

Ranking the challenges of metal and wood work micro and small manufacturing enterprises in Ethiopia Case study in Debre Markos Town, Ethiopia

Birhanu Balewgizie Agmas
School of mechanical and industrial engineering, Institute of technology
Debre markos university, Ethiopia
Email: zomabalew1999@gmail.com

Abstract

Micro and small manufacturing enterprises (MSME'S) have very important and effective role in developing countries. Micro and small enterprises have a great role in job creation and economic development. The main purpose of this research is assessing the challenges of micro and small metal and wood work enterprises and ranking the challenges based on their effect for their development. The main instrument of the data collection was questionnaire and interviews for micro and small metal and wood work manufacturing owners. This paper considered the challenges which are identified in many papers like finance, power interruption, limitation of technologies, limitation of work place, market linkage, source of raw material, skilled man power, management skill, training on current technologies and good governance. For this research 15 micro and 25 small metal and wood work manufacturing enterprises are participated. The collected data presented using frequency table using SPSS software. Based on this researches the rank of challenges in metal and wood work manufacturing enterprises are electric interruption, limitation of work place, limitation of technology, market linkage, finance, lack of training, skilled man power, source of raw material, management skill and good governance respectively. This research helps the respected offices to plane and tackle the challenges of micro and small manufacturing enterprises for the development of developing countries economy.

Key words: metal, wood work, micro enterprises, small enterprises, challenges, ranks, manufacturing.

Introduction

Definition of Small and Micro Enterprise (SMEs): According to the new Small & Micro Enterprises Development Strategy of Ethiopia (published 2011) the working definition of MSEs is based on capital and Labor [1].

Table1. Definition of micro and small enterprises according to the new Small & Micro Enterprises Development Strategy of Ethiopia [1, 6].

No.	Enterprise level	Sector	Hired labor	capital
1	micro	Industry	≤5	≤100,000 birr or 6000 dollars
		Service	≤5	≤50,000 birr or 3000 dollars
2	small	Industry	6-30	≤1,500,000 birr or 90,000 dollars
		Service	6-30	≤500,000 birr

Micro and small enterprise development hold a strategic place within Ethiopia's Industrial Development Strategy. All the more so as MSEs are the key instruments of job creation in urban centers, whilst job creation is the centerpiece of the country's development plan. The role of MSEs as the principal job creators is not only promoted in low income countries like Ethiopia, but also in high income countries including the United States of America. Accordingly, because MSEs play a pivotal role in employment creation, stimulating and strengthening MSE development should be one of Ethiopia's top development priorities [9].

Micro and small enterprises (MSEs) in Ethiopia are confronted with several factors that affect their performance. The major factors include financial problems, lack of qualified employees, lack of proper financial records, marketing problems and lack of work premises. Besides, environmental factor affects the business which includes social, economic, cultural, political, legal and technological factors. In addition, there are also personal attitudes or internal factors that affect the performance of MSEs, which are related to the person's individual attitude, training and know how [4]. The major challenges for the private sector development in the Amhara region in order of priority, as the survey results revealed, are macro economic instability, corruption, lack of land access, tax administration problems, poor infrastructural development, lack of government support, thin markets for products, technological barriers, inadequate credit access, political and social instability, weak legal and policy frame works and management barriers[5]. To solve the above mentioned factors for the development of small and micro metal and furniture

manufacturing enterprises the government should now the frequency levels of the factors to plan strategy. This research will solve the challenges by indicating priority factors by their frequency level.

1.1 Problem statements

Micro & Small Enterprise Development Program in Ethiopia meaningfully has been given due attention by government since 2004/2005. However, the degree of recognition to the sector with regards to job creation and the alleviation of abject poverty among impoverished youth & women were not sufficient. Because of this; it was very difficult to make the strategy practical specially in delivering business development service for SME operators [1]. There are many small and micro manufacturing enterprises registered in trade and industry office in Debremarkos. But most of small and micro manufacturing enterprises are not working as they are planned to establish. As many researches declared that small and micro industries are established by expecting as they have a big role in Ethiopian economy by employment creation. But in Debre Markos small and micro manufacturing enterprises are working with one or two permanent workers and when they get seasonal works they will hire two or three additional temporary workers. By considering these problems this research helps the Debre Markos trade and industry office by identifying the major factors that affect small and micro manufacturing enterprises to do not work by their full capacity as they are expected to establish. These researches also help the office to plan and eliminate the factors based on the identified major and priority factors to enhance the development of small and micro manufacturing enterprises.

1.2 Objectives

1.2.1 General objective

Ranking the challenges of small and micro manufacturing enterprises

1.2.2 Specific objective

1. Asses small and micro manufacturing industries in Debremarkos town
2. Identify the main factors that affects small and micro manufacturing enterprises
3. Analyze the frequencies of main and priority challenges that affects small and micro manufacturing enterprises using SPSS software

2. Literature review

Micro & Small Enterprise Development Program in Ethiopia meaningfully has been given due attention by government since 2004/2005. Of course, in 1996/97 National Micro and Small Enterprise Strategy was developed by the government. However, the degree of recognition to the sector with regards to job creation and the alleviation of abject poverty among impoverished youth & women was not sufficient Until 2004/2005; the national strategy was implemented by Federal SMEs Development Agency organized only at national level. Because of this, it was very difficult to make the strategy practical specially in delivering business development service for SME operators [1].

Government Supports and Selected Sectors

Since our country has limited capital government support to SMEs depending up on the importance of the sector in the economy. Accordingly growth oriented sectors are selected for Maximum government support and the rest non selected sectors will get Minimum support.

- ❖ Some of growth oriented sectors are: –
- ✓ In the manufacturing sector: Metal & engineering, textile and garment, leather products, wood work products, agro processing and handicraft products.
- ✓ In the construction sector: contractor, building material production, cobble stone production, traditional way of mining extraction.
- ✓ Urban agriculture: cattle fattening, honey production, forestry, poultry farm, animal food preparation, – Trade sector: domestic product whole sale and retail trade
- ✓ Service sector: solid waste collection and recycling, maintenance service, etc. [1].

Although MSMEs make the smallest total proportion of assets (17%), their contribution to employment creation is much higher (99%) than that of medium and large enterprises (1%). Despite their small size, Micro-enterprises make up about two-third enterprises. Thus, the smaller the enterprise, the larger the employment it creates, unlike two assets. Sector-wise, manufacturing and construction have built large assets (10%) and more employment (35%) as compared to petty trade, urban agriculture and service MSEs are important means to empower women. Most of the surveyed female entrepreneurs reported that they have experienced significant empowerment in terms of access to

resources, decision-making, gender perception, and overall living condition [2]. The 2011 Ethiopian revised MSE development strategy and current developments With a focus on achieving the five-year targets set for GTP I and further strengthening the development of MSEs, the government revised the MSE strategy in 2011 to address both the framework for providing support to MSEs and methods of implementation (FDRE, 2011). In addition to strengthening the major points highlighted in the 1997 strategy, the 2011 revised strategy has made the following major improvements. The revised strategy has come up with a new definition of MSEs, disaggregated by industry and service sectors. The new definition has taken into account both paid-up capital and employment in enterprises. Accordingly, when ambiguity is encountered between manpower and total assets, total assets is used as the primary yardstick. The overall aim of MSE's strategy is to decrease unemployment rate by engaging those unemployed peoples to create job for themselves [4].

The Procedures of MSE Establishment [6]

According to the 2011 strategy and directives of Ethiopia MSE, the following procedures and criteria's; are considered as the due process of entrepreneurial set up:

- ✓ Registration for unemployment at district level,
- ✓ Passing the selection criteria to be considered as active unemployed,
- ✓ Preparing project proposal; worked jointly with local MSE office,
- ✓ Trade registration and licensing from Trade and Development office,
- ✓ Market facility; i.e., display shops or manufacturing production site,
- ✓ Starting up 20% saving to get 80% loan at regional saving and credit institutions,
- ✓ Obtaining loan based on the saved amount.

major problem areas facing the operators of small scale business in Ethiopian in the following order of their descending intensity: Inadequate credit assistance, problem of skilled man power, infrastructural problems, inadequate managerial skill, multiple tax and Levis, lack of access modern technology, policy inconsistency and government bureaucracy, marketing factors and politic-legal factors.[7] The main internal factors affecting performance MSEs were management challenges such as, lack of strategic business planning, mistrusting and lack of tolerance among members, poor training facilities for members, lack of persistence and courage to take

responsibility for one's failure and absence of initiative among members of the enterprise were the major challenges affecting performance of MSE's [8].

3. Data collection and analysis

Data collection method used for the research includes interview, physical observation of 25 small and 15 micro metal and wood work manufacturing enterprises and preparing questioner for small and micro manufacturing enterprise owners to identify the major and priority factors. Interviews conducted by face to face with enterprise owners regarding the general enterprise information, the main challenges and opportunities they could raise. The enterprise owners are provided with close ended and open ended questions especially about the main challenges of their metal and furniture small and micro manufacturing enterprises. In the interview a lot of challenges have been identified. Some of the challenges are infrastructure related like repeated interruption of power, less financial access issues, technology, work area limitation and other factors like less market opportunity etc. In physical observation some factors are identified. Some of the factors are traditional working method, power interruption, work place, new technologies, uniform work in each enterprises, delivery time, layout of machines and etc.

3.1 DESCRIPTIVE ANALYSIS

Characteristics of business owners in metal and wood work MSE's, the average age of owners of micro enterprises is nearly 37 years while that of small enterprises is nearly 36 years. With regard to the gender distribution of owners, all owners are male. The average experience of managers owners both in micro and small wood and metal manufacturing enterprises are 11 years. Regarding education both in micro and small wood and metal manufacturing enterprise owners, 6% owners are primary education (1-8) completed. About 28% are secondary education completed. About 6% Of owners have college certificate and above. With regard to the legal status of MSE's all of them are registered and have licenses. In terms of employment size, it appears that the average number of workers at the time of establishment was 5 and 10 for micro and small scale enterprises respectively but now a time the average number of workers in micro and small wood and metal manufacturing enterprises are 3 and 6 including the owner respectively. As the sector of operation the proportions are 40% metal and wood work, 27.5% metal work only and the remaining 32.5% are wood work only.

3.2 ANALYSIS AND DISCUSSION FOR EACH CHALLENGES

3.2.1 Finance

This survey considered finance as one challenge in MSE's. From the number of 40 metal and wood works MSE's as indicated in the frequency table below 7.5% MSE's have not challenges related to finance.

Table 2 level of challenge in finance

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO CHALLENGE	3	7.5	7.5	7.5
	VERY LOW CHALLENGE	11	27.5	27.5	35.0
	LOW CHALLENGE	6	15.0	15.0	50.0
	HIGH CHALLENGE	11	27.5	27.5	77.5
	VERY HIGH CHALLENGE	9	22.5	22.5	100.0
	Total	40	100.0	100.0	

Source: Survey Study, 2020

The others 27.5%, 15%, 27.5% and 22.5% out of total have challenges by the level of very low, low, high and very high challenges respectively regarding finance challenge.

3.2.2 Power interruptions

Regarding power interruption as the survey indicates, 2.5% of MSE's have no challenges.

Table 3 level of challenge regarding power interruption

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO CHALLENGE	1	2.5	2.5	2.5
	LOW CHALLENGE	2	5.0	5.0	7.5
	HIGH CHALLENGE	10	25.0	25.0	32.5
	VERY HIGH CHALLENGE	27	67.5	67.5	100.0
	Total	40	100.0	100.0	

Source: Survey Study, 2020

The others 5%, 25%, and 67% out of the total MSE's have challenges by the level of low, high and very high challenges respectively regarding power interruption.

3.2.3 Limitation on technology

Technology limitation is one of the challenges in MSE's. As the frequency analysis below indicates, 5% of the MSE's owners have not technology limitation.

Table 4 level of challenge regarding limitation of technology

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO CHALLENGE	2	5.0	5.0	5.0
	VERY LOW CHALLENGE	3	7.5	7.5	12.5
	LOW CHALLENGE	7	17.5	17.5	30.0
	HIGH CHALLENGE	13	32.5	32.5	62.5
	VERY HIGH CHALLENGE	15	37.5	37.5	100.0
	Total	40	100.0	100.0	

Source: Survey Study, 2020

The other 7.5%, 17.5%, 32.5%, and 37% have challenges by the level of very low, low, high and very high challenges respectively regarding technology limitation.

3.2.4 Limitation of work place

On the survey limitation of work place is considered as one of the challenges. 2.5% participants of MSE's have not challenges related to work place because they get a place for their work from government or they are using their own place for work.

Table 5 level of challenge regarding to limitation of work place

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO CHALLENGE	1	2.5	2.5	2.5
	VERY LOW CHALLENGE	3	7.5	7.5	10.0
	LOW CHALLENGE	5	12.5	12.5	22.5
	HIGH CHALLENGE	12	30.0	30.0	52.5
	VERY HIGH CHALLENGE	19	47.5	47.5	100.0
	Total	40	100.0	100.0	

Source: Survey Study, 2020

The other 7.5%, 12.5%, 30% and 47.5% have challenges by the level of very low, low, high and very high challenge respectively regarding to limitation of work place.

3.2.5 Market challenges

Market is one of the challenges on this survey for MSE's. AS indicated in the frequency table below, 2.5% of MSE's owners say market is not their challenge for the development of their enterprise.

Table 6 Level of challenge regarding to market

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO CHALLENGE	1	2.5	2.5	2.5
	VERY LOW CHALLENGE	4	10.0	10.0	12.5
	LOW CHALLENGE	12	30.0	30.0	42.5
	HIGH CHALLENGE	11	27.5	27.5	70.0
	VERY HIGH CHALLENGE	12	30.0	30.0	100.0
	Total	40	100.0	100.0	

Source: Survey Study, 2020

Others 10%, 30%, 27.5% and 30% of the MSE's owners have a challenge by the level of very low, low, high and very high challenges respectively regarding market linkage. The proportion indicates market is very high challenge for MSE's.

3.2.6 Limited source of raw material

Considering the survey of challenges regarding limited source of raw materials in MSE's, 10% of MSE's have not challenge regarding to raw material.

Table 7 level of challenge regarding to limitation of raw material

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO CHALLENGE	4	10.0	10.0	10.0
	VERY LOW CHALLENGE	27	67.5	67.5	77.5
	LOW CHALLENGE	5	12.5	12.5	90.0
	HIGH CHALLENGE	3	7.5	7.5	97.5
	VERY HIGH CHALLENGE	1	2.5	2.5	100.0
	Total	40	100.0	100.0	

Source: Survey Study, 2020

Others 67.5%, 12.5%, 7.5% and 2.5% have challenges by the level of very low, low, high and very high challenges respectively. The result indicates that most of MSE's have no challenges related working raw material for their products.

3.2.7 Skilled man power

Skilled man power was one of the considered challenges on this survey. 2.5% of the MSE's owners have no challenges related to skilled man power.

Table 8 level of challenge regarding to skilled man power

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO CHALLENGE	4	10.0	10.0	10.0
	VERY LOW CHALLENGE	11	27.5	27.5	37.5
	LOW CHALLENGE	7	17.5	17.5	55.0
	HIGH CHALLENGE	15	37.5	37.5	92.5

Source: Survey Study, 2020

Others 27.5%, 17.5%, 3 7.5% and 7.5% have a challenge by the level of very low, low, high and very high challenges respectively regarding skilled man power. The above proportion indicates getting skilled man power is high challenge for MSE's.

3.2.8 Limitation of management skill

Management skill limitation is considered as a challenge for the development of MSE's in this survey. The MSE's owners for the question related to management skill, 72.5% of the MSE's owners have not a challenge related to management skill.

Table 9 level of challenge regarding to management skill

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO CHALLENGE	29	72.5	72.5	72.5
	VERY LOW CHALLENGE	10	25.0	25.0	97.5
	LOW CHALLENGE	1	2.5	2.5	100.0
	Total	40	100.0	100.0	

Source: Survey Study, 2020

Others 25% and 2.5% have a challenge by the levels of very low and low challenges respectively regarding management skill.

3.2.9 Training on current technologies

As indicated in the frequency analysis table below, 17% of metal and wood work manufacturing MSE's have no challenges related to new technology training.

Table 10 level of challenge regarding to lack of training

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO CHALLENGE	7	17.5	17.5	17.5
	VERY LOW CHALLENGE	6	15.0	15.0	32.5
	LOW CHALLENGE	7	17.5	17.5	50.0
	HIGH CHALLENGE	10	25.0	25.0	75.0
	VERY HIGH CHALLENGE	10	25.0	25.0	100.0
	Total	40	100.0	100.0	

Source: Survey Study, 2020

Others 15%, 17.5%, 25% and 25% have challenges by the level of very low, low, high and very high challenges regarding lack of training current technologies.

3.2.10 Good governance

Good governance is one of the considered challenge for the development MSE's. As indicated in the frequency table below, 80% of MSE's have no challenge related to good governance.

Table 11 level of challenge regarding to good governance

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO CHALLENGE	32	80.0	80.0	80.0
	VERY LOW CHALLENGE	7	17.5	17.5	97.5
	VERY HIGH CHALLENGE	1	2.5	2.5	100.0
	Total	40	100.0	100.0	

Source: Survey Study, 2020

Others 17.5% and 2.5% have challenges regarding good governance by the level of very low and very high challenges respectively.

3.3 RANKS OF CHALLENGES IN SMALL AND MICRO MANUFACTURING ENTERPRISES

Based on the analysis, it is necessary to rank the challenges based on its effect to know the level of challenges. This paper tries to rank the challenges of small and micro manufacturing enterprises based on responses given by the owners of MSE's. To rank the challenges the responses given by MSE's are summarized in the table below.

Question

From the following challenges choose the level of your satisfaction on the given number based on the given instructions?

1. If the listed challenge is not your enterprise challenge, select number 1?
2. If the listed challenge is your challenge based on the level very low challenge, select number 2?
3. If the listed challenge is your challenge based on the level low challenge, select number 3?
4. If the listed challenge is your challenge based on the level high challenge, select number 4
5. If the listed challenge is your challenge based on the level very high challenge, select number 5?

Table 12 summarized responses of MSE’s owner’s about challenges of their enterprise

ID	FINANCE	ELECTRIC INTRUPTION C	TECHNOLOGY	WORK PLACE	MARKET	RAW MATERIAL	SKILLED MAN POWER	MANAGEMENT SKILL	TRAINING	GOOD GOVERNANCE
1	2	5	3	5	4	1	2	1	1	1
2	4	5	3	5	5	2	4	2	2	2
3	4	5	3	5	5	2	3	1	1	1
4	2	5	1	4	3	2	2	1	1	1
5	2	5	4	2	2	2	2	1	2	1
6	4	5	3	5	2	2	2	2	1	1
7	3	4	4	5	3	2	3	1	3	1
8	4	5	5	5	4	3	4	2	4	1
9	5	4	4	5	5	2	4	1	4	1
10	2	4	2	3	2	4	2	3	4	1
11	2	4	2	2	3	2	4	2	5	2
12	3	5	5	4	3	2	2	1	4	1
13	3	4	5	5	5	3	4	2	2	2
14	5	5	5	4	4	3	5	1	5	1
15	3	4	5	3	4	2	3	2	4	1
16	4	5	4	5	4	2	2	2	3	2

17	4	5	4	4	5	2	4	2	3	2
18	2	5	3	5	5	1	2	1	1	2
19	5	4	4	5	5	2	4	1	5	1
20	1	5	1	4	3	2	4	1	3	1
21	5	5	4	5	5	3	2	1	1	1
22	5	5	5	1	5	2	4	1	3	1
23	1	3	2	4	2	3	1	1	4	1
24	5	5	5	5	4	4	1	2	5	2
25	2	5	5	4	3	2	4	1	2	1
26	3	5	4	3	4	2	4	1	2	1
27	1	1	5	4	3	2	4	1	4	1
28	4	4	3	5	5	2	3	2	4	1
29	2	5	3	4	4	4	5	1	4	1
30	3	4	4	4	3	2	5	1	4	1
31	5	5	5	5	5	1	1	1	5	1
32	5	5	5	5	1	5	1	1	1	5
33	4	5	4	5	4	2	2	1	3	1
34	2	5	5	2	3	2	3	1	2	1
35	4	5	5	3	4	2	3	1	5	1
36	5	3	4	5	5	1	2	1	5	1
37	4	5	4	4	3	2	4	1	4	1
38	2	5	5	5	3	2	4	1	5	1
39	4	4	5	3	3	2	4	1	5	1
40	2	5	4	4	4	2	3	1	3	1
TOTAL SUM	132	182	156	165	149	90	122	52	129	51

The sum of the responses for the question above is summarized as follows in the table 13 below to assign ranks of challenge.

Table 13 Ranks of challenges in MSE's

NO.	FACTORS	TOTAL SCORES	RANK
1	FINANCE	132	5
2	ELECTRIC INTRUPTION	182	1
3	TECHNOLOGICAL LIMITATION	156	3
4	WORK PLACE	165	2
5	MARKET	149	4

6	RAW MATERIAL	90	8
7	TRAINED MAN POWER	122	7
8	MANAGEMENT SKILL	52	9
9	LACK OF TRAINING	129	6
10	GOOD GOVERNANCE	51	10

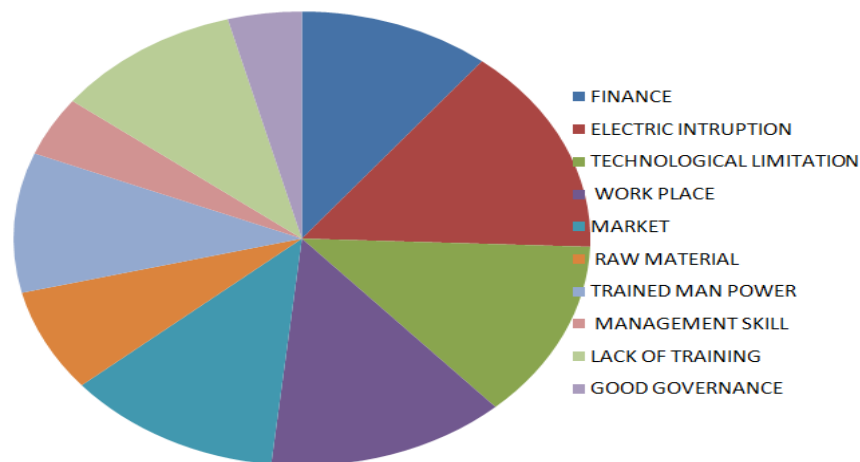


Fig.1 Distribution of challenges

Based on this researches the rank of challenges in metal and wood work manufacturing enterprises are electric interruption, limitation of work place, limitation of technology, market linkage, finance, lack of training, skilled man power, source of raw material, management skill and good governance respectively. This research can help the respected offices to plane and tackle the challenges of micro and small manufacturing enterprises for the development of developing countries economy.

4. Conclusion and recommendation

4.1 Conclusion

Micro and small manufacturing enterprises (MSME'S) have very important and effective role in developing countries because they are the backbone of developing countries economy. Micro and small enterprises have a great role in job creation. Studying the challenges of MSE's for the development of the established MSE's is necessary to scale up the growth of economy. This study identifies the main challenges and gives ranks to the challenges of micro and small metal and wood work manufacturing enterprises in Debremarkos town. Based on this researches the rank of challenges in metal and wood work manufacturing enterprises are electric interruption,

limitation of work place, limitation of technology, market linkage, finance, lack of training, skilled man power, source of raw material, management skill and good governance respectively. This research can help the respected offices to plan and tackle the challenges of micro and small manufacturing enterprises for the development of developing countries economy.

4.2 Recommendation

The country also has immense potential for expanding enterprises and promoting innovations. As country level the government should do more to enhance and develop the existed MSE's by eliminating the challenges and try to create another enterprises to create another job opportunities in this area. To get the required economic growth, every stakeholders related to MSE's should to do their bests. The stakeholders like electric corporation, land administration, trade and industry, new technology importers, technical and vocational schools, raw material suppliers and others should participate to tackle the challenges faced on the growth of MSE's.

References

1. Konjit Debela, Addis Ababa City Administration Administration Micro & Small Enterprises Development Buearu Women In The Development Of Micro & Small Enterprises To Ensure Sustainable Sustainable Development Development& Food Security Security
2. Hailaiabera Weldeclassie1, Claire Vermaack1, Kibrom Gebrekirstos2, Luback Minwuyelet3 , Mahlet Tsegay3 , Negasihagos Tekola3 &Yemane Gidey3. (May 30, 2019). Contributions of Micro, Small and Medium Enterprises (Msmes) To Income Generation, Employment and Gdp: Case Study Ethiopia.
3. Mulu Gebreeyesus1 ,Abebe Ambachew, Tigabu Getahun, Berihu Assefa, Girum Abebe, Seid Hassen, Haileselassie Medhin ©2018. Main Features Of Micro And Small Manufacturing Enterprises In Ethiopia Baseline Survey Report.
4. Amhararegionmr. Muluken Zegeye1, Mr. Tomas Cherkos2, Mr. Shimelis Tilahun3, Mr. Serajul Haque4.(December 2016). An Integrated Approach Model for Mses Development In Amhararegion, Ethiopia.
5. Belaynew Asrie Molla, Getaneh Mihret Ayele(Phd), Bedilu Yismaw Alemu, Getnet Almw Tiruneh. (August, 2018) Amhara Region Business Agenda Collaborative Study. Bahirdar, Ethiopia.
6. Yared teshome geneti.(2018) Challenges And Opportunities Of Micro And Small Enterprises Strategy In Ethiopia Urban Development, The Case Of Ambotown, Oromia Ethiopia.

7. Mohammed Getahun, (May 2016). The Challenge and Prospects of Small Scale Enterprise In Ethiopia. A Survey of Some Selected Small Scale Enterprise in Addis Ababa City, Ethiopia.
8. Munir Salah, 2019 Assessment of the Challenges of Micro and Small Enterprise: The Case of Kirkos Sub City (MSE'S) Addis Ababa Ethiopia.
9. Government of the federal democratic republic of Ethiopia, ministry of urban development and housing, Micro and Small Enterprise Development Policy & Strategy, second edition 2012, April 2016, Addis Ababa.

IJSER