

CHAPTER ONE: INTRODUCTION

1.1 Background of Study

According to Financial Sector Deepening (FSD) Journal (2007), Small Medium Enterprises (SMEs) employ between 1-99 people each and the sector is characterized by small scale level of activity, self-employment, with high proportion of family workers and apprentices, little capital and equipment, labour intensive technologies, low skills and low level of access to organized markets. The development of SMEs is believed to be a desirable end as the key drivers of employment and economic growth. However, the growth of SMEs has been hampered due to great difficulties encountered when raising capital because of the pre-occupation of the microfinance institutions with collateral based lending (Hossain, 2000).

Firm's growth in general refers to the increase in size. In research, firm's growth has been operationalized in many ways and different measures have been used. This may be one reason for the contradictory results reported by previous studies, though other explanations have also been presented (Delmar, Davidsson and Gartner, 2003). One of the typical measures for growth has been change in the number of employees. However, it has been found that these measures, which are frequently used in the SME context, are strongly intercorrelated (Pasanen, 2003). Growth can also serve as an instrument for increasing profitability by enlarging the firm's market-share. Other similar goals include securing the continuity of business in the conditions of growing demand or achieving economies of scale. Further, growth may bring the firm's new business opportunities, and on a larger scale growth enhances the firm's credibility in the market. Also, achieving a higher net value of the firm can be regarded as a motive for growth (Pasanen, 2006).

SME growth is often closely associated with the firm's overall success and survival (Barringer, Jones and Neubaum, 2005). Growth has been used as a simple measure of success in business. Also, as Brush and Vanderwerf (1992) cited by Pasanen (2006) suggest that, growth is the most appropriate indicator of the performance for surviving small firms. Moreover, growth is an important precondition for the achievement of other financial goals of business (Delmar, Davidsson and Gartner, 2003). From the point of view of an SME, growth is usually a critical precondition for its longevity. Phillips and Kirchhoff (1989) cited by Pasanen (2006) found that young firms that grow have twice the probability of survival as young non-growing firms. It has been also found that strong growth may reduce the firm's profitability temporarily, but increase it in the long run (Pasanen, 2003a). The growth of SMEs is believed to be a desirable end as the key drivers of employment and economic development.

Small and medium scale firms play important roles in the process of industrialization and economic growth. Apart from increasing per capita income and output, SMEs create employment opportunities, enhance regional economic balance through industrial dispersal and generally promote effective resources utilization considered critical to engineering economic growth (Tagoe, 2005). However, the seminal role played by SMEs notwithstanding their development is constrained by inadequate funding and poor management. The unfavourable macroeconomic environment has also been identified as one of the setbacks encouraging financial institutions to be risk-averse in funding small and medium scale businesses (Ray, 2008).

Chapter One Introduction University Of Sydney

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