
Research article

Economic Obstacles Facing Medium and Small Enterprises and Ways to Overcome them to Achieve Sustainable Development

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Abstract: The research aims to study the economic obstacles facing small and medium enterprises and ways to overcome them to achieve sustainable development. In order to achieve the research objectives, the descriptive analytical method was used in the practical aspect, based on the answers of the study sample and on the study data that was conducted through the questionnaire, which is the tool used and which was distributed to A sample of (106) projects represented in service, commercial, industrial, and agricultural projects. By testing the hypotheses statistically using the statistical program SPSS, the study concluded that small and medium enterprises suffer from a lack of liquidity, which limits the development and progress of these projects. The reason is the absence of the necessary funding for the continuity of the project. There is no database available. In the real sense, or even if they exist, their performance is weak. The lack of technical expertise and competencies in small and medium enterprises in Cairo Governorate and the weakness of training programs, small and medium enterprises in Egypt suffer from many problems, obstacles and challenges that affect the efficiency of the producing unit and its ability to compete externally. The study recommended increasing awareness of the importance of these projects, clarifying their role in economic development, and encouraging banks to finance these projects and provide the necessary loans and support.

Keywords: Economic obstacles, Medium and Small Enterprises, Sustainable Development.

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1. Introduction

Small and medium enterprises are considered an important input into economic growth, as any step towards a society that seeks economic and social development is to rely on projects in general. Small enterprises are also considered the basic infrastructure for the establishment of large projects. Rather, they are considered the basic introduction to heavy industries, so it has become the prevailing trend today among the countries of the world. All in all, whether they are developed countries or developing countries, is improving the investment climate for these institutions, working to encourage them, finding their requirements, working on their success, and improving them, which has made these institutions gain great importance at the local and international levels, as these institutions have become the practical and shorter alternative for countries, especially developing countries. To achieve the desired growth rates in order to overcome economic and social obstacles and combat environmental distortions.

Therefore, we find that the issue of small and medium enterprises occupies great importance to economic decision makers in developing and developed countries alike, because these projects have a major role in economic and social development, as their importance is largely embodied in their ability to create jobs at high rates and with a low capital cost. Also, the projects small projects contribute to increasing income and increasing local added value. They are also characterized by efficient use of capital due to the direct connection of the project owner to its management and his keenness for the success of his project and its management in an optimal manner.

Despite the importance of small projects, the process of caring for them is different in developed countries than in developing countries. Developed countries realize the importance of projects because of their role in feeding medium and small enterprises with products. However, in developing countries we find that interest in projects is for the sake of economic reform and the tendency to reduce the role of the state in investing, treating the increasing gap between the rich and the poor, and creating job opportunities for the increasing number of unemployment.

2. Research problem and questions

2.1 The problem

Small and medium enterprises generally suffer from obstacles and difficulties that need to be studied and urgently resolved. This is because they cause this type of enterprise to face many problems, including the lack of a unified law for small enterprises that defines them, regulates their work, and provides facilities in the field of financing and licensing, and the instability of legislation in regulating investment. The multiplicity of bodies supervising investment, as well as the lack of familiarity of a large percentage of the owners of these institutions with technical and economic information related to raw materials, machines, and quality, the weakness of the administrative, organizational, and marketing capabilities of the owners of the institutions, and the lack of skills, so the problem of

research is to know and shed light on these obstacles and to know the extent to which these institutions are affected.

The researcher carried out an exploratory study to get to know the study sample, its population, the circumstances of the research procedures, and methods of controlling it in order to come up with a correct and integrated study. The researchers revealed many problems, shortcomings, and severe weaknesses among the owners of small medium enterprises in the field of financing and licensing, and the instability of legislation in regulating investment, and through informing the researchers Based on previous studies, it was noted that the study (Awad, 2021) was concerned with identifying the investment environment in the Iraqi economy, and diagnosing the most important economic and political obstacles that do not help attract foreign direct investment, as well as analyzing the impact of these obstacles. As for the study (Awad, 2021) was concerned with identifying the social obstacles that limit the treatment of addicts. The current study is based on the social survey approach to suit the nature of the study and its questions. As for the study (Muhammad, 2006), the study was concerned with researching and analyzing technical economic obstacles by studying the position of the infrastructure and the level of implementation of agricultural operations and the application of technical packages. As for the study (Al-Shatnawi, 2022), this study revealed the impact of disclosing the quality of financial reports on the dimensions of sustainable development in industrial companies, due to the limited literature in a developing country such as Jordan, and the study (Medani, 2022) focused on clarifying the role of green banking services in Promoting and expanding is a social responsibility in order to achieve sustainable development, and the study (Cherroun, 2022) focused on highlighting the importance of green startups in achieving sustainable development goals, and discussing the main challenges they face, by answering the question: How do green startups contribute to achieving sustainable development goals?.

Based on the above, and through a review of the literary backgrounds, it becomes clear that small and medium-sized enterprises suffer from weak financing and the difficulty of issuing licenses to operate legally, with the absence of a unified law for small enterprises that defines and regulates the investment process, as well as the existence of a weakness in the technical, administrative and organizational expertise of the owners of these projects related to raw materials. Machinery and quality, weak marketing and technological capabilities, and lack of skills related to increasing selling platforms, using social media, and relying on traditional selling.

2.2 Research Questions

The Research problem is summarized in answering the following main questions:

- What Are the Economic Obstacles Facing Small and Medium?
- How do the economic obstacles facing small and medium enterprises affect the achievement of sustainable development?

The main questions are divided into the following sub-questions:

1. What is the importance of small and medium enterprises and their role in the national economy?

2. What are the characteristics and methods used by small and medium enterprises to achieve sustainable development?
3. What are the difficulties facing the development of small and medium enterprises?
4. To what extent do small and medium enterprises contribute to achieving sustainable development?
5. What are the ways to overcome the economic obstacles facing medium and small enterprises?

3. Research Objectives

The research aimed to study the economic obstacles facing small and medium enterprises and their impact on achieving sustainable development.

The research objectives were as follows:

1. Study the importance of medium and small enterprises and their role in the national economy.
2. Identify the characteristics and methods used by small and medium enterprises to achieve sustainable development.
3. Study the difficulties facing the development of small and medium enterprises.
4. Explaining the contribution of small and medium enterprises to achieving sustainable development.
5. Analyze ways to overcome the economic obstacles facing medium and small enterprises?

4. Research Importance

The importance of this research stems from the following considerations:

1. The issue of small and medium enterprises receives great attention from thinkers and economic policy makers.
2. The major role that small and medium enterprises play in improving the country's and developing economies, in all fields and at all local and international levels.
3. Economic development has become one of the basic foundations of the process of achieving and establishing comprehensive and balanced sustainable development.
4. The great attention that the state has paid to these institutions and the major reforms that it has harnessed to rehabilitate these sectors in their various aspects.

5. Literature Review

There are many studies that dealt with the subject of the research, which presented the subject of the research in all its aspects and a review of the research variables, which were concerned with clarifying the economic obstacles as an independent variable, and sustainable development as a

dependent variable, and the study (Ismail, 2016) was concerned with studying some of the economic obstacles that stood in the way of Achieving economic take-off in the countries of the Organization of Arab Petroleum Exporting Countries. We concluded that the absence of strategic visions and political tensions prevented achieving economic take-off in the OPEC countries despite the development programs they adopted, and the OPEC countries' availability of resources and capabilities. A study (Ali, 2017) aimed to achieve Identifying the economic reality of the agriculture and tourism sectors in Al-Jowf Governorate, and showing the obstacles to infrastructure, investment, capital, economic planning, education, training, and (banking) financing for the agriculture and tourism sectors. The study reached a number of results, the most important of which is that there is weakness in the infrastructure, which led to weakness. The growth of the agricultural and tourism sector, as well as the fact that there is a weakness in investment and capital (investment and savings), which led to the weakness of the growth of the agricultural and tourism sector. The study (Awad A., 2021) was concerned with identifying the social obstacles that limit the treatment of addicts, and the results came out confirming the lack of ability. The family has to perform its social functions due to its disintegration. Having relatives who use drugs. Loss of interest in life, despair, and weak religious faith among the addicts. And the laxity of laws and a decline in respect for values and traditions.

The study (Fatah, 2022) provided evidence that marketing green banks may make a positive contribution to achieving sustainable development. The study reached a number of conclusions, the most important of which is that the banks included in the study face obstacles that inhibit their role in achieving sustainable development. As for the study (Noureddine, 2022), green financing was addressed in some countries, in order to draw lessons from successful experiences that can be applied in Algeria. These countries made green finance a political priority, as they formulated national action plans or "road maps" to transform the economy and financial sector into a green economy and green finance, and a study (Medani A.G., 2022) aimed to identify the capabilities of green Islamic banking in promoting sustainable development: evidence from In different countries, adopting this type of banking in Islamic banks will increase the provision of banking and financing services that take into account environmental, social and developmental factors, and will expand the circle of awareness of environmental preservation, enhance the trend towards saving energy, fuel, paper and water, and improve the quality of human life.

6. Researcher's comment on previous studies

Based on the above-mentioned presentation of previous studies, their objectives, and the results and recommendations they reached and their comparison with the objectives of the current research, the researcher concluded the following: The current study agrees with previous studies in its objectives, but it differs in the sub-topics. Some studies dealt with the variable of economic obstacles and explained the impact on Achieving sustainable development. This research comes to provide a proposed framework for overcoming the economic obstacles facing medium and small enterprises to achieve sustainable development. The diversity of previous studies and their coverage of many aspects

of the dimensions have given researchers extensive knowledge of all aspects related to economic obstacles and sustainable development.

7. Research Methodology

Research Approach

The researcher relied on the descriptive analytical approach, and within the framework of achieving the research objectives and testing its hypotheses, the researchers will follow a theoretical aspect and a practical aspect as follows:

7.1 Theoretical study:

The researcher relied on the inductive and deductive approach in this research, which is based on collecting, analyzing and interpreting information related to the main elements that make up the study, by reviewing Arab and foreign references and periodicals with the aim of reaching the crystallization of an intellectual framework to know the importance of ways to overcome economic obstacles in medium and small enterprises in some countries. Reviving the city of Cairo (Cairo Governorate) and the extent to which it achieves sustainable development, in addition to defining the variables of the study, how to measure them, the necessary information, and determining the framework and pillars of the experimental study.

7.2 Field study:

In the field study, the researcher relied on the descriptive and analytical approach and applied it to a sample of owners of medium and small enterprises in the various neighborhoods of Cairo Governorate through a list of surveys, personal interviews, data collection, analysis and interpretation, and the possibility of obtaining applied data with the use of statistical and mathematical methods appropriate to the nature of the data.

8. Research Limitations

1. Objective limits: Small and medium enterprises are considered one of the open topics that can be studied in various aspects, but we found a focus on the sustainable development dimension.
2. Spatial boundaries: The research is limited to some neighborhoods in Cairo, Egypt.
3. Time limits: The research was applied in the period from 2023.
4. Human limits: The research is limited to some owners of medium and small projects in some neighborhoods of Cairo.

9. The Theoretical Framework of the Research

Small and medium enterprises represent the backbone of the economy in many countries of the world, not only because they provide job opportunities, but because they feed large industries with their needs. Therefore, these institutions have received great development and great interest from many international organizations, researchers, and economists, as they are among the best means that drive economic development. This is also due to its sustainable speed.

9.1 The concept of small and medium enterprises

The World Bank defines small and medium enterprises using the worker standard, which initially considers that microenterprises are those that employ less than 10 workers, while small enterprises are those in which the number of workers ranges between 50:10 workers (Hassan et al., 2002).

While there are some countries, such as Italy and France, that consider small establishments to be those that employ up to 500 workers, while in Sweden up to 200 workers and also in Canada and Australia up to 99 workers, but in Denmark we find that establishments are those that employ up to 50 workers (Wafaa et al., 2006).

9.2 Characteristics of medium and small projects

The exploitation of energies and capabilities and the development of expertise and skills played by medium and small industries are among the roles that are not insignificant in building the national economy, despite the existing debate about the antiquity or modernity of small and medium enterprises, as it has been shown that these projects are the nucleus and beginning of the development movement, and these projects may take over It has many characteristics that distinguish it from other projects and can be presented briefly as follows (Youssef, 2002):

1. Characteristics related to ownership and organization.
2. Ease of creation and implementation.
3. The simplicity of the technology and machines used.
4. Detailed knowledge of customers and the market.
5. The characteristics of geographical spread.
6. Effectiveness and efficiency.
7. The degree of risk is relatively weak.

9.3 The importance of medium and small enterprises in economic development

Small and medium enterprises currently occupy an important position among economic and social policy planners within the economic fabric in various countries of the world, whether developing or developed, because of their fundamental importance in revitalizing the economy, based on the vital role that these projects play, not to mention their significant role. It is used in the field of combating

unemployment, progress, and fostering technological innovations. These projects also have the ability to bring about an important economic transformation in the relationships and values of work and production. They are also considered one of the keys to continuous economic development. There is evidence that there is a global trend to support and support these medium and small projects due to the increasing importance of these projects in the economy. In many countries, it has been proven globally that medium and small industries play a role in providing about 80% of the total job opportunities in most of the world's economies. It contributes about 85% of the total gross domestic product (Rashid, 2013).

9.4 The concept of sustainable development

Sustainable development has become an essential place in economic and development thought, so development is one of the most common terms. This is due to the fact that the topic of sustainability is not a new topic, but rather came based on a group of amendments and reforms. It is also considered the main control of economic policies. Sustainable development constitutes an integrated approach because it is distinguished by its organic connection. Integrated and complete, it is a concept that combines economy, environment, and society.

There are several definitions for this type of sustainable development. There are more than 60 definitions, and among the most important of these definitions are (Othman Muhammad Ghoneim, Magda Ahmed Abu Zant, 2005):

1. Definition of the Brundtland Commission: Sustainable development is that development that considers the needs of current society without compromising the rights of future generations to meet their needs.
2. Webster Dictionary definition: That development that uses natural resources without allowing them to be completely or partially depleted or destroyed.
3. W. Ruckelshaus definition: Director of American environmental protection, as the ability to achieve economic growth that is compatible with the capabilities of the environment on the basis of maintaining economic development and preserving the environment. Therefore, they are integrated processes and not diminishing. Hence, it can be said that sustainable development is development that always seeks to achieve a decent quality of life for humans and use. Ideal for natural resources.

The researcher believes that through the various definitions of sustainable development, each of the following aspects has been emphasized:

1. The environmental aspect: In order to pay attention to sustainable development, natural resources must be taken care of and used optimally in a way that does not lead to their deterioration or a decrease in their capabilities in order to preserve the rights of future generations.

2. The economic aspect: Sustainable development has focused on the optimal management of resources in order to obtain the maximum benefits of economic development on the condition of preserving those resources.
3. The technological aspect: Development is defined as that development that uses new and clean technology in order to reduce environmental pollution and achieve stability.

9.5 The role of small and medium enterprises in supporting the development process

The economic process aims to bring about economic and social structural transformations, according to which the overwhelming majority of members of society will achieve a level of decent life in which the phenomenon of inequality is reduced, and the problem of unemployment, poverty, ignorance and disease will gradually disappear, and by providing the citizen with a large amount of participation opportunities and the right to contribute to directing the course of his country and its future. In addition to the role, it plays in social development by encouraging broad participation of individuals, encouraging privatization programs, and reducing the role of the government sector (Tantush, 2013).

9.6 Obstacles facing small and medium enterprises in Egypt.

Owners of small and medium enterprises suffer from many problems in order to achieve success, and these projects often fail during the first years of the project's life. The reasons for failure vary from one project to another, and the reasons for the failure of these projects can be summarized as follows: (Qasham, 2016)

1. Obstacles related to financing and taxes.
2. Resource and price constraints
3. Obstacles related to marketing and export.
4. Obstacles related to labor tests and evaluation.
5. Obstacles related to the personal characteristics of the project owner.
6. Technical support obstacles.
7. Regulatory and legislative obstacles.

9.7 Ways to overcome the obstacles facing small and medium enterprises

To solve the financing problem, work must be done to provide soft, medium, and long-term loans to small projects in order to enable them to purchase machinery, equipment, and raw materials, provided that the problem of guarantees required by banks for the purposes of providing credit is solved.

Information indicates that Japan, Jordan, and Britain, for example, are providing Loan guarantee service for small projects at certain rates, but it do not cover all loans. In the field of developing administrative staff, what is required is the implementation of more training programs for staff working in the industry, whether in the administrative, financial, marketing, or computer use fields, in order to develop the capabilities of senior and middle management of small projects.

In addition to the above, attention must be given to providing more services and facilities to small projects, enhancing the spirit of competition among these projects, and enhancing the completion of the production cycle by pushing these industries towards supplying production requirements, including parts and pieces, for large projects. The government must collect information and data and put them at the disposal of the projects. Small areas, whether related to export markets, global prices, or anything else.

10 Research procedures

10.1 The research sample

A simple random sample was selected from the research community. The research sample amounted to 106 individuals selected from owners of medium and small projects in the various neighborhoods of Cairo Governorate. The researchers used the G*power program to determine the sample size according to the following parameters: Effect Size: $\rho = 0.3$, which is considered the average effect size. Alpha (Type I error) = 0.05 (the probability of rejecting the null hypothesis when it is true), that is, with a confidence level of 0.95, where the confidence degree is $(\alpha 1-)$, and the test power is $(1-\beta) = 0.95$, where β represents type II error (the probability of accepting the null hypothesis when it is false).

The questionnaire was applied to owners of small and medium enterprises in some neighborhoods of Cairo, and the researcher used the survey method with a random sample that was chosen from a set of determinants representing gender, age, and educational level. As shown in the following table:

Table (1) Number of distributed and retrieved lists that is suitable for statistical analysis.

Number of distributed lists	Number of lists recovered	Overall response rate	Number of lists valid for statistical analysis	Valid response ratio for statistical analysis
130	110	85%	106	81%

10.2 Search tool

A questionnaire was prepared to identify the economic obstacles facing medium and small enterprises to achieve sustainable development. The questionnaire was applied to owners of medium

and small enterprises in some neighborhoods of Cairo. The Researcher used a random sample survey method that was chosen from a group of determinants representing gender, age, and educational level. It contains main sections distributed as follows:

- A. The first section: It contains an introduction by the researcher explaining the purpose of the study and an invitation to answer the questionnaire questions, while assuring the respondents that the information they will provide is confidential and will be used for scientific research purposes.
- B. The second section: It contains a set of data on the educational and employment level.
- C. The third section: It contains a number of statements with Interrogative questions and asks the respondent to express an opinion in order to know the obstacles facing these projects.

10.3 Statistical analysis of data

Statistical analysis of the data includes testing the reliability and validity of the research tool, and describing the research variables in terms of central tendency and dispersion as follows:

Stability of tools:

A- Reliability using the Cronbach Alpha equation:

To verify the reliability of the questionnaire, the researcher used the Cronbach Alpha equation, and the following table shows the reliability coefficients generated using this equation

Table (2) Reliability and validity of the questionnaire questions using the Cronbach alpha equation.

Questionnaire Dimensions	Alpha value
Total score of the questionnaire	0.542

It is clear from the previous table that the alpha value for the total score of the questionnaire is (0.542), which is higher than (0.50), and these values indicate the validity and reliability of the statements.

B- Reliability by halving the study tools:

Table (3) Reliability of the questionnaire's half-segmentation

Variables	Byerson Communications Transaction	Correlation coefficient	Getman Laboratories
Part I	0.251	0.171	0.248
Part II	0.25		

The researcher verified the reliability of the test using the split-half method, where the statements were divided into two parts. The correlation coefficient between the total score of the statements of the

first part and the total score of the questionnaire was (0.251), and the correlation coefficient was calculated between the total score of the statements of the second part and the total score of the questionnaire was (0.250).), which indicates stability for both parts as shown in the table. The correlation coefficient for the total questionnaire was (0.171) and the Guttman coefficient (0.248), and the values indicate the stability of the test.

10.4 Descriptive results of the primary data of the study sample:

The First Question: What is the importance of small and medium enterprises and their role in the national economy?

Table (4): Results of descriptive statistics for the study sample according to the gender variable

Variables	Number	Ratio
Male	89	83.9
Female	17	16

The results of the study sample indicate that according to the variable of gender, those who own medium and small projects, it was noted that the number of the sample of owners of these projects is (males) with (89) project owners, with a ratio of (83.9), which is the largest percentage in number among those who own small projects, compared to the percentage of females who own small projects. They own these projects at a rate of (16%), which is the smallest percentage.

Table (5): Results of descriptive statistics for the study sample according to the education level variable

Variables	Number	Ratio
Intermediate qualification	41	38.7
High qualification	62	58.5
uneducated	3	2.8
Total	106	100%

The norm in medium and small enterprises is that they absorb workers with low education and competence, who are the origin of the unemployed labor force. However, the table may show the results of the statistics according to the level of education that the largest number of unemployed people is those with higher qualifications, the highest percentage being (58.5%), while those with average education are among those with higher qualifications. The percentage of unemployed was (38.7%), (uneducated) by (2.8), which is the lowest percentage among project owners.

Table (6): Results of descriptive statistics for the study sample according to the project owner variable

Variables	Number	Ratio
Not working	62	67
Works	44	33
Total	106	100%

It appears from the results of the research sample, depending on the variable about the project

owner, whether he was working before starting the project or not. The results showed that those who do not work have a rate of (67%), which is the highest percentage among project owners who did not have a job before they started the project. In contrast, those who They were working before the start of the project (33%), which is the lowest percentage, at the detailed level, especially as it led to the provision of a total of (106) job opportunities according to the research sample, while at the overall level, the researcher realizes that medium and small projects create new job opportunities and thus enable them to contribute. In reducing the unemployment rate in Egypt.

Table (7) Results of descriptive statistics for the study sample according to project type

Variables	Number	Ratio
Service	27	25.5
Commercial	40	37.7
Industrial	27	25.5
Agricultural	12	11.3
Total	106	100

It is clear from the previous table, according to the types of projects that provide a total direct job opportunity of (106) job opportunities distributed as follows: (commercial) projects with (40) commercial project owners, which provided a job percentage of (37.7%), which is the highest percentage in the following projects. (service-industrial) projects, which also provided a percentage of employment that was (25.5%) for each of them separately, and then came (agricultural) projects with a percentage of (11.3%), which is the lowest percentage. From this table it is also clear that the majority of projects in the sample the study is about commercial projects, which indicates an increasing demand for commercial projects. This is due to the fact that most other projects may require relatively greater capital than what most commercial projects need, in addition to the need for specialized skills. Then comes service projects with a percentage of (25.5). It is also noted that Industrial projects also have the same percentage (25.5), and agricultural projects come with a percentage of (11.3), which are the projects with the lowest percentage. Thus, it can be said that medium and small projects, regardless of their different types and types, have achieved different job opportunities. Therefore, we conclude that medium and small projects contribute to creating new job opportunities and thus it can play a positive role in reducing the unemployment rate in Egypt, which confirms the validity of the first hypothesis.

Table (8): Results of descriptive statistics for the study sample according to the reasons for establishing the project.

Variables	Number	Ratio
Desire for freelance	37	35
In order to improve the financial situation	69	65
Other Select	-	-
Total	106	100%

The previous table shows the reasons for establishing the project, which gradually shows the priorities for establishing the project for project owners, as the first and most important of these reasons was the desire to improve the financial situation, which resulted from the fact that most of those who established their projects numbered (69) projects, and (65)% of the projects were Because of the desire to improve the financial situation and thus improve their standard of living, while the owners of other projects (53%) explained that they aim for self-employment. Here, the most important thing that can be inferred is that the income of the project owners before starting their own project was not sufficient and fulfilled the requirements for living on the one hand. On the other hand, the importance of improving the financial situation was the highest priority among project owners, and on the third hand, the confidence of project owners themselves that their projects, within supportive and easy conditions, may be the best opportunity to improve the level of income and thus improve their standard of living.

Table (9): Results of descriptive statistics for the study sample according to the cost of capital of the project at its inception

Variables	Number	Ratio
from 10.000 thousand	56	52.8
From 20k to less than 50k	29	27.4
From 50k to more	21	19.8
Total	106	100%

It is clear from the previous table, based on the paid-up capital at the start of the project for the distribution of the study sample, that the majority of the sample of project owners started it (out of 10,000 thousand) with a percentage of (52.8%), which is the highest percentage, and this indicates the ease of establishing it due to it not needing large or large capital. Advanced technology requires large capital, while there are other project owners whose capital cost was (20 thousand to less than 50 thousand) at a rate of (27.4%), and finally (from 50 thousand to more) at a rate of (19.8%), which is the lowest percentage and from the above. It is clear that medium and small enterprises of all types have achieved direct job opportunities regardless of the cost of these opportunities. Therefore, we conclude that the hypothesis is correct, meaning that medium and small enterprises contribute to providing new job opportunities and thus reducing the unemployment rate.

The Second Question: What are the characteristics and methods used by small and medium enterprises to achieve sustainable development?

Table (10): Results of descriptive statistics for the study sample according to the sources of information it relied on before starting the project.

Variables	Number	Ratio
Consultation with an entrepreneur similar to yours	29	27.4
Internet	12	11.3
Advice from the parents	53	50

Read a feasibility study for the project	12	11.2
Total	106	100%

The previous table for the distribution of the study sample according to the sources of information that it relied on before starting the project showed that the majority of the sample of project owners relied on (advice from family), which was the source that was most utilized and relied upon before starting the project, which is (50%). which is the highest percentage, followed by (consulting with a project owner similar to yours) at a rate of (27.4%), then (the Internet - and reading an economic feasibility study for the project) at a rate of (11.3%) for each of them, which are equal in percentages and are the lowest. We can say that owners of small projects find it difficult to obtain information that could be relied upon before starting the project implementation.

**Table (11): Results of descriptive statistics for the study sample according to the answer to the question:
How much time did it take to implement the project?**

Variables	Number	Ratio
More than six months	19	17.9
year	43	40.6
More than a year	44	41.5
Total	106	100%

It was shown from the previous table for the distribution of the study sample according to the answer to the question: How much time did it take to implement the project? It was shown that the majority of the sample were project owners who took time (more than a year) with a number of (44) projects, at a rate of (41.5%), which is the highest percentage among the majority of project owners who took time to implement it. A period of time before starting the project. This could be due to the obstacles faced by the project owners, which we will see later. In contrast, there were projects that took (a year) to implement. This percentage was (40.6%), and this percentage is close to the projects that took more than a year to implement. Finally, there was a smaller percentage of projects that took (more than six months) to implement, which was (17.9%), which is the lowest percentage of the time spent implementing the project.

**Table (12): Results of descriptive statistics for the study sample according to the answer to the question:
Did you obtain any type of training specific to the project?**

Variables	Number	Ratio
No	44	41.5
Yes	62	58.5
Total	106	100%

The previous table shows the distribution of the study sample according to the answer to the question: Did you receive any type of training related to the project? This is in order to know the extent of their interest in this aspect in developing skills and increasing qualification and the extent of its

availability in the event of a need for it. It was found that the majority of the sample of project owners answered “no” with a number (58.5%), which is the highest percentage that agreed that they did not receive training to hone their administrative and technical skills. This is among the administrative and technical obstacles that hinder the success rate of projects, while there are other project owners who have received training, and the percentage was (41.5%), which is the lowest percentage and a very modest percentage if measured by the importance of training in itself, as it is a basic requirement for the success of the project.

Table (13): Results of descriptive statistics for the study sample according to the answer to the question: What is the method by which the project was financed?

Variables	Number	Ratio
Personal Finance	71	67.0
Bank loans	29	27.4
Get funding from friends	6	5.6
Total	106	100%

The previous table shows the distribution of the study sample according to the answer to the question: What is the method by which the project was financed? The majority of the sample of small business owners relied on financing their projects (personal financing) at a rate of (67.0%), which is the highest percentage among project owners who relied on self- or family financing, and therefore they work within the limits of the limited financial capabilities available to them, followed by (Obtaining financing from friends was (27.4%) of those who lent from friends, then (obtaining bank loans), which is the lowest percentage, which shows that financing is one of the most important problems facing medium and small projects because banks usually see that the level of risk The risks associated with lending to these projects are greater than the risks associated with larger projects.

Table (14): Results of descriptive statistics for the study sample according to the answer to the question: How many times have you obtained financial funding?

Variables	Number	Ratio
One time	85	68.7
twice	21	31.3
Several times	-	-
Total	106	100

The previous table shows the financial difficulties that these projects faced, and they are according to the distribution of the study sample according to the answer to the question: How many times have you obtained financial funding? The majority of the sample (68.7%) (once) is the highest percentage of times obtaining financial financing. The reason was the lack of capital, which is the main reason for project owners obtaining financing in order to start the project, as financing constitutes the cornerstone

of the establishment, success, and continuation of the project. This is followed by those who obtained financing twice at a rate of (31.3%), which is the lowest percentage in the number of project owners who needed to obtain financing.

Table (15): Results of descriptive statistics for the study sample according to the answer to the question: What are the reasons that made you obtain financial funding?

Variables	Number	Ratio
Lack of capital for operation	47	44.3
Buying land	17	16.0
Maintenance of project buildings	1	1.0
Feasibility study for the project	3	2.8
Staff Training	0	0
Acquisition of equipment for the project	37	34.9
Project Development	1	1.0
Shopping & Advertising	0	0
Expand or open a new branch	0	0
Total	106	100%

It is clear from the previous table of the sample that was distributed according to the answer to the question: What are the reasons that made you obtain financial financing? The answer was that the highest percentage of the reason for obtaining financial financing for the project was the lack of capital for operation, which is the highest percentage (44.3), as the table shows among project owners. Then after that, it comes in second place (obtaining equipment for the project), with a percentage of (34.9), while there are project owners whose reason for obtaining money was because of purchasing a piece of land to establish the project, and the percentage was (16.0), and the feasibility study for projects comes in with a percentage of (2.8), which is the lowest percentage. in the financing needs of project owners.

Table (16): Results of descriptive statistics for the study sample according to the answer to the question: Did you receive financial support from the government for the project?

Variables	Number	Ratio
No	96	90.7
Small	8	7.5
medium	2	1.9
Total	106	100

The previous table shows the distribution of the study sample according to the answer to the question: Did you receive financial support from the government for the project? The majority of the sample explained that they did not receive any financial support from the government for the projects, which is a percentage of (90.7%), which is the highest percentage among project owners who did not receive financial support from the government. Then comes a very small percentage of project owners

who received financial support from the government, (Small) was (7.5%), and finally (medium) was (1.9%), which is the lowest percentage among entrepreneurs.

The Third Question: What are the obstacles and difficulties facing the development of small and medium enterprises?

Table (17): Results of descriptive statistics for the study sample according to the answer to the question:

Did you face difficulties in obtaining information about your project?

Variables	Number	Ratio
No	10	9.4
Yes	96	90.6
Total	106	100%

The previous table shows the distribution of the study sample according to the answer to the question: Did you encounter difficulties in obtaining information about your project? The majority of the sample of project owners answered “yes” at a rate of (90.6%), which is the highest percentage, and it is not a small percentage, as it showed that these small and medium enterprises suffer from a severe lack of information and data that enable the owners of these projects to make an investment decision on economic grounds. Rashida, which results in the project owner not being aware of the available investment opportunities or the feasibility of expansion and diversification of activity and lack of familiarity with production developments, while there were project owners who did not find difficulty in finding information at a rate of (9.4%), which is the lowest percentage as the table shows.

Table (18): Results of descriptive statistics for the study sample according to the answer to the question:

Did you encounter obstacles to the project?

Variables	Number	Ratio
Legal obstacles	16	15.1
Technical obstacles	9	8.5
Financial support	41	38.7
Lack of administrative experience	13	12.3
Difficulty marketing products	15	13.1
Feeling afraid of failure	6	5.7
Intense competition	6	5.7
Total	106	100%

The previous table shows the distribution of the study sample according to the answer to the question: Did you encounter obstacles to the project? The majority of the sample of project owners faced obstacles (financial support) in order to start the project at a rate of (38.7%), which is the highest percentage of the obstacles faced by small project owners. Therefore, the problem of financing is one of the most important problems that these projects face, as their own resources are not sufficient to meet the requirements. With its requirements for the construction and establishment process, then there

were other projects that faced (legal obstacles) with a rate of (15.1%), which is the second problem that faced the project owners. The project owners attributed that reason to the absence of laws and the absence of legislation that are based on protecting and supporting these organizations in particular, then Then comes the third problem, which is (difficulty in marketing products), which was at a rate of (13.1%). It is also one of the problems faced by owners of small and medium enterprises, whether marketing products in the internal market or the external market, and finally (feeling of fear of failure - intense competition) which was at a rate of (13.1%). (5.7%) for each of them separately, which is the lowest percentage of obstacles and problems that the owners of these projects faced in order to start the project.

**Table (19): Results of descriptive statistics for the study sample according to the answer to the question:
What are the obstacles that you faced after implementing the project?**

Variables	Number	Ratio
Lack of administrative and financial experience	20	18.8
Employment of workers	7	6.6
High prices of raw materials	41	38.6
Get financial support	15	14.1
The project Location	7	6.6
Current market conditions	13	12.30
Customer dissatisfaction	0	0
Difficulty convincing customers of the product	1	1.0
Employee Retention	0	0
Delay in payment of debts	2	2.0
Product Quality	0	0
Total	106	100

It is clear from the distribution of the sample from the previous table for owners of small projects that the obstacles that these projects faced after implementing the project were that the majority of the sample represented (increase in the prices of raw materials) by (38.6%), which constituted a major problem for many projects, as imported raw materials are high in price, while local raw materials are expensive. Defects and their use will definitely lead to deterioration in the quality of the product, and it is the highest percentage of obstacles that faced some of the owners of these projects after the project implementation began. Next in second place is (lack of administrative and financial experience), which was at a rate of (18.8%), and it causes small projects to fail in attracting Those with experience work for it. This is because the experienced person is overpaid. Therefore, owners of small projects, especially in the start-up stage, resort to employing semi-skilled workers, which results in low product or service specifications. Project owners often resort to employing their relatives and acquaintances without having sufficient experience. At work, then comes in third place (current market conditions) with a rate of (12.30%), which are those obstacles that were related to the external force of the market,

which is the assessment of the surrounding conditions, macroeconomic trends, changes in technology and laws, and finally (the difficulty in convincing customers of the product) with a rate of (1.0%), which is The lowest percentage of obstacles faced by the owners of these projects. Therefore, the researcher must confirm that medium and small projects face many obstacles and problems that prevent them from working efficiently, so the third hypothesis is correct.

Table (20): Descriptive statistics for the study sample according to the answer to the question: Are there fears of external competition?

Variables	Number	Ratio
None	13	12.3
little	42	39.6
Yes	51	48.1
Total	106	100%

It is clear from the table that the answers of project owners to the fears they face from external competition may differ depending on the projects. These positives showed that there are project owners who answered yes at a rate of (48.1%), which is the highest percentage. They found marketing difficulties and problems in the local and foreign markets, and this reason was attributed to Strong competition from major projects and foreign trade companies that may be importing similar products, and the Egyptian consumer sometimes prefers similar foreign products out of imitation, which limits the volume of demand for local products. This is followed by project owners who found concerns about competition to be a bit overwhelming (39.6%). Finally, there are project owners who did not experience any fear of external competition at a rate of (12.3%), which is the lowest percentage among project owners.

Table (21): Results of descriptive statistics for the study sample according to the answer to the question: What are the laws that hinder the success of the project?

Variables	Number	Ratio
Labor Laws	27	25.5
Work Environment Laws	7	6.6
Export & Import	13	12.3
Trade License Fees	51	48.1
Rentals	4	3.7
Insurance	4	3.7
Total	106	100%

It is clear from the previous table that the laws that hinder the success of projects from the point of view of small business owners are that the majority of the sample answered that (commercial license fees) at a rate of (48.1%) is the highest percentage among the laws that hinder project owners in the success of the project, as it requires granting operating licenses. The establishment owners' fulfillment of certain health and security requirements takes a long time due to the specific processes carried out

by the competent authorities to ensure that the requirements are met, especially in the case of making observations and requirements for their full fulfillment before granting a license. Therefore, the owners of these establishments find it difficult to fulfill the security and health requirements due to the limited spaces of workshops and small shops. On the one hand, and the high cost of its availability and the multiplicity of license issuing bodies on the other hand, then it comes in second place in terms of obstacles, which are (labor laws), with a rate of (25.5%), as it was represented by the absence of laws and legislation that regulate the work of these projects, as there is constant change in procedures and requirements. Established by governmental and non-governmental bodies, they constitute an obstacle to these projects, and then the (export and import) laws with a rate of (12.3%) came in third place. Owners of small projects expressed the presence of obstacles that hinder their export performance, as there is difficulty in accessing export channels as there are no A house or agency specializing in exports to be responsible for making decisions about where to market products, how to market them, and when to market them, as well as the lack of export awareness, as owners of small enterprises agreed that they are not familiar with the specifications and modifications required in the products so that they can be marketed internationally, followed by (the Work Environment Law). At a rate of (6.6%), and finally, both (rents) and (insurance) were at a rate of (3.7%), which is the lowest percentage in the laws that hinder the success of these projects.

Table (22): Results of descriptive statistics for the study sample according to the answer to the question:

Do you use advanced technology in managing your project?

Variables	Number	Ratio
No	58	80.2
Yes	21	19.8
Total	106	100%

It is clear from the previous table of the sample of project owners according to the answer regarding the use of advanced technology in project management. The majority of the sample answered “no” at a rate of (80.2%), which is the highest percentage, meaning that there is difficulty in using advanced technology to manage these projects. This reason is due to the scarcity and weakness of its financial resources on the one hand and the weak qualification of its employees on the other hand, while there are project owners at a rate of (19.8%), which is the lowest percentage of those who said (yes) to using advanced technology in managing their projects.

Table (23): Results of descriptive statistics for the study sample according to the answer to the question:

Where did you start your project?

Variables	Number	Ratio
From home	96	90.6
Current duty station	10	9.4
Total	106	100%

It was noted that when the project owners were asked about when the project started, the answer

was, as the previous table shows, for the distribution of the study sample: The majority of the sample answered “from home” with a percentage of (90.6%), which is the highest percentage among those who started their project from home compared to those who started from (the current workplace). The percentage was (9.4%), which represents a small percentage among project owners.

Table (24): Results of descriptive statistics for the study sample according to the answer to the question: Have you exported outside the country?

Variables	Number	Ratio
No	99	93.4
Yes	7	6.6
Total	106	100%

The previous table shows the distribution of the study sample according to the answer to the question: Did you export outside the country? The majority of the sample answered “no” at a rate of (93.4%), which is the highest percentage among owners of medium and small enterprises. This reason was attributed to their inability to export due to many obstacles that affect improving their export performance, including the relative rise in the prices of their productive inputs. This is followed by (yes) with a percentage of (6.6%), which is the lowest percentage among project owners who exported outside the country.

Table (25): Results of descriptive statistics for the study sample according to the answer to the question: Where do you get the materials used in your project?

Variables	Number	Ratio
From within the country	104	98.1
From outside the country	2	1.8
Total	106	100%

It is noted from the previous table for the distribution of the study sample regarding the materials used in their projects that the majority of project owners use materials (from within the country) at a rate of (98.1%), which is the highest percentage, which indicates maximizing the use of local raw materials. Therefore, medium, and small projects are the most capable and most prepared to use them. Local raw materials, whether they are medium or low-quality raw materials, are considered one of the strategic goals of double benefit, as they achieve added value to the national economy, as well as preventing the waste of national resources, which are represented by raw materials. Local materials that repel major industries from approaching them or dealing with them, while there are projects that are used. Resources (from outside the country) were (1.86%), which is a small percentage of project owners.

Table (26): Results of descriptive statistics for the study sample according to the answer to the question: Did you introduce or develop a new product or service in your project?

Variables	Number	Ratio
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No	52	49.1
Yes	54	50.9
Total	106	100%

The previous table for the distribution of the study sample of project owners who developed a new product or service in the project shows that the majority of the sample of project owners have developed the product or service they provide at a rate of (50.9%), which is the highest percentage, followed in second place by project owners who said (No) it was (49.1%), which is not a small percentage among the owners of those projects who did not develop the products or services they provide.

The Fourth Question: To what extent do small and medium enterprises contribute to achieving sustainable development?

Table (27): Results of descriptive statistics for the study sample according to the answer to the question:

What is your success rate in the project?

Variables	Number	Ratio
20%	1	0.9
30% - 50%	10	9.4
50% and more	95	89.6
Total	106	100%

A percentage of (89.6) of the owners of medium and small projects expected the success of the project, as the previous table shows the distribution of the study sample, which is a large percentage that shows the extent of the success of these projects and how they contribute to achieving sustainable development. The expectations of the project owners were missed, as there were other project owners who had a different opinion about the extent to which the success rate of their projects (30% - 50%) was (9.4%), and then their expectation of (20%) was (0.9), which is the lowest percentage among the owners of those projects.

Table (28): Descriptive statistics for the study sample according to the answer to the question: Did the project lead to a change in your financial situation?

Variables	Number	Ratio
amelioration	105	99.1
Back off	1	0.9
Non-retreat	-	-
Total	106	100%

The previous table shows the distribution of the study sample according to the answer to the question: Did the project lead to a change in your financial situation? The majority of the sample answered “improvement” with (105) projects, at a rate of (99.1%), which is the highest percentage of project owners who considered that the project had actually led to an improvement in the financial

situation and thus an improvement in the living situation. We will later find out in what direction this improvement was. In their style of living, this percentage represents at the same time the percentage of financial success of these projects according to the evaluation of the owners of these projects, while there are project owners who (0.9%) of the sample indicated that there is no change or decline in their livelihood, and they are the lowest percentage.

The previous table shows the distribution of the study sample according to the answer to the question: Did the project's income improve your spending on? It was noticeable in the various aspects of spending through some determinants.

Table (29): Results of descriptive statistics for the study sample according to the answer to the question.

The project's income improved your spending on:

Variables	Number	Ratio
Food	35	33.01
Health	14	13.27
Education	9	9.06
Living	18	17.48
Clothing	22	20.18
luxury	8	7.0
Total	106	100%

We find that the improvement in spending on food was in first place, as it was found that the (food) sample numbered (35) projects with a percentage of (33.01%) of the project owners who considered that the project led to improvement In their living situation, the improvement in their spending on food was the highest percentage, then the improvement in spending on (Clothing) came in second place in the series of spending priorities. There were (22) projects with a percentage of (20.18%), as it indicated that the owners of these projects had their spending on Clothes, and the improvement in spending the (Living) came in third place, with a percentage of (17.48%), among project owners who had improvement in spending on Living, while (health) came in fourth place, with a percentage of (13.27%), which is as it appears in The table indicates that this percentage of project owners has led to an improvement in their spending on health, while the improvement in spending on (Education) came in fifth place with a rate of (9.06%).

Finally, the improvement in spending on (Health) was the last order of interest. Entrepreneurs in improving their (luxury) conditions were at a rate of (7.0%). Therefore, it may be clear from this result that medium and small projects have absolutely led to improving the level of income for the entrepreneurs in the research sample, and thus, in return, they have significantly improved the standard of living through improvement in Spending on the trends that we observed, whether on food, clothing, housing, health, etc., which were shown in a relative and varying manner from one individual to another according to consumption habits and needs, as they are considered indicators of economic significance that can be used to evaluate the standard of living, and thus the researcher can be assured

that medium and small projects can contribute. In improving the level of income and thus concluding that the second hypothesis is correct and therefore it in turn constitutes an economic tool that can contribute to raising the standard of living.

**Table (30): Results of descriptive statistics for the study sample according to the answer to the question:
What are the types of expenses consumed in your project?**

Variables	Number	Ratio
Rent (buildings - equipment - transportation)	80	74.5
Insurance	1	0.9
Internet	1	0.9
Equipment and facilities maintenance expenses	12	10.4
Select other expenses	13	12.4
Total	106	100%

It was shown from the previous table for the distribution of the study sample regarding the types of expenses consumed in the project that the majority of the sample of project owners found that the expenses consumed (rent - buildings - equipment - means of transportation) were consumed by (74.5%) of project owners, which is the highest percentage of expenses, as follows In second place were (other expenses) with a rate of (12.4%), and finally in fourth place were (Internet - Insurance) expenses with a rate of (0.9%) for each of them separately, which is the lowest percentage.

**Table (31): Results of descriptive statistics for the study sample according to the answer to the question:
What are the measures adopted to reduce project expenses?**

Variables	Number	Ratio
Rationalization in consumption	84	79.2
Change supplier to reduce costs	19	17.9
Product recycling	3	2.8
Reducing the number of workers	1	0.9
Total	106	100%

Rationalization of consumption among owners of medium and small enterprises was the priority of the procedures adopted by them to reduce project expenses, as the previous table for the distribution of the study sample shows. The majority of the sample responded with (rationalization of consumption) at a rate of (79.2%), which is the highest percentage among the procedures adopted, followed in rank. Second, owners of other projects saw that (changing the supplier to reduce costs) was (17.9%), which is the solution, while there is another group that believes that the solution is (reducing the number of workers), which was (0.9%), which is the lowest percentage among project owners.

11. Conclusions

The research concluded that the issue of sustainable development captures the attention of the whole world through the increasing issues related to humans and the environment and the constant struggle to control them and enjoy the good things of life to satisfy endless desires and improve living conditions. Economic obstacles refer to the financial situation of medium and small enterprises in terms of income and methods of obtaining it and spending. On the project and individuals, which has an impact in reducing unemployment, creating job opportunities, and reducing inflation?

The research concluded that there are some economic obstacles that become an obstacle for owners of medium and small enterprises to achieve economic returns, social justice, and environmental protection. The most important of these obstacles is the increase in population: The random increase in the population, resulting from a social culture that needs to be corrected and corrected, is considered one of the deadliest obstacles. With any ambitious economic development plan, The large population puts great pressure on resources and services provided to citizens, which increases the burdens placed on officials and decision-makers, especially economic ones. The increase in population also includes those resulting from migrations, among others. Low level of the human factor: Building human factors is considered one of the most important factors for the success of any economic plan, and this requires improving various educational outcomes. Hence, full attention should be given to schools, universities, institutes, colleges, and others, and appropriate training should also be provided to their graduates. In addition to respectable work environments so as not to be attracted from other countries that provide them with such capabilities. Lack of an attractive environment for investment: Encouraging investment and taking care of its infrastructure is considered one of the most important means of achieving economic development and providing various job opportunities to employ the unemployed, in addition to the ability of investment to exploit the resources available for production and achieve profits that contribute to supporting the economy. Lack of an advanced transportation network: Transportation is considered one of the most important factors of development, as it is involved in all the details of life from the simplest to the most complex. Inability to find innovative solutions: This problem appears greatly and clearly in some societies that rely on traditional means to perform their work, and perhaps the most prominent example of this is the complete dependence of many societies and countries on oil. At a time when the oil bill can be reduced by making additional efforts in finding and applying alternative means, some countries insist on using oil, which developed nations have become averse to, and are reducing its use due to the great harm it causes to humans at all levels and levels.

12. Research Results

1. Small and medium enterprises in Cairo Governorate suffer from a lack of liquidity, which limits the development and progress of these projects. The reason is insufficient government support and the lack of sufficient resources to finance these projects.

2. There is no database available in the real sense, or even if it is renewed, its performance is poor.
3. The difficulty and complexity of financing procedures and the increase in interest rates for those wishing to invest in these projects.
4. Lack of interest in spreading the culture of quality for these projects to enhance their competitiveness against foreign products.
5. Lack of technical expertise and competencies in small and medium enterprises in Cairo Governorate and weak training programs.
6. Small and medium enterprises in Egypt suffer from many problems, obstacles and challenges that affect the efficiency of the producing unit and its ability to compete externally.

13. Recommendations

In light of the previous results and our belief in the role of small and medium enterprises in development, we propose the following recommendations:

1. Increasing media programs that focus on small and medium enterprises, such as the Shark Tank program.
2. Increase awareness of the importance of small and medium enterprises and clarify their role in economic development.
3. Providing the necessary loans and support to finance capital and finance new entrepreneurial ideas in order to develop projects economically and socially.
4. Encouraging banks to finance medium and small projects at low interest rates, by granting them material privileges such as tax exemptions on the profits made from financing activities for these projects.
5. Providing financial and marketing advice to project owners instead of their mostly relying on the advice of families, as it turns out, in order to develop and grow these projects in a more effective way.
6. Organizing specialized exhibitions to promote and market the products of small projects and disseminate the necessary marketing information to help them market their products inside and outside the country.
7. Training small business owners on modern management systems.
8. Providing an accurate and comprehensive database on medium and small enterprises and the regulations governing their establishment.
9. Transferring successful experiences and exchanging expertise in the field of small project management, in addition to benefiting from the experiences of some emerging countries in these projects.

10. Establishing specialized marketing companies or agencies to support small and medium enterprises as channels for distributing and exporting the products of these enterprises.
11. Reducing commercial license fees and exempting them from renewal fees.
12. It is necessary to work on early detection of obstacles and obstacles that hinder the success of these projects and work to overcome these obstacles and obstacles.
13. Providing appropriate professional training to develop the skills of workers in small and medium enterprise activities and providing courses in the fields of management and marketing.
14. Spreading and strengthening the culture of leadership and initiative to encourage the establishment of these projects.
15. Assisting small and medium enterprises in marketing their products by participating in local and international exhibitions, as well as providing companies specialized in marketing and exporting the products of these projects.
16. Introducing amendments to legislation and laws that would support small enterprises and encourage them to grow and develop.
17. Providing appropriate infrastructure components to implement economic projects at encouraging and competitive prices.

14. Suggestion for Future Research

1. The role of legislation and regulations regulating the work of these projects and protecting the rights of their workers.
2. The role of unions and organizations that contribute to overcoming the problems facing these projects.
3. The role of government support and facilities that contribute to increasing this type of projects.

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المعوقات الاقتصادية التي تواجه المؤسسات المتوسطة والصغيرة وطرق التغلب عليها لتحقيق التنمية المستدامة

الملخص: يهدف البحث دراسة المعوقات الاقتصادية التي تواجه المشروعات الصغيرة والمتوسطة وطرق التغلب عليها لتحقيق التنمية المستدامة، ومن أجل تحقيق أهداف البحث تم استخدام المنهج الوصفي التحليلي في الجانب العملي اعتماداً على اجابات عينة الدراسة وعلى بيانات الدراسة التي تمت من خلال الاستبانة وهي الاداة المستخدمة والتي تم توزيعها على عينة عددها (106) مشروع متمثلة في المشروعات الخدمية والتجارية والصناعية والزراعية من خلال اختبار الفروض احصائياً باستخدام البرنامج الإحصائي SPSS، توصلت الدراسة الى أن المشاريع الصغيرة والمتوسطة تعاني من نقص في مستوى السيولة والذي يحد من تطور وتقدم هذه المشروعات والسبب غياب التمويل اللازم لاستمرارية المشروع، لا تتوافر قاعدة بيانات بالمعنى الحقيقي أو حتى إن وجدت فإن أداءها ضعيف، عدم توافر الخبرات الفنية والكفاءات في المشروعات الصغيرة والمتوسطة في محافظة القاهرة وضعف البرامج التدريبية، تعاني المشروعات المتوسطة والصغيرة في مصر من العديد من المشكلات والمعوقات والتحديات التي تؤثر على كفاءة الوحدة المنتجة وقدرتها على المنافسة الخارجية، وقد أوصت الدراسة بزيادة الوعي بأهمية تلك المشروعات وتوضيح دورها في التنمية الاقتصادية وتشجيع البنوك على تمويل تلك المشروعات وتوفير القروض والدعم اللازم.

الكلمات الافتتاحية: المعوقات الاقتصادية، المؤسسات المتوسطة والصغيرة، التنمية المستدامة.