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Determinants of Final Performing Micro and Small businesses in Jimma town, Oromia Regional State

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DECLARATION

Here with I, declare that, this paper that is prepared for the partial fulfilment of the requirements for Master's Degree in Business Administration entitled" Determinants of Final Performing Micro and Small Businesses in jimma town, Oromia Reginal State which is prepared with my own effort. I have made it happen independently along with the advice and guidance of my advisor.

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Abbreviations and Acronyms

BDS-   Business Development Service

CI-   Confidence Interval

CSA-   Central Statistics Authority

FeMSEDA-   Federal Micro and Small Enterprise Development Agency

GTP-   Growth and Transformation Plan

ILO -   International Labor Organization

MFI -   Micro finance Institution

MoLSA -   Ministry of Labour and Social Affairs

MSE -   Micro and Small Enterprise

NGO- Non- Governmental Organization

OCSCO-   Oromia Credit and Saving Corporation

ReMSED -   Regional Micro and Small Enterprise Development Agency

SPSS-   Statistical Package for Social Sciences

TVET-   Technical and Vocational Education and Training

UN-   United Nation

UNIDO-   United Nation Industrial Development Organization

Abstract

The purpose of this study is to Identifying the cause of Micro and Small business success in Ethiopia Jimma town. A sample of 95 operators or owners of the enterprises engaged in five sectors was taken for the study using stratified simple random sampling technique. The head of Jimma micro and small enterprises development agency and three business owners was purposely selected for the interview. From the distributed 95 questionnaires all are properly returned. The data collected through questionnaire is analysed using both descriptive and inferential analysis (Pearson's product moment correlation coefficient and Multiple Linear Regression Model). Besides, the interview questions were analysed using descriptive narrations. The empirical finding elucidated that factors affect the performance of MSEs which include; accessibility of external source of finance, accessibility of business development services and marketing factors are significantly affect the performance of micro and small enterprises in Jimma town. In line with the result of the findings, the correlation result of this particular study showed all the variables (factors) included in this particular study were statistically significant and therefore, affects the success of MSEs and also has relationship with performance of the business in the study area. It was, thus, recommended that the MSE enterprise and other government bodies are better to work on preparing training programs on management issues and creating experience sharing opportunities especially to those enter into the sector without any previous business background.

Key Words: MSEs, enterprises, employment creation; success; Jimma; Ethiopia.

CHAPTER ONE

Introduction

1.1. Back ground of the study

Micro and Small enterprises can be defined as one, which is independently owned and operated, and not dominant in its field of operation. Small and micro Enterprises may be defined as businesses with a small number of employees. Small businesses are the backbone of any economy. They play a significant role in creating jobs, generating income, and providing goods and services to the community. Small businesses are defined as companies with fewer than 500 employees, and they are found in all sectors of the economy. In this article, we will discuss the importance of small businesses, the challenges they face, and some of the best practices that can help them succeed.

Importance of Small Businesses

Small businesses are an essential part of any economy, as they create jobs, generate income, and provide goods and services to the community. This makes them a crucial contributor to job creation and economic growth.

Small businesses also provide goods and services that are vital to the community. They offer a range of products and services that are unique and cater to the specific needs of their customers. For example, a small bakery may specialize in artisanal bread and pastries, while a small accounting firm may offer tax preparation services for small businesses. These small businesses are often more customer-focused than larger companies, which enables them to build strong relationships with their clients.

Challenges Facing Small Businesses

Despite the many benefits of small businesses, they face significant challenges that can make it difficult to succeed. One of the most significant challenges is access to funding. Small businesses often struggle to secure funding from traditional lenders, such as banks, due to their size and limited financial resources. This can make it difficult for them to invest in new

equipment, hire additional employees, or expand their operations.

Another challenge facing small businesses is competition from larger companies. Larger companies have more resources, which enables them to offer lower prices, more extensive product lines, and better marketing campaigns. This can make it challenging for small businesses to compete, particularly in industries that are dominated by larger players.

Finally, small businesses also face challenges related to compliance and regulation. They must comply with a range of federal, state, and local regulations, which can be time-consuming and expensive. This can create a significant burden for small businesses, particularly those that are just starting and have limited resources.

Best Practices for Small Businesses

Despite the challenges, there are several best practices that small businesses can follow to increase their chances of success. These include:

1. Developing a solid business plan

A business plan is a critical tool for small businesses. It outlines the company's goals, strategies, and financial projections. A well-written business plan can help small businesses secure funding, attract customers, and stay on track as they grow.

2. Building a strong online presence

In today's digital age, it is essential for small businesses to have a strong online presence. This includes a website, social media accounts, and other digital marketing tools. A strong online presence can help small businesses reach a broader audience, build brand awareness, and increase sales.

3. Focusing on customer service

Small businesses often succeed because they provide excellent customer service. This means going above and beyond to meet the needs of customers and build long-lasting relationships. Small businesses that prioritize customer service can build a loyal customer base that will return time and time again.

4. Networking with other small businesses

Networking with other small businesses can provide many benefits, including access to new customers, partnerships, and industry knowledge. Small businesses should consider joining local business associations or attending networking events to connect with other entrepreneurs in their community.

5. Managing finances carefully

Small businesses must manage their finances carefully to ensure they remain profitable. This includes monitoring cash flow, controlling expenses, and investing wisely in growth opportunities. Small businesses should also consider working with a financial advisor or accountant to help them manage their finances effectively.

1.2. Statement of the Problem

In most developing countries, micro and small scale enterprises face constraints, both at start up phases and after their establishment. It is typical of micro and small scale enterprises in Africa to be lacking in business skills and collateral to meet the existing lending criteria of financial institutions, (World Bank, 2004). This, according to the World Bank, has created finance gap in most markets. The micro and small scale enterprises are able to source and obtain finance mostly from informal sectors like friends and relatives while medium or large enterprises obtain funds from banks. This unequal access to finance by micro and small enterprises and medium and large enterprises has undermined the role of micro and small scale enterprises in the economic development in African countries, (World Bank, 2004).

Research has shown that in order to achieve the contributions made by MSEs and ensures them to grow; it is required to overcome series challenges such as financial constraints, marketing constraints, managerial constraints, infrastructural constraints and others because they are the common and major factors in making businesses to fail or succeed (Okpara, 2011). As Ishengoma and Kappel (2008) revealed, the factors hindering the potential growth of MSEs in sub-Saharan countries are limited access to credit and market, business services like marketing information, networking, short-term training and these challenges account for the reasons why many MSEs fail/cannot survive and grow.

Micro, Small and Medium Scale Enterprises contributes a massive percentage to Gross Domestic product (GDP) in ensuring economic growth, employment, income stability and poverty reduction in most developing countries (Kuriloff et al., 1993). Micro and Small businesses play a vital role in poverty reduction, employment generation as well as economic development of both developed and developing countries like Ethiopia. Hence states give vast assistance; financial, technical, marketing and managerial supports necessary for the MSE to grow (Kuriloff et al., 1993). In countries like Ethiopia, MSE are aimed at benefiting the population, with the objective of enabling them to be self- employed investors who can serve as a base for industrial sector development (OMSSEA, 2011).

SME business success can also be determined by external factors that are beyond the control

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of the business like: political and economic environment (Shuan, 2007). There are ideas regarding government support as a success factor of SMEs. Yusuf (2005) found that government assistance is more critical for the success of small businesses while on opposite side, some other studies stated that government assistance is unimportant to small business success. For example, Mambula (2004) stated that government assistance is regarded as a hygiene factor in the sense that it is an enabling condition for small firms to compete in global markets, but insufficient for their success. Yusuf (2005) also stated that access to financing is the most critical external factor next to satisfactory government support. According to Baron & Markman (2003), market demand for the SME's products is a major factor influencing the success of SME. So, choosing a market segment with potential market growth is a factor influencing the success of SME.

As per Shonesy and Gulbro's (2004) report from review of literatures on small business success studies, 'there have been several studies, which seek to identify the critical success factors for small businesses. However, there appears a problem to develop a common list of the factors which contribute for success of small business performance operating in various business environments and regions'. It is important to define these factors for any new business, as the owner should be concerned about the chances for success.

In Ethiopia, support to MSEs has been considered as a tool to employment creation and foundation to long-term development objectives. Even though some countries believed to be successful in fully utilizing the potentials in MSEs to achieve better economic development, the voyage of MSEs in Ethiopia has not been an easy ride and still it is behind in exploiting these huge potentials to meet its development objectives. In Ethiopia specifically, MSEs have been confronted in the past by many of these problems as little existing researches shows (Gebrehiwot and Wolday, 2006).

In Ethiopia, MSE have been confronted by many of problems. According to the CSA Report (1994-1995), the major obstacles experienced by MSE were lack of access to finance, working premises (at affordable rent), luck of skills and managerial expertise, infrastructure, information and technology. These problems result in failure of these businesses to expand and have the effect of preventing their expansion almost from the beginning of their operations (CSA, 2003).

To address above problems, this study therefore aims to provide a holistic view of factors affecting the performance of MSEs through a comprehensive review of literature and empirical study available on the area. This resulted in the development of a theoretical framework for the initiation of policies and programmes for enterprise development. From the practical point of view, it serves not only to provide a self-check to current enterprise sector, but also to increase the involvement in business activities through a better understanding of the causes of the performance of the enterprises. Such an understanding of the pre-requisites for a town, MSE to perform well in their businesses is of critical importance especially in today's competitive environment.

From the above discussion, it is quite evident that a good number of studies have investigated on the internal and external factors affecting the performance of MSEs. However, there are some other internal and external factors that could be affecting the performance of MSEs. Therefore, the intent of this study is to identify the factors constraining the growth of MSEs to marketing, management, finance and government support aspects. Given the significance of MSEs to a nation's development in different ways, the researcher, therefore, postulate that recognizing the constraining factors of MSEs' growth in Jimma is a critical in managing and avoiding the failure of micro and small businesses in this town.

1.3. Objectives of the Study

1.3.1. General Objective

The overall objective of this study is to find Determinants of final performing Micro and Small Businesses in Jimma Town, Oromia Reginal State.

1.3.2. Specific Objectives

The specific objectives of this research include;

- To assess the extents of government regulation, business information system, management, technological, infrastructure, financial and marketing factors that affects the success of MSEs in the study area.

1.4. Research Question

The research questions of the study were:

1. To what extent do government regulation, business information system, management, technological, infrastructure, financial and marketing factors affected the success of MSEs?

1.5. Significance of the Study

The findings of this study expected to be significant for the following reasons. Government and other parties involved in the promotion of the development of SMEs may uses the findings of the study as additional information about the success factors and strengthen the development of SMEs. Academics, consultants, and government agencies may uses the study result as a stepping-stone for further study in the area at an advanced level. The result of the study may serve as an input for planning and policy formulation. The findings may be also considered as important additions to the existing knowledge and literature in the area for the public at large.

1.6. Scope of the study

Studying small business has significant scope because it can help us understand the unique challenges and opportunities faced by small businesses. Here are some of the reasons why studying small businesses is important:

1. Contribution to the economy: Small businesses play a crucial role in the economy, providing employment and contributing to the overall economic growth. By studying small businesses, we can understand how they create value and contribute to the economy.

2. Innovation: Small businesses are often at the forefront of innovation, developing new products, services, and business models. By studying small businesses, we can learn about their innovative practices and how they drive innovation in the market.

3. Entrepreneurship: Small businesses are often started by entrepreneurs, who take risks to start and grow their businesses. By studying small businesses, we can learn about the characteristics of successful entrepreneurs and how they build and manage their businesses.

4. Management: Small businesses have unique management challenges, such as limited resources and the need to wear many hats. By studying small businesses, we can learn about effective management practices and how they can be applied in different contexts.

5. Policy: Governments often have policies aimed at supporting small businesses, such as tax incentives and funding programs. By studying small businesses, we can understand the impact of these policies and how they can be improved.

Overall, studying small businesses provides valuable insights into the dynamics of entrepreneurship, innovation, and management, and can help us develop strategies to support the growth and success of small businesses.

1.7. Limitation of the study

A major challenge of this study was the difficulty in getting respondents to respond to the questionnaires. Contacting past respondents of an entity was quite challenging. Even though the various sectors have the contacts and addresses of these respondents, it was still difficult getting them as some of them had changed their telephone numbers and addresses and some have even travelled. The researcher was not overwhelmed by these challenges and took steps as searching those unwilling respondents in different mechanisms like to contact with their best friends and relatives, the researcher tried to get them properly then took appropriate information's as much as possible to minimize the effects of these challenges on the study variables.

CHAPTER TWO

Review of Related Literature

2.1. Introduction

This chapter presents a theoretical and empirical literature review of related literature linked with the objective of the study. As a component of the review of related literature have four major sections, the first part begins with conceptual literature like defining what micro and small business enterprises are in general and in Ethiopian context in particular. The second part discusses the relevant and enough theoretical perspective related to factors influencing SME performance, the third part empirical literature review based on previous research evidence regarding those factors and the fourth part synthesizing the reviewed literature.

2.2. Theoretical Literature

2.2. 1. Micro and Small Enterprises (MSEs) Overview

Given that they make up the greatest portion of all businesses and provide the majority of jobs in non-agricultural sectors, micro and small enterprises (MSE) are a particular focus of the government. The government created its first Micro and Small Business Development Strategy in 1997 in response to the significant role MSEs play in generating income, fostering employment, and combating poverty.

According to a survey conducted by the Central Statistical Authority (CSA), Ethiopia has about 570,000 MSE, 99.4 percent of which are micro-enterprises with fewer than ten employees and account for 88.2 percent of employment in the private sector. The micro businesses are relatively little. They typically have one and a half employees, including the owner and perhaps one sporadic assistance, and generate an operating surplus of 1,300 birr each year. In metropolitan areas, 82 percent of businesses were run by lone entrepreneurs.

The typical microbusiness has a capitalization of 3,528 birr, a production value of 2,300 birr per year, and a surplus of 1,300 birr per year. Small-scale industries are similarly relatively modest, with an average of slightly more than three employees, 18,934 birr in annual operating surplus, 38,554 birr in capital, and 68,800 birr in output value. Yet, they are also much more productive and profitable than micro-enterprises.

According to a recent study on MSE, there are numerous issues that MSE in Ethiopia must deal with. The obstacles that MSE must overcome are common to most developing economies: unfavorable legal and regulatory environment, and occasionally discriminatory regulatory practices; a lack of access to markets, finance, and business information; a lack of commercial real estate at an affordable price; a limited capacity to develop managerial expertise and skills; limited access to the right technology; and a lack of access to high-quality business infrastructure.

The CSA report states that the lack of sufficient working spaces and the irregular and erratic availability of raw materials are the two main challenges faced by small-scale manufacturing enterprises. Lack of workspace was also found to be a problem for informal sector business owners, who were frequently hampered from the outset due to a lack of funding (CSA, 2003).

The problem of raw material shortages, lack of working capital and effective marketing practices faced by micro and small manufacturing industries result in the Success of these businesses to expand (Campbell, R. 1991).. The same problems, when experienced by informal sector operators, have the effect of preventing their expansion almost from the beginning of their operations.

Results of the CSA survey showed that for about 50 percent of informal sector operators, the first major difficulty when starting their operation was the lack of sufficient initial capital. According to their responses, this problem becomes more critical when they intended to expand their businesses.

2.2.2 The Roles of Micro and Small Enterprises for Economic Development

Micro and small enterprises (MSEs) play a significant role in the economic development of many countries. Here are some of the key roles that MSEs play:

1. Employment generation: MSEs are a significant source of employment, especially in developing countries, where they account for a large percentage of the workforce. They provide jobs to people who might not have formal education or skills, and can also create opportunities for self-employment.

2. Income generation: MSEs are often started by entrepreneurs with limited capital, but they have the potential to generate income and create wealth. As MSEs grow and expand, they can contribute to the overall economic growth of a country.

3. Innovation and creativity: MSEs are often started by entrepreneurs with unique ideas and innovations. These ideas can be turned into new products or services, leading to increased competition and market diversity.

4. Poverty reduction: MSEs can help reduce poverty by creating jobs and generating income for people who might not have other opportunities.

5. Regional development: MSEs can be established in rural and remote areas, helping to spread economic growth and development beyond urban centers.

6. Access to finance: MSEs often have difficulty accessing formal finance, but their development can be supported through microfinance initiatives, which provide access to small loans and other financial services.

In summary, MSEs play a vital role in economic development by creating jobs, generating income, fostering innovation and creativity, reducing poverty, and promoting regional development.

2.2.3 MSE policy and strategy in Ethiopia

MSE (Micro and Small Enterprises) policy and strategy in Ethiopia have undergone several changes in recent years to support and promote the growth and development of these enterprises. The Ethiopian government recognizes the critical role that MSEs play in job creation, poverty reduction, and economic growth.

The government has implemented various policies and strategies to support MSEs, including:

1. The establishment of the MSE Development Agency (MSDA) in 2010, which is responsible for providing training, financial assistance, and business development services to MSEs.

2. The introduction of the Micro and Small Enterprises Development Strategy in 2014, which aims to improve the business environment for MSEs and promote their growth and competitiveness.

3. The launch of the Ethiopian Industrial Park Development Corporation (IPDC) in 2014, which aims to promote industrial development and attract foreign investment to Ethiopia.

4. The introduction of the Microfinance Institution (MFI) Proclamation in 2016, which aims to regulate the microfinance sector and ensure the provision of financial services to MSEs.

5. The establishment of the Job Creation Commission (JCC) in 2018, which aims to coordinate efforts to create jobs and promote economic growth in Ethiopia.

These policies and strategies have helped to create a conducive environment for the growth and development of MSEs in Ethiopia. However, challenges still exist, including access to finance, limited access to technology and markets, and inadequate infrastructure. The government and other stakeholders continue to work towards addressing these challenges and promoting the growth of MSEs in Ethiopia.

2.2.4 Key Elements for Small Business Success

Small businesses are the backbone of economies around the world. They are the source of innovation, job creation, and economic growth. However, starting and running a successful small business is no easy feat. It requires a lot of hard work, dedication, and perseverance. In this article, we will explore 100000 words on the key elements for small business success.

1. Vision and Mission

One of the key elements of small business success is having a clear vision and mission. A vision is a statement that defines what the business wants to achieve in the long-term, while a mission is a statement that defines what the business does and how it does it. These statements serve as a guide for the business and help to align all stakeholders towards a common goal.

2. Business Plan

Another important element of small business success is having a solid business plan. A business plan outlines the objectives, strategies, and actions that the business will take to achieve its goals. It includes a description of the products or services offered, the target market, competition, marketing strategies, financial projections, and operational plans.

3. Market Research

Market research is a critical element of small business success. It involves gathering and analyzing information about the target market, competition, industry trends, and customer preferences. This information can help small businesses identify opportunities, develop effective marketing strategies, and make informed decisions about product development and pricing.

4. Unique Value Proposition

A unique value proposition (UVP) is what sets a small business apart from its competition. It is a statement that describes the unique benefits that the business offers to its customers. A strong UVP can help small businesses attract and retain customers by addressing their pain points and offering solutions that are not available elsewhere.

5. Marketing Strategy

A solid marketing strategy is essential for small business success. It involves identifying the target market, developing a messaging strategy, selecting the right channels, and measuring the effectiveness of the marketing campaigns. A well-executed marketing strategy can help small businesses reach their target audience, generate leads, and increase sales.

6. Customer Service

Customer service is a critical element of small business success. It involves providing exceptional service to customers before, during, and after the sale. This can help small businesses build strong relationships with customers, increase customer loyalty, and generate positive word-of-mouth referrals.

7. Financial Management

Effective financial management is key to small business success. It involves monitoring cash flow, managing expenses, tracking revenue, and planning for future growth. Small businesses that have a solid financial management plan are better equipped to make informed decisions about investments, expenses, and business operations.

8. Human Resources Management

Managing human resources is an important element of small business success. It involves recruiting, training, and retaining employees who are skilled, motivated, and aligned with the business's mission and values. Small businesses that have a strong HR management plan can create a positive work environment, foster employee engagement, and reduce turnover.

9. Innovation and Adaptability

Innovation and adaptability are key elements of small business success. Small businesses that can adapt to changes in the market, technology, and customer preferences are more likely to succeed. Innovation can help small businesses develop new products or services, improve operational efficiency, and differentiate themselves from the competition.

10. Networking and Collaboration

Networking and collaboration are important elements of small business success. Small businesses that build strong relationships with customers, suppliers, and other stakeholders can create a supportive network that can help them navigate challenges and seize opportunities. Collaboration can also help small businesses access new markets, share knowledge and resources, and achieve greater scale.

11. Risk Management

Effective risk management is critical to small business success. It involves identifying potential risks, assessing their impact, and developing strategies to mitigate them. Small businesses that have a strong risk management plan can reduce their exposure to risk

2.2.5 Factors Affecting the Development of MSE

There are several factors that can affect the development of small businesses. Here are some of the most common ones:

- Financial resources: Small businesses often have limited financial resources, which can make it difficult to invest in marketing, research and development, and other growth initiatives.

- Market conditions: Small businesses can be affected by changes in the market conditions, such as shifts in consumer preferences, economic downturns, or increased competition.

- Regulatory environment: Regulations and legal requirements can create barriers to entry for small businesses, or limit their ability to operate and expand.

- Technology: Rapid changes in technology can affect the way small businesses operate, and require ongoing investments in new equipment and training.

- Human resources: Small businesses rely on a small team of employees, and may struggle to attract and retain talent in a competitive job market.

- Access to capital: Small businesses may struggle to secure financing from traditional lenders, which can limit their ability to invest in growth initiatives.

- Infrastructure: Small businesses may struggle to access the necessary infrastructure, such as reliable transportation, communication systems, and utilities.

- Management and leadership: The success of a small business often relies heavily on the skills and experience of its management team, and a lack of effective leadership can hinder growth and development

1. **Poor planning**

Poor planning can have a significant impact on small businesses in several ways. Here are a few examples:

- Financial Issues: Poor planning can result in insufficient funding, overspending, or inadequate cash flow management, which can lead to financial instability and ultimately failure.

- Operational Issues: Poor planning can lead to inefficient processes, disorganized operations, and inadequate staffing, which can result in poor product quality, missed deadlines, and unsatisfied customers.

- Marketing Issues: Poor planning can result in ineffective marketing campaigns or an inability to adapt to changes in the market, which can lead to low customer engagement, reduced sales, and ultimately, decreased revenue.

- Management Issues: Poor planning can result in inadequate leadership and decision-making, leading to low employee morale, high turnover rates, and a negative work environment.

- Legal Issues: Poor planning can lead to non-compliance with regulations, contracts, or tax obligations, which can result in costly fines, lawsuits, or even the closure of the business.

In short, poor planning can have a wide-ranging impact on a small business, affecting everything from finances and operations to marketing, management, and legal issues. It's essential for small business owners to take the time to develop a comprehensive and effective plan to avoid these negative outcomes.

2. **Lack of small business management education (training)**

The lack of small business management training is a common problem faced by many entrepreneurs and small business owners. Small business management involves a wide range of skills and knowledge, including financial management, marketing, human resources, operations management, and strategic planning. Unfortunately, many entrepreneurs and small business owners lack the necessary training and experience in these areas, which can lead to

poor decision-making, financial mismanagement, and ultimately, business failure.

There are several ways to address this issue. One option is to seek out formal training in small business management, such as taking courses at a local college or university, attending workshops or seminars, or participating in online training programs. Another option is to seek out mentors or advisors who have experience in small business management and can provide guidance and support.

In addition, entrepreneurs and small business owners can take advantage of resources and tools available through government agencies, nonprofit organizations, and industry associations. These resources may include business planning guides, financial management tools, marketing templates, and networking opportunities.

Ultimately, the key to overcoming the lack of small business management training is to recognize the importance of ongoing learning and development. By investing in their own education and seeking out resources and support, entrepreneurs and small business owners can improve their chances of success and build thriving businesses that contribute to the local economy.

3. **Lack of technology**

   The lack of technology can have various impacts on society, depending on the context and the level of development. Here are some possible effects:

   - Limited access to information: Without technology, people may not have access to up-to-date information on a variety of topics, such as news, weather, health, education, and entertainment. This can lead to isolation, misinformation, and a lack of awareness of the world around them.

   - Reduced productivity: Technology can increase productivity in many fields, such as agriculture, manufacturing, and services. Without it, people may have

to rely on manual labor or outdated methods, which can be slower, more costly, and less efficient.

External Factor

1. **Access to Financial Services**

Access to financial services is important for small businesses to grow and thrive. However, many small businesses struggle to obtain the financing they need due to a variety of factors, including limited credit history, lack of collateral, and a high-risk profile. Here are some ways small businesses can improve their access to financial services:

Build a strong credit history: Small businesses can improve their credit history by making timely payments on their bills and loans, and by keeping their credit utilization low. This can help establish trust with lenders and improve the chances of getting approved for loans.

Seek out alternative lenders: In addition to traditional banks, small businesses can also seek out alternative lenders such as online lenders, community banks, and credit unions. These lenders may be more flexible and willing to work with small businesses that don't meet traditional lending criteria.

Utilize government programs: There are many government programs designed to help small businesses obtain financing, such as the Small Business Administration (SBA) loan programs. These programs offer loans with favorable terms and may be easier to obtain than traditional bank loans.

Explore crowdfunding: Crowdfunding can be a great way for small businesses to raise capital from a large number of people. This can include reward-based crowdfunding, where businesses offer incentives to backers, or equity crowdfunding, where backers receive a stake in the business.

Maintain good financial records: Small businesses should maintain accurate financial records, including income statements, balance sheets, and cash flow statements. This can help demonstrate their financial stability to lenders and investors.

By taking these steps, small businesses can improve their access to financial services and position themselves for growth and success.

2. **Limited Access to Business Development Services**

   Small businesses often face challenges in accessing business development services due to limited resources, lack of awareness, and inadequate support systems. These services are critical for small businesses to grow, increase their profitability, and remain competitive.

   There are several reasons why small businesses may have limited access to business development services. One reason is that many of these services are provided by specialized consultants or firms, which can be costly for small businesses to engage. Small businesses may also lack the knowledge and expertise needed to identify the right business development services to meet their needs.

   In addition, small businesses may not have the infrastructure to support the implementation of business development strategies. This includes access to technology and human resources that are required to execute these strategies successfully.

   To address these challenges, there are several steps that small businesses can take. One approach is to leverage government programs and initiatives that provide support and funding for small businesses. These programs can help small businesses access the necessary resources to implement business development strategies successfully.

   Another approach is to collaborate with other small businesses and industry associations to share knowledge, resources, and best practices. This can help small businesses learn from each other and build networks that can support their growth and development.

   Overall, while there may be challenges associated with accessing business development services, small businesses can take proactive steps to overcome these challenges and achieve their growth objectives.

3. Limited access to markets

The majority of informal enterprises target the low income market areas because of low entry barriers. Enterprises in this market tend to compete for the same customers. The magnitude of this hindrance is higher for those concentrated in one area as they tend to apply a copycat strategy and thus produce similar products. This limits their growth potential and stability and is one of the reasons why informal enterprises experience a relatively high instance of downfall.

4. Poor supply of economic infrastructure and public services

Poor supply of economic infrastructure and public services can have a significant impact on a country's economic growth and development. Infrastructure refers to the basic physical and organizational structures needed for the operation of a society, such as transportation systems, communication networks, and energy supply. Public services, on the other hand, include the essential services provided by the government, such as education, healthcare, and public safety.

When these services are not adequately provided, it can hinder economic growth by reducing productivity and efficiency. For example, if there is poor transportation infrastructure, it can limit access to markets and reduce the ability of businesses to transport goods and services. Similarly, if there is a lack of access to reliable energy, it can limit the ability of businesses to operate efficiently and reduce productivity.

Inadequate public services, such as poor healthcare and education systems, can also have long-term impacts on a country's economic growth. Poor healthcare can lead to a less healthy workforce, which can reduce productivity and increase healthcare costs. Similarly, poor education can limit the skills and knowledge of the workforce, which can limit the ability of businesses to innovate and compete.

Overall, addressing the poor supply of economic infrastructure and public services is crucial for promoting economic growth and development. This can involve investing in new infrastructure and services, improving existing ones, and addressing issues such as corruption and political instability that can hinder progress.

5. Complex and Burdensome Government Regulations

Government regulations refer to laws or rules established by the government to control or manage the actions of businesses, individuals, or organizations. These regulations can be in the form of taxation, environmental laws, labor laws, trade policies, and other similar measures. While the purpose of these regulations is to protect public interest, promote economic stability, and ensure a level playing field, they can also be complex and burdensome. In this essay, we will discuss the negative effects of complex and burdensome government regulations on businesses, the economy, and individuals.

Negative Effects of Complex and Burdensome Government Regulations:

Compliance Costs: One of the biggest drawbacks of complex and burdensome government regulations is the high compliance cost that businesses and individuals have to bear. Compliance costs include the cost of understanding the regulations, hiring professionals to ensure compliance, and the cost of implementing the necessary changes to comply with the regulations. These costs can be particularly high for small businesses, which may not have the resources to hire professionals or implement costly changes.

Reduced Innovation: Complex and burdensome government regulations can also reduce innovation. Businesses may be hesitant to invest in new products or technologies if they are unsure whether the regulations will permit them. This can stifle innovation and slow down progress in various industries.

Reduced Competition: Complex and burdensome government regulations can also reduce competition in certain industries. Businesses that have the resources to comply with the regulations may gain a competitive advantage over smaller businesses that cannot afford to do so. This can lead to market consolidation, which can be harmful to consumers.

Slow Economic Growth: Complex and burdensome government regulations can also slow down economic growth. When businesses are burdened with high compliance costs and reduced innovation, they may be less likely to expand or invest in new projects. This can lead

to a slowdown in economic growth, which can be detrimental to individuals and society as a whole.

Reduced Job Creation: Complex and burdensome government regulations can also reduce job creation. When businesses are burdened with high compliance costs and reduced innovation, they may be less likely to hire new employees or expand their workforce. This can lead to higher unemployment rates and fewer job opportunities for individuals.

Unintended Consequences: Complex and burdensome government regulations can also have unintended consequences. For example, regulations that are meant to protect consumers may end up increasing prices for consumers or reducing product quality. Similarly, regulations that are meant to protect the environment may end up harming the environment in other ways.

Increased Bureaucracy: Complex and burdensome government regulations can also lead to increased bureaucracy. Businesses may be required to fill out extensive paperwork or comply with a myriad of regulations, which can be time-consuming and costly. This can divert resources away from other important tasks, such as research and development, and can also lead to frustration among businesses and individuals.

6. Policy Environment

The policy environment in small businesses refers to the set of regulations and laws that affect the operations of small businesses. These policies can be set by the government, industry associations, or other regulatory bodies.

Small businesses are often subject to a variety of policies, such as taxation policies, labor laws, health and safety regulations, and environmental regulations. These policies can have a significant impact on the operations and success of a small business.

One of the key challenges that small businesses face is complying with these policies, as they often lack the resources and expertise to navigate complex regulatory frameworks. As such,

it is important for small business owners to stay informed about the policy environment and seek out resources and support to help them comply with regulations.

In addition, small business owners can also advocate for policies that support their interests and needs, such as tax breaks, access to capital, and streamlined regulatory processes. Engaging with policymakers and industry associations can be an effective way for small businesses to influence policy decisions and ensure that their voices are heard.

Overall, the policy environment in small businesses is complex and constantly evolving. Small business owners must stay informed, comply with regulations, and advocate for policies that support their growth and success.

2.2.6. Business Environment

The business environment for small businesses can be challenging, as they often have limited resources and face stiff competition from larger, more established companies. Here are some key factors that can affect the business environment for small businesses:

Market conditions: Small businesses are influenced by the state of the economy and changes in consumer demand. Market conditions can affect the pricing of goods and services, which can have a direct impact on revenue and profitability.

Competition: Small businesses are often competing against larger companies that have greater resources and economies of scale. Small businesses need to be innovative and agile to stay competitive in their respective markets.

Government regulations: Small businesses must comply with a range of regulations at the local, state, and federal levels. These regulations can vary by industry and can impact the cost of doing business and the ability to grow and expand.

Technology: Technology is constantly evolving, and small businesses must keep up with new developments to remain competitive. This can require investments in new equipment, software, and training.

Human resources: Small businesses rely on their employees to provide quality products and services. Finding and retaining skilled employees can be a challenge, particularly in industries with high turnover rates.

Overall, the business environment for small businesses can be complex and challenging. However, with careful planning, innovative thinking, and a focus on customer needs, small businesses can succeed and thrive in their respective markets.

2.2.7 Meaning and Factors that lead to MSE failure

There is no single definition of MSES failure about which scholars and prominent exponents of the discipline of entrepreneurship are commonly in agreement. This makes MSE failure a complex concept to define and further difficult to put into perspective an approach to tackling such failure. Several studies have been conducted that sought to define failure, but none of them are in agreement. For example, several of these studies relate to failure in terms of insolvency, as when a business becomes insolvent and therefore unable to pay its dues to creditors as they become due and payable. The word 'failure' is generally defined by the *Thesaurus English Dictionary* to mean 'breakdown, stoppage, malfunction, crash, collapse, closure, bankruptcy, not a success, let-down, or disappointment', among others. The word 'decline' is also a common parlance among enquiries of MSE performance.

It is very important to identify and analyse why certain businesses fail, so that we can learn from their mistakes and take guidance from the successful ones.

Many businesses fail because of some common causes that many entrepreneurs ignore at the onset of the business. These causes should be studied in depth because no university course gives you enough matter to study, on topics such as this. The most common causes of business failures   are:

1. Laying more emphasis on product, rather than market and marketing

The requirement to identify a market for your idea or the product is more important than the product itself. You may have a great idea or a product, but if there are no buyers for the same then it cannot be a success. Smart businesses first identify the market requirement and then develop products accordingly.

2. Laying more emphasis on company image.

To project a high profile image for the company by hiring expensive office space and a fancy logo and website will not do much to facilitate in the success of your business. In fact high overheads, because of expensive space and website maintenance costs, can drive you out of business very fast, because the golden rule for the success of any business is to keep overheads low especially at the start up time.

3. Getting into Undesirable or Bad Business Partnership.

You should get into business partnership only if you find that your ideas match with the probable partner, because business partnerships are even more difficult to maintain than marriages. Many partnerships fail because of lack of communication, proper documentation and deeds. A failed partnership can lead to bankruptcy and soured relations with the business partner.

4. Attempting to have a very complex business model

Simpler the business model, better it is. In a simple and uncomplicated business model everybody, including your vendors, suppliers, employees, and customers are well aware of their responsibilities and goals. In a complex model they have to adapt themselves to new roles that they may not be comfortable with.

5. Attempting to pioneer a new product or industry

Many businesses get into the vicious cycle of trying to pioneer a new product or industry- many times the whole exercise can drain you and your business completely, without much success. Very few and limited entrepreneurs succeed in radically new businesses. Even customers at times are scared off because of a totally new concept or product; hence chances of success are not assured, despite all the efforts that you may apply.

6. Getting involved in a business lawsuit and bankruptcy

Business lawsuits that are not in your favour can take away all your assets, including your personal assets like home, property, savings etc. and make you and your business bankrupt.

7. Getting involved in MES Divorce Proceedings.

In many cases when marriages fall apart for people, their businesses also come to a halt because of the financial disagreements arising out of divorce proceedings.

Micro and Small Enterprises as a Tool for Poverty Eradication

It is clear that eradication of poverty - a complex issue – requires multi-pronged strategy and actions involving both macro and micro policy initiatives on different fronts. (Bowler & Dawood, 1996). It has been recognized world over that one of the approaches to reduce poverty is the development of MSE, which generate income for the self and employment opportunities. It is well known fact that micro enterprises generally account for bulk of the total enterprise population, irrespective of the level of development of a country. In many countries, especially those in Africa and Asia, the micro enterprise sector constitutes the majority of the working population.

2.2.8 Small Businesses - Big Obstacles

Small businesses are the backbone of any economy, and they play a crucial role in creating employment opportunities, fostering innovation, and driving economic growth. However, small businesses face numerous challenges and obstacles that can impede their success and growth. In this essay, we will discuss some of the most significant challenges that small businesses face today.

One of the biggest obstacles that small businesses face is access to capital. Unlike large corporations, small businesses often struggle to secure funding to start or expand their operations. Traditional lenders such as banks are often hesitant to lend to small businesses due to their higher risk profile. Additionally, small businesses often lack the collateral and credit history needed to secure a loan.

Another challenge faced by small businesses is competition. Large corporations have more resources and can often offer lower prices, better quality products, and a broader range of services. This puts small businesses at a disadvantage, and they must find creative ways to differentiate themselves and carve out a niche in their market.

Regulations and compliance are another significant obstacle faced by small businesses. Small businesses must comply with a myriad of federal, state, and local regulations, including taxes, licensing, and permits. These regulations can be complex and time-consuming, and small businesses often struggle to keep up with them, diverting resources away from their core operations.

Access to talent is also a significant challenge for small businesses. Large corporations can offer higher salaries and more comprehensive benefits, making it difficult for small businesses to attract and retain top talent. Small businesses must find creative ways to compete for talent, such as offering flexible work arrangements or opportunities for professional development.

Technology is another challenge faced by small businesses. Rapid technological advancements can quickly make small businesses' technology obsolete, putting them at a disadvantage compared to larger competitors. Small businesses must keep up with these advancements to remain competitive, but this can be costly and time-consuming.

In conclusion, small businesses face numerous challenges and obstacles that can hinder their success and growth. These challenges include access to capital, competition, regulations and compliance, access to talent, and technology. Small businesses must find ways to overcome these obstacles to remain competitive and thrive in today's economy. Governments and policymakers can also play a crucial role in supporting small businesses by creating policies

that reduce the barriers to entry, increase access to capital, and promote innovation and growth.

2.2.9 Distinctive characteristics of micro and small enterprises vis-à-vis larger enterprises

Generally speaking, the conventional wisdom often suggests that employment relations in micro and small enterprises are easier and happier, since they are based on 'ease communication, flexibility of work roles and identification of worker with company objectives'. (Collier, P. 2002) Obviously, this is not always the case, but nevertheless it certainly can be argued that the small size associated to micro and small enterprises imply a certain set of Characteristics that make this type of enterprises different from larger ones.

These characteristics, that are presented next, have a clear influence on the nature of the existing employment relations within micro and small enterprises: The central role that the entrepreneur, very often combining the position of owner, manager, plays in the development of a micro/small enterprise (Freeland Robson, 2004)..

 Thus, the entrepreneur's character, his/her skills and talents, his/her previous professional experiences and educational levels, his/her attitudes and objectives, etc., are at the heart of the small enterprise's behaviour, development and performance. This fact is important, since it may explain why employers have a strongly 'unitary' view of the enterprise and of the relations between themselves and employees. In addition to this, and as one American study suggests, it is important to recognize that the typical small business owner has a relatively large share.

Solution is simple: a tutor or a mentor will be of his/her wealth tied up in the business, and so the small business owner's wealth is very vulnerable to downside risk for the business. Therefore, it is not strange this 'unitary' approach. In most micro and small businesses, the entrepreneur combines in the same hands ownership, management and even production, in the sense that he/she very often works side by side with his/her employees cases, this close connection of employer and employees, has often been mistaken for harmonious workplace

relations.

Linked to the previous point, the relative smaller number of employees in micro and small enterprises implies that employees are more 'visible' to their employers and vice versa. This fact may have positive or negative consequences concerning employment relations between employers-employees. Thus, and on the one hand, it is possible to argue that access to the employer and/or to other employees is easier in small enterprises (i.e. consultation).

However, and by way of contrast, in case of conflict or dispute expressions these enterprises are especially vulnerable. Thus, conflicts are more difficult to be channelled through traditional ways (strikes, slow working, persistent lateness, absenteeism, etc.). This fact results, when disagreements are persisting, in one of the parties leaving the enterprise (in case the conflict is between employee and employer, inevitably is the employee who will leave).

Micro and small enterprises are particularly characterized by a considerable importance of family involvement within employment, either in the form of family members (i.e. assisting spouses) or individuals with family connections. Linked to this point, the informality of employment relationships permeates the whole of the labour process, from Recruitment to motivation through to dismissal, so it is not therefore strange that such enterprises exhibit, and incur the cost of, higher rates of labour churning.

As shown in a previous section, the labor force in the small enterprise sector is relatively distinctive in terms of gender, level of education or employment contracts characteristics, vis-à-vis the labor forces employed by larger enterprises and public sector organizations. This evidence surely has got an influence on the characteristics of existing employment relations.

Thus, Rainnie suggests that the labor force that tends to work in the smaller enterprises get a rough deal from the operation of a dual labor market and are, therefore, far more open to the vicissitudes of arbitrary managerial rule than their relatively privileged counterparts in the primary sector'.

Generally speaking, micro and small enterprises are more economically vulnerable than larger ones, which in turn may have implications for achieving and maintaining stable

employer-employee relations. Notwithstanding this, it is important to avoid over-generalizations when referring to micro and small enterprises. Thus, the 'micro and small enterprise sector' concept can be highly misleading if it is taken to mean some population of enterprises with a set of characteristics that separates them clearly from other enterprises in the economy.

Thus, it should be had in mind that there are many forms and types of micro and small enterprises, depending on factors such as size, age, sector in which SME operate, role of the enterprise in the production process, technological contents, geographical location, entrepreneur's future expectations, employees' skills and levels of education, etc. Therefore, and as Storey points out, 'the small business sector

Cannot be considered as a homogeneous group an interesting example of this is given by the theoretical work conducted by Curran, who suggests that the distinctive features of employment in services in contrast to manufacturing activities have got a direct impact on employer-employee relations in the micro and small enterprise.

Thus, and according to him, much service employment involves direct contact with the customer, with production and consumption occurring simultaneously, what makes more difficult for the business operators to control business quality and business success. This situation is absent in manufacturing activities.

2.2.10. Determinants for the Sustainability of Micro and Small Enterprises

2.2.10.1. Internal Factors

The internal environment includes factors in the business environment that are largely controllable by the business (Fatoki & Garwe. 2010).

2.2.10.2. Management and Work Related Factors

Among many Management factors (management skill, experience and strategic business planning) have been mentioned in many studies in link with MSEs Growth and survival. A study conducted by (dun and Bradstreet,1969) mentioned that, Irrespective of the size of any business large micro or small, several researches and statistics appear to have ranked poor management or

management inability the main cause of business failure in general (Argenti 1976; Dun and Bradstreet 1969 amongst other). In the contemporary global dynamic business environment strategically thinking and systematically decision-making are also important for small enterprises growth and survival (Dobbs & Hamilton, 2007).

Business strategies refer to an internal management action changing the firm plan premeditated to cope with external environment changes in order to achieve the firm's business objectives Blackbur,(2013). A business strategy incorporates various major functional strategies, namely; marketing, financial management, human capital and information system (Kotler& Armstrong, 1999). So, the firm's probability of survival and growth is highly depending on the ability of a business to plan and excited realistic strategy based on its resources (Fadahunsi, 2012).

2.2.10.3. External Factors

Factors such as economic variables and markets; crime and corruption, labour, infrastructure and regulations make up the external environment (Fatoki& Garwe, 2010).

2.2.10.4. Financial, Technological, Marketing

Financial factors can be both internal and external factor. Many studies have discussed that small firms are influenced by financial constraints than large and medium enterprises. According to Abdel, Rowena & Robyn (2010), small business owner-managers have very basic understanding of financial and accounting information and have serious problems with financial planning literacy. Ademola& Michael also identified key challenges of MSEs among them poor accounting method and practices have been mentioned (Ademola & Michael, 2012).

In developing economies including Sub-Saharan Africa, MSEs are typically more credit on strained than large firms, severely affecting their possibilities to grow (Beck, 2005; Beck and Demirguc-Kunt, 2006; Beck, 2006; Ayyagari, 2008; Beck, 2008; Ayyagari et al, (2012). (Hubbard, 1990) noted that when the company is smaller, the restrictions on credit are greater. Furthermore, according to (Beck, 2006) cited in ElSaid, (2013), small firms

consistently report more financing obstacles than medium and large enterprises.

According to Variyam and Kraybill, (1994), although programmer for assisting small businesses have been implemented in many Sub-Saharan African countries through cooperative services, microfinance institutions, business planning, product and market development, and the adoption of technology, the programs have failed to realize sustained growth and development in small enterprises.

This is because small-sized enterprises are quite vulnerable to bankruptcy arising 17 from problems related to business and managerial skills, access to finance and macroeconomic policy. Such factors are responsible for the liquidation of a sizeable proportion of small enterprises in most Sub-Saharan African countries (Craig, 2007).

In case of political and legal factors Many MSEs fail in spite of support from government and private initiatives that support and develop small businesses. MSEs experience problems not only during economic downturns but also during economic progress Kongolo, (2010).

Technological constraints also reviled in many studies as driving factor of MSEs failure. In a competitive business environment the role of information technology (IT) and internet is significant in the process of providing effectively efficient services, products, and packages to achieve a competitive advantage over competitors Hassen and Svensson, (2014).

AlShaikh, (1998) gave an insight on why infrastructural problem is high in developing countries than developed countries. He noted that the technological environment and the infrastructure of developing countries are still lagging behind the Western Countries‖, probably because the developed nations produce the technology, while the developing nations import it.

 He further emphasized that even though globalization seems to make the importation of such technology less cumbersome, most MSEs in these developing countries still lack the financial where withal to acquire the technology.

2.3. Review of Empirical Literature

For all businesses to be successful require ever demanding efforts in all areas that affects the

business success. Increasing business competition, in particular against large and medium competitors puts MSE's in a vulnerable position. As MSEs operates around the traditional lines, and a lot of factors increases their influence and causing a huge effect on the success of MSE's no matter what is location of MSE's and how strong is the market conditions are, influencing factor is always there for the small businessmen to anticipate these factors while doing the business. The literature is based on the success factors affecting the success of MSEs.

Snider (2015) conducted a doctoral study concerning the success factors of small business owners. The study findings showed that individuals who succeed in establishing a financial planning business require extensive technical training and credentials. It also showed that owners of successful financial planning firms offer unique services that add value to their clients' lives.

Lampadarios (2018) based on the research made concerning critical success factors for SMEs study in the UK chemical distribution, it address a well-established gap in small business success in the UK chemical distribution industry.

Karodia (2015) conducted an empirical investigation to identify the cause of the failure of MSE. The study findings showed that the major causes of the failure of MSE are lack of planning, poor financial management, lack of management skills, inability to manage growth, lack of capital and access to finance, lack of training and education.

Finding from the primary sources indicate that the main cause of MSE failure are lack of management skills and a lack of financial support.

A study by Bushe (2019) concludes that MSE fail because of a combination of factors, the chief among them being entrepreneur incapacity, followed by environmental inauspiciousness and, finally, enterprise incompetence.

This underscores the notion that every entrepreneurial activity manifests itself at the firm level, whereat it succeeds or fails but is always traceable to an individual entrepreneur who either lacks or possesses the skills, aptitudes and behavioural characteristics that could generate business success.

This also summons the inevitability of context to business success or failure. Every business

outcome happens within a context and each context spells out what works and what will not work. An entrepreneur has to figure out how things work and apply his or her mind and work to ensure that he or she implements the best strategies to stay afloat and achieve business success.

Nirushan(2017) conducted an investigation to identify the most significant factor that affect the business success of MSE in Ethiopia, divisional secretariat Sri Lanka and found out financial base, business knowledge, social and economy, management and resources and education are the most significant determinates of business success of MSE in Sri Lanka.

(Siva 2012) Corresponding to Taiwan, SMEs play a vital role in economic development of South Korea. Currently there are three million SMEs representing 99% of all enterprises throughout the country and employ around eleven million people Llanto (2010).

Dereje (2008), studied the nature, characteristics, economic performance, opportunities and challenges of MSEs in the construction sector based on 125 sample enterprises. The results of the study revealed that the main constraints of the MSEs were shortage of capital, lack of raw materials, absence of government support, lack of market, lack of credit facilities and high interest rate.

Studies were also made specifically with a purpose of identifying the problems that MSEs encounter. Workneh‟s (2007), research undertaken in Kolfe Keraneo sub-city of Addis Ababa indicated that lack of capital, lack of market, unfavourable policy, and inadequate infrastructure, absence of adequate and relevant training, bureaucratic structure and procedures are among constraints faced by MSEs.

Ermias (2011), in his study about MSE identified that the practice of pooling of capital by a group of individuals as a way to overcome the problems at start-up and while in due course operation is becoming common practice in Ethiopian MSEs'.

However, it does not mean that joint ownership and cooperatives have an absolute advantage over sole proprietorship. Ermias (2011), for example, shows that in Gulelle Sub-City, majority of MSEs were legally organized as cooperatives and member's forms of business, 44.6% as members, and 46.7% as cooperatives and only8.7% are operated as sole proprietorships.

As indicated in survey of Assefa et al., (2014) the MSEs were inquired to identify the major business constraints hampering their business. Access to finance tops the constraint list where 37.7% of the MSEs reported it as a key constraint.

The financial constraints facing MSEs is one of the critical bottlenecks for the growth of MSE. Some of the more common problems facing MSEs include failing to get the loan they applied for and when they do, it is after a very long loan procedure. Repeated delays in loan delivery affect their business. The upper loan limit set by the MFIs falls short of the loan requisite of MSE. Especially matured MSEs usually find it very hard to meet their loan requirements from MFIs. The MSEs feel that the interest rate and service charges are very high given the business environment MSEs operate with. Literatures on MSEs, particularly those done in Asella, are not conducted on financial performance aspects of the sectors.

This research is therefore, meant to address the factors determining the financial performance of MSEs in a holistic way by targeting and deeply investigating those operators engaged in construction, service, manufacturing and trade activities by capitalizing on operators in Asella town administration.

As clearly stated in Terfasa et al., (2016) access to finance appears to be a very severe or major obstacle as reported by about 55% and 64% of micro and small scale enterprises respectively. The problem of access to finance is more severe for small enterprises compared with micro enterprise as the latter often have access to microfinance institutions (MFIs) as their loan requirement is within the capacity of MFIs.

Generally, the internal and external factors play an important role on the success of SMEs according to Ellram (1995) stated that characteristics of successful member's include agreed goals and common purpose, high motivation for success, having the right people and the right leadership, maintaining balanced relationships, trust and respect, good communication and formalization of the status of the relationship as essential for member's success. As Ellram (1995) further explains getting to know the partner is crucial to success and the importance of valuing the partner, developing trust, a sense of ownership and a sense of belonging, as critical aspects for the success of the member's.

2.4. Conceptual frame work

According to Mugenda and Mugenda (2003) conceptual framework is a diagrammatic presentation of the relationship between dependent and independent variables. In this study, the dependent variable is success of small and medium enterprises while independent variables are Entrepreneurial characteristics the owner, Government assistance, Social network and Firm's characteristics as presented in figure 2.1 below.

Independent Variable

Government Regulation

Business Information System

Management Factors

Financial factors

Marketing Factors

Infrastructural factors

Technological factor

Dependent Variable

Success of small and medium enterprises
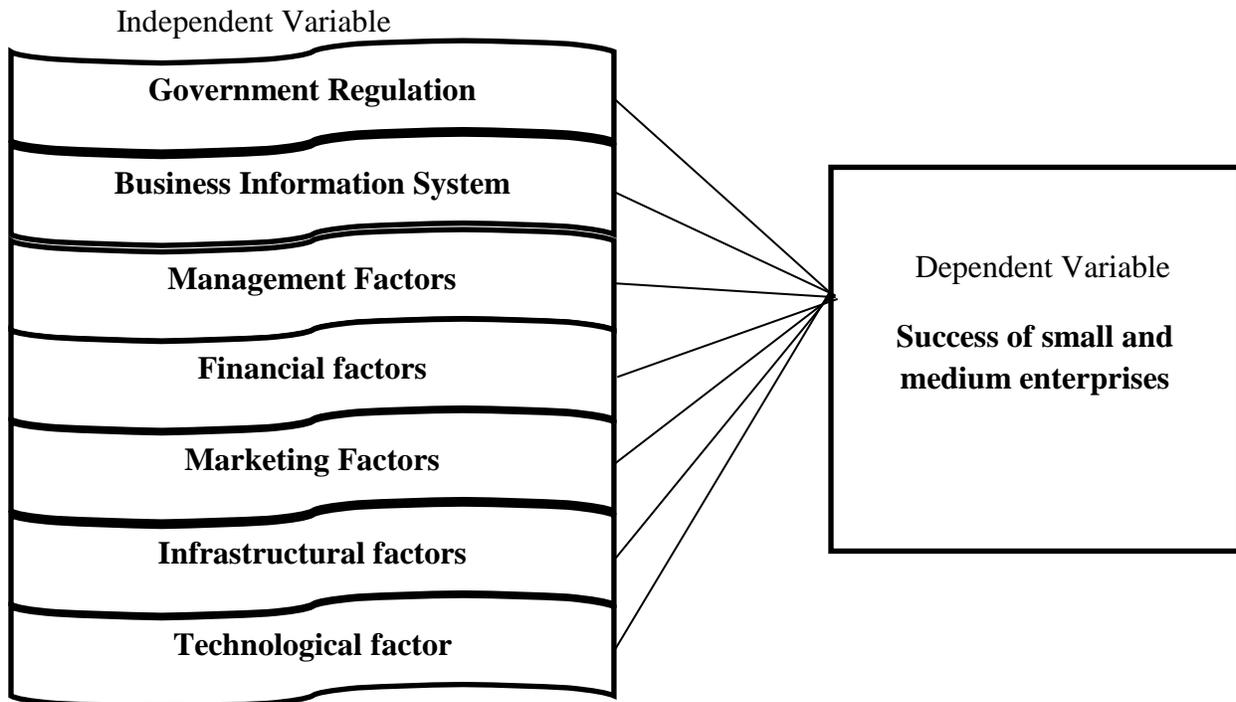
Source: adopted from ST Mary library, 2022

Figure 2. 1. The Conceptual framework on cause of Micro and Small business Success

Micro and Small business scale manufacturing enterprises performance is affected by different factors (problems).knowledge of basic marketing ingredients like marketing research, market segmentation and marketing planning and control are the major factors that affect the performance of Micro and Small business enterprise.

Information technology is a modern phenomenon that has dramatically changed the daily lives of individuals and businesses throughout the world. Modern information technology has

gained popularity rapidly since the mid-twentieth century, and the trend is likely continue to increase the efficiency and effectiveness of business operations and communications, businesses are continues to rely on IT for success.

Policy development and implementation are often described as distinct and separate stages with in policy cycles. In practice, the lines between policy development and implementation can become quite blurred.

During the policy developments stage both political and technical issues have to be addressed. There is no good way to implement bad policy. Poor policy design is a common reason for poor implementation. Likewise, a well- designed policy can be poorly implemented (Gold, 2014).

Institutional factor means having a sustainable financial, legal and social framework. Organizational influencing factors can be thought of as operational attributes, processes or conditions within an entity.

2.5. Hypothesis of the study

After careful consideration of all independent variables and the dependent variable of the study, the following hypotheses are developed to be tested using Analysis of Variance (ANOVA) statistical technique.

HO1: There is a positive and significant relationship between Government Regulation and success of MSE's.

HO2: There is a positive and significant relationship between business information systemand success of MSE's.

HO3: There is a positive and significant relationship between Management Factors and success of MSE's.

HO4: There is a positive and significant relationship between financial factors and success of MSE's.

HO5: There is a positive and significant relationship between Marketing Factors and success of MSE's.

HO6: There is a positive and significant relationship between Infrastructural factors and success of MSE's.

HO7: There is a positive and significant relationship between Technological factors and success of MSE's.

CHAPTER THREE

3. Research Design and Methodology

This section deals with description of study procedures and the methods employed in the study. Areas covered include the research design, population, sample and sampling techniques, data collection procedures, analysis, validity and reliability.

3.1. Research Approach

The study would be effective the researcher used purely quantitative research approach. The quantitative approach was used to analyse the primary data which was collected from sample partners by means of questionnaire through statistical procedures. Due to the fact data were collected through by standardized survey questionnaires. It was important to express numerical data thorough statically models well to come up the general conclusions.

3.2. Research Design

The research design is an essential element in the research process to make the study stronger and to manage the research process easily (Yin, 2014). Yin (2014) indicated that a research design includes the research process from defining a research question to analysing data. Research Design is descriptive and explanatory type of research design. Descriptive research method was employed as it is efficient to evaluate and determine the adequacy of a program under existing condition against the established standards. The descriptive method is special importance for this particular study to assess determinants of sustainability of MSEs. The method descriptive research design is special importance for this particular study to portray how the micro and small enterprise business activities determined by several variables such as, government regulation, business information system, financial, technology, marketing and political management factor .Explanatory research was conducted in order to identify the extent and the nature of the cause and effect relationship.

3.3. Target population

The study population was confine on Micro and Small enterprises operating in Jimma town, Ethiopia. In Jimma town approximately 6,672 micro and small enterprises were registered legally in the data bases of micro enterprises up to June 2013.In the MSEs of Jimma town the study were include all of them in the sample frame. These MSEs are engaged in Manufacturing, Construction, Trade, Service, and Urban Agriculture. For the purpose of this research micro and small firms were defined as businesses having not more than 30 employees and which were independently owned.

3.4. Sample size and sampling techniques

3.4.1. Sample technique

Sampling procedures are ways of selecting a small number of units from the targeted population to allow researchers to make reliable inferences about the nature of that population (Cooper & Schindler, 2006). In this study, primarily due to MSEs found in different sectors, stratified sampling used as a method of collecting the data. Using proportionate sampling the respondents had been drawn from stratified sample on the basis of simple random sampling technique.

3.4.2. Sample size

Micro and Small enterprises found in Jimma town had been stratified according to the sector in which they are engaging. From each stratum, samples be selected using simple random sampling since MSEs in the same category has similar characteristics and operate relatively under similar environments. But from each stratum, proportionate sample size was taken based on the formula indicated below. Sample size for the population of MSEs was determined by using the formula from (Kothari, 2001). The 95 usable questionnaires completed in this research project represent a sample size that was adequate for the intended statistical analysis.

The researcher use 95% confidence level and the formula and results presented as follow:

Where:

❖ p= sample proportion of successes;

❖ q= 1 − p;

❖ n= Sample size from the total population of MSEs.

❖ z= standard variate for given confidence level (as per normal curve area table).

❖ N=total population MSEs.

❖ e= margin of error

$$n = \frac{Z^2.p.q.N}{e^2.(N-1)+Z^2.p.q}$$

Therefore the sample size of the researchers is:

$$n = \frac{1.96^2 * 0.5 * 0.5 * 6,672}{0.1^2 * (6,672-1) + 1.96^2 * 0.5 * 0.5}$$

$$= \frac{6407.7888}{67.6704} \approx 95$$

Sample size from each stratum of the sectors within MSEs is determined by using the formula shown below.

$$n_{x=} (N_a/N_b)\, n$$

Where n_x =   is sample size from each stratum,

N_a=   is total sample size from the study population (i.e, 95)

N_b=   population of the sum of strata for the study (i.e., 6672), and

n =is total number of population in each strata.

Using this formula, the computed sample size from each stratum is provided in table below.

Table 3. 1. Classifications of Micro and Small Enterprises at Jimma town in
Five Sectors.

Sectors Type	MSEs in operation	pproportionate Sample Size from Stratum	Sample Size From each MSEs type (Na/Nb)*no.of MSEs in each Sector(approximated)
Manufacturing	934		**(95/6,672)*934=13**
Construction	640		**9**
Trade	2288		**33**
Service	2040		**29**
Urban Farming	770		**11**
Total	**6,672**	**95**	**95**

Source: Jimma town Micro and Small Enterprise Office.

3.5. Types and source of data

The study is based on primary and secondary sources. The literature review entirely depends on secondary sources. While the analysis, depends on primary data that is collected through unstructured personal interview from randomly selected MSE owners and secondary data that was found from the city's Trade and Industry Development Bureau and Small and Micro Enterprise Development Agency.

3.6. Data Processing and Analysis Techniques

3.6.1 Data Processing

Processing implies editing, coding, classification and tabulation of collected data so that they are amenable to analysis (Kothari, 1990). After having collected the relevant data from both primary and secondary sources, the data were coded, classified and processed using manual and computerized system.

3.6.2. Data Analysis

Data analysis refers to the computation of certain measures along with searching for patterns of relationship that exist among data-groups. In this study, descriptive and inferential data analysis was employed. Statistical Package for Social Scientists (SPSS) Software (Version 20) was used to analyse the data.

3.6.2.1. Descriptive Analysis

Descriptive analysis were used to reduce the data in to a summary format by tabulation(the data arranged in a table format) and Descriptive statistics including, frequencies, percentages, mean and standard deviation were used to discuss the data. Regarding the data collected through interview was analysed using narrative description.

3.6.2.2. Inferential Analysis

Inferential statistics allows to infer from the data through analysis the relationship between two or more variables and how several independent variables might explain the variance in a dependent variable (Sekaran, 2000). Inferential statistics (The Pearson Product Moment Correlation Coefficient and Linear Regression analysis) were taken in this study.

3.6.2.2.1. The Pearson product Moment correlation Coefficient

Pearson Product Moment Correlation Coefficient is a widely used statistical method for obtaining an index of the relationships between two variables when the relationships between the variables is linear and when the two variables correlation are continuous. To ascertain whether a statistically significant relationship exists between accesses to external source of finance, access to business development services, government policy and bureaucracy,

marketing and infrastructure factors with the performance of MSEs, the Product Moment Correlation Coefficient were used.

According to Duncan and Dennis (2004), correlation coefficient can range from -1 to +1. The value of -1 represents a perfect negative correlation while a value of +1 represents a perfect positive correlation. A value of 0 correlations represents no relationship.

3.6.2.2.2. Multiple Linear Regressions

Multiple linear regression analysis is an extension of simple linear regression analysis, used to assess the association between two or more independent variables and a single continuous dependent variable. The objective of this analysis is to make a prediction about the dependent variable based on its covariance with all the concerned independent variables.

Based on the conceptual relationships described above, the equation of regressions in this study is generally built around two sets of variables, namely dependent variable (profitability) and independent variables (access to external source of finance, access to business development services, marketing, government policy and bureaucracy and infrastructure).

To associate performance with the independent variables the paper employs a linear regression model, the equation is as follows:

$Y_i = \beta_0 + \beta_1 X_{1i} + \beta_2 X_{2i} + \beta_3 X_{3i} + \beta_4 X_{4i} + \beta_5 X_{5i} + e_i$

Where

Y_i= is the predicted or expected value of the dependent variable,

$X_1 - X_5$ = distinct independent or predictor variables,

b_0= is the value of Y when all of the independent variables (X_1 through X_5) are equal to zero and $b_1 - b_5$= the true population parameters to be estimated by regression analysis. Each regression coefficient represents the change in Y relative to a one unit change in the respective independent variable.

Y_i= Success of small and medium enterprises

X_1= Government Regulation,

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X2= Availability of business information system,

X3=Management Factors,

X4= Financial factors,

X5= Marketing Factors,

X6= Infrastructural factors,

X7= Technological factors,

ei= is a normally distributed error term.

Accordingly, these regression techniques were used to explain the relationships of the above variable.

3.7. Variables and Measurements

The selection of success measures that reflect the true situation of small businesses with some degree of certainty and reliability is indeed a crucial process (Rami and Ahmed, 2007). The lack of universally accepted standard success measures left the door open to business organization to decide and choose own success measures that might not truly reflect their success.

Such success measures include but not limited to: market share, sales volume, company reputation, profitability, and established corporate identity. While some might argue that most of these success measures are appropriate for large corporations, they are not always perfectly applicable to small businesses (Mulugeta, 2010).

In this study, profitability is used as a proxy measurement of success. This is mainly because of the following three reasons. First, as the different study's indicates that MSEs are more focuses on profitability than other modes of success measures. Second, as recommended by Rami and Ahmed (2007), change in profit has been widely adopted by most researchers and practitioners in business success models. Also, another success measurement are not be appropriate alternative measure of success because this MSEs are primarily established as a source of self-employment. The independent variables are Government Regulation,

Availability of business information system, management factors, financial factors, marketing factors, Infrastructural factors, technological factors and success factors variables.

3.8. Reliability and Validity of the Instruments

The validity and reliability of the data were checked carefully. Validity and reliability of scores on instruments, and additional standards for making knowledge claims, lead to meaningful interpretations of data.

3.8.1. Reliability

Reliability is an indicator of a measure's internal consistency. Consistency is the key to understanding reliability (Zikmund, 2009). A measure is reliable when different attempts at measuring something converge on the same result. Construct reliability was measured by internal consistency reliability which indicated the homogeneity of items comprising a measurement scale (DeVellis, 2003). Internal consistency gives the extent to which items are inter-correlated. Thus, high inter-item correlations explain that the items of a scale have a strong relationship to the latent construct and are possibly measuring the same thing. When coefficient alpha ranges in value from 0 to 1, 0 means no consistency and range to 1, meaning complete consistency (all items yield corresponding values). Generally speaking, scales with a coefficient (α) between 0.80 and 0.95 are considered to have very good reliability. Scales with a coefficient (α) between 0.70 and 0.80 are considered to have good reliability, and when the coefficient (α) is below 0.7, the scale has poor reliability. Coefficient alpha of 0.7 percent and above implies that the data is reliable and can be used for analysis.

A rule of thumb that applies to must situations is:

$0.9 \le \alpha \le 1.0$ Excellent

$0.8 \le \alpha < 0.9$ Good

$0.7 \le \alpha < 0.8$ Acceptable

$0.6 \le \alpha < 0.7$ Questionable

$0.5 \le \alpha < 0.6$ Poor

0.0 ≤ α < 0.5 Unacceptable

The following table shows the Cronbach's Alpha result summary.

Table 3. 2. Summary of reliability test result

Section	No.of original items	Cronbach's alpha	Interpretation
Government Regulation	6	0.717	Good
Business Information System	6	0.780	Good
Management Factors	7	0.895	Good
Financial factors	5	0.786	Good
Marketing Factors	5	0.916	Excellent
Infrastructural factors	5	0.729	Good
Technological factors	4	0.856	Good
Success Factors	7	0.735	Good
Total	45	0.854	Good

Source: Author calculation based on survey data

3.8.2. Validity

Validity is the most critical criterion and indicates the degree to which an instrument measures what it is supposed to measure. Validity is defined as the extent to which data collection methods or methods accurately measure what they were intended to measure (Saunders and Thornhill, 2003). It is concerned with whether the findings are really about what they appear to be about. The two elements convergent validity and discriminant validity

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are components of a larger scientific measurement concept known as construct validity (Straub et al., 2004). These two validities capture some of the aspects of the goodness of fit model, i.e., how well the measurement items relate to constructs.

Convergent validity is shown when each measurement item correlates strongly with its assumed theoretical construct. Discriminant validity is shown when each measurement item correlates weakly with all other constructs except for the one to which it is theoretically associated. For this study from the two validity measures we use convergent validity.

On the other hand, K. Cherry (2013) defines the validity as the extent to which a test measures what it claims to measure. For all the constructs with multiple reflective measures, all items have high loadings, with majority above 0.8 therefore demonstrating convergent validity. Besides, all factors in the measurement model have adequate convergent validity because the average of loadings for each variable item was greater than 0.7, which is an acceptable level.

3.9. Ethical considerations

All respondents were made aware of their liberty to participate in the study. The researcher ensured that all respondents participated in the study and assured them of utmost confidentiality throughout the study. The researcher was keen to acknowledge borrowed works from other authors. During data collection the researcher made sure to seek permission from relevant research authorities and proper information regarding the survey given to the respondents prior to commencing the study.

CHAPTER FOUR

4. Data presentation, Analysis and Interpretation

4.1. Introduction

This chapter presents the results and analysis of data collected via questionnaire and semi structured interview. This chapter is organized into two parts, the first part consists presentation of the demographic profile of respondents, the general information about the enterprises, description of business success and external factors affecting the business success of MSEs in Jimma town respectively by using descriptive statistics (frequency, percentage, mean and standard deviation). The second part contains inferential analysis i.e. The Pearson Product Moment Correlation Coefficient and Linear Regression analysis.

95 questionnaires were distributed to and returned from respondents of 95 enterprises. Altogether 95 enterprises filled and returned the questionnaire.

The next table shows the back ground of the employees of the company.

4.2. Demographic profile of the respondents

This part commences with the analysis of the demographic data gathered from the respondents using frequencies and percentages. Accordingly, the general respondent's characteristics including: sex, age, marital status, educational level and Type of business involved, Age of your business are presented in Table 4.1 below.

Table 4. 1: Background of Respondents

No	Item	Respondent category	Frequency	Percentage
1	Sex	Female	40	42.1
		Male	55	57.9
		Total	95	100
2	Age	18-25 years	15	15.8
		26-33 years	55	57.9
		34- 41 years	21	22.1
		41 and above	4	4.2
		Total	95	100
3	Education Background	Below 12	15	15.8
		Diploma	47	49.5
		BA degree	28	29.5
		Master & above	5	5.2
		Total	95	100
4	Type of business you are involved	Construction	41	43.2
		Metal and wood work	24	25.2
		Food and beverage	30	31.6
		Total	95	100
5	Age of your business	1-3	31	32.6
		4-6	51	53.7
		7 and above	13	13.7
		Total	95	100

Source; SPSS output from own survey data, 2022

The first part of the questionnaire was designed to gather information about MSE operator's characteristics. Like other country, in Ethiopia both females and males are operating in MSEs at different positions as owners, managers or employees. However the percentage of their

involvement in such enterprises is not equal. According to Federal MSEs Development Package, there is difference between males and females participation in MSEs.

As shows item 1, of table, 40 (42.1%) of the respondents are female while the rest 55 (57.9%) are male. From this fact we inter that the majority of the respondents are male. This percentage is relatively consistent with the MSEs business environment in Ethiopia in which 42.1 percent and 57.9 percent of Ethiopian MSEs beneficiaries are male and female respectively as current Federal MSEs Development Package.

In relation to the age of respondents above, from the sampled enterprise operators the majority or 57.9% of respondent were aged between 26 – 33 years. In addition to this, 21(22.1%), 15 (15.8%) and 4 (4.2%) of enterprise operators were aged between 34 – 41 years , 18 – 25 years and 41 and above years of age respectively. From the above result it can be seen that more than two third or 84.2% of the sampled households enterprise operators age was between 26 – 41 and above years of age.

Related with qualification, 15.8% of respondents indicated that had below 12 grade as their level of education, 49.5% said they were college graduates in diploma and 29.5% of the respondents were university degree graduates while the remaining 5.2% of the respondents were university Master and above graduates . These findings show that the respondents had attained different levels of education. Education levels affect the business management levels hence the higher education level attained by the businessman the more it is assumed that they can make better decisions to grow the business. This however may vary from one businessman to another. The study of (Abebe, 2011), KS and DB (2016), suggested that 'people without any college education who start a business have a greater chance of failing than people with one or more years of college education. Education can provide the skills set and knowledge, which can help owner/managers with tools, like technology literacy, which helps to increase productivity and success.

In Jimma town MSE have a great chance to expanded and operate the business effectively and efficiently. Because many number of the respondents were above high school level who head the enterprises. It is important to take clear document regarding with the performance of the operations' than uneducated operators.

From the shown above table, 43.2% of the respondents are construction, 31.6% are in Food and beverage business and the remaining 25.2 % are in metal and wood work business, this shows that the respondents were drawn from various business types hence more appropriate in finding out the factors affecting their success in the market. The various business types included in the study makes the study more exhaustive in establishing the factors affecting business success of SMEs in Jimma town.

From the table 32.6% had being in operation for less than and equal to 3 years, Majority 53.7% for between 4- 6 years and 13.7 % were above 7 years. These findings show that the respondents had operated in the market for different period ranging from less than 3 years to more than 7 years. These findings show that the respondents had operated their business within the market for a long period hence is more informed on the factors affecting SMEs business success.

4.3. Data Analysis of the independent and dependent variables

In this section various statistical data analysis tools for each specific statement are compared using the mean and standard deviation score. The degree of agreement or disagreements of the respondent for each statement are also analysed. Accordingly, the respondents were guided to follow with Likert Scale approach Survey scale is designed in this accord. 1= strongly disagree, 2= disagree, 3= Moderate, 4 = agree 5= strongly agree. For each main constructs and its dimensions using mean and standard deviation is given on this part success of small and medium enterprises is represented by seven conceptual dimensions. A total of 45 statements were presented to Micro and Small enterprise operators in Jimma town through the structured questionnaire to measure their degree of agreement or disagreement over the Micro and Small enterprise operators on Success of small and medium enterprises. A statistical mean value and standard deviation which is calculated based on enterprise operator's response on the questionnaires are presented below.

4.3.1. Descriptive analysis of Government Regulation

Table 4. 2: Government Regulation

Descriptive Statistics			
Statement	**N**	**Mean**	**Std. Deviation**
The government policies and regulations affect performance of SME businesses	95	3.98	0.875
Taxation policy and regulation affect business performance of SME.	95	4.18	0.483
License processing to start the business affect business performance of SME	95	4.28	0.647
Government regulation on liberalization of the economy affects business performance of SME	95	3.98	0.922
Lack of providing right business location affect success of SME businesses	95	3.94	0.976
Political intervention affect success of SME businesses	95	3.72	0.996
Grand mean/standard deviation	95	4.01	0. 8165

Source; SPSS output from own survey data, 2022

Table 4.2 indicates the government regulation measure of selected Micro and Small enterprise operators. From above table 4.2, regarding to information on the government regulation towards Success of small and medium enterprise operators in the town; the result within the above table shows that on the idea regarding, The government policies and regulations affect performance of SME businesses, Taxation policy and regulation affect business performance of SME, License processing to start the business affect business performance of SME, Government regulation on liberalization of the economy affects business performance of SME, Lack of providing right business location affect success of SME businesses and Political intervention affect success of SME businesses has high mean

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score of 3.98, 4.18, 4.28, 3.98, 3.94 and 3.72 with standard deviation of 0.875, 0.483 0.647 0.922 0.976 and 0.996 respectively. Therefore, from here above it can be concluded that among the government policy and regulation factors the License processing to start the business was the major obstacle for the start-up and expansion of business success (MN=4.28, SD=0.647). The average mean (AM) for the level of government regulation of respondents regarding Success of small and medium enterprise operators are obtained M= 4.01. The results show that the respondents have enough knowhow of level of government regulation on Success of small and medium enterprise operators since the mean score recorded on Level of government regulation was high. This implies that generally they have good awareness on Level of government regulation for Success of small and medium enterprise.

4.3.2. Descriptive analysis of Business Information Service

Table 4. 3. Business Information Service

Descriptive Statistics			
Statement	**N**	**Mean**	**Std. Deviation**
Lack of market information affect success of SME businesses	95	4.13	0.393
Business information is readily available to us	95	3.77	1.005
The information available is relevant for our business.	95	3.8	0.986
The information available informs us of the changes in the business environment	95	3.9	0.864
The information available inform us of the business registration requirements	95	3.3	0.62
The information necessary for our business growth is availed on time	95	3.2	0.376
Grand mean/standard deviation	95	3.67	0.71

Source; SPSS output from own survey data, 2022

On whether the business information was readily available to them at their business success environment they agreed as shown by a mean of 3.67. Oshikoya and Hussain (2007) argue that accessing business information services has over the years been greatly enhanced with the emergence of various information and communication technologies. The businessmen could easily communicate with different players in the market using their mobile phones hence were able to access information concerning the operations of their systems on time.

When asked whether the information available was relevant for their business they also agreed as supported by a mean of 4.13. For the businessmen to make better decisions, the information available needs to be timely and accurate. With the advancements in communication technology, the businessmen were able to access information concerning their operations in a timely manner hence better decision making on matters affecting the business success of their businesses.

On whether the information available informed them of the changes in the business environment, the respondents agreed as supported by a mean of 3.9. Accessing business information services on a timely basis helps businessmen to develop mechanisms that would enable them face the challenges and emerge successful in their businesses. Due to the developments in telecommunications industry, the businessmen were able to access information on a timely basis hence able to develop quality decision in countering the challenges that could face them in their operations.

On whether the information available informed them of the business registration requirements they also agreed as indicated by a mean of 3.3. Scholars argue that the developments in telecommunication industry have leveraged business operations especially in as far as registration details are concerned because information is readily availed in different platforms that can be accessed by businessmen.

When asked whether the information necessary for their business growth was availed on time, they agreed as supported by a mean of 3.7. In order for businessmen to make timely and quality decisions concerning their business operations, it is important that they access information about the market in a timely manner. Information needs to be timely and accurate for businessmen to rely on when making their decisions.

Respondents were interviewed issues related to business information services some entrepreneurs complained they have no information specifically on market access. That there was no clear bidding and if any, a very short period (maximum of one day or less).

To generalize, the mean score for the business information service questionnaire was (x=3.67), indicating that respondents agreed with this interpretation of the Likert scale (Scott, 1999). Overall, the results reveal that business information service has an overall mean score of 3.67 and a standard deviation of 0.71, indicating that business information service at the Micro and Small business has adapted the behaviour's. From the statistics it is vital to note that the mean value is above midpoint. The statistics certainly showed that operators at study area practice business information service to some extent.

4.3.3. Descriptive analysis of Management Factors

Table 4. 4. Descriptive Statistics on Management Factors

Descriptive Statistics			
Statement	**N**	**Mean**	**Std. Deviation**
Managerial skills as the most important constraint faced while enhancing business performance of SME.	95	4.03	1.005
Lack of Managerial Experience affect performance of business	95	4.00	0.957
Well prepared to face changes in the business environment and to plan appropriate changes in technology	95	3.59	1.067
Management provision of training and development program affect performance of SME	95	4.23	0.939
Basic managerial function (planning, organizing, staffing directing and controlling) are important in improving business performance of SME.	95	3.93	1.003
Lack of management ability in creating external relationship affect performance of SME	95	4.13	0.992
Lack of suitable management style affect performance of SME	95	4.02	0.956
Grand mean/standard deviation	95	3.99	0.99

Source; SPSS output from own survey data, 2022

According to the above table 4.4 above, indicates the measure of Level of management factors on business success within the selected business operators. As it is indicated in table, Managerial skills as the most important constraint faced while enhancing business

performance of SME, Lack of Managerial Experience affect performance of business, Well prepared to face changes in the business environment and to plan appropriate changes in technology, Management provision of training and development program affect performance of SME, Basic managerial function (planning, organizing, staffing directing and controlling) are important in improving business performance of SME, Lack of management ability in creating external relationship affect performance of SME and Lack of suitable management style affect performance of SME has mean score of 4.03, 4.00, 3.59, 4.23, 3.93, 4.13 and 4.02 with 1.005, 0.957, 1.067, 0.939, 1.003, 0.992 and 0.956 standard deviation respectively. Therefore, it can be concluded that the Level of management factors on success of small and medium enterprises measures indicated for agree positions and this show that respondent's level of understanding of management factors on business success is high. This implies that generally respondents have good awareness on management factors on success of small and medium enterprises.

In general, the average mean (AM) for the Level of management factors on business success of respondents regarding success of small and medium enterprises obtained M= 3.99. The results show that the respondents have enough knowhow management factors on success of small and medium enterprises success of small and medium enterprises since the mean score recorded on management factors on business success was high. This implies that generally respondents have good awareness on Level of management factors on business success for success of small and medium enterprises.

4.3.4. Descriptive analysis of Financial Factors

Table 4. 5. Descriptive statistics on Financial Factors

Descriptive Statistics			
Statement	**N**	**Mean**	**Std. Deviation**
Verify that all transactions initiated posted in a reasonable period	95	4.47	0.797
The source of capital (bank, saving institution, donation from family and friends) for your business are sufficient	95	4.63	0.620
Good financial communication within the organization efficiently and effectively	95	4.03	0.844
Certify completion of the reconciliation process.	95	4.05	0.927
Ensure the reliability and integrity of financial information	95	4.11	0.951
Grand mean/standard deviation	95	4.3	0.828

Source; SPSS output from own survey data, 2022

Analysis of one of the five items under the financial factors dimension reveals that respondents are answered on the Likert of five scales namely strongly agree, agree, Moderate, disagree, and strongly disagree on responding to the propositions regarding financial factors for business success of small and medium enterprises and Table 4.5 above indicates the financial factors measure of business success of small and medium enterprises. As indicated in the table,

Verify that all transactions initiated posted in a reasonable period, The source of capital (bank, saving institution, donation from family and friends) for your business are sufficient, Good financial communication within the organization efficiently and effectively, Certify completion of the reconciliation process and Ensure the reliability and integrity of financial information has a high mean score of 4.47, 4.63, 4.03, 4.05 and 4.11 with 0.797, 0.620, 0.844, 0.927 and 0.951 standard deviations respectively. Therefore, it can be concluded that

the financial factors measures affect the business success of small and medium enterprises in the town.

In general, the average mean (AM) for the Level of financial factors of respondents regarding business success of small and medium enterprises obtained M= 4.3. The results show that the respondents have enough knowhow of financial factors on business success of small and medium enterprises since the mean score recorded on Level of financial factors was high. This implies that generally respondents have good awareness on Level of financial factors for business success of small and medium enterprises.

4.3.5. Descriptive analysis of Marketing Factors

Table 4. 6. Descriptive statistics on Marketing Factors

Descriptive Statistics			
Statement	**N**	**Mean**	**Std. Deviation**
Inadequate market for my product	95	4.28	.453
Searching new market is so difficult	95	4.16	.367
My products are Poor quality for the market	95	4.21	.410
Lack of establishing a market network	95	4.15	.356
Lack of promotion to attract potential users	95	4.05	.305
Grand mean/standard deviation	95	4.17	0.378

Source; SPSS output from own survey data, 2022

Among the marketing factors that affected the performance of enterprises: Inadequate market, difficulty of searching new market, Poor quality product for the market, Lack of establishing a market network and Lack of market information, the respondents were agreed that these factors are important in affecting the performance of enterprises, the response of all sectors showed that a grand MN score of above 4-point scale implies it is above agreed point and below strongly agreed point.

In an interview conducted with an operator of the MSE, it was confirmed that production area is inaccessible for market hence forced to rent a shop which in turn incurred additional costs to firms, promotion of products, searching of market and networking took more time and cost as a starter. Some of the operators believed that personal factor is significantly played a role in succeeding in marketing. From here it can be concluded that marketing factors are linked to infrastructural (access, transportation, amenities), entrepreneurial, working place, management and personal factors of customer handling, this interconnection made the marketing factors more significant. Lack of market to products emerged from the various marketing factors hence inefficiency on the other factors lead to lack of market.

On the other hand, however, currently the owner managers attributed the sky rocketing price of commodities to the shortage or inadequacy of supply of commodities. Brilliantly enough, one respondent linked the issue with population increase. This is true since when there is an ample demand for a given goods or services, in this case higher population; it is likely that the price of that goods or services becomes high.

In general, the average mean (AM) for marketing factors on business success of small and medium enterprises of respondents regarding marketing factors obtained M= 4.17. The results show that the respondents have enough knowhow of marketing factors on business success of small and medium enterprises since the mean score recorded on marketing factors for business success of small and medium enterprises was high. This implies that generally they have good awareness on marketing factors for business success of small and medium enterprises within the town.

4.3.6. Descriptive analysis of Infrastructural Factors

Table 4. 7. Descriptive statistics on Infrastructural Factors

Descriptive Statistics			
Statement	**N**	**Mean**	**Std. Deviation**
Power interruptions affect performance of SME	95	3.77	.905
Insufficient and interrupted water supply affect performance of SME	95	3.78	.925
Lack of business development services	95	3.81	.914
Lack of sufficient and quick transportation service affect performance of SME	95	3.66	.963
Lack of appropriate dry waste and sewerage system affect performance of SME	95	3.86	.807
Grand mean/standard deviation	95	3.8	0.902

Source; SPSS output from own survey data, 2022

From the above table 4.7 regarding to Infrastructural Factors, Power interruptions affect performance of SME with (X=3.77, STD =0.95), Insufficient and interrupted water supply affect performance of SME with (X=3.78, STD = 0.925), Lack of business development services with (X=3.81, STD =0.914), Lack of sufficient and quick transportation service affect performance of SME with (X=3.66, STD = 0.963), Lack of appropriate dry waste and sewerage system affect performance of SME with (X=3.86, STD =0.807). As we can see in the above table that infrastructural factors are the main factors for success of a business within the town.

Generaly, the average mean (AM) for infrastructural factors on business success of small and medium enterprises of respondents regarding infrastructural factors obtained M= 3.8. The results show that the respondents have enough knowhow of infrastructural factors on business success of small and medium enterprises since the mean score recorded on infrastructural factors for business success of small and medium enterprises was high. This

implies that generally they have good awareness on infrastructural factors for business success of small and medium enterprises within the town.

4.3.7. Descriptive analysis of Technological Factors

Table 4. 8. Descriptive statistics on Technological Factors

Descriptive Statistics			
Statement	**N**	**Mean**	**Std. Deviation**
Lack of appropriate machinery and equipment	95	3.83	.647
Lack of skills to handle new technology	95	3.84	.571
Lack of money to acquire new technology	95	3.80	.646
Unable to select proper technology	95	3.80	.693
Grand mean/standard deviation	95	3.82	0.64

Source; SPSS output from own survey data, 2022

From the above table 4.8 regarding to technological factors, Lack of appropriate machinery and equipment with (X=3.83, STD =0.65), Lack of skills to handle new technology with (X=3.84, STD = 0.571), Lack of money to acquire new technology with (X=3.80, STD =0.646), Unable to select proper technology with (X=3.8, STD = 0.693). As we can see in the above table that technological factors are the main factors for success of a business within the town.

In general, the average mean (AM) for technological factorson business success of small and medium enterprises of respondents regarding technological factorson obtained M= 3.82. The results show that the respondents have enough knowhow of technological factorson on business success of small and medium enterprises since the mean score recorded on technological factorson for business success of small and medium enterprises was high. This implies that generally they have good awareness on technological factorson for business success of small and medium enterprises within the town.

4.3.8. Descriptive analysis of Success Factors

Table 4. 9. Descriptive statistics on Business Success Factors

Descriptive Statistics			
Statement	**N**	**Mean**	**Std. Deviation**
My business is not promising to continue	95	3.76	.884
My business profit is not in a good position	95	2.95	1.056
I have not sustainable profit since I start my business	95	3.75	.945
My business profit is not increasing from time to time	95	2.52	0.898
My business has not potential to grow/expand	95	2.68	.959
My business have not able to serve debt	95	2.88	1.071
My business profit is not above expected	95	3.78	.970
Grand mean/standard deviation	95	3.2	0.969

Source; SPSS output from own survey data, 2022

As indicated in table 4.9, the mean and standard deviation of perceived profit of the respondents were calculated.

The result of the table show that on the idea regarding with my business profit is not above expected has the mean score of 3.76 with 0.884 standard deviation. Therefore, these imply that the respondents are agreed with this statement.

According to the result of table 4.9, on the idea regarding with my business profit is not in a good position, my business profit has not ability to serve debt, my business has not potential to grow/expand and my business profit is not increasing from time to time has the mean score of 2.95, 2.88, 2.68and 2.52 with standard deviation of 1.056, 1.071, 0.959 and 0.898 of standard deviation respectively. So this shows that the respondents are inclined to disagree with these statements.

In general, the average mean (AM) for business success factors for small and medium enterprises of respondents regarding business success factors are obtained M= 3.2. The results show that the respondents have enough knowhow of business success factors on business success of small and medium enterprises since the mean score recorded here in business success factors for small and medium enterprises was high. This implies that generally they have good awareness on business success factors for business success of small and medium enterprises within the town.

4.4. Results of Inferential Statistics

Inferential statistics was used to make interpretations and forecasts concerning the population of this investigation. Pearson correlation and regression model were used to show relationship on the variables under exploration.

4.4. 1. Correlation Analysis

In this section, the researcher tried to investigate the correlation between the independent variable, i.e. Government Regulation, Business Information System, Management Factors, Financial factors, Marketing Factors, Infrastructural factors and Technological factors with dependent of business success of small and medium enterprises. The researcher employed the Pearson correlation coefficient in line with the level of significance to examine the direction and strength of the correlation between the independent variables and Success of small and medium enterprises. A correlation coefficient is a very useful means to summarize the relationship between two variables with a single number that falls between -1 and +1 (Field, 2005). As per the guideline suggested by Field (2005), the strength of relationship 0.1 to 0.29 shows week relationship; 0.3 to 0.49 is moderate; > 0.5 shows the strong relationship between the two variables. Hence, in this study correlation analysis was used to examine the relationships the strength of correlations can be interpreted as follows:

Table 4. 10. Ranges for Correlation Coefficients and Strength of Correlation

Correlation Coefficients	Strength of Correlation
r= ±0.10 up to r= ±0.29	Weak
r= ±0.30 up to r= ±0.49	Moderate
r= ±0.50 up to r= ±1.00	Strong

Source: Field, 2005

In this study, Spearman's correlation coefficient was used to determine whether there is a significant relationship between Government Regulation, Business Information System, Management Factors, Financial factors, Marketing Factors, Infrastructural factors and Technological factors with business success of small and medium enterprises. The following section presents the results of the correlation on the relationship between independent variables and dependent variables. Table 4.11 below indicates that the correlation coefficients for the relationships between independent variables (Government Regulation, Business Information System, Management Factors, Financial factors, Marketing Factors, Infrastructural factors and Technological factors) and the dependent variable (business success of small and medium enterprises) are linear and positive ranging from weak to strong correlation coefficients.

Table 4. 11.Pearson's product Moment correlation coefficient of all variables

Correlations		Government Regulation	Availability of business information system	Management Factors	Financial Factors	Marketing Factors	Infrastructural factors	Technological Factors	Success Factors
Government Regulation	Pearson Correlation	1	.358**	.013	-.088	.377**	.161	.221*	.542**
	Sig. (2-tailed)		.000	.900	.398	.000	.119	.031	.000
	N	95	95	95	95	95	95	95	95
Availability of business information system	Pearson Correlation	.358**	1	.262*	-.175	.358**	.608**	.292**	.499**
	Sig. (2-tailed)	.000		.010	.090	.000	.000	.004	.000
	N	95	95	95	95	95	95	95	95
Management Factors	Pearson Correlation	.013	.262*	1	-.551**	.478**	.142	-.184	.066
	Sig. (2-tailed)	.900	.010		.000	.000	.171	.075	.528
	N	95	95	95	95	95	95	95	95
Financial Factors	Pearson Correlation	-.088	-.175	-.551**	1	-.045	-.021	.308**	.022
	Sig. (2-tailed)	.398	.090	.000		.665	.842	.002	.835
	N	95	95	95	95	95	95	95	95
Marketing Factors	Pearson Correlation	.377**	.358**	.478**	-.045	1	.111	-.035	.293**
	Sig. (2-tailed)	.000	.000	.000	.665		.286	.739	.004
	N	95	95	95	95	95	95	95	95
Infrastructural factors	Pearson Correlation	.161	.608**	.142	-.021	.111	1	.327**	.542**
	Sig. (2-tailed)	.119	.000	.171	.842	.286		.001	.000
	N	95	95	95	95	95	95	95	95
Technological Factors	Pearson Correlation	.221*	.292**	-.184	.308**	-.035	.327**	1	.366**
	Sig. (2-tailed)	.031	.004	.075	.002	.739	.001		.000
	N	95	95	95	95	95	95	95	95
Success Factors	Pearson Correlation	.542**	.499**	-.066	.022	.293**	.542**	.366**	1
	Sig. (2-tailed)	.000	.000	.528	.835	.004	.000	.000	
	N	95	95	95	95	95	95	95	95

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Source; SPSS output from own survey data, 2022

As illustrate on table 4.11 above the relationship between Government Regulation, Business Information System, Management Factors, Financial factors, Marketing Factors, Infrastructural factors and Technological factors are found to have positive association with business success of small and medium enterprises. All variables has strong correlation with business success of small and medium enterprises. All the seven components of business success of small and medium enterprises practice as a system are found to have a significant correlation with business success of small and medium enterprises. Since two-tailed significance test values are less than 0.05. Further, the person's correlation value illustrates that Government Regulation (r= 0.542**, p<0.05), Business Information System (r= 0.499**, p<0.05), Management Factors (r= 0.066, p<0.05), Financial factors (r= 0.022, p<0.05), Marketing Factors (r= 0.293**, p<0.05), Infrastructural factors (r= 0.542**, p<0.05), and Technological factors (r= 0.366**, p< 0.05) have significant relationship with business success of small and medium enterprises. Therefore, Government Regulation, Business Information System, Management Factors, Financial factors, Marketing Factors, Infrastructural factors and Technological factors can be the better predicators of business success of small and medium enterprises in the selected enterprises.

Pearson correlation for the business success of small and medium enterprises with Government Regulation correlation result (r= 0.542, p<0.05. According to result there is Strong positive relationship between Government Regulation with success of small and medium enterprises with significant value of 5%.

Therefore, the researcher concluded that the correlation between Government Regulation and MSE success was statistically significant and positive correlated with (r =0.542, P-value <0.05), out lined that Government Regulation have significantly affect the performance level of MSE.

Pearson correlation for the success of small and medium enterprises with Business Information System factors test shows significant positive correlation (r=0.499) p<0.05 between Business Information System with success of small and medium enterprises with significant level of 5%. According to result there is moderate positive relationship between Business Information System with success of small and medium enterprises.

Pearson correlation for the success of small and medium enterprises with Management Factors test shows significant positive correlation (r=0.066) p<0.05 between Management Factors with success of small and medium enterprises with significant level of 5%. According to result there is weak positive relationship between Management Factors with success of small and medium enterprises.

Pearson correlation for the success of small and medium enterprises with Financial factors correlation result (r=0.022) p<0.05. According to result there is weak positive relationship between financial factors with success of small and medium enterprises with significant value of 5%.

Pearson correlation for the success of small and medium enterprises with Marketing Factors test shows significant positive correlation (r=0.293) p<0.05 between Marketing Factors with business success of small and medium enterprises with significant level of 5%. According to result there is moderate positive relationship between Marketing Factors with success of small and medium enterprises.

Pearson correlation for the success of small and medium enterprises with Infrastructural factors test shows significant positive correlation (r=0.542) p<0.05 between Infrastructural factors with success of small and medium enterprises with significant level of 5%. According to result there is Strong positive relationship between Infrastructural factors with success of small and medium enterprises.

Pearson correlation for the success of small and medium enterprises with Technological factors correlation result (r=0.366) p<0.05. According to result there is moderate positive relationship between Technological factors with success of small and medium enterprises with significant value of 5%.

4.4.2. Regression analysis

Multiple regressions are one of the more bad-tempered of the statistical techniques. It makes a number of assumptions about the data, and it is not all that forgiving if they are violated. It is not the technique to use on small samples, where the distribution of scores is much skewed.

Regression models can be used in an explanatory study where researcher is interested in predicting the value of dependent variable based on the value of independent variable. While in case of more than one independent variables in the study, researcher has to make use of multiple regression models Lind et al., (2008).

4.4.2.1. Normality assumption

This tells as that, the residuals should be normally distributed about the predicted. Skewness and kurtosis values are also provided as part of the descriptive statistics output, giving information about the distribution of scores for the two groups. These statistics are displayed with their standard errors. Skewness is the measures of the asymmetric. The normal distribution is symmetric has a skewness zero. Distribution with a significance positive skewness has a log right tail. Distribution with a significance negative skewness has a log left tail. As a guideline, a skewness values more than twice its standard error is taken to indicate a departure from symmetry. Kurtosis on the other hand is a measure of the extent to which observation cluster around a central point. For a normal distribution the value of the kurtosis is zero. Positive kurtosis indicates that, relative to a normal distribution, the observation are more clustered about the centre of the distribution and have thinner tails until the extreme value of the distribution at which point the tails of the leptokurtic distribution are thicker relative to a normal distribution.

Negative kurtosis indicates that, relative to the normal distribution the observations are cluster less and have thicker tails, until the extreme value of the distribution at which point the tails of the platykurtic distribution are thicker relative of normal distribution. IBM SPSS statistics base 20 (2013) cited by sultan (2014) based on the information shows that the coefficient of skewness (-1.284) and kurtosis (1.531) is not far from zero or between them the zero value is indicated. Thus it can be said that the distribution is normal for this study.

4.4.2.2. Linearity test

The residuals should have a straight-line relationship with predicted value and the figure below explains the distribution have linear relationship because of having some what a straight line.
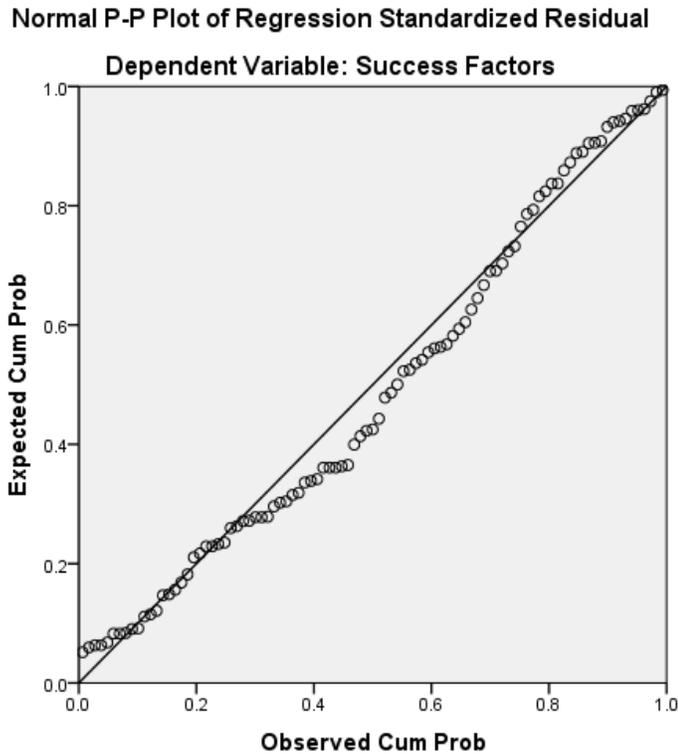
Figure 4. 1. Normality p-p plot

The above figure 4.1, shows that the normality assumption on the distribution and the linear relationship between dependent and independent variables.

4.4.2.3. Homoscedasticity test of the scatter plot

The scatter plot enables to check for violation of the assumptions of linearity and homoscedasticity. Inspection of the scatter plots also gives a better idea of the nature of the relationship between the variables. This helps to test whether the regression model of the residual variance inequality occurred on one observation fixed, if it is fixed it is called homoscedasticity and if it is not it called hetroscedasticity. A good regression model is homoscedasticity. According to Rahmawati and Hosen,(2012 pp.149) this can be determined by simply observing the plot, the residual plot shown in the figure below shows that scatter plot result with approximately constant variability.
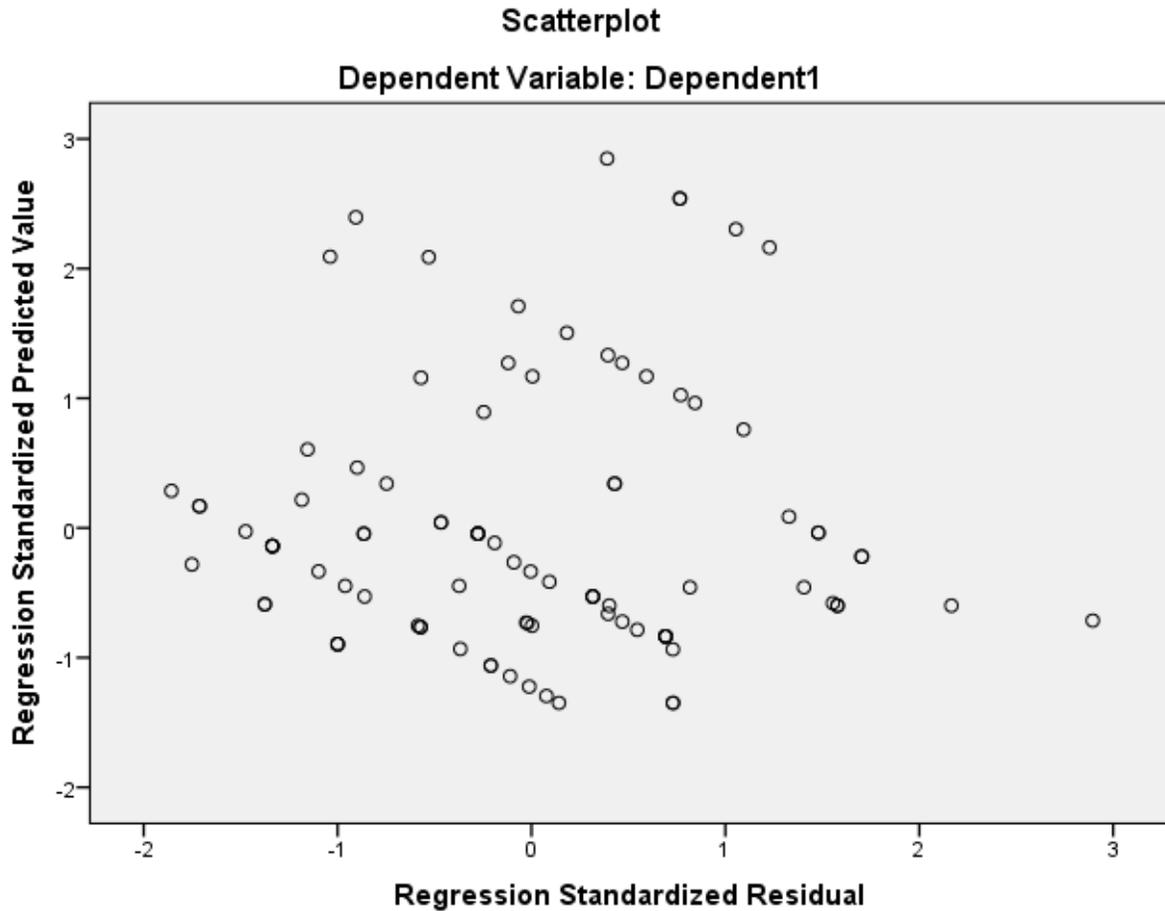
Figure 4. 2. Scatter plot

4.4.2.4. Test of colinearity diagnose

Multi-collinearity is a high degree of correlation (linear dependency) among several independent variables. It commonly occurs when a large number of independent variables are incorporated in a regression model. It is because some of them may measure the same concepts or phenomena. In order to test the multi-collinearity between predictor variables, two common methods such as correlation coefficient and variance inflation factor (VIF) with tolerance values are employed (Groebner et al., 2005). There is no single rule of thumb available in the literature that specifies the standard coefficient value for multicollinearity.

The "rule of thumb" test suggested by Anderson et al. (1990) states that any correlation coefficient exceeding (0.7) indicates a potential problem. On the other hand, (Triola, 2008) noted that multi colinearity exists when the independent variables are highly correlated

(r=0.9 and above). And if the value of VIF is less than 10 then there is no problem of multicollinearity (Gujarati and Porter, 2009). On the other hand, Groebner et al., (2005) and Zikmud et at. (2009) propose the value of VIF should be 5 or less to avoid multicollinearity problem and according to Menard (1995) a tolerance value should be greater than 0.2 to avoid multicollinearity problem.

This research used both Pearson's correlation and VIF methods to test multicollinearity between independent variables. Pearson's correlation was used to analyse correlations among the independent variables.

Table 4. 12. Colinarity Statistics

	Coefficients[a]							
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-5.449	4.468		-1.219	.226		
	Government Regulation	.431	.115	.320	3.761	.000	.677	1.477
	Availability of business information system	.067	.128	.053	.522	.603	.477	2.096
	Management Factors	-.259	.087	-.319	-2.982	.004	.428	2.335
	Financial Factors	-.213	.152	-.137	-1.396	.166	.508	1.967
	Marketing Factors	.654	.253	.257	2.583	.011	.493	2.029
	Infrastructural factors	.593	.126	.429	4.694	.000	.585	1.711
	Technological Factors	.282	.177	.133	1.591	.115	.703	1.422
a. Dependent Variable: Success Factors								

Source; SPSS output from own survey data, 2022

Based on the coefficient output collinearly statics obtained VIF value of 1-6 to 9.4 meaning that the VIF value between 1 to 10, it can be concluded that there are no multi collinearly symptoms after the test is completed multi collinear researchers also should examine whether there was a difference of residual variance observation period to another period of observation by way of heteroscedasticity test (Cooper & Schindler, 2008).

The model for the relationship between relationship between Government Regulation, Business Information System, Management Factors, Financial factors, Marketing Factors, Infrastructural factors and Technological factors and business success of small and medium enterprises can be seen as:

Y (business success) =β0+ **βx1+ βx2+ βx3+ βx4 + βx5 +£**

$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_5 X_6 + \beta_5 X_7 + \epsilon$

Y (BS) = -5.449+ 0.431X1 + 0.067X2 - 0.-259X3 - 0.-213X4 +0.654X5+0.593X6+0. .282X7.

The intercept ($\boldsymbol{\beta}$0) is the point on the vertical axis where the regression line crosses the Y axis. The value of $\boldsymbol{\beta}$0 is -5.449 which mean the expected value of independent variables were -5.449 when all the six variables assume zero value.

Table 4.12 on the above presents the results on the coefficients of the regression model. Government Regulation was the first contributor to the variation in business success of small and medium enterprises and it was positively influencing the level of business success of small and medium enterprises p< 0.05. The regression coefficient 0.320 indicated that the Government Regulation had an indirect (positive) influence on business success of small and medium enterprises i.e. Government Regulation has a positive statically significant effect on business success of small and medium enterprises by 0.320 units.

Business Information System was the second contributor to the variation in business success of small and medium enterprises and it was significant in influencing the level of business success of small and medium enterprises $p < .05$. The coefficient 0.053 indicated that Business Information System had a direct (positive) influence on business success of small and medium enterprises i.e. keeping other things constant, a unit change in an effort of adopting Business Information System lead to an improvement in the level of business success of small and medium enterprises by 0.053 units.

Management Factors was the third contributor to the variation in business success of small and medium enterprises and it was negatively influencing the level of business success of small and medium enterprises p< 0.05. The regression coefficient -0.319 indicated that the

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Management Factors had an indirect (negative) influence on business success of small and medium enterprises i.e. Management Factors has a negative statically significant effect on business success of small and medium enterprises by -0.319 units.

Financial factors were the fourth contributor to the variation in business success of small and medium enterprises and it was negatively influencing the level of business success of small and medium enterprises $p < 0.05$. The regression coefficient -0.137 indicated that the financial factors had an indirect (negative) influence on business success of small and medium enterprises i.e. Financial factors has a negative statically significant effect on business success of small and medium enterprises by -0.137 units.

A Marketing Factors was the fifth contributor to the variation in business success of small and medium enterprises and it was significant in influencing the level of business success of small and medium enterprises ($p < 0.05$). The coefficient 0.257 indicated that the Marketing Factors had a direct (positive) influence on business success of small and medium enterprises. That is keeping other things constant, a unit change in an effort of adopting Marketing Factors lead to an improvement in the level of business success of small and medium enterprises by 0.257 units.

An infrastructural factor was the other contributor to the variation in business success of small and medium enterprises and it was significant in influencing the level of business success of small and medium enterprises $p < .05$. The coefficient 0.429 indicated that infrastructural factor had a direct (positive) influence on business success of small and medium enterprises i.e. keeping other things constant, a unit change in an effort of adopting infrastructural factor lead to an improvement in the level of business success of small and medium enterprises by 0.429 units.

A Technological factor was the final contributor to the variation in business success of small and medium enterprises and it was significant in influencing the level of business success of small and medium enterprises $p < .05$. The coefficient 0.133 indicated that Technological factor had a direct (positive) influence on business success of small and medium enterprises i.e. keeping other things constant, a unit change in an effort of adopting Technological factor

lead to an improvement in the level of business success of small and medium enterprises by 0.133 units.

4.4.2.5. Regression model analysis

R2 is the percentage of variation in the response that is explained by the model. It is calculated as 1 minus the ratio of the error sum of squares (which is the variation that is not explained by model) to the total sum of squares (which is the total variation in the model).

In the model summary below (table 4.13), the multiple correlation coefficients R, indicates a correlation of 0.6978 between business success of small and medium enterprises and the seven independent variables. $R^2 = 0.493$ reveals that the model accounts for 49.3% of the variation in the business success of small and medium enterprises and is explained by the linear combination of all the independent variables.

In another way it can be conclude that the remaining 50.7 % of the variations of the business success of small and medium enterprises is due to error term or variables do not included in the econometric model.

Table 4. 13. Regression model summary

Model Summary^b									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df 1	df 2	Sig. F Change
1	.758 a	.575	.540	2.571	.575	16.785	7	87	.000
a. Predictors: (Constant), Technological Factors, Marketing Factors, Financial Factors, Infrastructural factors, Government Regulation, Availability of business information system, Management Factors									
b. Dependent Variable: Success Factors									

Source; SPSS output from own survey data, 2022

In table 4.13 above, the overall regression model value of R square is 0.575 which describes variance of 57.5% in the business performance of micro and small enterprises because of independent variables (i.e. Government Regulation, Business Information System,

Management Factors, Financial factors, Marketing Factors, Infrastructural factors and Technological factors).

The remaining (42.5%) of the variance is described by other variables not explained in this study. Further research is needed to explore the rest variables which of out of it. Based on the researcher investigation there is no standard measures that predict the value of R, R2 and adjusted R. Generally, from the regression analysis R2 is 0.575 which is moderate according to Chin (1998) recommendations, R2 values for endogenous latent variables based on: 0.67 (substantial), 0.33 (moderate), 0.19 (weak). The R value is 0.758 which is in the accepted scientific range.

4.4.2.6. ANOVA in the regression model

The ANOVA table below indicates that, as with any ANOVA the essential pieces of information needed are the degree of freedom, the f value and the probability value, and the ANOVA table indicates that the overall variance accounted for in the model the F- value (16.785) indicate that, the predictor variable (Government Regulation, Business Information System, Management Factors, Financial factors, Marketing Factors, Infrastructural factors and Technological factors) are not controlling equally to the business performance of micro and small enterprises within the ERA,Jimma district.

Table 4. 14. ANOVA

ANOVAᵃ						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	776.522	7	110.932	16.785	.000ᵇ
	Residual	574.980	87	6.609		
	Total	1351.502	94			
a. Dependent Variable: Success Factors						
b. Predictors: (Constant), Technological Factors, Marketing Factors, Financial Factors, Infrastructural factors, Government Regulation, Availability of business information system, Management Factors						

Source; SPSS output from own survey data, 2022

4.4.3. Regression coefficient

Table 4. 15. Regression coefficient for MSE's success

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-5.449	4.468		-1.219	.226		
	Government Regulation	.431	.115	.320	3.761	.000	.677	1.477
	Availability of business information system	.067	.128	.053	.522	.603	.477	2.096
	Management Factors	-.259	.087	-.319	-2.982	.004	.428	2.335
	Financial Factors	-.213	.152	-.137	-1.396	.166	.508	1.967
	Marketing Factors	.654	.253	.257	2.583	.011	.493	2.029
	Infrastructural factors	.593	.126	.429	4.694	.000	.585	1.711
	Technological Factors	.282	.177	.133	1.591	.115	.703	1.422
a. Dependent Variable: Success Factors								

Source; SPSS output from own survey data, 2022

A significance level (sig.) is a critical probability associated with a statistical hypothesis test that indicates how likely it is that an inference supporting a difference between an observed value and some statistical expectation is true. The term p-value stands for probability-value and is essentially another name for an observed or computed significance level. So, low p-values mean there is little likelihood that the statistical expectation is true. (Zikmund, 2009).The significance value was less than 0.05 implying that the independent variables significantly influence the dependent variable. From the data in the above table the established regression equation was

$$Yi = \beta0 + \beta1X1i + \beta2X2i + \beta3 \; X3i + \beta4X4i + \beta5X5i + ei$$

$$Y = 5.3449 - 0.431X1 + 0.067X2 - 0.259X3 - 0.213X4 + 0.654X5 + 0.593X6 + 0.282X5$$

From the above regression model, government regulation, availability of business information system, management factors, financial factors, marketing factors, infrastructural factors and technological factors constant MSE's business success performance would be achieved at a unit of 5.3449.

It was established that a coefficient of government regulation is positive and has P-vale of 0.000which is significant at 5% level of significance. This implies that a unit increases in government regulation would cause an increase in MSE's business success performance by 5.345.

Marketing factors has a coefficient that is positive and p-vale of 0.011 which is significant at 5% level. This indicates a unit increase in marketing factors would result an increase in MSE's business success performance by factor of 5.3449.

The result from the study in line with Infrastructural factors shows a coefficient that is positive and p value of 0.000 which is significant at 5% level. A unit increase in fund Infrastructural factors would cause an increase in MSE's business success performance by 5.345.

On the other hand the result depicts a negative coefficient and p-value of 0.004 for management factor at 5% level of significant. This indication that a unit increase management factor would lead to decrease in MSE's business success performance by a factor of -0.259.

In conclusion, it can be said that the current level of MSE's business success performance in Jimma town merely affected by factors such as government regulation, Marketing factors, Infrastructural factors, diverting fund and management factor.

4.4.4. Hypothesis testing

Based on the standardized coefficient of beta and p-value, the hypotheses of the study were tested and the result is presented as follows.

Hypothesis 1: There is a positive and significant relationship between Government Regulation and success of MSE's.

As stated in table 4.15 above, MSE performance affected by government regulation with beta value of 0.32 and p value of 0.00. That means, the effect of government regulation on MSE performance statistically significance and positively correlated. So the hypothesis drawn "there is a significance effect and positive relationship between government regulation and business success of small and medium enterprises is accepted.

Hypothesis 2: There is a positive and significant relationship between business information system and success of MSE's.

As stated in table 4.15 above, MSE business performance is affected by business information system with beta value of 0.053 and p- value of 0.603. These refers that the effect of business information system is statistically insignificance and weak positive association encountered. So the hypothesis" There is a insignificance effect and positive relationship between business information system and MSE business performance" is reject.

Hypothesis 3: There is a positive and significant relationship between Management Factors and success of MSE's.

As stated in table 4.15 above, MSE business performance is affected by management factors with beta value of -0.319 and p- value of 0.004. These refers that the effect of management factors is statistically significance and positive association encountered. So, there is a significance effect and positive relationship between management factors and MSE business performance. So the hypothesis is accepted.

Hypothesis 4: There is a positive and significant relationship between financial factors and business success of MSE's.

As the above table 4.15 stated that MSE business performance is affected by financial factors with beta value of -0.137 and p value of 0.166 which is greater than 0.05. This indicates that the effect of financial factors on MSE business performance statistically insignificance and negative association encountered. So, there is a insignificance effect and negative relationship between financial factors and MSE business performance. So the hypothesis is reject.

Hypothesis 5: There is a positive and significant relationship between Marketing Factors and success of MSE's.

As stated in table 4.15 above, MSE business performance is affected by Marketing Factors with beta value of 0.257. The p- value of this result was 0.011 which is less than 0.05. This implies that there is significance effect and positive relationship between Marketing Factors and MSE business performance. So the hypothesis is accepted.

Hypothesis 6: There is a positive and significant relationship between Infrastructural factors and success of MSE's.

As stated in table 4.15 above, MSE business performance is affected by Infrastructural factors with beta value of 0.429 and p- value of 0.000. These refers that the effect of Infrastructural factors is statistically significance and positive association encountered. So, there is a significance effect and positive relationship between Infrastructural factors and MSE business performance. So the hypothesis is accepted.

Hypothesis 7: There is a positive and significant relationship between Technological Factors and success of MSE's.

As stated in table 4.15 above, MSE business performance is affected by technological factors with beta value of 0.133 and p- value of 0.115. These refers that the effect of technological factors is statistically insignificance and weak positive association encountered. So the hypothesis" There is a insignificance effect and positive relationship between technological factors and MSE business performance" is reject.

Table 4. 16. Summary of hypothesis

No	Hypothesis	Beta	Result
1	Government Regulation	0.32	**Accepted**
2	Availability of business information system	0.053	**Rejected**
3	Management Factors	-0.319	**Accepted**
4	Financial Factors	-0.137	**Rejected**
5	Marketing Factors	0.257	**Accepted**
6	Infrastructural factors	0.429	**Accepted**
7	Technological Factors	0.133	**Rejected**

Source: own survey, 2022

CHAPTER FIVE

5. Summary of Findings, Conclusions and Recommendations

5.1 Summary of Findings

The study tried to address the demographic profile of the respondents in MSEs and the general information about the enterprises. A sample of 95 respondents engaged in 5 sectors was taken for the study using stratified random sampling techniques. After the data has been collected, it was analysed using descriptive statics (frequency, percentage, mean and standard division) and inferential statics (Pearson's product moment correlation coefficient and multiple linear regression). Based on 95 respondents and interview results acquired from the operators, the finding of this study is summarized as follows. To generalize the opinion on the success factors for small business the main role that plays the factors mainly can be the marketing factors and Government Regulation seen from the above survey. The success of a business highly depends on the market and the working areas of the business; we can mention that more than half of respondents believe that their success depends on the market systems and the state of the business of the organization.

The main reason why the productivity and success of the business company highly depends on the open communication that's being implemented system is because the better the communication systems with the market the better productivity of the business. Different ideas can be raised and discussed to use different way concerning the way of work and production.

There is a strong relationship between success and market factors, government regulation, management factors and infrastructural factors provided that the involvement of various working forces makes the business grow through time and in general, the outcome of the research shows that all MSE business success factors have positive and significant impact on business performance of MSE. The research able to provide bench mark for the organization to realizes the importance and ways of improving those success factors in order to enhance success of MSE enterprise.

5.2 Conclusion

This research has shown the success factors for small business enterprises in Jimma. By considering the summary of findings the student researcher made the following conclusion.

The objective of this study is to investigate determinant that affect MSE business performance at Jimma town. These were manufacturing, construction, urban farming, service delivery and trade. Based on previous theories and researches this study shows the links between Determinants of MSEs and its business performance, which helps to deeply understand the relationship and interaction between two variables. The major independent factors that determine the business performance of MSE are categorized internal and external.

Positive attributes can provide many contributions in success of business institutions. However these research finding shows that the current successes in marketing factor in the business have positive potential growth, promoting, empowerment of staff and to enhance job satisfaction from this one can conclude that the current trends in success are strong enough and encouraging to many business holders.

In line with the result of the findings, the correlation result of this particular study showed that except availability of business information system, financial factors and technological factors the others variable (factors) included in this particular study were statistically significant and therefore, affects the business success of SMEs and also has relationship with performance of the business in the study area.

The finding indicated that good marketing relations with the support of the government have a positive factor in success, availability of materials, good marketing factors based business and empowerment of workers is good therefore, market oriented business, publically supported and good management have a positive impact on a business. These activities such as market knowledge, good material knowledge are not weak but they also need improvement which will lead together the business to great achievement. Experience is easily transferred, commitment and teamwork among the employees and business owners is strong for more productivity.

One of the independent variable that was government regulation of the owner was positively related with the growth of MSEs. Therefore, government regulation is one factors for business success of SMEs.

The second explanatory variable that was Availability of business information system of the owner/operator which has a positively and significantly affects on MSEs growth. This gives the evidence that MSEs owned/operated by those who have no Availability of business information decline their growth than their counterparty. Hence, one concluded that as business information system of the owners increase the success/growth of MSEs increases by its coefficient.

The third independent variable was management factors were positively related with the growth of MSEs. This indicates that as the number of management factors increase their productivity increases as a result growth of the firm achieved. Therefore, as management factors increase each and every business contributed in creativity and expansion/growth of the firm achieved.

Marketing factors affecting MSEs growth from the findings indicate: lack of marketing information, lack of network with successful and other businesses, lack of setting clear and competitive price for products, lack creating awareness for customers about the product or use of promotion and lack of identifying target market are the most factors which hindering the growth of MSEs. Thus, since marketing is one of the most activities required by businesses to growth through satisfying the needs and wants of customers, its constraints on the other hand hinders the growth of firms.

The study show that, the extent of the positive value influence on the marketing is subjective but it encourages or affects the following values that have a key role in business exercise. These are connections, material knowledge, effective working places, transparency, and impartiality, respecting the law, exercising authority responsiveness, serving the public.

Finally, access of infrastructure has the most significant effect but Technological and financial access has the least effect on the determinants of micro and small enterprises in Jimma town.

5.3 Recommendation

In view of the conclusion the following constructive suggestion and recommendation are made based on the assumption made on Jimma area.

Based on the descriptive statistics result the participation of females were lower than male comparatively. So it is advisable that the government body gives high concern to females through providing different support. Without them cannot over think of promote the country to middle level income in the time of 2025. Because females were account half of the total population.

Having identified the major constraints which affect the enterprises' growth, the following actions are recommending for owners and other stakeholders to improve the success of MSEs in Jimma town. The majority of the problems can be solved by the collaborative effort of support institutions and other stakeholders. However, certain problems may not easily solved by government and other stakeholders within a short run. This may include the culture, value and perceptions that the community have for MSEs product/services.

Regarding the factors related with management experience of enterprises owned by individuals with previous management experience have better performance as compared with those MSEs Operators who have no previous management experience. Therefore, MSE enterprise and other government bodies are better to work on preparing training programs on management issues and creating experience sharing opportunities especially to those enter into the sector without any previous business background.

The MSEs Operators are better to enhance their marketing skills through proper training and experience sharing with other successful medium and large scale enterprises. In addition to this marketing skills, such as setting competitive price for their products, creating good interpersonal relationship with customers and the way of promoting their outputs to the customers in an effective manner. Moreover, the government bodies, nongovernment bodies sub town micro and small enterprise agency and the other stakeholders are better to assist them by searching market for their products which is produced by the MSEs operators, by doing this, they are try to save them from losses.

Enhancing MSEs capacity through training. Business support institutions while working in coordination with each other's, try to specialize in their specific areas of excellence in business support they provided. It can be through Jimma Poly technique and TVET college, Jimma town MSE office and even Jimma University supports for MSEs in the areas of their own core competencies of providing training for MSE operators.

In relation to market information since enterprises incurs associated cost that leads to a decrease in growth. So the concerned organ supports these enterprises to maximize their profit and contribute to growth of the country.

In a nutshell, by doing all these the small firm community in the town can be in a good position to embrace success and survive even in difficult times, apart from undertaking courses and training, small firm owners can first be appraised to identify their gap before providing training and other support that enhance their growth. Moreover, Policies, strategies and support programs of governmental and non-governmental organizations on MSEs multidimensional and even given great focus at micro level and in far area to enhance the MSEs enterprises found at far area.

Government in general and MSEs development agency in particular motivates, help and advise the older owners and MSEs, gives training on business issues, forwarding the model MSE owners, arrange forum and exhibitions for experience sharing, and create association and cooperation with suppliers.

Infrastructure and Government Regulation have significance effect on the business performance of MSE. Based on this result all concerned bodies strive to attempt to alleviate all identified constraints in this research as having significant influence on the performance of micro and small enterprises in Jmma town.

 The government also fulfil all necessary facilities, infrastructures in the government built working sheds including electric power, water, road, and latrine in the production shades provided to enterprise owners so that these enterprise owners will initiated. As the result show few variables have insignificance effect on the business performance of MSE so longitudinal research will be conducted to come up the truth.

Finally, the study sought to investigate the internal and external factors that influence performance of SMEs that operates in Jimma town. However, the variables used in the statistical analysis did not include all factors that can affect SMEs success in the area. Thus, future researchers could incorporate external factors such as corruption, size of the enterprise and inflation rate and related factors as well.

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APPENDIXE - A

ST MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

1. **Questionnaire to be filled by Micro and Small Business Employees**

Dear respondents,

I am Nahom, Ghidey, a student of MBA at St. Mary's University. I would like to thank you in advance for your willingness cooperation The purpose of this questionnaire is to conduct a research on **Identifying, Stating the cause of Micro and small business success in Jimma Region/ Ethiopia.**

This questioner will help identify the relationship between the independent variables market factors, technological factors, policy factors intuitional factors and organizational factors relations on the success factor for the organization.

Your answers to the survey are completely confidential and operate under the ethics standard of the research.

 Name: Nahom Ghidey

Telephone: **09 29 49 63 26**

Email: **Nahom64@gmail.com**

Section I. Demographic Characteristics respondents

1. Sex

   A. Male   B. Female

2. Age   A. 18-25 years   B. 26-33 years   C. 34- 41 years   D. 41 and above years

3. Educational background

     A. Below 12   B. Diploma   C. BA degree   D. Master & above

4. Type of business you involved in

A. Construction B. Metal and wood work C. Food and beverage

5. Age of your business

A. 1-3　　B. 4-6　　C 7 and above

Section II: Issues Related With the Study Area

These are statements about Government Regulation and each Statement has five alternatives with five point scale. Please tick only one in each statement.

1= **strongly disagree**　2= **Disagree**　3= **Moderate 4**= **Agree**　5= **strongly agree**

N**o**	Statement /question	Scales				
	Statement on Government Regulation	1	2	3	4	5
6	The government policies and regulations affect performance of SME businesses					
7	Taxation policy and regulation affect business performance of SME.					
8	License processing to start the business affect business performance of SME					
9	Government regulation on liberalization of the economy affects business performance of SME					
10	Lack of providing right business location affect success of SME businesses					
11	Political intervention affect success of SME businesses					
Anything you want to add or opinion you may have on constraining factors for growth of your business do not mention in the table? _____						
	Availability of business information system					
12	Lack of market information affect performance of SME businesses					
13	Business information is readily available to us					
14	The information available is relevant for our business.					
15	The information available informs us of the changes in the business environment					
16	The information available inform us of the business registration requirements					

| 17 | The information necessary for our business growth is availed on time | | | | | |

Anything you want to add or opinion you may have on constraining factors for growth of your business do not mention in the table? _____

	Management Factors					
18	Managerial skills as the most important constraint faced while enhancing business performance of SME.					
19	Lack of Managerial Experience affect performance of business					
20	Well prepared to face changes in the business environment and to plan appropriate changes in technology					
21	Management provision of training and development program affect performance of SME					
22	Basic managerial function (planning, organizing, staffing directing and controlling) are important in improving business performance of SME.					
23	Lack of management ability in creating external relationship affect performance of SME					
24	Lack of suitable management style affect performance of SME					

Anything you want to add or opinion you may have on constraining factors for growth of your business do not mention in the table? _____

	Financial Factors					
25	Verify that all transactions initiated posted in a reasonable period					
26	The source of capital (bank, saving institution, donation from family and friends) for your business are sufficient					
27	Good financial communication within the organization efficiently and effectively					
28	Certify completion of the reconciliation process.					
29	Ensure the reliability and integrity of financial information					

h

Anything you want to add or opinion you may have on constraining factors for growth of your business do not mention in the table? _____

	Marketing Factors					
30	Inadequate market for my product					
31	Searching new market is so difficult					
32	My products are Poor quality for the market					
33	Lack of establishing a market network					
34	Lack of promotion to attract potential users					

Anything you want to add or opinion you may have on constraining factors for growth of your business do not mention in the table? _____

	Infrastructural factors					
35	Power interruptions affect performance of SME					
36	Insufficient and interrupted water supply affect performance of SME					
37	Lack of business development services					
38	Lack of sufficient and quick transportation service affect performance of SME					
39	Lack of appropriate dry waste and sewerage system affect performance of SME					

Anything you want to add or opinion you may have on constraining factors for growth of your business do not mention in the table? _____

	Technological Factors					
40	Lack of appropriate machinery and equipment					
41	Lack of skills to handle new technology					
42	Lack of money to acquire new technology					
43	Unable to select proper technology					

Anything you want to add or opinion you may have on constraining factors for growth of your business do not mention in the table? _____

	Success Factors					
44	My business is not promising to continue					
45	My business profit is in a good position					
46	I have not sustainable profit since I start my business					
47	My business profit is not increasing from time to time					
48	My business has not potential to grow/expand					
49	My business have not able to serve debt					
50	My business profit is not above expected					

Anything you want to add or opinion you may have on constraining factors for growth of your business do not mention in the table? _____

Thanks for your time and cooperation!!

APPENDIXE - B

ST MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

PART III: NTERVIEW QUESTIONS FOR MSE OPERATORS

1. What were the problems you face?

A. At the time of establishment of the business

_____

_____

B. At the running of the business

_____

_____

2. What were your solutions?

A. For problems at the time of establishment of the business

_____

_____

B. For problems at the time of running the business

_____

_____

Thanks for your time and cooperation!!

APPENDIXE - C

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.758[a]	.575	.540	2.571

a. Predictors: (Constant), Technological Factors, Marketing Factors,

Financial Factors, Infrastructural factors, Government Regulation,

Availability of business information system, Management Factors

b. Dependent Variable: Success Factors

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	776.522	7	110.932	16.785	.000[b]
1	Residual	574.980	87	6.609		
	Total	1351.502	94			

a. Dependent Variable: Success Factors

b. Predictors: (Constant), Technological Factors, Marketing Factors, Financial Factors,

Infrastructural factors, Government Regulation, Availability of business information system,

Management Factors

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-5.449	4.468		-1.219	.226
	Government Regulation	.431	.115	.320	3.761	.000
	Availability of business information system	.067	.128	.053	.522	.603
	Management Factors	-.259	.087	-.319	-2.982	.004
	Financial Factors	-.213	.152	-.137	-1.396	.166
	Marketing Factors	.654	.253	.257	2.583	.011
	Infrastructural factors	.593	.126	.429	4.694	.000
	Technological Factors	.282	.177	.133	1.591	.115

1

a. Dependent Variable: Success Factors

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	11.32	25.76	19.08	2.874	95
Residual	-5.309	6.456	.000	2.473	95
Std. Predicted Value	-2.699	2.324	.000	1.000	95
Std. Residual	-2.065	2.511	.000	.962	95

a. Dependent Variable: Success Factors

Histogram
Dependent Variable: Success Factors

Mean = -1.15E-14
Std. Dev. = 0.962
N = 95

Regression Standardized Residual

m
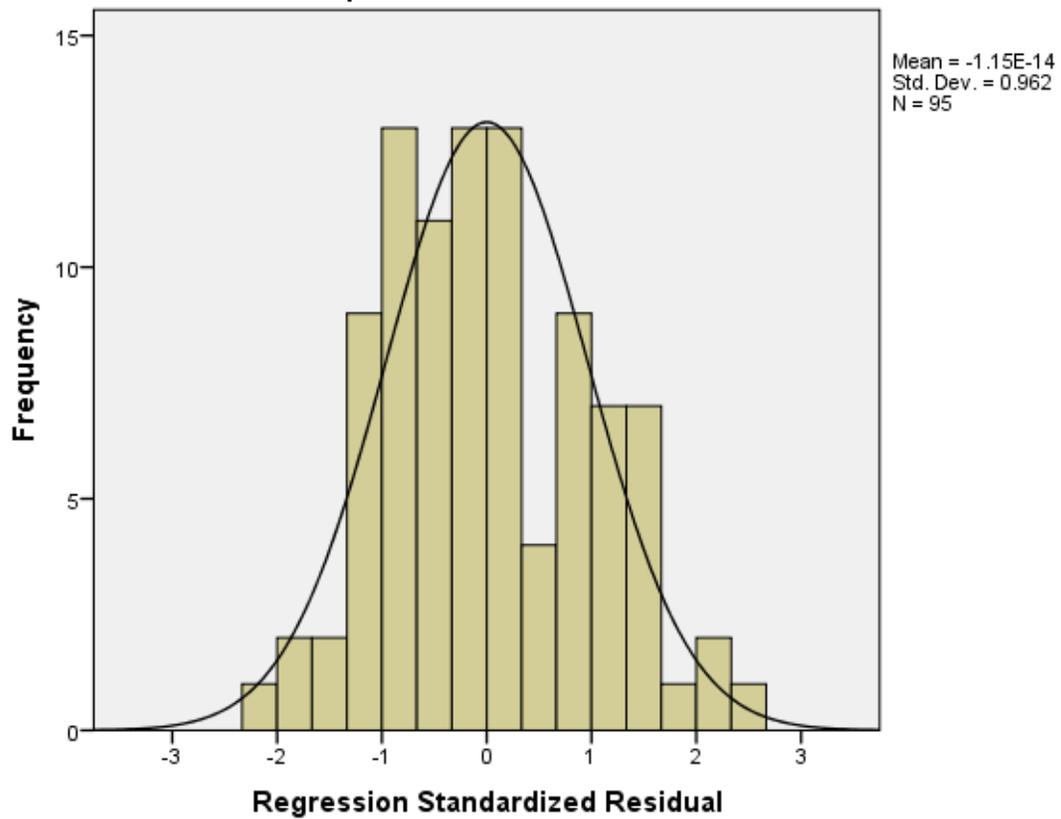
Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Success Factors

n