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# Assessing the Challenges and Opportunities of Micro and Small Scale Enterprises (MSEs) in Hawassa City Administration of Sidama Region, Ethiopia

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## Abstract

The aim of this study was to identify the challenges and opportunities of MSEs in Hawassa city. In order to achieve this objective, the researcher used a descriptive design and a mixed research approach. Both primary data and descriptive statistics analysis were collected. Analysis was done through SPSS version 21.0. Then, the findings of the study, the descriptive results of the study, indicate that finance-related challenges of MSEs include lack of access to credit for my business, lack of startup capital to start my business, lack of awareness of financial records skills, and lack of working capital to run day-to-day business operations. Based on the second specific objective, this study found out that challenges related to infrastructure include lack of access to land for starting my business, power fluctuation, lack of input materials, and limitation of roads to distribute products to rural areas. Based on the third specific objective, this study found out that access to technology resources such as computers, telephones, internet, e-commerce, and e-mail, not access to new technology for running my business, lack of resources such as computers, telephones, internet, e-commerce, and e-mail, and lack of internet connection were key challenges related to technology. Also, this study showed that individual MSEs were challenged by lack of smooth communication, lack of training, lack of financial

planning, lack of marketing skills, and lack of business management skills. Last but not least, the Hawassa city administration offers numerous opportunities for micro and small-scale enterprises. One opportunity lies in the city's growing population and economy, which creates a demand for goods and services. Additionally, the city administration has established industrial parks and zones, providing an ideal environment for businesses to thrive and expand. Moreover, the administration has introduced financial support programs and reduced bureaucratic hurdles, making it easier for entrepreneurs to start and operate their enterprises. With the administration's commitment to fostering a conducive business environment, micro and small-scale enterprises in Hawassa have great potential for growth and success. Based on the findings of the study, recommendations were forwarded to the concerned bodies who are responsible for improving the sustainability of micro and small-scale enterprises in order to improve the economic development of Ethiopia.

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## 1. Introduction

Micro and small enterprises are the main sources of job creation and bases for income generation for poor people in the country (Deyganto, 2022). Similarly, it is a kind of sector that provides products and services, which help MSEs improve their growth and performance as well as poor people who are not supported by formal financial organizations (Daniel, 2007). Even though micro and small-scale enterprises are vital for economic development, the growth of micro and small entrepreneurs in Ethiopia is affected by many factors. To this end, this study was designed to assess the challenges of micro and small enterprises in Hawassa city related to finance, marketing, infrastructure, and technology (Zerihun, 2019).

Micro and small-scale enterprises are key to promoting the economic growth of developing countries' transitional economic status (Barassa et al., 2021). This is why micro and small-scale enterprises are increasingly recognized as an important driver of economic growth, productivity, innovation, and employment, and are widely accepted as a key aspect of economic energy for developing countries like Ethiopia. However, in recent years, the growth of micro and small-scale enterprises has been constrained by different finance-related, technology, marketing, and individual-related factors (World Bank, 2014). As far as the review of literature is concerned, no research has been conducted on the factors affecting the growth of micro and small-scale enterprises based on evidence from Hawassa city administration with exactly the same

topic (Mena & Nalwaya, 2022).

Assessing the challenges and opportunities of micro and small-scale enterprises (MSEs) in Hawassa City Administration is a complex task, as there are various factors that contribute to their difficulties and limitations. This study focuses on identifying and understanding these challenges in order to provide insights and recommendations for improvement. One of the major challenges faced by MSEs in Hawassa City Administration is a lack of access to finance. Many small businesses struggle to secure loans from financial institutions due to limited collateral or a lack of business history. This restricts their ability to expand operations or invest in new technologies. Additionally, high interest rates and stringent loan requirements further exacerbate the financial constraints faced by these enterprises (Anne, 2014).

Another significant challenge is the limited availability of skilled labor. Many MSEs struggle to attract and retain skilled employees, as qualified individuals often prefer formal sector jobs or opportunities in urban areas. This scarcity of skilled labor hinders the growth and productivity of small businesses. Infrastructure deficiencies also pose challenges for MSEs in Hawassa City Administration. Inadequate road networks, a lack of reliable electricity supply, and limited access to water and sanitation facilities create logistical barriers for businesses. These infrastructural limitations hinder the smooth flow of goods and services and increase operational costs. Furthermore, bureaucratic procedures and excessive regulations constitute another obstacle for MSEs in the city administration. Cumbersome bureaucratic processes and corruption make it difficult for small businesses to register, obtain licenses, and comply with regulations. This not only creates a disincentive for entrepreneurs but also adds to the cost of doing business (Dona, 2022).

Market challenges also impact the growth and survival of MSEs in Hawassa City Administration. Limited market information, low consumer purchasing power, and a lack of market linkages make it challenging for small businesses to identify and access profitable markets. Additionally, competition from larger enterprises and international brands can further limit the market prospects for MSEs (Dangisso, 2019).

Hawassa City Administration, located in southern Ethiopia, presents numerous opportunities for micro and small-scale enterprises (MSEs). One opportunity lies in the rapidly growing population and urbanization of the city, which creates a high demand for goods and services (Hiruy and Yilma, 2016). The increasing number of residents, along with the rise in disposable incomes, offers an attractive customer base for MSEs to target (Calabrò et al., 2019). Furthermore, the city's strategic location and infrastructure development, including the recently expanded Hawassa Industrial Park, provides significant advantages for MSEs. The presence of the industrial park fosters business linkages, market access, and the potential for collaboration with larger industries, contributing to the entrepreneurial ecosystem of the city (Tadesse, 2018). Moreover, the city's efforts in promoting tourism and its growing reputation as a tourism destination also present opportunities for MSEs in the hospitality and tourism sectors.

One possible research gap in this topic could be the lack of comprehensive studies and data on the specific challenges faced by MSEs in the Hawassa City Administration of Sidama Region, Ethiopia. While there may be existing research on MSEs in other regions or at a national level, there may be limited information available specifically for this area. Conducting a study on the challenges and opportunities for MSEs in Hawassa City can help fill this gap and provide valuable insights for policymakers, entrepreneurs, and other stakeholders in the region.

In inference, assessing the challenges and opportunities of micro and small-scale enterprises in Hawassa City Administration reveals multiple factors inhibiting their growth and success. Addressing these challenges requires a comprehensive approach that includes facilitating access to finance, improving infrastructure, streamlining bureaucratic processes, and developing market linkages. By addressing these challenges, the city administration can create an enabling environment for the growth and sustainability of MSEs, thereby promoting economic development, job creation, and poverty reduction. Hence, undertaking this research in Hawassa City can help to specifically know the challenges and opportunities of micro and small enterprise growth and take appropriate action in reducing problems, and can also be used as an input for policy formulation regarding the issue to prosper the city.

## Research objectives

The general objective of this study was to assess the challenges and opportunities of MSEs in Hawassa City, Sidama Region, Ethiopia. The specific objectives of the research are as follows:

1. To identify and analyze the specific finance-related challenges faced by micro and small-scale enterprises in Hawassa city administration.
2. To identify and analyze the specific infrastructure-related challenges faced by micro and small-scale enterprises in Hawassa city administration.
3. To identify and analyze the specific technology-related challenges faced by micro and small-scale enterprises in Hawassa city administration.
4. To identify and analyze the specific personnel-related challenges faced by micro and small-scale enterprises in Hawassa city administration.
5. To identify and analyze the potential opportunities for micro and small-scale enterprises in Hawassa city administration.

## 2. Review of the Literature

Micro and small-scale enterprises (MSEs) play a crucial role in the economy of developing countries, contributing to job creation, poverty reduction, and overall economic growth. However, these enterprises often face numerous challenges that hinder their growth and sustainability. In the context of Hawassa City Administration, studies have identified some common challenges faced by MSEs, including limited access to finance, inadequate infrastructure, and lack of skilled labor. According to Munir (2019), lack of access to finance is one of the biggest challenges faced by MSEs in Ethiopia, limiting their ability to expand operations, invest in new technologies, and improve market competitiveness. Moreover, inadequate infrastructure, such as unreliable power supply, poor transportation facilities, and limited access to affordable land, further hampers the growth of MSEs (Deyganto et al., 2018). The scarcity of skilled labor is another significant challenge faced by MSEs in Hawassa City Administration, as highlighted by Orkaido and Youna (2020), who noted that the lack of skilled workers leads to decreased productivity and efficiency in these enterprises.

In addition to financial, infrastructure, and labor challenges, MSEs in Hawassa City Administration also face obstacles related to market access and competition. The existence of a large number of MSEs operating in similar sectors creates intense competition, leading to price wars, decreased profit margins, and market saturation (Afroze et al., 2014). This, coupled with limited access to markets beyond the local level, makes it challenging for MSEs to expand their customer base and tap into new market opportunities. Studies have shown that inadequate market information, lack of market linkages, and the absence of proper marketing strategies further exacerbate the challenges faced by MSEs in accessing and competing in larger markets (Afzal Hossain et al., 2018).

Another significant challenge for MSEs in Hawassa City Administration is the limited access to business development services (BDS) and technical support. Business development services encompass various forms of support, including training, mentoring, and access to information, aimed at enhancing the competitiveness and growth of MSEs. According to Eshetu & Zeleke (2008), the lack of access to BDSs hampers the ability of MSEs to improve their management skills, adopt new technologies, and comply with quality standards. The authors further emphasize the importance of institutional support and the need for coordinated efforts between local government and relevant organizations to provide MSEs with the necessary BDSs. Furthermore, inadequate access to technology and the lack of awareness about the benefits of technology adoption present additional challenges for MSEs (Orkaido, & Karafo, 2018).

Micro and small-scale enterprises in Hawassa City Administration are poised to benefit from numerous opportunities. Firstly, the city has experienced rapid economic growth in recent years, leading to increased demand for goods and services (Central Statistical Agency, 2020). This provides a favorable environment for the establishment and growth of small businesses. Additionally, the government has implemented various policies and programs aimed at supporting and promoting the development of micro and small-scale enterprises (Alemayehu & Tadesse, 2019). These initiatives include access to credit facilities, capacity building and training programs, and tax incentives. Furthermore, the city is strategically located near major transportation routes and has a thriving tourism industry, which opens up avenues for market expansion and an increased customer base for small businesses (Ethiopian Investment Commission, 2020). Overall, the conducive economic environment, government support, and favorable location make Hawassa City Administration an ideal place for the growth and success of micro and small-scale enterprises (Berehe, & Reji, 2021).

### 3. Materials and Methods

#### 3.1. Research Philosophical Assumptions

The research philosophical assumptions are the basis for conducting scientific research works. Using a mix of social constructivism and positivism research philosophical assumptions is of utmost importance as it provides a balanced and comprehensive approach to research. By incorporating social constructivism, which highlights the significance of social and cultural context in shaping knowledge and understanding, researchers can gain insights into how individuals interpret and construct reality. Simultaneously, positivism offers a scientific and empirical foundation for research, ensuring objectivity, generalizability, and the ability to test hypotheses. This combination allows researchers to not only understand

the subjective meanings individuals attribute to their experiences but also to analyze and explain phenomena in a rigorous and systematic manner. By embracing a mix of assumptions, researchers are able to harness the strengths of both approaches, leading to a more robust and nuanced understanding of the phenomena under investigation (Yure and Deyganto, 2024).

### 3.2. Research Design and Approach

Once the research topic was identified and defined clearly, the next step was to design the research method, because the research design provides guidelines for data collection and analysis. In this study, the researcher adopted a cross-sectional design with a mixed research approach in order to achieve the stated research objective and to answer research questions properly.

### 3.3. Data Type and Sources

In this study, both primary and secondary data were used. The primary data sources were Sidama Region Employees' Road Construction and Transport Authority. The secondary data sources were published and unpublished materials available in libraries and on internet websites related (Yure and Deyganto, 2024).

### 3.4. Sampling Design

The target population for this study consisted of a total of 5,955 Micro and Small Enterprises (MSEs) operating in Hawassa city. In order to select a sample size of 375 MSEs, the researcher employed a simple random sampling technique. This method ensured that all employees had an equal chance of being selected and helped save resources. To determine the appropriate sample size for this study, the researcher used the mathematical formula developed by Yamane (1967). This formula takes into account factors such as the total population size, the desired level of reliability, and the acceptable sampling error. In this case, it was decided that a 95% reliability level with a 5% sampling error would be appropriate.

The formula used to calculate the sample size is as follows:

$$n = \frac{N}{1 + (0.05^2) * N}$$

Where n= sample size

N = target population

$$n = \frac{N}{1 + N(\alpha)^2}$$
$$n = \frac{5,955}{1.8025} = 375$$

Therefore, the maximum sample size of this study is 375. MSEs were selected in Hawassa city administration. The logic behind using a simple sampling technique to select samples from the Sidama region road and transport bureau was to give equal chances to all employees and to select a representative sample for the study.

### 3.5. Methods of Data Collection

In this research, self-administered questionnaires and direct personal interviews were used to collect primary data. The self-administered questionnaires were used to get detailed information from sample MSEs, and interviews were organized with MSEs representatives.

### 3.6. Methods of Data Analysis

After the accomplishment of the data collection procedure, it was classified as per each variable; the qualitative data was coded to be measured quantitatively. In this research, data was analyzed with the help of SPSS version 21.0. After the accomplishment of the data collection procedure, it should have been classified as per each variable; the qualitative data was coded to be measured quantitatively. In this research, data were analyzed by descriptive statistics such as maximum and minimum values, average, correlation, frequency, percentage, variance, and standard deviation with the help of SPSS Version 23.0 in order to get reliable findings.

## 4. Results

### 4.1. Response Rate

The researchers distributed three hundred seventy-five (375) questionnaires. Out of the 375 questionnaires distributed, two hundred eighty-one (281) questionnaires were correctly filled and returned. This implies that the response rate of the questionnaires was eighty-four point thirty-eight percent (84.38%), which indicates that almost all respondents participated in the process of data collection. Then, the data analysis was done using the statistical package for social science version 21.0 by both descriptive/scenario analysis based on 281 questionnaires properly collected. Descriptive analysis was made through frequency, percentage, mean, and standard deviation as follows.

### 4.2. Analysis on Research Specific Objectives

The significance of micro and small-scale enterprises lies in their potential to enhance living standards and generate wealth for both entrepreneurs and affiliated businesses. From an economic standpoint, the increased profits resulting from entrepreneurship can contribute to elevated national income and tax revenue.

#### 4.2.1. Challenges Related to Finance

Finance is the lifeblood of every business enterprise and determines the success and failure of a business.

**Table 1.** Challenges related to Finance

	N	Minimum	Maximum	Mean	Std. Deviation
Lack of access to credit for my business	281	1.00	5.00	4.0000	.84515
Lack of startup capital to start my business	281	1.00	5.00	4.0000	.84937
Lack of awareness on financial records skill	281	1.00	5.00	4.2669	.89239
Lack of working capital in running day to day business	281	1.00	5.00	3.8790	.86166

Source: Survey data, 2023

In the above Table 1, the researcher analyzed items such as lack of access to credit for my business, lack of startup capital to start my business, lack of awareness on financial records skill, and lack of working capital in running day-to-day business. These values fall within the agree and strongly agree levels. Based on this analysis, we can conclude that lack of access to credit for my business, lack of startup capital to start my business, lack of awareness on financial records skill, and lack of working capital in running day-to-day business are the challenges of finance aspects of MSEs in Hawassa city.

#### 4.2.2. Challenges Related to Infrastructure

It is virtually not possible for an enterprise to exist without technological resources such as computers, telephones, access to the internet, and e-mail. It can be measured through a five-point Likert scale of measurement. In this study, the challenges related to infrastructure were analyzed based on the mean values from a five-point Likert scale.

**Table 2.** Challenges Related to Infrastructure

Items	N	Minimum	Maximum	Mean	Std. Deviation
Lack of access to land for starting my business	281	1.00	5.00	4.2491	.90349
Power fluctuation	281	1.00	5.00	3.9680	.86336
Lack of input materials	281	1.00	5.00	3.9858	.84080
Limitation of roads to distribute products into rural areas	281	1.00	5.00	4.2491	.88754

Source: Survey data, 2023

MSEs are facing different challenges. These challenges are identified as marketing, financial, and good governance, i.e., lack of marketplace; inadequate credit facilities; and inefficient service delivery. The mean values of items such as lack of access to land for starting my business, power fluctuation, lack of input materials, and limitation of roads to distribute products into rural areas were 4.2491, 3.9680, 3.9858, and 4.2491. Although you may require a considerable amount of



capital to start a manufacturing firm, it is one of the most lucrative businesses to venture into. Most of the top entrepreneurs out there are owners of successful manufacturing companies and plants. This industry is growing at an alarming rate in Ethiopia. So the researcher concluded that lack of access to land for starting my business, power fluctuation, lack of input materials, and limitation of roads to distribute products into rural areas.

#### 4.2.3. Challenges Related to Technology

Technological factors refer to the ways new practices and equipment can affect businesses.

**Table 3.** Challenges Related to Technology

Items	N	Minimum	Maximum	Mean	Std. Deviation
It is difficult to access technology resources such as computers, telephones, internet, e-commerce, and e-mail.	281	1.00	5.00	4.2669	.89239
I have not access to new technology for running my business	281	1.00	5.00	3.8861	.86676
Lack of resources such as computers, telephones, internet, e-commerce, and e-mail.	281	1.00	5.00	4.2491	.90349
Lack of internet connection	281	1.00	5.00	3.9680	.86336

Source: Survey data, 2023

As it can be seen from the above Table 3, the mean values "It is difficult to access technology resources such as computers, telephones, internet, e-commerce, and e-mail," "I have not access to new technology for running my business," "Lack of resources such as computers, telephones, internet, e-commerce, and e-mail," and "Lack of internet connection" have mean values of 4.2669, 3.8861, 4.2491, and 3.9680, respectively. This implies that access to technology resources such as computers, telephones, internet, e-commerce, and e-mail, not access to new technology for running my business, lack of resources such as computers, telephones, internet, e-commerce, and e-mail, and lack of internet connection is important.

#### 4.2.4. Challenges Related to Individuals Who Own MSEs

Micro and small enterprises (MSEs) are seen as key drivers of economic growth, innovation, employment, and social integration. They account for nearly 99% of enterprises in Ethiopia and employ nearly 50% of Ethiopian workers. Given the significant role that MSEs play in society, as well as in the Ethiopian economy, the importance of effective means to prevent harm to the safety and health of workers in these firms is apparent. Effective development of MSEs is essential to ensure both the well-being of workers and the long-term economic survival and competitiveness of these enterprises. Lack of sufficient training for women is a barrier to women's involvement in entrepreneurial activities. Non-availability of training programs and technical support affects women entrepreneurs, and lack of communication and communication skills are major individual challenges.

**Table 4.** Challenges related to individuals who own MSEs

Values	N	Minimum	Maximum	Mean	Std. Deviation
I can't easily communicate with people to promote my business	281	1.00	5.00	4.1530	.93812
I have not trained in financial and human resource management	281	1.00	5.00	4.2242	.93135
I have not trained in planning skills	281	1.00	5.00	3.7260	1.01753
Lack of marketing management skills in business management	281	1.00	5.00	4.1032	1.05222

Source: Survey data, 2020

As it can be easily observed from Table 4, the mean values of variables such as "I can't easily communicate with people to promote my business," "I have not trained in financial and human resource management," "I have not trained in planning skills," and "lack of marketing management skills in business management" are 4.1530, 4.2242, 3.7260, and 4.1032, respectively. The mean values fall within the agree and strongly agree levels. This implies that individual MSEs are challenged by lack of smooth communication, lack of training, lack of financial planning, lack of marketing skills, and lack of business management skills.

## Narrative Analysis

Based on interview responses from MSEs representatives in Hawassa, Hawassa City Administration, it can be suggested that the city offers numerous opportunities for micro and small-scale enterprises. The administration has implemented various policies and initiatives to promote and support these businesses. One opportunity lies in the city's growing population and economy, which creates a demand for goods and services. Additionally, the city administration has established industrial parks and zones, providing an ideal environment for businesses to thrive and expand. Moreover, the administration has introduced financial support programs and reduced bureaucratic hurdles, making it easier for entrepreneurs to start and operate their enterprises. With the administration's commitment to fostering a conducive business environment, micro and small-scale enterprises in Hawassa have great potential for growth and success.

## 5. Conclusions

Sustainable development has economic, social, and environmental dimensions. It is a process for improving the range of opportunities that will enable individual human beings and communities to meet their needs, as well as to achieve their aspirations and full potential over a sustained period of time, while maintaining the resilience of economic, social, and environmental systems. It is the conversation on what the post-2015 development framework looks to begin in earnest. The study highlights the challenges faced by MSEs in Hawassa City Administration. It recommends that access to finance should be improved to enhance business performance. Collaboration with NGOs and reducing bureaucratic barriers can facilitate access to finance. Infrastructure and technology resources should also be enhanced to support MSEs. Lack of access to land, power fluctuation, and limited distribution routes are found to hinder business activity. The cost and skill

required for adopting new technology are identified as major factors affecting business performance. Lack of communication, training, financial planning, marketing skills, and business management skills are other challenges faced by MSEs. The city's growing population and economy create opportunities for MSEs.

## 6. Further Research Direction

The current study on the challenges faced by micro and small enterprises (MSEs) in Hawassa city has inherent limitations that must be acknowledged. It is important to note that no study is completely free of limitations. However, the findings of this study may not be easily generalizable to other MSEs at the regional or country level. To enhance the study, it would be beneficial to expand the research scope to include MSEs at the regional and national levels. Moreover, conducting a study on the challenges faced specifically by male entrepreneurs, using different research methodologies and sampling techniques, would provide a valuable comparative perspective. Additionally, undertaking a comparative study between women entrepreneurs and their male counterparts in the same geographical area would yield further insights into this topic.

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