

UNDERSTANDING AND OVERCOMING KEY CONSTRAINTS FOR SMALL AND MEDIUM ENTERPRISES (SMEs) IN NANGARHAR

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Abstract

SMEs play a crucial role in driving Afghanistan's economy, as they possess the ability to generate increased employment opportunities, enhance local technology, and establish a foundation for sustainable industrialization and corporate sectors in the future. The aim of this research is to identify the primary obstacles faced by SMEs operating in Nangarhar province. The research took place in Nangarhar, where data was collected using the methods of observation and focus group discussions. Purposeful sampling techniques were employed to select participants, and face-to-face interactions were conducted during the focus group discussions and observations. The aim was to gain an understanding of the primary challenges faced by SMEs in Nangarhar. The study identified several key constraints to the development of SMEs. Primary among these is the poor state of infrastructure and unreliable electricity. Additionally, the challenges encompass limited access to finance, political and security instability, restricted market access, skills and capacity gaps, inadequate access to technology and innovation, insufficient business support services, weak supply chain, lack of proper business knowledge and planning, intense competition in the domestic market, high costs of raw materials and equipment, and insufficient subsidies. These constraints, play significant roles in hindering the growth of SMEs.

Keywords: Small and Medium Enterprises (SME's), Key Constraints, Nangarhar.

1. INTRODUCTION

SMEs have a crucial role in fostering economic development within a nation, acting as a foundation for global economies and generating employment opportunities for communities (Daly et al., 2011). Economists widely agree that the prosperity of a country relies heavily on the quantity and performance of SME operations (Schroler, 2006). In both developed and developing countries, the infrastructure of SMEs plays a significant role in stabilizing the national economy by ensuring equitable wealth distribution among employees and aiding in economic resilience during shocks (Choi, 2003). Little, Majumdar, and Page (1987) highlight that SMEs contribute to the development of industrial infrastructure at lower costs, mitigate investment risks, optimize resource utilization, and promote fair distribution of rewards among society members. Additionally, according to Adebisi (2004), SME infrastructures serve as a primary driver for achieving key macroeconomic objectives, such as increasing employment opportunities, fostering economic growth, and reducing poverty, all at a relatively lower investment cost.

Furthermore, SMEs serve as a catalyst for developing a country's innovative and entrepreneurial capabilities while promoting indigenous technologies (Adebiyi, 2004).

After enduring nearly four decades of conflict, Afghanistan is slowly recovering its economy. According to the World Bank, the country's GDP has grown almost fivefold since 2002, and per capita GDP has risen by 64 percent during that period. Nonetheless, Afghanistan continues to confront significant political and economic obstacles. To achieve sustainable and long-term economic development, the nation urgently requires effective strategies and policies. Despite receiving substantial foreign aid and billions of dollars in investments over the past decade, Afghanistan remains one of the world's poorest countries. The influx of Afghan refugees, with approximately 400,000 new job seekers entering the labor market annually, has worsened the already high unemployment rate. Insufficient business infrastructure, pervasive corruption, and ongoing insecurity present major challenges to establishing a thriving economy. These barriers impede investment opportunities, hinder trade, restrict employment options, and reduce government revenue. To address these issues, the Afghan government has collaborated with foreign donors such as the World Bank, USAID, ADB, and others to implement development programs aimed at boosting the economy. However, despite these initiatives, various barriers persist, requiring effective solutions and strategies to enable Afghanistan's economy to flourish and support robust business infrastructure. There is an extensive literature available on the impact of small medium enterprises (SMEs) on economic development of a nation (Leegwater & Shaw, 2008; Bamidele, 2012; Afolabi, 2013). However, as per author review of literature there is no single study has been conducted on SMEs and its impact on economic development of Afghanistan. The novel contribution of this study will be is that, it will be the first and pioneer study with the context of Afghanistan.

SMEs and its infrastructure in Afghanistan have been facing tremendous hurdles related to security, land, transport, marketing, technical and financial assistance. Due to lack of capital structure and poor regulatory policies the constraints to SMEs operation are getting worse and it is difficult for SMEs to contribute to Afghan GDP. Therefore, it is required to conduct a thorough study to explore and determine the nature and impact of various constraints including financial, regulatory and other constraints to SMEs operation in Afghanistan.

Definition of Small and Medium Enterprises (SMEs)

The classification of micro, small, and medium enterprises (MSMEs) in Afghanistan is based on the number of employees and capital invested, as there is no universal definition for SMEs that applies to all countries. According to the Organization for Economic Co-operation and Development (OECD), MSMEs in the service and manufacturing sectors in Afghanistan are defined as companies with fewer than 100 employees and capital investment of less than 10 million Afghani (\$150,000) (OECD, 2019).

Table 1: SMEs

Number	Type of Enterprise	No of Employees	Investment In Equipment	
			Manufacturing Sector	Service Sector
1.	MICRO	< 5 employees	< 2500000 AFN	<1000000 AFN
2.	SMALL	5 – 19 employees	2500000 - 5000000AFN	1000000-2000000 MILLION AFN
3.	MEDIUM	20 – 99 employees	5000000-10000000	2000000-5000000 AFN

Source: OECD (2019)

Based on the data presented in Table 1, micro-enterprises operating in Afghanistan's manufacturing sector are characterized by having less than five employees and an initial investment below 2.5 million AFN. In the service sector, micro-enterprises also have less than five employees and an initial investment below one million AFN. The thresholds for the number of employees and investment differ for small, medium, and large businesses. For instance, small businesses typically employ 5-19 individuals and invest between 2.5-5 million AFN in the manufacturing sector. In the service sector, small businesses employ 5-19 individuals and invest between 1-2 million AFN.

1.1 Problem statement:

"The Small and Medium Enterprises (SMEs) in Nangarhar, Afghanistan face significant constraints that hinder their growth and development. These constraints encompass various factors, this research aims to understand and identify the key constraints faced by SMEs in Nangarhar and propose effective strategies to overcome these challenges, thereby fostering the sustainable growth and success of SMEs in the region."

1.2 Research Questions:

1. What are the primary constraints faced by Small and Medium Enterprises (SMEs) in the Nangarhar region of Afghanistan, particularly in terms of infrastructure, electricity supply, and access to finance?
2. How do political and security instability, limited market access, and weak institutional support impact the growth and development of SMEs in Nangarhar, Afghanistan?
3. What are the key challenges related to skills and capacity gaps, technology and innovation, and business support services that hinder the success of SMEs in Nangarhar, Afghanistan?

1.3 Objectives of the Study:

- To explore any significant relationship between SME operation and economic development of Nangarhar, Afghanistan.
- To explore various factors/constraints that affect SMEs' operations and development in Nangarhar, Afghanistan.
- To analyze the degree to what extent these constraints affect SMEs' operations in Nangarhar, Afghanistan.
- To determine, which constraints has the highest effect on the SMEs operation and development in Nangarhar, Afghanistan.
- To provide recommendations based on the findings to Afghanistan government for promoting and encouraging SMEs operation within the country for economic development.

2. LITERATURE

SMEs development constraints

There are various constraints identified to the development and operation of SMEs in Bangladesh. Quader and Abdulla (2009) identified financial constraints, regulatory constraints, and constraints on physical technical, and marketing input to SMEs' development in Bangladesh. They found that high lending rate, unavailability of financing, cost of high equipment, collateral need and small domestic market size, lack of technically skilled workers, lack of protective measures and uncertainty are major constraints to the development of SMEs in Bangladesh. They also added that high-interest rate is the major constraint to invest in SMEs of Bangladesh. Moktan (2007) examined major constraints of SMEs in Bhutan. He found that problems of business policies and regulatory, infrastructure and geophysical constraints, and finance are major constraints to SMEs development in this country. He also found that there were different constraints in urban and rural as per size, sector and ownership. Chowdhury (2007) investigated constraints to establish SMEs in Bangladesh. He found that inadequate infrastructure, lack of financial support, and political instability were major constraints. He suggested establishing political stability and rule of laws, enhancing infrastructure facilities and providing financial help to the entrepreneurs for developing SMEs in Bangladesh. Mambula (2002) investigated factors that influence the start-up, growth, and performance of SMEs in Nigeria. He found that lack of finance, poor infrastructure, access to raw materials were main constraints to SMEs' development in Nigeria. Moreover, lack of qualified and experienced entrepreneurs and untrained management were also constraints to SMEs' development. Kshetri (2011) examined various factors related to the entrepreneurship development and entrepreneurial performance in India. He found that regulatory framework, market conditions, access to finance, R&D and technology related factors, physical infrastructures, entrepreneurial capabilities and entrepreneurial culture are affecting entrepreneurship performance and small business development.

SMEs and Financing

Chowdhury and Ahmed (2011) examined problems of SMEs' financing in Bangladesh. They explored that non-availability of sufficient credit, complex loan granting procedure, poor infrastructure facilities, troubles of collateral requirements, scarcity of working capital, lack of skilled workforce, poor salary structure, lack of coordination among SMEs related organizations, weak marketing strategies were constraints to SMEs' development in Bangladesh. They suggested that commercial banks and other financial institutions should make the SMEs' loan procedure easier. The Bangladesh Government may establish one specialized SME Bank to give collateral free bank loans to SMEs' entrepreneurs. Quartey (2015) examined the relationship between finance and SMEs in Ghana. He found that access to finance and location in a commercial town were the major determination of SMEs' growth. On the other hand, large initial capital, good exporting records and good profit of the firms were major determinations of access to finance for SMEs' development. Tambunan (2015) examined the recent development of SMEs in Indonesia with special consideration to identify constraints to SMEs' development. He found that lack of access to credit is the main constraint to SMEs' development in this country. Moreover, local entrepreneurs faced problems to explore their resources in market because there was low facility to capture market. They depend on their local network partners to reach the market. Hasan and Jamil (2014) identified that access to finance is the main constraint to SMEs' development in Bangladesh. Most of the banks in Bangladesh are less likely to give the loan to the SMEs' entrepreneur because they consider SME financing risky investment. Moreover, SMEs' entrepreneurs have insufficient knowledge on the procedure of seeking institutional finance. Abor and Biekpe (2006) found that access to finance is not only the main constraint to SMEs' development but also hampers the growth and performance of SMEs in Ghana. He found that access to credit is hampered by various factors like collateral requirement, poor knowledge of finance providers, stringent eligibility criteria, lack of knowledge about lending criteria and bureaucracy. Bhaird and Lucey (2010) examined determinations of the capital structure of SMEs in Ireland. He found that age, size, level of intangible activity, ownership structure and the provision of collateral are important determinants of the capital structure in SMEs. Aziz and Siddique (2006) explored that access to finance is the major driver for the development of SMEs in Bangladesh. They argued that pro-SME policy and friendly regulatory framework is essential for the sustainable SMEs' development. They found that Bangladesh Government and Bangladesh Bank have taken some policies that help to access the credit for SMEs' development.

SMEs development and economic growth

Peltier and Naidu (2012) investigated the effect of social networks on improving the organizational lifecycle performance in small to medium-sized enterprise (SME) in India. They found that advice from personal networks (family and friends) is helpful to start up a new SME as well as its functions. Hoque (2015) explored the role of information and communication technologies (ICTs) in SMEs' development in Bangladesh. They found that ICTs facilitate SMEs entrepreneurs to be more qualified in decision-making process. Using ICTs in SME has many benefits such as improving and reducing transaction costs,

improving resource allocation, and shifting the production function. They found that the consciousness of benefits, support from government and financial support are important determinants of ICTs' use in SME in rural areas. Lack of electricity is one of the major obstacles to successful growth of SMEs in developing countries. Khandker (2014) identified that electricity supply is the prerequisite for SMEs' development as well as its success in both Bangladesh and Pakistan. Similarly, access to electricity and finance is not the only obstacle to SME's growth in South Asian countries, but it also has a negative impact on the growth of sales of the SMEs. He suggested that government should take necessary steps to provide financial support so that they start up new SMEs. Size of firms has also significant effect on the growth of SMEs. Middle sized firm grows faster than the small size firm. Abor and Quartey (2010) examined the contributions of SMEs to economic development and constraints to SMEs development in Ghana and South Africa. They found that 92% business is SMEs that contribute about 70% to Ghana's GDP. They recognized some factors constraints to SME's development such as lack of access to appropriate technology; limited access to international markets, the existence of inefficient laws, regulations and rules, poor institutional capacity, poor management skills and proper training, and finance. Beck et al. (2005) explored the relationship between SME's development and economic growth, poverty reduction in 45 countries across the world. They found that there is a strong positive association between SME's development and economic growth. But their results showed that there is no significant relationship between SME's development and poverty alleviation. Moreover, SME's development has no significant effect to reduce inequality.

Lall (2000) suggested three major competitive challenges that SMEs faces during their operations. One is the size of the SMEs infrastructure, second is marketing constraints and third one is interventions of government in the form of rules and regulations. Size of SMEs effect SMEs revenue and performance in activities where the risk are high;; technology is fast-paced and relies on enormous investments. The second challenge is hurdles in market, where large firms are greatly benefited from inputs like inputs including credit, labor, infrastructure, and technology and market information. Third challenge is government polices and regulation, where large firms with more resources can manipulate bureaucrats 'to exploit the system'. Pissarides (1999) found that lack of fund is one of the main constraints to SMEs growth in emerging economies, because of their weak capital market and where credit was granted to business enterprise on the basis of their historical performance.

In another study Pissarides, Singer, and Svejnar (2003) conducted in Russia and Bulgaria to explore the major hurdles to SMEs growth. The top four obstacles they found in their study are "suppliers are not ready to deliver", "access to land", "finance problems" and "other production constraints". They also concluded that external financing source was most severe constraints, while licensing to operation does not seems to be biggest problem to SMEs operation. Gree and Thurnik (2003) in their study on constraints to SMEs growth divided it into two categories: external and internal. They select 30 constraints for their study, in which availability to finance is more significant for SMEs growth. Other significant factors are "management skills" "location" "technology"

“corruption” “regulations”; which are similar to what was listed in the World Bank Enterprise Survey of emerging economies.

Identification and recognition of various hurdles in SMEs development provide bases for developing nation to implement pro-SMEs rules and policies. Basically, these policies are related to direct support from government organization, which enable SMEs industry to exploit social benefit with huge competition and entrepreneurship. Fundamentally, direct support is the form of financial support in order to develop and improve SMEs operations to absorb more labor. Because, the proponents of SMEs believe, that as SMEs is more labor intensive, have the capacity to boost employment faster than the larger firms. Due to these factors providing financial support to SMEs is perceived a valuable tool for poverty alleviation (Beck et al. 2004; World Bank 1994, 2002).

Various studies have been conducted to explore and indentify constraints to SMEs operations in South Asian countries. Suresh (2007) conduct a study in Bhutan for analyzing the constraints to SMEs with the help of interview and survey questionnaire of 168 firms. He used 14 variables in his study related to the perception and attitude of SMEs owners and managers with respect to SMEs hurdles. The survey revealed that the serious and biggest problems to SMEs development are greater business regulations, finance and infrastructure. .Additionally, significant differences in the severity level of constraints between urban and rural districts are observed with regards to size, sector and ownership. Beck, Demirguc-Kunt, Laeven and Maksimovic (2006) show that institutional development, broadly defined, is the most significant country characteristic that can explain cross-country variation in firms’ financing obstacles, even after controlling for cross-country income per capita variation. Firms in countries with higher levels of institutional development report significantly lower financing obstacles than firms in countries with less developed institutions. The positive effect of financial and institutional development can also be observed in the use of external finance. Better protection of property rights increases external financing of small firms significantly more than it does for large firms, particularly due to the differential impact it has on bank and supplier finance (Beck, Demirguc-Kunt, and Maksimovic, 2003).

3. RESEARCH METHODOLOGY

This research aims to provide valuable insights into the major constraints faced by Small and Medium Enterprises (SMEs) in Nangarhar region. The methodology employed in this study combines observation and focus group discussions to gather comprehensive data.

The study was conducted in Nangarhar, which serves as a representative sample of the broader Afghan context. The data collection process utilized two primary methods: observation and focus group discussions. These methods were chosen to ensure a holistic understanding of the challenges faced by SMEs in Nangarhar.

Purposeful sampling techniques were employed to select participants for the focus group discussions. This approach ensured that the participants represented a diverse range of SMEs operating in Nangarhar, capturing various industries and sectors. The sample

selection aimed to include SMEs of different sizes, stages of development, and economic sectors to ensure a comprehensive representation.

Face-to-face interactions were conducted during the focus group discussions to facilitate in-depth exploration of the constraints faced by SMEs. The participants were encouraged to share their experiences, opinions, and challenges openly, fostering a collaborative environment for knowledge exchange.

In addition to the focus group discussions, observations were made to gain practical insights into the daily operations and environments of SMEs in Nangarhar. These observations helped to validate and supplement the data obtained through the focus group discussions.

The research methodology focused on ensuring the participation of SME owners, managers, and key stakeholders who possess firsthand knowledge and experience in navigating the challenges faced by SMEs in Nangarhar.

By employing a combination of observation and focus group discussions, this research methodology provides a comprehensive understanding of the major constraints hindering the growth and development of SMEs in Nangarhar. The findings of this study will contribute to the formulation of targeted strategies and policies aimed at addressing these challenges, promoting the sustainable growth of SMEs, and fostering a conducive environment for their success in Nangarhar.

3.1 Data Collection: Based on focused group discussions, observation, the purposeful sampling techniques were used to select participants and conversations with eighteen business owner, business Managers, and business expert. twelve of the participants were from the industry, including Business owner and managers. The remaining six were from academia, specifically from the business faculty, including lecturers and senior professors. In addition, one of the most popular methods of analysis in qualitative research applied to the data analysis—thematic analysis. It places a strong emphasis on finding, analyzing, and documenting patterns in data as well as data that is recorded, in audio format. Since recording form will be used for the majority of data gathering in this instance, TA analysis is appropriate.

3.2 Data collection: in this research used primary and secondary data, primary data collected from observation and focus group discussion and secondary data collected from relevant research articles.

3.3 Data analysis:

This study used thematic analysis (Braun and Clarke, 2006). This required the transcription of interview recordings and followed coding stages. Initially, the authors read and re-read transcripts in order to identify potential themes, which they then forwarded to the lead author. The second level of analysis involved both the first and last authors reviewing these initial codes. They considered particularly how to retain the diversity of the initial codes, while producing overarching elements, higher level sub-themes. At the third stage, analysis conducted by the first and last authors identified quotes that were congruent with the

overarching themes. Next, the authors reviewed themes prior to defining and naming them. Finally, once themes were finalized, by the first and last authors, the write-up of the report began.

3.4 Focus Group Discussion

Business owner, Managers and business expert were in group discussions they identify the themes, which include: the main three themes further in sub-themes, which are (1) Infrastructure and Operational Challenges (2) Economic and Market Constraints (3) Institutional and Supportive Environment

3.5 Infrastructure and Operational Challenges

3.5.1 Poor state of infrastructure: Almost all participants reported that the poor state of infrastructure including roads, railways, and ports. These are important the timely delivery of goods and services, otherwise these increases transportation costs. One participant stated: Insufficient transportation infrastructure limits market access, making it difficult for businesses to reach customers in different regions.

3.5.2 Unreliable electricity: the most of participants highlighted Unreliable electricity disrupts daily operations, causing production delays, equipment breakdowns, and interruptions in service delivery. These disruptions can lead to decreased productivity, missed deadlines, and dissatisfied customers.

3.5.3 Weak supply chain: The business owner prospective, a weak supply chain infrastructure poses several obstacles. Limited transportation networks, inadequate storage facilities, and inefficient logistics systems can result in delays in receiving raw materials and delivering finished products. This can lead to production disruptions, increased costs, and customer dissatisfaction. Half of manager explain a weak supply chain infrastructure face challenges in sourcing materials from suppliers, managing inventory levels, and coordinating transportation logistics. Limited transportation options, particularly in remote areas, can increase lead times, transportation costs, and the risk of damage or loss of goods during transit. From few of business expert standpoint, a weak supply chain infrastructure in Afghanistan has significant implications for SMEs. It limits market access, making it challenging for businesses to reach customers in different regions. This restricts their growth potential and ability to compete on a larger scale.

3.5.4 High costs of raw materials and equipment: the majority highlighted the high costs of raw materials and equipment directly impact their profitability and operational capabilities. The increased expenses for sourcing raw materials can squeeze profit margins, making it challenging to offer competitive prices or invest in other areas of the business. Moreover they have stated, the high costs of equipment, machinery, and technology limit their ability to modernize and improve production processes, reducing efficiency.

3.6 Economic and Market Constraints

3.6.1 Limited access to finance: All of them narrated through traditional way we can get finance to expand our business but it is not enough, other way we can get finance from bank but they charge interest, it is harm in our religion. For government and international organization should provide a scheme to support the SMEs, to compete in the market.

3.6.2 Restricted market access: most of them narrated high tariffs, complex regulations, and limited infrastructure can restrict market access nationally and internationally, more over they stressed the government should make a friendly policy, and work combainly for awareness through national compaign for local products, and increase a tariffs on those products, which are importing from neighbour but the substatute are available in the country.

3.6.3 Lack of subsidies: some of business owner reported, the government should provide subsidies in raw material and elactracity to compete in national and international market. One of them give example the government of Iran give subsidies in raw material to SMEs, and industries, eventually their product are cheap as compare to us in the market.

3.6.4 Intense competition in the domestic market: the most of them narrated Intense competition in the domestic market puts pressure on SMEs to differentiate themselves and stand out from competitors. Small business owners face the challenge of capturing market share and attracting customers in a crowded marketplace. They must develop unique value propositions, offer competitive pricing, and provide exceptional products or services to gain a competitive edge. Intense competition can also lead to price wars, squeezing profit margins and making it challenging for SMEs to sustain profitability and invest in growth initiatives.

3.7 Institutional and Supportive Environment

3.7.1 Political and security instability: few of them are narrated the Uncertainty in the political landscape and security concerns can disrupt business operations, supply chains, and customer relationships. Business owners face difficulties in making long-term investment decisions, securing financing, or planning for business growth due to the unpredictable nature of the situation. One of them stated from four decade we face the political and security instability because national and internation investor would not like to fully invest here, he make the portfolio and inversting in various region, for this we need stability to attract national and international inverstor to do a full investiment here, while it is the land of opportunities.

3.7.2 skills and capacity gaps: half of them narrated there is a lack of necessary skills, knowledge, and experience among employees to effectively perform their roles or meet the demands of the job. This can include technical skills, soft skills, industry-specific knowledge, or specialized expertise. Skills and capacity gaps can hinder productivity, limit innovation, and impact the overall performance of individuals and teams within an organization.

3.7.3 Inadequate access to technology and innovation: few of them narrated insufficient technology infrastructure which includes limited internet connectivity, inadequate telecommunications networks, and inadequate power supply, among others. Without reliable and widespread access to technology infrastructure, individuals and businesses face challenges in accessing and utilizing digital tools, online platforms, and other technological resources that can enhance productivity, efficiency, and competitiveness.

3.7.4 business support services: All of them narrated business support service requires concerted efforts from various stakeholders, including governments, industry associations, financial institutions, and development organizations. It involves to establishing targeted programs to enhance access to finance, fostering entrepreneurship and business development initiatives, facilitating networking and collaboration platforms, and providing market access support.

3.7.5 lack of proper business knowledge and planning: the majority narrated the lack of proper business knowledge and planning refers to a situation where entrepreneurs or business owners have insufficient understanding of fundamental business principles and fail to develop comprehensive plans to guide their operations. One of them state due to the lack of proper business knowledge and plan few of business owner faced financial problem and they closed their business.

Main themes	Sub-themes	Prospective
<ul style="list-style-type: none"> • Infrastructure and Operational Challenges 	<ul style="list-style-type: none"> • Poor state of infrastructure • Unreliable electricity supply • Weak supply chain infrastructure • High costs of raw materials and equipment 	Prospective of Business owner, Manager, Business Expert to Understanding and Overcoming Key Constraints for SMEs
<ul style="list-style-type: none"> • Economic and Market Constraints 	<ul style="list-style-type: none"> • Limited access to finance • Restricted market access • Lack of subsidies • Intense competition in the domestic market 	
<ul style="list-style-type: none"> • Institutional and Supportive Environment 	<ul style="list-style-type: none"> • Political and security instability • Skills and capacity gaps • Inadequate access to technology and innovation • Insufficient business support services • Lack of proper business knowledge and planning 	

5. CONCLUSION

According to the study which highlights the significant challenges faced by SMEs in Nangarhar, including poor infrastructure, unreliable electricity, weak supply chains, high costs of raw materials and equipment, limited access to finance, restricted market access, intense domestic competition, political and security instability, skills and capacity gaps, inadequate access to technology and innovation, and a lack of proper business knowledge and planning. Addressing these challenges requires comprehensive efforts from various stakeholders to improve infrastructure, provide financial support, enhance

skills and capacity, promote innovation and technology adoption, and create a conducive business environment. By addressing these issues, SMEs in Nangarhar can overcome obstacles and unlock their growth potential.

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