
**MICRO FINANCE SERVICES AND DEVELOPMENT OF SMALL AND MEDIUM BUSINESSES. A
CASE STUDY OF NANSANA MUNICIPALITY****1 Muganga Rigan, 2 Zikusooka Enock****1, 2 Metropolitan International University****ABSTRACT**

The study aimed at micro finance services and development of small and medium businesses and it was guided by the following objectives; To evaluate the different services offered by micro finance institutions and their performance on small and medium enterprises in Nansana Municipality, to identify the credit procedures used by MFIs to extend their services to SMEs in Nansana Municipality and to examine the challenges and hindrances faced by small businesses in accessing and maintaining of the small loans. The target population under the survey was the registered SMEs. Within Nansana Municipality. There are over 500 registered SMEs. For the purpose of this study, only Business that have operated for more than two years were considered as in my opinion this was possible to reasonably test the contribution of Micro credit on firm growth. According to the findings, 90(45.0%) respondents strongly agreed and 90(45.0%) respondents agreed respectively that MFIs carry out identification checks on all borrowing customers before disbursement of the loan to their clients. 10(5.0%) respondents were not sure as to whether MFIs carry out identification checks and 10(5.0%) respondents disagreed with the statement. Further, the results shown that 95(47.5%) respondents strongly agreed that Banking officials make a visit to clients' home and business premises before extending the loan to them. 90(45.0%) agreed, 10(5.0%) were not sure, 5(2.5%) disagreed respectively and none of the respondents strongly disagreed to the statement. The Government should encourage investors to set up more Micro Finance Institutions in Rural areas so as to bring financial services nearer to small businesses. Most of the micro and small Enterprises rely on Micro Finance Institutions for working capital to uplift and grow their business. The MFIs should design its loan products in a manner that would enhance the overall business operations of the small business enterprises for greater economic impact.

Key words: micro finance services, development, small and medium businesses**Background of the study**

Jamil (2008) explained that microfinance is the entire flexible structures and processes by which financial services are delivered to micro entrepreneurs as well as the poor and low-income population on a sustainable basis. Africa remains one of the least developed, and the most under banked continent (Oromo et al., 2023). In Africa, according to Beau,

and Willer (2004), it is stated that "the encouragement of small and medium enterprises (SMEs) in both rural and urban areas should be a high priority in Africa, not only for the development impact of the growing indigenous private sector but also as a recruitment and training process for future enterprises. Small and medium enterprises, present

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over 90% of private business and contribute to more than 50% of employment in most African countries (Turyatamba et al., 2022).

According to him, in Ghana about 70% of the total employment is provided by SMEs. A recent nationwide survey of all industrial establishments by the Ghana statistical services at (2003) reveals that SMEs contribute and employ about 46% of the total labor force (Allan et al., 2023). Although assistance has been given to SMEs in Ghana, the sector has not been making contributions to the economy, financing has been viewed as a crucial element for the development of SMEs previous study have shown that SMEs have limited access to acquire loans as compared to larger enterprises and this is affecting their growth and development (Ronald et al., 2023).

It is also reported by the Ministry of Planning and Economic Development (1992) that over 80% of Uganda's manufacturing output is by small enterprises. The sector also employs up to 2.6 million people in Uganda (Uganda Investment Authority, 1996. Katwe Small Scale Industries Business Association continues to face various outstanding challenges coupled with lack of information and poor accessibility to micro-finance services (Lydia et al., 2023). Against this background, the microfinance services have no significant contribution to the growth of small and medium enterprises. Micro finance services are designed to reach excluded customers, usually poorer population segment, possibly socially marginalized or geographically

more isolated and to help them become self-sufficient (Turyatamba et al., 2022).

SMEs are important for the growth of societies. These enterprises have enhanced economic growth and development through; offering jobs that have reduced unemployment, addressing the demographic problems associated with high populations, contributing to the generation of domestic income among others (Mark et al., 2023). Over 80% of the SMEs in Uganda are established in urban areas, and thus, this study contextually examined the SMEs located in Nanansa Municipality, one of the municipalities that form Wakiso District. Various categories of SMEs were considered for this study and these included: "Retail and wholesale Trade, Hotel and Restaurant, Computer and Electronics Repairs, Entertainments joints and bars, Metal fabrication, Manufacturing, and Food Processing" as adopted from (Annet et al., 2023).

Problem statement

Small and medium enterprises are recognized to have potential for generating employment and creating wealth in an economy. According to Love and Fisman (2008) there are two key purposes served by providing credit to the households; first the borrowed loan is invested in the business thereby resulting in significant increase in expenditure and welfare of the household in the short term (Derrick et al., 2023). Secondly, the credit stimulates informal sectors economic growth through boasting capitalization of Business and creation of employment (Ramadhan et al., 2023). However recent study by Bowen et Al

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(2010), in his article in the Business Daily 2010, indicates that many micro and small enterprises in Bungoma experience problems in serving their loans (Collins et al., 2023). Others have had their private property attached in order to recover money advance as loans (Polycarp et al., 2023). This has left the Entrepreneurs even poorer and at the same time discouraging other potential borrowers.

Research Objectives

1. To evaluate the different services offered by micro finance institutions and their performance on small and medium enterprises in Nansana Municipality.
2. To identify the credit procedures used by MFIs to extend their services to SMEs in Nansana Municipality.
3. To examine the challenges and hindrances faced by small businesses in accessing and maintaining of the small loans.

Research Questions

1. What are the different services offered to small and medium enterprises by Micro Finance Institutions?
2. What are the credit procedures used by MFIs to extend their services to small and medium enterprises in Nansana Municipality?
3. What are the challenges and hindrances small businesses face in accessing and maintaining the loans?

Methodology**Research design**

According to Kothari 2006, a research design is a broad plan in data collection necessary for the fulfillment of research objectives. It is the overall strategy chosen to integrate the diverse components of the research study in a way that was logical and coherent. In the study, the researcher used explanatory research design to explain how microfinance services has contributed to the growth of SMEs, the researcher also used both quantitative and qualitative approach in the study.

Study population.

The target population under the survey was the registered SMEs. Within Nansana Municipality. There are over 500 registered SMEs. For the purpose of this study, only Business that have operated for more than two years were considered as in my opinion this was possible to reasonably test the contribution of Micro credit on firm growth (Racheal et al., 2023).

It is from this research that the study will investigate performance of small and medium enterprises who use MFI services. Therefore, the researcher will be interested to investigate the contribution of MFI services on the growth of small and medium enterprises in Nansana Municipality.

Sample determination method.

A sample is a portion of the whole population which is selected and analyzed and the results obtained are generalized to represent the whole population. The sample size was determined using a sample determination table by Morgan and Kreijic (1970).

Sample size and composition

The researcher considered only 200 SMEs among the 500 SMEs as according to Kreijic and Morgan table, of which 150 were SMEs owners and 65 were MFI officials.

Table 1.

	CATEGORY OF POPULATION	SAMPLE SIZE
1	Owners of selected SMEs	150
2	Officials of selected MFIs	65
	Total	215

Sampling technique and procedures

The SMEs in Nansana Municipality are not homogeneous and therefore satisfied sampling based on business categories. The categories are manufacturing wholesaler and retail, restaurant and hotels, agricultural, educational and health. Random sampling was applied by the researcher to pick 150 owners of SMEs and 65 Officials of MFIs out of 500 SMEs that were surveyed in the study, the researcher also used perspective study where he chose managers and owners of the selected SMEs because they seem to know more about the business. The number was considered to be appropriate and fairly representative. The simple random sampling procedure was preferred for the reason that it allows unbiased sampling.

Data collection methods

The researcher applied different methods such as questionnaire, observation, face to face interview in collecting data.

Questionnaires

The total of 215 respondents within Nansana Municipality were surveyed using a comprehensive structure Questionnaires. Captured data reflected the role of micro financial institutions in financing SMEs. The Questionnaires were filled by respondents who were able to read and write.

Data analysis

After data collection, it was edited, coded, classified, tabulated and there after simple descriptive statistics, frequencies and percentage will be computed to help in the discussion of findings on quantitative data. Data was analyzed using frequency tables and relationship was obtained using SPSS package.

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Different services offered by MFIs and their performance on small and medium enterprises in Nansana Municipality.

Table 1. The different services offered by MFIs and their performance on small and medium enterprises in Nansana Municipality.

Response	SA		A		UD		D		SD		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
Banks tend to give the same loan amount as requested by the customer to boost their business	75	37.5	70	35.0	30	15.0	20	10.0	5	2.5	200	100
Loan usually meets the financial needs of the customers in the running of the Business	98	49.0	80	40.0	20	10.0	2	1.0	00	0.0	200	100
MFI process customer loans in time which help SMEs to meet their needs	80	40.0	70	35.0	40	20.0	10	5.0	00	0.0	200	100
Saving by borrowing customers usually helps customers to pay off their loans in time.	70	35.0	80	40.0	30	15.0	10	5.0	10	5.0	200	100
MFIs reduce the Business risk and its impact on SMEs through insuring them hence gaining centrally in life of the SME owners, thus positioning themselves better in comparison with competitors.	49	24.5	80	40.0	10	5.0	40	20.0	21	10.5	200	100
Business training by MFIs help SMEs owners to learn how to manage their business effectively	60	30.0	80	40.0	20	10.0	30	15.0	10	5.0	200	100

Source: primary Data,2020

According to the table 8, 75(37.5%) of the respondents strongly agreed and 70(35%) agreed respectively that loan usually meet the financial needs of the customers in the running of Business. Accordingly, 30(15%) were not sure, 20(10%) disagreed and 5(2.5%) strongly disagreed to the idea (Moses et al., 2023).

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The table shows that 98(49%) of the respondents strongly agreed that loans usually meet the financial needs of the customers in the running of the business, 80(40%) agreed respectively to the idea, whereas 20(10%) were not sure and 2(1%) of the respondents disagreed with the statement. Most of the respondents said that financial services which involves credit facilities, training, insurance and savings was undertaken to reduce poverty alleviation in the economy hence helping Microfinance clients to boost their businesses (Christopher & Micheal, 2022).

The table indicated that 80(40%) of the respondents strongly agreed and 69(36%) agreed that MFIs process customer loan in time which helps SMEs to meet their needs, 40(20%) they were not sure, 2(1%) disagreed and non-strongly disagreed to the idea. Through the verbal interview, most of the respondents agreed that the quick loan approval by MFIs has highly streamlined the performance of SMEs in Nansana Municipality (Tasha et al., 2023). If MFI services are distributed effectively, the economy in this case Nansana Municipality is most likely to get many positive benefits.

The table indicates that 70(35%) of the respondents strongly agreed, 80(40%) agreed, 30(15%) were not sure, while 10(5%) disagreed, and 10(5%) strongly disagreed to the idea that savings by borrowing customers usually help customers to pay off their loans in time. In the verbal interview, most of the respondents agreed that the compulsory saving required by MFIs help them to cover-up their debts in case they fail to complete the repayment amount within the loan repayment period. The table shows that 49(24%) of the respondents strongly agreed and 80(40%) agreed that MFIs reduce the business risk and its impact on SMEs owners, thus positioning themselves better in comparison with competitors, 10(5%) were not sure, 30(11%) disagreed, while 10(5%) strongly disagreed to the idea (Kazaara & Christopher, 2023).

The findings from the research indicated in the table above that 60(30%) of respondents strongly agreed and 87(39%) agreed respectively that Business effectively, 20(10%) were not sure, 30(15%) disagreed, while 10(5%) strongly disagreed with the idea. The respondent who agreed to this statement helped the researcher to come up with the relevance of MFI training in business.

Credit procedures used by Micro Finance Institutions to extend their services to small and medium enterprises in Nansana Municipality.

Table 2: shows the credit procedures used by MFIs to extend their services to SMEs.

Response	SA		A		UD		D		SD		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
All borrowing customers must fill loan application forms indicating the amount and the reason from the money applied	90	45.0	85	42.5	20	10.5	5	2.5	0	0.0	200	100

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Willingness to pay and settle debts is important in credit when interviewing clients.	90	45.0	80	40.0	20	10.0	10	5.0	00	0.0	200	100
All MFIs carry out checks of business records in order to extend a loan.	90	45.5	80	40.0	20	10.0	10	5.0	00	0.0	200	100
MFIs carry out identification checks on all borrowing customers before extending the loan.	80	40.0	70	35.0	40	20.0	10	5.0	00	0.0	200	100
Banking officials make a visit to both client's home and business before extending the loan.	95	47.5	90	45.0	10	5.0	5	2.5	0	0.0	200	100
All micro finance institutions train and advise their clients on the best investment options and how to manage them before disbursement of the loan.	90	45.0	80	40.0	20	10.0	5	2.5	5	2.5	200	100

Source: primary Data, 2019

According to table 2, 90(45.0%) of respondents strongly agreed that all borrowing customers must fill loan application from indicating the amount and the reason for the money applied for. 85(42.5%) agreed to the statement, 20(10.0%) were not sure and 5(2.5%) disagreed respectively whereas none of the respondents strongly disagreed which indicates that all the MFIs require their clients to fill loan application forms.

The table indicates that 90(45.0%) of respondents strongly agreed and 80 (40.0%) respondents agreed that willingness to pay and settle debts is important in credit when interviewing clients but 20(10.0%) respondents were not sure of the statement 5(2.5%) respondents disagreed with the statement whereas none of the respondents strongly disagreed to the idea.

From the table above, 80(40.0%) respondents strongly agreed that all MFIs carry our checks of business records in order to extend a loan, 70(35.0%) respondents agreed with the statement. 40(20.0%) respondents were not sure about this statement, 10(5.0%) respondents disagreed and none of the respondent's records of their clients before approving the loan (District et al., 2023).

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According to table 9, 90(45.0%) respondents strongly agreed and 90(45.0%) respondents agreed respectively that MFIs carry out identification checks on all borrowing customers before disbursement of the loan to their clients. 10(5.0%) respondents were not sure as to whether MFIs carry out identification checks and 10(5.0%) respondents disagreed with the statement.

From the table above, results showed that 95(47.5%) respondents strongly agreed that Banking officials make a visit to clients' home and business premises before extending the loan to them. 90(45.0%) agreed, 10(5.0%) were not sure, 5(2.5%) disagreed respectively and none of the respondents strongly disagreed to the statement.

Table 9 also indicates that 90(45.0%) respondents strongly agreed and 80(40.0%) agreed respectively that all MFIs train and advise their clients on the best investment options and how to manage them before disbursement of the loan (Polycarp et al., 2023).

Examine the challenges and hindrances small and medium enterprises face in accessing and maintaining of the loans in Nansana Municipality.

Table 3: Shows the challenges and hindrances small and medium enterprises face in accessing and maintaining the loans.

Response	SA		A		UD		D		SD		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
MFIs do not supply all the required information to the small-scale borrowers.	60	30.0	80	40.0	30	15.0	30	15.0	0	0.0	200	100
High cost of financing and limited access to credit is a key impediment to SME growth.	59	29.5	100	50.0	20	10.0	10	5.0	11	5.5	200	100
Lack of formal collateral securities needed by MFIs is a severe constraint to SMEs	150	75.0	50	25.0	00	0.0	00	0.0	00	0.0	200	100
There are few available financial institutions.	50	25.0	20	10.0	20	10.0	80	40.0	30	15.0	200	100
MFIs offer limited financial products to SMEs.	46	24.5	50	25.0	59	29.5	22	11.0	20	10.0	200	100

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Discrimination by MFIs in providing loans affect SMEs	80	40.0	97	48.0	10	5.0	13	6.5	00	0.0	200	100
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Source: primary, 2020

From the table above, 60(30.0%) of the respondents strongly agreed that MFIs do not supply all the required information to the small-scale borrowers, 80(40%) of the respondents agreed, 30(15.0%) were not sure about this and 30(15.0%) of the respondents disagreed with the statement.

The study then shows that 59(29.5%) of the respondents strongly agreed, 100(50.0%) agreed, 20(10.0%) were not sure, 10(5.0%) disagreed, while none of the respondents strongly disagreed about the fact that high cost of financing and limited access to credit is a key impediment to small and medium enterprises growth (Lucky et al., 2023).

According to the table, 150(75.0%) of the respondents strongly agreed that lack of formal collateral securities needed by MFIs is a severe constraint to SMEs which limits most of the Entrepreneurs from accessing loans, 50(25.0%) of the respondents agreed respectively and none of the respondents were not sure not disagreed with the statement.

From the table above, 50(25.0%) of the respondents strongly agreed that there are few available financial institutions in Nansana Municipality, 20(10.0%) of the respondents agreed, 20(10.0%) were not sure, 80(40.0%) disagreed and 30(15.0%) of the respondents strongly disagreed with the statement that the available financial institution on Nansana Municipality is few (Alex et al., 2023).

From the table above, 49(24.5%) of the respondents strongly agreed that MFIs provide limited financial services to SMEs, 50(25.0%) of the respondents agreed, 59(29.5%) were not sure about this and 22(11.0%) of the respondents disagreed and 20(10.0%) respondents strongly disagreed with the statement (Paul et al., 2023).

The study also shows that 80(40.0%) of the respondents strongly agreed, 97(48.5%) agreed, 10(5.0%) were not sure, 13(6.5%) disagreed, while none of the respondents strongly disagreed about the fact that discrimination by MFIs in providing loans affect SMEs in Nansana Municipality.

It was established that the above challenges affect the SMEs owners in accessing the loans from the MFIs in Nansana Municipality (Alex & Kazaara, 2023). The face to face and verbal findings of the study also indicates that there are still challenges faced by SMEs in process of accessing and maintaining of loans which includes; stiff competition, increase of interest rates charged on loans, informal operations among others which limits them from accessing credit (Derrick et al., 2023).

Conclusions of the study

It was concluded that MFIs offer basically four different services that is to say; Micro loans, Micro savings, micro insurance and business training and they always offer these services following the set procedures of the financial

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institutions (Moses et al., 2023). In addition to that, they also extend the non-financial services like skills development among others which led to the growth of small and medium enterprises in Nansana Municipality. It was concluded that procedures used by micro finance institutions to provide credit, depend on one's willingness to pay and settle obligations, credit history as an indicator of repayment capacity and the key purpose of the loan (District et al., 2023). Besides it is important to carryout identification checks on all borrowing customers while the books of account are required before extending credit to SMEs.

Recommendations

From the study, it was realized that the financial sector in Uganda is narrow with only a few standard products which limits the options available to small scale businesses. The researcher therefore recommends the following: The business operators should acquire loans with flexible and reliable terms and conditions which do not affect the established business operations or their objectives (Allan et al., 2023). The Government should encourage investors to set up more Micro Finance Institutions in Rural areas so as to bring financial services nearer to small businesses. Most of the micro and small Enterprises rely on Micro Finance Institutions for working capital to uplift and grow their business. The MFIs should design its loan products in a manner that would enhance the overall business operations of the small business enterprises for greater economic impact.

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