enterprise
WKU	Wolkite University
SMART	Specific, measurable, achievable, reality and timely
SWOT	Strength, weakness, opportunity and threat
CHA	Challenges
OSME	Opportunity and sources of micro entrepreneur
RMET	Related micro entrepreneur and Entrepreneurships Training
RME	Related to market enterprise
SNNP	South nation nationality of people

CHAPTER ONE

1. 1 Introduction And Background Of The Study

Micro and small business enterprise is one that has relatively small share of its market and is managed by its owners of the business. Small business is the one that has fewer than 50 employees however in Australia. Small business is defined as one with fewer than 15 employees. Also in the United States small business having less than 500 employees for manufacturing and less than 7 million on annual receipt for most one manufacturing (Chaps M, 1997).

Africa highlights similar mixed results. Ghana's small-scale industries have been particularly successful in competing with products such as machine and tool parts, specialized nuts and bolts and bulky food-processing equipment. Tanzania small-scale industries successful new product lines including oil presses and expellers, water pumps and storage tanks and drill presses have also been adopted (Bagachwa, 1993). Micro and Small scale enterprises play a great role in the economic growth and development. They are labor intensive and tend to use less capital to use existing local and traditional skills and raw material. They create a great opportunity for technical educated and unemployment industrial development of Ethiopia (Hailey Gebretinsae, 2003).

The political and institutional environment country's legal framework current business practices government policies such as tax break or seed grant for MSE bureaucratic and administrative procedures may all act either to encourage or improve development. The availability and strength of local finance service, commercial bank, micro finance institution, micro leasing company's also non-financial services provider and business counseling must be adequate to support MSE growth. The business opportunities and involving demand in project area for agriculture related (agro processing input selling, food trade) and non-agricultural MSE opportunities (carpentry metal working, transport, shop, hand craft other amenities) should be present together with government cameral indication that financial return from typical MSE are attractive to this cliental (Philippines, 1996).

Ethiopia's small-scale industries some successful in competing with products such as done technology, Maru metal industries, mesfin engineering in generally over view standard of development criteria categorized as one of the poorest of the least developing countries. According to the Solomon 2004 micro and scale enterprise have a number of potential advantages to the

economics of least developing countries. In Ethiopia they play a significant role in terms of accommodating a number of operators and creation full employment to the labor force. The role of micro and small enterprises will have a unique position for the purpose of creating employment opportunity for the poor and reducing poverty. Gubre is one of the growing town. Its location is southwest SNNP region situated from 167 k.m south West of Addis Ababa. Gubre town micro and small scale enterprises start their operation from 1997 E.C. The major objectives of the enterprises are to create job opportunity for unemployed people.

1.2 Back Ground Of The Organization

Gubre town micro and small enterprise office established in 1997 E.C. It is located to north western region of Ethiopia in Gubre sub-city and it is from Addis Ababa by 167 km to the south Western. In the city micro and small enterprises include are includes manufacturing, merchandise, services and agriculture Among people of Gubire sub-city who participate in the movement of micro and small enterprises most of them are get initial capital and the place or area of work to facilitate their activity, to develop and encourage them from the government. The encouragement of micro and small enterprises is started since 1997 e.c and then developed from time to time in alarming rate because, the objective of micro and small enterprise is to provide job opportunities and income generation.

1.3 Statements Of The Problem

In successful developing countries small scale business by virtue of their size, location, capital, investment and their capacity to generate employment have demonstrated their powerful contribution for rapid economic growth. Ethiopia being one of the poorest countries in the world face .The major problem of resource mobilization because of lack of access to investment financing and short term working capital which will be the major constants for economic development in the country as a result the country expend low level of saving in its economy the low level of saving will mainly cause by the low income of the population that made the margin of income above substance level very narrow. The other major constraints offer interesting saving was the increasing rate of population growth which affects increasing negatively by shifting resource to consumption there by limiting the amount of capital required for productive investment (Anavelems, 1995). Our government has planned up on poverty alleviation strategies a few years

back one center piece of this strategy is accelerating economic turn up of the country through strategic support mechanisms to the micro and small scale enterprise sector.

In Gubire sub-city micro and small scale enterprise has problems such as lack of capital availability, illegal business, high taxation, marketing problems such as increase in the price of the products solve this problem by other researcher become fail. So to keeping the above in the mind of the researcher. Therefore, the overall objective of study to examine problem of MSEs in Gubire sub city such as lack of finance, market research, input supplies etc are problems so to overcome this problem used its strength and opportunist. Like the increasing number of demander, the good awareness of customer to use their product and services and the availability labor and soon then the productivity and performance become developed. The researcher would be answer the above questions.

1.4. Research Questions

What is the problem of small scale business success in Gubre sub-city?

What is the source financial capital and opportunity to run MSEs in Gubre sub- city?

What is major roles played by MSE for social and economic development of Gubire sub-city?

1.5. Objective of the study

1.5.1 General Objective

The general objective of the study was analysis the challenges and opportunities of MSEs in Gubire sub- city.

1.5.2. Specific Objective

- To identify the problem of small scale business success in Gubire sub-city.
- To identify the source financial capital and opportunity to run MSEs in Gubire sub- city.
- To identify the major role played by MSEs for social and economic development of Gubire sub-city?

1.6. Significance of the study

The successful completions of this research would be following potential importance

By pinpointing the major factors affecting the performance of small business the research gives insight for Gubre sub city administration and other government bodies on how to alleviate the problem stated.

It may also serve as an initial reading for researchers and individuals seeking intensive study in the problem area.

So, the significance of the study would be not limited to one party gather the whole micro and small business would be benefited from it.

This study is also important for researcher researcher to fulfill requirement in BA degree in management and also the study helps the researcher to enable having experience in research primarily with respect to have knowledge on related courses.

1.7. Scope Of The Study

The research study would be limited to Gubre sub city despite the fact that researcher would not cover all areas of south nation nationality and people regional state due to time and financial constraints in addition to this the study is focus on challenges and opportunities of micro and small business development (service, manufacture and merchandise agriculture) in Gubre sub-city. The sample techniques sample random and stratify use select respondents

1.8 Limitations Of The Study

Even though the research has some significance it also has some limitation of the study the used descriptive research methodology geographical area and conceptual idea that means would be used other methodology not cover all areas of south nation nationality and people regional state.

1.9. Organization of the paper

The study would be organized in to five (5) chapters. The first chapter is introduction part and contains back ground of the study, statement of the problem, objective of the study, significance of the study, scope and limitation of the study. The second chapter is literature review, the third chapter contains research methodology and the fourth chapter consists of analysis and interpretation of the collected data. Finally the fifth chapter deals about conclusion and recommendation based on the analyzed data.

CHAPTER TWO

Review Related Literature

The primary purpose of this chapter is to get the theoretical understanding of challenges and opportunities of micro and small scale business enterprise. This review literature is concerned more deeply related to the subject under the study and more specifically it focused on six primarily area. These are definition and concept of micro and small scale enterprise, small business success factor failures, challenges of small business enterprise, role of small business enterprise in economy, approaches to study challenges of SMEs, sources and access to finance by MSE sectors(service, manufacturing and merchandise agriculture). (Study 2011).

2.1. Definition And Concept Of Micro Small Scale Business Enterprise

Micro enterprise are business found in all sectors of Ethiopian economy with a paid-up capital (fixed assets) of not more than 20,000 birr but excluding high consultancy firms and other high tech establishment of small-scale enterprise allow individuals to profit from their passions sometimes called small business, that employees is small number of workers and does not have a high volume of small scale enterprise are business enterprise with paid up capital of more than 200,000.but not more than 500,000 birr.it excluding high tech consultancy firms and other high tech establishments(Ministry of trade and industry of Ethiopia 2014).

2.2. Role Of Small Business Enterprise In The Economy

Today small business enjoy more and more esteem and prestige's economists and social scientists, politicians and sociologist have been actively to emphasize their achievements, their potential, their problems and promise, Today small business are usually defined in terms of one or more of the following number of employees total capital assets, profit, annual turnover. Manufacturing is scarcely distinguishable from other forms of production in the earliest stages of its development. There can be instances when the properties income is mainly derived from property ownership (service, manufacture and merchandise agriculture). (EDRI, 2014).

They make exceptional contribution such as, create employment opportunity, Introduce innovation, stimulate economic completion Aid by business, promotes economic residence and produce goods and services efficiently (Chant, E.M.1988).

2.3. Small Business Success Factors

Business success can be achieved in almost any location in any economic climate, and with any amount of competition those reasons are the ability to keep developing new products to retain and build a customer base consider gradual product development based on improvements to the current product line and sold to the current customer base. The maturity to treat employees, suppliers and partners, fairly and respectfully. Trust and respect result in productivity increase in ways that may be difficult to see and quantify. (Mpuga 2004).

A steady source of business during both good economic times and down turns over the long term develops a product mix that will include winners during good economic times and other winners when times are tough. a product that is at least a cut above the competition and service that doesn't feet in the way of people buying. There must be a compelling reason to buy the product is great the people love to provide service and the buying experience is easy and fun.(Gemini.1995)

2.3.1. Knowledge Customers And Market

By their nature small business are nearer to the customer or managers of small businesses can easily understand information about their structure tends to locate its management from customer and the market. Thus, especial effort is required to keep decision makers of big business enterprises well informed through research should be under taken and the result should be presented to them however, it does not mean that research is not applicable for small enterprise. The fact is that small business managers can acquire almost automatically some information unlike by business enterprise manage who can get information only with a great like market supply. The small business manager close acquaintance with customer and market is a good potential strength In short both sensitive awareness of customer needs and careful observation of market trends are necessary to make their potential strength in a reality (David in gram 2003).

2.3.2. Innovation

Innovation should be the ground bare for operational activities of small business entrepreneurial and managerial ll of the owner of such farm are essential to promote the business to growth and profitability. If its operations remain static while the external environments changing and the completions becoming fiercer (pouiburns and smmust dishonor 1996, p.29).

2.3.3. The Industry

The industry high potential intuitively and high potential industry is emerging or has not spent much time in the market. Now a day's Technology industry fits this profile, its best day is almost over and highly specialized in production and service.(Haftu, et al 2009).

2.4. Sources And Access To Finance By MSE Sectors

Enterprise needs finance to invest in new equipment and machinery reach out to new markets and products cope with temporary cash flow shortages as well as to innovate and expand some argue that capital being scarce in developing countries should essentially be deployed in a way that maximizes the creations on new job sand productions of new products and services (Without basically the dual nature of the economy) rather than being used to convert a very small number of the business into modern capital-intensive one there is also debate on whether small entrepreneurs needs as mien access to credit as is frequently claimed others like (Harper.1984)point out that emphasis on credit should not allowed to obscure factors such as marketing or technology assistance which may be just as critical to the success or failure of MSE. Bank credit typically finance on going operational, seasonal or cyclical cash flows shortages startup costs for new operations. Trade credit on the other hand is given for purchase of raw material and their inputs (Dagnewgesses, 2003).

Government credit programs to MSE in many countries Used to be based the poverty lending approach which concentrate on reducing poverty through credit, often provided together with complementary services, such as skill as training and teaching of literacy and numeracy, health, nutrition, family planning and the like, Under this approach donor and government funded credit is provided to poor borrowers, typically at below market interest rate the goal is to reach the poor, especially the poorest of the poor. Except for mandatory saving the mobilization of local saving is normally significant part of this approach to micro finance however subsidized credit programs have done very little to improve access of MSE's operators to financial services instead they hindered the development of sustainable financial institutions Credit subsidized also credited distortion in financial markets of it will be response to this challenges state the micro finance revolution in 1985 come of age in the 1990 which is transition from the poverty to lending approach to financial lending approach. (Robinson, 2001).

2.5. Challenges Of Small Scale Business Enterprise

There Are Many Challenges That Can Face Small Scale Business. They have to compete with much longer companies. Bigger companies have bigger budget and can usually provide products and services at much lower cost. That means economies of scale can produce at lower cost per unit of given service. Another problems that is common for many small scale business is hard to attract employees. It is difficult for small scale business to compete with the salaries and benefit that large corporations provide. Many potential employees are also hesitating to work for small scale business .they feel that there is not opportunity for advancement because of this most small scale business is running by the owner of the business. It has its own adverse impact on the growth of the business. Many businesses suffer from the founder dependency and this dependency is often caused by the founder being unable to let go for certain decisions and responsibilities as the business growth. A business owner merely has to give over more control to their employees or partners. In pacts, however this is a big stumbling block for founders, because it is usually involve compromising on the quality of work being done, until the person doing the work learns the rope. The problem of balancing quality and growth is another problem that comes from the managing of the business by the owner without managerial skill. Even when a business is not founder dependent, there is a time when issue from growth seems to mate or even out away the benefit.(Kimuyu and omiti 2000).

2.6. Reason Way Small Business Fail

2.6.1. Lack Of Entrepreneurial And Managerial Skill

The study conducted on small business have released that there is general lack of knowledge in entrepreneurial and managerial capacity in fact of it's often easier for man and women to going to business for themselves. No law stopped them from choosing to be their own boss and they can choose almost any line of business they like. But business run by people without prior managerial experience this means that business owner with marketing skills. (Kumar 2005).

2.6.2. Poor Accounting

You cannot be in control of a business if you do not know what is going on with bad numbers or no numbers a company is flying blind and it happens all of the time.(Lisa et al 1995).

2.6.3. Operational In Efficiencies

Paying too much for rent, labor and materials not having the tenacity or stomach to negotiate terms that are reflective of today is economy. (www.edu business)

2.6.4. The Lack Of a Succession Plan

We are talking nepotism, power struggles, significant players being replaced by people who are in over their heads all reasons many family business do not make it to the next generation. (Zewdeet et al 2002).

2.6.5. Lack Of Access To Capital

The issue is that people need to learn how to access capital when people wisely use funding and capital the small business can absolutely grow. (Donald 1999),

2.7. Approaches To Study The Challenges Of SME

Different studies have employed different approaches to study the challenges of SMEs. The dynamic relation between the firm and its operating and entrepreneurial characteristics prepared conceptual models of SMEs performance. This tippet that performances outcomes are functions of many variables including individual owner characteristic owner behavior entrepreneurial influences. The mode transcend the SMEs is merely miniature version of large business and recognized small firms and unique entities. Organization structure is one stage of development and micro enterprise are not the same as that in the preceding or following stages thus with different reemphasis and operating context each state of development will have different set of problems the other assumption indifferent models. Therefore, it may be carried from stage to stage or be unique as particular stage. The greater knowledge of how SMEs involved in the critical factor face in various life cycle stages is strongly needed to fully understand their development process and types of assistance for their survival and growth. According to (Harns&Kuratko, 1990) has developed a long list of major problems of SMEs. The list include of planning lack of finance, lack of management experience and general management problems of growth management, lack of training and development inability to identify relevant training course and lack of information. (Kimuyu, et al 2000),

2.8. Opportunities Of Small Scale Enterprise

Opportunities identification is the process by which a small business comes up with the opportunity for new venture. It is first difficult task most good business opportunities do not suddenly appear. Although most small business do not have formal mechanisms of identifying business opportunities, some sources are often fruitful consumers and business associated, members of the distribution system and technical people. Often consumers such as business associates purchasing proves to fit a certain life style are the best source of ideas for new venture. (Horward,1995).

One small business evaluation of why so many business executrices were complaining about lack of good technical writing and word processing services resulted in the creation of her own business venture to fill this need. The opportunity is identified by using input from consumes, business associates, channels members of technical people, each opportunity must be carefully screened and evaluated. This evaluation of the opportunity is perhaps the most critical enchantment of the small business process, as it allows the entrepreneur to assess whether the specific product or service has the return needed for the resource. (Omboi and wangai 2011).

CHAPTER THREE

Research Methodology

3. Research Strategy And Design

Methodology is the basic part of any scientific research because of it gives detail about the data (materials). Methods of data collection and sample size were useful to carry out research activities. To realize the objectives and to seek answer questions. The research design of this study would be used the descriptive design to obtain the intended information. generally, the researcher is used a descriptive approach in order to dig out challenges, opportunities of micro and small scale business enterprise development in case of Gubre sub-city.

3.1. Description Of The Study Area

The study would be conduct in Gubre sub-city which is located in south west part of Ethiopia SNNP regional state. The Gubre sub -city is also 168 Km from the capital city of Ethiopia (Addis Ababa), on the way to Jima.

3.2. Source Of Data

In this study, the researcher used both primary and secondary source of data to achieve the objective of the study. The primary data would be collected from entrepreneurs in Gubre sub-city by structured questionnaires and interviews. Both open ended and close ended questioners will be distributed to entrepreneurs. The secondary data would be obtained from documents of the Gubre micro and small scale enterprise offices report and the related books.

3.3. Method Of Data Collection

The researcher used both primary and secondary data collection method. The primary data would be collected through questionnaires and interview method. Both open ended and close ended questioners would be distributed to entrepreneurs. The interview method to ask the entrepreneurs and record the response directly. Questionnaires and interview are major tools for primary data collection. Secondary data is obtained from documents relate books and other organizational records.

3.4. Target Population

The target population of this study would be all entrepreneurs of selected micro and small-scale enterprise of Gubire sub city. Sample respondents of the research are only selected from entrepreneurs. The micro and small scale enterprises in Gubire sub city has total population of 202 from this total population 136 male and 66 females (Gubire of MSE)

3.5. Sample Techniques' And Sample Size

The total population of micro and small scale enterprise is 202 in Gubire sub city the population of the study is very large. So, it is difficult to collect data from each entrepreneur in Micro and small scale enterprise. The study would be adopt stratified sampling technique to categorize the target population in to different sector group and will be select respondents by using simple random sampling techniques from each strata. The population is divided in to four strata depending on their sector activity. Such as, manufacturing, services, merchandise and agriculture. So this sample size determined busing the formula developed by Wolfer(2007).

Sample size (n)

$$\text{Sample size (n)} = \frac{N}{1 + n(e)^2}$$

Where n = sample size

N = target population

e = error term

$$N = 202$$

$$e = 10\%$$

$$n = \frac{202}{1 + 202 (0.1)^2} = \frac{202}{3.02} = 66$$

$$= 66$$

Based on above formula the sample size is 66 from total population.

Table 3.1 showed number of sample size from each sector

No	Types of small scale enterprise	Total population	Sample
1	Manufacture	130	22
2	Merchandise	209	29
3	Agriculture	123	20
4	Service	90	14
5	Total	552	85

Source; Compiled from questionnaires 2011

These table showed to distribute the equations for respondents of each sector with proportional.

3.6 Method Of Data Analysis And Presentation

After the relevant data would be collected through questionnaires and interview, the next step is carefully crossing and analyzing of the data. It is processed by the basic data processing methods editing, coding, and classifying to make ready for analysis. Data is analyzed with the help of descriptive statistical tools like mean frequency and percentage. The major questions are identified and most responses to the questions are organized in a well prepared format manner by using different tools like tables, graphs and classifying large volume data into homogeneous group. Quantitative data related to the organization would be evaluated and described qualitatively. Finally the researcher would be interpret the data in understandable and communicable manner to the reader and would be put her own conclusions and recommendations.

CHAPTER FOUR

Data Analysis, Presentation And Interpretation

This chapter concerns with data analysis and interpretation and presentation of data that collected through questionnaires. the data were presented by using tabulation and percent test method the researcher distributes 66 questionnaires for Gubire sub-city micro and small scale business enterprise and employees, and 59 out of 66 questionnaires were collected but the vest 7 has been not responded. The data analysis have three section. The first section the challenge of micro and small scale enterprises in Gubire sub city. Second section the role of MSEs in Gubire sub city and the third section the opportunity and sources of money for MSEs in Gubire sub city.

Table 4.1. Demographic characteristics of respondents

NO		Item	Respondent	%
1	Age	18-30	28	47%
		31-50	21	35.5%
		51-65	4	6.7%
		>65	6	10.1%
		Total	59	100%
2	Sex	Male	42	71.1%
		Female	17	28.8%
3	Educational states	Total	59	100%
		0-4	5	9%
		5-8	15	25.4%
		9-101	20	33.8%
		11-12	9	15.2%
		College diploma and above	10	16.9%
		Total	59	100%

Source; Compiled *form questionnaires 2011*

As the above table 4.1.item one showed group of respondents. From the sample taken whose ages are grouped from 18-30 years were 47% from 31-50 years were 35.5% from 51-65 years were 6.7% and above 65 years are 10.1% this indicate that the large percentage of the people who were engaging in small business are grouped with in the productivity age, because the age of 18 to 50 years is in the stage of adult who can give real information about possible problems of the small business. And can play great role in business development.

In the same table item 2 showed sex distribution. Accordingly 71.1% of the owners were male the rest 28.8% of them were female. This result indicates that the male percentage in operating the small business dominated over female. This implies that male were more employee and the female is comparatively less because most of the females in this area are not more work or participates.

In the same table again item 3 showed educational status of the owners and employees of the business. Accordingly from 0-4 grades were 9% from 5 to 8 were 25.4% from 9-10 were 33% from 11-12, 15.2% and diploma and above were 16.9% this shows that even not more relatively the high percentage of stake holders were educated from 5 grade up to 10th and some of them were below 5 grade and diploma and above. In general this indicates that these sectors were occupied by the people that have middle level of education that can't understand the problems and opportunities exist within these sectors. Because the people who attended the higher educational intuitions are only 16.9%.

Table 4.2. The marriage states

Marriage states	Respondents	Percentage (%)
Married	19	32.2%
Unmarried	40	67.7%
Total	59	100%

Source; Compiled *form questionnaires 2011*

As the table 4.2 indicates that 67.7% of the respondents were single and 32.2% were married. We can conclude that most of the respondents were single and followed married. That means that most small and micro enterprise were owned and managed by young and productive.

Table 4.3. Types of small scale industries they runs and their manager

No	Item	Respondents	Percentage
1	Service	18	30.5%
2	Manufacturing	12	20.3%
3	Merchandise	14	23.7%
4	Agriculture	15	25.4%
	Total		100%

Source; Compiled *form questionnaires 2011*

This table 4.3 showed that 30.5% of the respondents were service provider 20.5% of them were manufacture while 23.7% were merchandiser and the remaining 25.5 % is agriculture. This indicate that large percentage of the owner of the business is occupied by service sector, agriculture and followed by merchandise and manufacture sectors again this shows that such like occupation adverse effect on the growth of small business. Because high percentage of the sector is occupied by service and agriculture which needs the skinned man power that the area as indicated in 1st table educational back ground the stack holders were not more educated and trained, so it is difficult to develop the business with in such condition

Table 4 .4. The challenges of MSEs in Gubire sub city.

N O	Description	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total

		1	2	3	4	5	
1	There is lack accessing finance from Micro Finance institutions.		10	5	30	14	59
	Percent			6.7%	59.8%	25.4%	100%
	Mean						3.7
	Standard deviation						0.99
2	There is lack of skill to improve product vet and quality.		1	2	25	31	59
	Percent		1.6%	3%	42.3%	52.5%	100%
	Mean						4.3
	Standard deviation						0.6
3	There is lack of accessing supports on business plan development and inventory management		4		35	20	59
	Percent		16.9%	8.5	50.8%	25.4	100%
	Mean						4.2
	Standard deviation						0.8
4	There is less accessing market due to lack of Advertising.	5	8	15	20	11	59
	Percent	8.5%	13.5%	25.4%	33.8%	18.6%	100%
	Mean						3.5
	Standard deviation						1.3
5	There is lack of information on input supply	5	10	5	25	14	59
	Percent	23.7%	42.5%	8.5%	16.9%	8.5%	100%
	Mean						3.8
	Standard deviation						1.0

Source; *Compiled from questionnaires 2011*

The above table 4.4. showed that out of the total respondents,59.3% are agree, 33.8% were strongly agree respondents support the lack accessing finance from micro financing institutions and 6.7% were neutral (were not aware of situation) respondents of the MSEs on the lack of accessing finance from micro financing institutions. 3.3 mean respondents give this equation. From the study it can be drawn that more than majority of the MSEs either strongly agree or agree that MSEs face challenge in accessing finance from the microfinance enterprises. Its deviates 3.7 mean on average.

In the same table again item 2 showed that out of total respondents 52.5% were strongly agree, 42.3%were agree to support the lack of skill to improve quality and productive and 3% were neutral, on the other hand 1.6% respondents disagree of the MSEs is lack of skill to improve productive and quality. 4.3 mean respondents give this equation. From the study it can be drawn that more than majority of the MSEs either strongly agree or agree that MSEs face in the lack of skill to improve quality and productive of MESs.Its deviates 4.3 mean on average. Its deviates 3.8 mean on average.

In the same table again item 3 showed that out of total respondents 25.4% were strongly agree, 50.8% were agree to support the lack of accessing on business plan development and inventory management and 8.5% were neutral, on the other hand 16.9% respondents disagree the lack accessing on business plan development and inventory management. 4.3 mean respondents give this equation. from the study it can be drawn that more than majority of the respondents either strongly agree or agree that face in the lack of accessing on business plan development and inventory management of MESs. Its deviates 4.2 mean on average.

In the same table again item 4 showed that out of total respondents 18.6% were strongly agree, 33.8% were agree to support the lack of accessing market due to lack of Advertising, and 25.4% were neutral, on the other hand 13.5% disagree and 8.5% respondents strongly disagree the lack of accessing market due to lack of Advertising. 4.2 mean respondents give this equation. from the study it can be drawn that more than majority of the respondents either strongly agree or agree that face in the lack of accessing market due to lack of Advertising of MESs. Its deviates 3.5 mean on average.

In the same table again item 5 showed that out of total respondents 23.7% were strongly agree, 42.3% were agree to support the lack of information on input supply, and 8.5% were neutral, on the other hand 16.9% disagree and 8.5% respondents strongly disagree the lack of information on input supplies. 3.5 mean respondents give this equation. from the study it can be drawn that more than majority of the MSEs either strongly agree or agree that MSEs face in the lack of information on input supply. Its deviates 3.8 mean on average.

Table 4.5: challenges of MSEsGubire sub city.

Item of description		Level agreement					
		Strongly Disagree	Disagree	Natural	Agree	Strongest agree	Total
6	There is lack of access to Manufacturing and sale sites.		6	10	28	15	59
	Percent		10.0%	16.9%	47.4%	25.4%	100%
	Mean						3.9
	Standard deviation						0.9
7	There is lack of accessing computer related internet Services to access material.		10	5	25	16	59
	Percent		16.9%	8.5%	42.3%	27.1%	100%
	Mean						3.8
	Standard deviation						0.97
8	There is lack of accessing storage and warehousing		10	8	30	12	59
	Percent		16.9%	13.5%	50.8%	20.3%	100%
	Mean						3.6
	Standard deviation						1.06

Source; Compiled from questionnaires 2011

9	There is lack of accessing product packaging.	1	9	10	27	12	59
	Percent	1.6%	15.2%	16.9%	45.7%	20.3%	100%
	Mean						3.7
	Standard deviation						1.0

The above table 4.5 showed that out of the total respondents, 25.4% were strong agree, 47.4% were agree respondents support to the lack of accessing to Manufacturing and sale sites and 16.9% were neutral (were not aware of situation) respondents. on other hand 11.8% were disagree respondents on the lack of accessing to Manufacturing and sale sites. 3.9 mean respondents give this equation. From the study it can be drawn that more than majority of the MSEs either strongly agree or agree that Mses face lack of accessing to Manufacturing and sale sites. Its deviates 3.9 mean on average.

In the same table again item 2 showed that out of total respondents 27.1% were strongly agree, 42.3% were agree to support the lack of accessing computer related Services internet to access material, and 8.5% were neutral, on the other hand 16.9% respondents disagree the lack of accessing computer related Services internet to access material. from the study it can be drawn that more than majority of the MSEs either strongly agree or agree that MSEs face in the lack of accessing computer related Services internet to access material. Its deviates 3.8 mean on average.

In the same table again item 3 showed that out of total respondents 20.3% were strongly agree, 50.8% were agree to support the lack of accessing storage and warehousing and 13.5% were neutral on the other hand 16.9% respondents disagree the lack of accessing storage and warehousing. 3.8 mean respondents give this equation. From the study it can be drawn that more than majority of the MSEs either strongly agree or agree that MSEs face in the lack of accessing storage and warehousing. Its deviates 3.6 mean on average.

In the same table again item 4 showed that out of total respondents 20.3% were strongly agree, 45.9% were agree to support the lack of accessing product packaging and 16.9% were neutral on the other hand 16.9% respondents disagree the lack of accessing product packaging. 3.7 mean respondents give this equation. from the study it can be drawn that more than majority of the MSEs either strongly agree or agree that MSEs face in the lack of accessing product packaging. Its deviates 3.7 mean on average.

Part 2 : The role of MSEs in Gubire sub city.

Table 4.6: Availability of Market linkage

Ser.		Strongly agree	Agree	Neutral	Disagree	Strong Disagree	Total
		5	4	3	2	1	
1	To give large amount of product to the market with in organized manner	14	35	7	3		

	Percent	23.7%	59.3%	11.8%	5 %		100%
	Mean						3.9
	Standard deviation						0.99
2	To create quality product selling with relative price	16	28	10	5		
	Percent	16.9%	42.3%	23.3%	13.5%		
	Mean						3.93
	Standard deviation						0.9
3	To advertise and to promote product on the micro and small enterprise Website	10	25	12	8	4	
	Percent	27.1%	47.4%	13.5%	8.5%	6.7%	100%
	Mean						3.5
	Standard deviation						1.2

Source; Compiled form questionnaires 2011

The above table 4.6. showed that out of the total respondents, 25.4% were strong agree, 59.3% were agree respondents to support the giving of large amount of product to the market with in organized manner and 11.8% are neutral (were not aware of situation) respondents. on other hand 5% were disagree respondents the giving of large amount of product to the market with in organized manner. 3.9 mean respondents give this equation From the study it can be drawn that more than majority of the MSEs either strongly agree or agree that MSEs face to giving of large amount of product to the market with in organized manner. Its deviates 3.93 mean on average.

In the same table again item 2 showed that out of total respondents 16.9% were strongly agree, 42.3 were agree support to create quality product selling with relative price and 23.3% were neutral on the other hand 13.5% respondents disagree to create quality product selling with relative price. 3.93 mean respondents give this equation. from the study it can be drawn that more than majority of the MSEs either strongly agree or agree that MSEs face in to create quality product selling with relative. Its deviates 3.9 mean on average.

In the same table again item 3 showed that out of total respondents 16.9% were strongly agree, 42.3% were agree to support the advertise and promoting product on the micro and small enterprise Website. and 23.3% were neutral, on the other hand 13.5% disagree and 6.7% respondents strongly disagree the advertise and promoting product on the micro and small enterprise Website. 3.5 mean respondents give this equation. from the study it can be drawn that more than majority of the respondents either strongly agree or agree that face in the advertise and promoting product on the micro and small enterprise Website of MESs. Its deviates 3.5 mean on average.

Table 4.7: Availability Technical and Entrepreneurships Training.

Ser. NO.	Item	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
1	To give training is based on my interest.	15	35	5	4		59
	Percent (%)	25.4%	59.5%	8.5%	6.7%		100%
	Mean						4.1
	Standard deviation						0.8
2	To develop experience and skill for production	16	33	7	3		59
	Percent (%)	27.1%	55.9%	11.8%	5%		100%
	Mean						4.0
	Standard deviation						0.82
3	To give training for entrepreneurship to full fill the gap.	30	25	3	1		59
	Percent (%)	50.8%	42.3%	5%	1.6%		100%
	Mean						4.4
	Standard deviation						0.7
4	To help me to pass C.O.C (Center of competence examination).	20	35	4			59
	Percent	33.8%	59.5%	6.7%			100%
	Mean						4.3
	Standard deviation						0.7

Source; *Compiled form questionnaires 2011*

The above table 4.7. showed that out of the total respondents, 25.4% were strong agree, 59.3% were agree respondents support to give training is based on my interest and 8.5% were neutral (are not aware of situation) respondents. on other hand 6.7% were disagree respondents to give training is based on my interest. 4.1 mean respondents give this equation. from the study it can be drawn that more than majority of the MSEs either strongly agree or agree that MSEs face To give training is based on my interest Its deviates 4.1 mean on average.

In the same table again item 2 showed that out of total respondents 27.1% were strongly agree, 55.9% were agree support to develop experience and skill for production and 11.8% were neutral on the other hand 5% respondents disagree to develop experience and skill for production. 4.0

mean respondents give this equation. from the study it can be drawn that more than majority of the MSEs either strongly agree or agree that MSEs face in to develop experience and skill for production. Its deviates 4.0 mean on average.

In the same table again item 3 showed that out of total respondents 50.8% were strongly agree, 42.3% were agree to support to give training for entrepreneurship to full fill the gap. and 5% were neutral on the other hand 1.6% respondents disagree to give training for entrepreneurship to full fill the gap. 4.4 mean respondents give this equation. from the study it can be drawn that more than majority of the MSEs either strongly agree or agree that MSEs face to give training for entrepreneurship to full fill the gap. Its deviates 4.4 mean on average.

In the same table again item 4 showed that out of total respondents 33.8% were strongly agree, 59.5% were agree to support to help me to pass C.O.C (Center of competence examination and 6.7% were neutral respondents. 4.3 mean respondents give this equation. from the study it can be drawn that more than majority of the MSEs either strongly agree or agree that MSEs face in to help me to pass C.O.C (Center of competence examination). Its deviates 4.3 mean on average.

Part 3.

The 4.8: The opportunity and sources of the MSEs in Gubire sub city.

Ser. NO.	Item	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree	Total
		5	4	3	2	1	
1	The availability of credit for purchase of raw materials.	15	25	8	7	4	59
	percent	25.4%	42.0%	13.5%	11.8%	6.7%	100%
	Mean						3.7
	Standard deviation						1.0
2	Easily to get credit from Gubire micro finance	11	23	10	8	7	59
	Percent	18%	38.9%	16.9%	13.5%	11.8%	100%
	Mean						3.3
	Standard deviation						1.4
3	There is moderate interest rate to get loan from Gubire micro finance	15	28	8	5	2	59
	Percent	25.4%	47.4%	13.5%	8.5%	5%	100%

	Mean						3.8
	Standard deviation						1.0
4	To increase number of product demander.	21	38				59
	Percent	35.5%	64.4%				100 %
	Mean						4.3
	Standard deviation						0.5

Source; Compiled form questionnaires 2011

The above table 4.8. showed that out of the total respondents, 25.4% were strong agree, 59.5% were agree respondents support the availability of credit for purchase of raw materials and 8.5% were neutral (were not aware of situation) respondents. on other hand 6.7% are disagree respondents The availability of credit for purchase of raw materials. 3.7 mean respondents give this equation. from the study it can be drawn that more than majority of the MSEs either strongly agree or agree that MSEs face the availability of credit for purchase of raw materials. Its deviates 3.7 mean on average.

In the same table again item 2 showed that out of total respondents 18.6% were strongly agree, 38.9% were agree to support to Easily to get credit from Gubire micro finance and 16.9% are neutral on the other hand 13.5% disagree and 11.8% strongly disagree respondents Easily to get credit from Gubire micro finance. 3.3 mean respondents give this equation. from the study it can be drawn that more than majority of the MSEs either strongly agree or agree that MSEs face to Easily to get credit from Gubire micro finance. Its deviates 3.3 mean on average.

In the same table again item 3 showed that out of total respondents 25.4% were strongly agree, 47.4% were agree to support to there is moderate interest rate to get loan from Gubire micro finance and 13.5% were neutral on the other hand 8.5% disagree and 5% strongly disagree respondents to there is moderate interest rate to get loan from Gubire micro finance. 3.8 mean respondents give this equation. From the study it can be drawn that more than majority of the MSEs either strongly agree or agree that MSEs face to there is moderate interest rate to get loan from Gubire micro finance. Its deviates 3.8 mean on average.

In the same table again item 4 showed that out of total respondents 35.5% were strongly agree, 64.4% were agree to support to increase number of product demander. 4.3 mean respondents give this equation. From the study it can be drawn that all or majority of the MSEs either strongly agree or agree that MSEs face to increase number of product demander. Its deviates 4.3 mean on average.

Table 4.8 shaded the descriptions statics on average.

	N	Minimum	Maximum	Sum	Mean	Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic
RMSE	59	2.33	4.67	223.00	3.7797	.49754
CHA	59	3.33	4.44	226.56	3.8399	.28311
OSME	59	2.50	4.75	221.75	3.7585	.44277
RMSET	59	3.50	4.75	249.00	4.2203	.32854

The above table 4.8 shaded the descriptions statics on average that RMSE statistic mean were 3.78 respondents agree deviate to the standard deviation. The CHA statistic mean were 3.84 respondents agree deviate to the standard deviation, the OSME statistic mean were 3.76 respondents agree deviate to the standard deviation and the RMSET statistic mean were 4.2 respondents agree deviate to the standard deviation. So this showed respondent agrees to the challenge, role and opportunity of the MSEs in Gubire sub city.

CHAPTER FIVE

Summary ,Conclusion And Recommendations

The following major findings were identified based on the response of the respondents. As findings show that challenge and opportunity of micro and small business in Gubire sub-city. Chapter four analysis and presented and discussion, whereas this chapter deals with the conclusions and recommendations based on the findings of the study. Accordingly, this chapter is organized into three sub-sections such as;

5.1 Summary

The (47%) of the respondents were below the age of 35 (which can fall under the youth age category), in the stage of adult who can give real information about possible problems of the small business. and can play great role in business development. more than 48% of the respondents attended at least secondary level education and 71% of the respondents were male, and most of the respondents. the female is comparatively less because most of the females in this area are not more work or participates.

The high percent of the sector is occupied by service and agriculture which needs the skilled man power that the area as indicated in 1st educational level back ground the stock holders are not more educated and trained, so it is difficult to develop the business with in this condition.

Almost all of the constraints listed in the questionnaire were areas of challenge for the MSEs operating in the Gubire sub city. Most of 75% the respondents both the demand side and supply side agree that, lack of accessing finance from MFIs, banks and other sources remained challenge. so to minimize or overcome this problem It needs the contributions of different organs such as micro and small business enterprise agency investors, NGOs and establish credit suppliers and leasing companies in the Gubire sub city.

Related to market access problem over 75% lack of market research, market information, poor packaging and lack of advertising are also fixed as a challenge by most of the MSE operators. To solve this problem used to analysis in all direction of 4Ps market like promotion, price, place and product to create good relationship linkage to their consumer and supplies.

The 20% respondents agree that face in the of accessing on business plan development and inventory management and the lack of skill to improve quality and productive of MESs.

More than 50% respondents agree to MSEs face to giving of large amount of product to the market with in organized manner and to create quality product selling with relative price.

The 27% respondents were agree that face in the advertise and promoting product on the micro and small enterprise Website of MESs.

From the study more than 47% respondents can be agree that MSEs face in to give training is based on my interest and develop experience and skill for production and to give training for entrepreneurship to full fill.

from the respondents 34% can be or agree that MSEs face in to help me to pass C.O.C (Center of competence examination).

from the study 26% it can be support the MSEs face the availability of credit for purchase of raw materials to run the business continuously.

The 40%of respondents agree that MSEs face to easily to get credit from Gubire micro finance. Because of the MSEs is one of important to the increasing of economic development of country.

The 25% the respondents agree that MSEs face to there is moderate interest rate to get loan from Gubire micro finance.

More than 64% it can be response that the agree that MSEs face to increase number of product demander because of population numbers and want of society's increasing of time to time and the existence of WKU.

5.2. Conclusion

According to the summery shows the conclusion part micro and small business enterprise of Gubire sub-city town is found in different challenges that hind their growth and development business. Among this lack of accessing finance, business plan development and inventory management, market information, poor packaging and advertising, business plan development, inventory management, accessing of storage and warehousing, an manufacturing and sale sites and soon. Therefore in order to over comes this problem the business can be It needs the contributions of different organs such as micro and small business enterprise agency investors, NGO's, the business owners themselves and credit suppliers and leasing companies in the Gubire sub city, develop good business plan such as, technical feasibility, good financial document, managing skill and productions process were can be SMART. Like market related problem solve to analysis all direction of 4Ps market like promotion, price, place and product to create good relationship linkage to their consumer and supplies and create awareness of societies to use there product and services.

The role of MSEs for increasing of living standards and per capital income of society and economic development of country by giving of develops experience and skill for production create work to unemployment training for work and entrepreneurship, of large amount of product to the market with in organized manner, to create quality product selling with relative price, develop experience and skill for production etc. the MSEs were some opportunity to run business like increase number

of demander, suppliers of input and availability of labors etc. in generally in Gubre sub- city MSEs were performance increases by using strength and opportunity to overcome/minimizing there problem/challenges.

5.3. Recommendation

Based on the given conclusion the following possible recommendations have been for awarded by the researcher. As explained in the conclusion part most of micro and small business in Gubire sub-city is found in different challenges that hind their growth and development of their performance. The researcher informs/advices to overcome the problem, the use of opportunity and to increase role of business to develop economic of society and country. Such as,

To use the capital management and resources allocation to minimizing their cost production to reduce lack of financial resources and to develop/create getting of financial like, new thing develop and

To develop core compliance in work place and the employees share their skill, knowledge and wisdom to overcome the problem of product quality.

To used market research and increase awareness of society their products use. Such as. Promotion, advertising and market balance that means analysis demander and supplies of products in the markets.

To use warehouse for to stored their finished and sum finished products. To reduce problem of storage of inventory.

The business must be SMART in every were that means the objective, goal, visions and mission can be run the business to be specify, measure, achieve, real and timely increase/develop their performances.

The administers of business /MSEs in Gubire sub-city to increase the performance use strategies of SWOT matrices that means strength use to add opportunity, strength to overcome the threat, weakness minimized by take add opportunity and weakness to minimized with in threat overcome the problem the business run in fast.

To use opportunity business run the employees and manager work in fast/used time management and good/closed relationship in every time.

In generally MSEs in Gubire sub-city challenges can be overcome and minimizing by knowing of business strength, weakness, opportunity and threat to develop/use their positive side like strength and opportunity and the negative side means weakness and threat become to minimized and overcome the problem. The further researcher used and solve other problems. It can be develop performance and productivity business.

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Appendix
WOLKITE UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
DEPARTMENT OF MANAGEMENT

Dear respondents

The purpose of this questionnaire is to get relevant information to identify challenges and opportunities of micro and small scale enterprises are facing in their day to day operation. Your responses are very much important for the success of the study. Thus, you are expected to be confidential and kindly requested to fill this questionnaire honestly according to your wish and interest. N.B you do not need to write your name and address write the necessary information in the space provided and put tick (√) mark in the box based on your choice.

Thank you in advance

Part I Demographic questions

1.Age: 18- 30 31-50 51-60 < 65

2 .Sex: male Female

3. Education status 0-4 5-8 8-10 10⁺¹ – 10⁺²

College diploma and above

4 .Marital status: Married Unmarried

5 .Types of small scale industries that you run.

Service Merchandise Manufacturing Agriculture

Part II: MSE Challenges

The following set of statements relates to the perceptions on the major challenges M SEs. The following statements refer to opinion on whether MSEs face challenges to grow and sustain. Please indicate to what extent you agree or disagree with each of the following statements about MSEs by marking “X” in the table.

Thank you in advance.

NO	Description	Strongly Disagree	Disagree	Neutral	Agree	Strongly agree
1	There is lack accessing finance from Micro Finance institutions.					
2	There is lack of skill to improve product vet and quality.					
3	There is lack of accessing supports on business plan development and inventory management					
4	There is less accessing market due to lack of Advertising.					
5	There is lack of information on input supply					
6	There is lack of access to Manufacturing and sale sites.					
7	There is lack of accessing computer related Services Internet to access material.					
8	There is lack of accessing storage and warehousing					
9	There is lack of accessing product packaging.					

Part III: The following statements relates to the role, opportunity and sources of the MSEs.

2. Availability of Market linkage

Ser. NO.		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
		5	4	3	2	1
1	To give large amount of product to the market with in organized manner.					
2	To create quality product selling with relative price					
3	To advertise and to promote product on the micro and small enterprise Website.					

3 Availability Technical and Entrepreneurships Training

Ser. NO.		Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
		5	4	3	2	1
1	To give training is based on my interest.					
2	To develop experience and skill for production					
3	To give training for entrepreneurship to full fill the gap.					
4	To help me to pass C.O.C (Center of competence examination.					

4. The opportunity and sources of the MSEs

Ser. NO.		Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
		5	4	3	2	1
1	The availability of credit for purchase of Raw material					
2	Easily to get credit from Gubire micro finance					
3	There is moderate interest rate to get loan from Gubire micro finance					
4	To increase number of product demander.					