CHALLENGES AND PROSPECTS OF WOMEN ENTREPRENEURSHIP IN MICRO AND SMALL ENTERPRISES THE CASE OF ASELLA TOWN

THESIS SUBMITTED TO DEPARTMENT OF MANAGEMEN IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER IN BUSINESS ADMINISTRATION (MBA)

BY: ABERA HAILU

ARSI UNIVERSITY COLLEGE OF BUSINESS AND ECONOMICS DEPARTMENT OF MANAGEMENT

Asella, Ethiopia

May/2017

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ADVISOR: KIBRET DESSALEGN (ASSISTANCE PROFESSER)

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APPROVAL SHEET-1

This is to certify that the thesis entitled **"Challenges and Prospects of Women entrepreneurship in MSE the Case of Asella Town"**, submitted in partial fulfillment of the requirements for the degree of Master of Business Administration (MBA) with the graduate program of college of business and economics, University of Arsi and is a record of original research carried out by **Abera Hailu Deme, Id. No. Gs/Ex/120/08** under my supervision and no part of the thesis has been submitted for any other degree or diploma.

The assistance and the help received during the course of this investigation have been duly acknowledged. Therefore, I recommend that the thesis would be accepted as partial fulfillment of the requirement for business administration (MBA)

____________________________	____________	______________
Advisor	**Signature**	**Date**

APPROVAL SHEET-2

We, the undersigned, members of the board of examiners of the final open defense by Abera Hailu have read and evaluated his thesis entitled **"Challenges and Prospects of Women entrepreneurship in MSE the Case of Asella Town"** and examined the candidate. This is therefore to certify that the thesis has been accepted in partial fulfillment of the requirements for the degree of Master of business administration (MBA).

________________________________	________________	________________
Name of Chairperson	Signature	Date
________________________________	________________	________________
Name of External Examiner	Signature	Date
________________________________	________________	________________
Name of Internal Examiner	Signature	Date

DECLARATION

I declare that the thesis is my original work, has not been submitted to any other university for achieving any academic degree or diploma awards and all source of materials used for the thesis have been duly acknowledged.

Declared by:

Name: Abera Hailu Deme

Signature: _____________

Date: _________________

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TABLE OF CONTETS

LIST OF TABLES

ACRONYMS AND ABBRIVATIONS

- **AGOA** :African Growth and Opportunity Act
- **AWEP**: African Women's Entrepreneurship Program
- **APEC:** Asian Pacific Economic Cooperation
- **BDS:** Business Development Services
- **GDP**: Gross Domestic Production
- **GEM**: Global Entrepreneurship Monitor
- **GTZ**: german technical cooperation
- **ILO:** International Labor Organization
- **MoTI**: Ministry of Trade and Industry
- **MSE**: Micro and Small Enterprises
- **NGO**: Non government organization
- **TVET**: Technical and Vocational Education and Training
- **WEA**: Women Entrepreneurs Association
- **WEDGE**: Women Economic Development and Gender Equality
- **WISE**: Women in Self Employment

ABSTRACT

This study was designed to assess the challenges and prospects of women entrepreneurs in MSEs. It also addressed the business characteristics of women entrepreneurs in MSEs. A sample of 124 women entrepreneurs engaged in 5 sectors was taken for the study using stratified sampling. In the process of answering the basic questions, a questionnaire that include demographic profiles, the business characteristics of women entrepreneurs in MSEs, Challenges related with Business startup of women entrepreneurs in MSEs, Changes related to socio-economic parameters and Future prospects of women entrepreneurs in MSE was designed in a closed ended , likert scales and open ended . In addition to strength the primary data the researcher also use some secondary data. Moreover, interviews were held with top official of MSEs and process owners. After the data has been collected, it was analyzed using simple statistical techniques (frequency, tables and percentages).The results of the study indicates that lack of workplace , working capital, over tax loaded and bureaucracy in the stake holders office were the most bottle necks of the women entrepreneurs to start up their business. It also show lack of training given for women entrepreneurs in city administration were very low; even the training given was mostly focus on theoretical concepts than deep-rooted practical trainings.

The study also found that even though there were so many economic and administrative challenges are still very dangerous the discrimination of women entrepreneurs, society attitudes toward their business and cultural factors toward women entrepreneurs' were highly minimized. The attitude of the women toward the MSE is changed. Most of them accept that MSE is the best solution to solve their economic problem. Based on the major findings, recommendations were forwarded to existing and potential entrepreneurs, SME office and other concerned bodies.

Key words: micro and small enterprises (MSE), challenges, prospect, entrepreneurs

CHAPTER ONE

1. INTRODUCTION

1.1 Background of the Study

Entrepreneurship is increasingly recognized as an important driver of economic growth, productivity, innovation and employment, and it is widely accepted as a key aspect of economic dynamism. Transforming ideas into economic opportunities is the important issue of entrepreneurship**.** History shows that economic progress has been significantly advanced by pragmatic people who are entrepreneurial and innovative, able to exploit opportunities and willing to take risks (Hisrich, 2005).

The role of entrepreneurship and an entrepreneurial culture in economic and social development has often been underestimated. Over the years, however, it has become increasingly apparent that entrepreneurship indeed contributes to economic development**.** Nevertheless, the significant numbers of enterprises were owned by men (ILO, 2006). In other words, it was not common to see women-owned businesses worldwide especially in developing countries like Ethiopia. The idea and practice of women entrepreneurship is a recent phenomenon. Until the 1980's little was known about women entrepreneurship both in practice and research, which made its focus entirely on men. Scientific discourse about women's entrepreneurship and women owned and run organizations is just the development of 1980s (ILO, 2006).

In Ethiopia Poverty reduction and sustainable development requires a transformation from dependence on a traditional agriculture to a rapid expansion of modern agriculture and the manufacturing sector, which creates jobs for the urban unemployed, new entrants to the labor market and migrant workers from the rural areas. To this end, the Government of Ethiopia has taken various policy measures aimed for the creation of enabling environment for boosting the private sector for the generation of employment and income (FDRE, 2008.). According to Andualem (2009), in Ethiopia small-scale enterprises are considered the most crucial element of private sector. The issuance of Ethiopia's Industrial development strategy and the establishment of the Federal Micro and Small-scale Enterprises (MSEs) development agency are important instruments for boosting MSEs growth. Moreover, various international and national organizations, such as Women In Self Employment (WISE), Women Entrepreneurs Association (WEA), International Labor Organization (ILO) etc, designed different support programs for women through building their capacity and providing access to training and credit, but, they can't get out from poverty as it expected. Liedholm and Mead (2007) reflected attention should be given for broad employment opportunity creating economic sectors. In low-income countries, informal sectors are dominant income sources of the mass urban population. The profile of Ethiopian urban work force shows the engagement of about half of the workforce in the informal sector. To these ends the MSE absorbs large active women and is considered important policy for eradicating poverty. The Ethiopian government considers the development of MSEs as the basic way to move out from poverty principally for women and youngsters. To make this successful, however, it needs a detail understanding of challenges that affect the startup, growth and expansion of women entrepreneurs business. This research is therefore designed to examine the challenges and prospects of women entrepreneurship in MSE the case of Asella Town administration.

1.2 Statement of the problem

According to (Rahel and Rahmato 2004), small businesses and enterprises constitute the only livelihood available to the majority of poor women in Ethiopia. Because economic have actively engaged and earn their livelihood in small enterprisers where government policies, regulations, owner's business skills, availability of finance, appropriate business trainings, and market matter most for their survival. Surveys conducted by the Ministry of Finance and Economic Development of Ethiopia (2012), show that women entrepreneurs in Ethiopia initiate new businesses and enterprises at a rate twice as fast as men, and that they find it harder at the outset to grow their business to the next higher level. The growth trend of women in MSE sector is subject to various challenges and constraints (Raymond, 2005). Because of ease of entry and limited access of other opportunities, the majority of MSEs are operated by women are yet facing various challenges that hinder the development of their firms (Rubio, 1991).

As an explanation, the various studies such as ILO (2004) present the slow growth of women owned MSEs low achievement. It is sourced from the physical location of the firm with in the household and are usually small; with less reinvestment as a result of frequent use of the profit for daily household consumption ending at lower opportunity of growth as compared with others (Mead and Liedholm, 1998). Moreover, the gap exists as a result of business and personal reasons (USAID, Rahel Wasihun and Issac Paul, 2010). As a result only a new start rate is higher for Women operated MSEs. The various studies such as ILO (2006) present the slow growth of women owned MSEs and low achievement. So the entrepreneurs' totally and women entrepreneurs specially are face different challenges to survive in business and growth their business to the next steps. For these purposes large number of women in the country especially in Oromia region does not contribute a lot for economic development of the country.

Asell Town is found in Oromia region Arsi zone which has a large number of women but there was no high contribution for the economy of the country. In this area most of the women who registered in MSE doesn't enter to the activity for a long period of the time. In most case their organization fadeout with in short period of the time. Some entrepreneurs' women live their business and search for government employee. Even women who continue in business stay long period of the time without showing more growth change in their business. Therefore, this study investigates the challenges and prospects of women entrepreneurs in MSE the case of Asella Town administration.

1.3 Basic Research Question

1. What are the current limitations that the women entrepreneurs face to start up their business in the City?
2. Does women entrepreneurs in MSEs bringing a change through considering the socio-economic parameters?
3. What is a future prospect of women entrepreneurs in MSE to transform their business towards higher enterprise?

1.4 Objectives of the study

1.4.1 General objective of the study

To assess Challenges and Prospects of Women entrepreneurs in MSE the case of Asella Town administration

1.4.2 The specific objectives of the study

1. To find out the current challenges that the women entrepreneurs face to start up their business
2. To identify whether women entrepreneurs in MSEs is bringing a change through considering the socio-economic parameters
3. To forecast the future prospects of women entrepreneurs in MSE to transform their business towards higher enterprise

1.5 Significance of the Study

The study helps to clearly understand and examine the challenges and prospects of women entrepreneurs in MSEs so that appropriate and evidence-based interventions will be made.

It can be one input to existing Women Entrepreneurs, potential entrepreneurs, MSE heads of the town and the region and TVET educators to alleviate the problems that women entrepreneurs face. It shows what areas of support stakeholders should have to work together. In addition it may use as initial base point for other researchers who wish to make a study on the same title, organization or both and these in gross improves the livelihood of the women as well as the whole community.

1.6 The scope of the Study

This study focuses only on women entrepreneurs who registered formally in MSE the case of Asella Town only. So if other researchers conduct research on other place and other population they might be come with different results. In addition this research was analyzed by using only descriptive statistics tools but, if other researchers' use another statistical tools they may come up with other results.

1.7 Limitation of the study

When working the research the researcher has the following limitations: Even though different efforts were used to give orientations, few of the respondents create negligence in filling the questionnaires. Some of them don't give values to the questioners and very of them don't return it totally. The geographical location of the respondents are scattered in different sites, for this case there was high challenge in distribution questioners, following up and collecting responses.

CHAPTER TWO

2. LITERATURE REVIEW

2.1Definition of Entrepreneurship

Land storm (2005) states that entrepreneurship is discovering new business possibilities in the market which can be individual or people who start business based on an entirely new products or services; also establishment of more handicraft or services oriented business with more imitative products and services. Shane (1997) describes entrepreneurship as a process that involves seven different stages which are: existence of opportunity, discovery of opportunity, decision to exploit opportunity, resource acquisition, entrepreneurial strategy, organizing process, performance. It is the necessary requirement for economic development. Entrepreneurship is the willingness and the ability of an individual to seek investment opportunities, set up and run an enterprise successfully. The Oxford advanced dictionary of current English (Hornby 1975) defines entrepreneurship as the ability to organize a business undertaking and assume the risks for the sake of profit, also as the willingness of one to start, control and direct the processes of production of goods and services and bear the risks too. Entrepreneurship is plainly continuous process of combining resources to produce new goods or services, suffices to say that entrepreneurship is all about change which we see as one of the major characteristics of an entrepreneur who as well search for change, responds to it and exploits it as an opportunity. Entrepreneurs introduce new products and ideas, establish unknown needs, and create employments as well make wealth available in the economy.(Boettke 2009) state that the growth of economy will not be understood if the true agents of change known as an entrepreneur is removed from the process. The development of entrepreneurship has become a global phenomenon since it is perceived as the sure-way solution out of poverty. Entrepreneurship is the process of creating something new and assuming the risk, (Hisrish and Peters, 2002)

The role of entrepreneurships in economic development and poverty reduction especially in developing countries nations has been asserted in the literature. Galbraith (2012) argued that the economy of developing nations can be improved through entrepreneurship development. He, however, added that economic development is multidimensional; not only dependent on the traditional economic model of factor inputs but issues such as culture, gender, type of enterprises etc need be considered. Entrepreneurship is looked at as a decision-making process and entrepreneur's success in this wise depends on the situation at hand and the approach adopted. Some decisions require careful analysis while others require application of past experience; and others, the environment (for example government policies) available at that time can make or mar entrepreneurial decision-making (Cunha, 2011).Entrepreneurial attributes such as motive of venturing into the business, business and innovative skills, education and networking ability are also vital elements to consider in entrepreneurial success. The right motive should be the first determinant before entering into a small business, both for male- and female-run enterprises. Such motives include: money, achievement and learning opportunity (Mitchell, 2004). In a similar study, Porter and Nagarajan (2005) added the need for business growth and social advancement as vital motives for successful entrepreneurship, especially female-run. Possession of adequate skills for entrepreneurial success is very crucial. Reavley & Lituchy (2008) supported this fact and suggested that entrepreneurial skills, networking to get market information, customer information, finance and strategic planning were the prerequisites for small business success of female-run enterprises.

Some level of education is another success indicator for entrepreneurship. Robinson and Malach (2007) suggested that classroom theoretical knowledge should be supported with practical business education/training through internships in small businesses. While Ying (2008) emphasized the vital role entrepreneurships play in economic development of a country; as such proper education is necessary in terms of blending theoretical background with practical industrial skills. His study suggested that self drive, commitment and creativity are needed for business success. Again, Lans, Hulsink, Baert and Mulder (2008) were of the view that entrepreneurial competence does not only depend on skill of writing business plan but also recognizing and acting on new opportunities; and that competence is not only acquired by birth but through education, training and work experience. Majumdar (2008) submitted that the value of training/knowledge given to entrepreneur varies from one venture to another, and that growth and performance of small businesses are influenced by the personality and abilities of the entrepreneurs. Roomi & Parrot (2008), the mean age of women in entrepreneurial activity as 32, mostly married and with mean number of children as 3, high school as their highest education level, had previous entrepreneurial exposure and managerial occupation, and belong to women associations

Ability to network (connections with outside parties providing finance and with social groups) is another characteristic of a successful woman entrepreneur.
Jill, Thomas, Lisa and Susan (2016) concluded that both physical capital and connection networks as well as training were necessary for entrepreneurial success. In a related study, Tata and Prasad (2008) concluded that the performance of female-run micro-enterprises can be influenced by social capital, motivation and opportunity to engage in collaborative exchange; and that this is influenced by gender. This explains why micro-credit programs are vital in assisting poor women entrepreneurs (especially in developing countries) who lack access to credit and other opportunities. One of such programs is social networks in terms of trade unions, peer group formation and other cooperative societies. Entrepreneurs, especially women, also need efficient marketing skills to be able to sell their products or services rendered. This view was supported by Alex (2008) whose result showed that service industry's best marketing practice was promotion and that marketing initiatives were positively associated with service quality. He concluded that effective marketing of small business services will produce great result. Further on the characteristics of a successful entrepreneur, Idris & Mahmood (2010) suggested that being ambitious, self confident and high-level of energy were the entrepreneurial characteristics.

Entrepreneurship has been researched extensively in the past and still receives significant attention from academics around the world. One of the reasons why entrepreneurship is so important is because it commercializes public knowledge and it contributes to employment growth and efficiency (Ulign & Brown, 2004:6).

2.2 Differences between women and men entrepreneurs

While gender was shown not to affect new venture performance when preferences, motivation, and expectations were controlled for, the differences observed among men and women entrepreneurs were observed by different researchers. Among these Shane (2007) identified that men had more business experience prior to opening the business and higher expectations; women entrepreneurs had a larger average household size; the educational backgrounds of male and female entrepreneurs were similar; women were less likely than men to purchase their business; women were more likely to have positive revenues; men were more likely to own an employer firm; female owners were more likely to prefer low risk/return businesses; men spent slightly more time on their new ventures than women; male owners were more likely to start a business to make money, had higher expectations for their business, and did more research to identify business opportunities; male entrepreneurs were more likely to found technologically intensive businesses, businesses that lose their competitive advantage more quickly, and businesses that have a less geographically localized customer base; male owners spent more effort searching for business opportunities and this held up when other factors were controlled for.

Besides to this, Malaya (2006) tried to distinguish male and female entrepreneurs with respect to their success indicators arranged in a sequential order from very important to least important. The following table illustrates this.

Table 2.1: Male vs. female entrepreneurs

Male	Female
Generating revenues/profits	Generating revenues/profits
Providing quality product /service to customers	Providing quality product /service to customers
Being able to balance work/ family Responsibilities	Providing employment to People
Having a regular source of Livelihood	Being able to balance work/ family responsibilities
Improving quality of life of Employees	Improving quality of life of Employees
Being able to continue operation of business	Being able to continue operation of business
Expanding business	Having a regular source of Livelihood
Providing employment to People	Being able to utilize my talents/skills
Gaining financial independence	Taking advantage of business opportunities
Providing adequate family Support	Gaining financial Independence

Source: Malaya M, F. (2006). A Gender-based Analysis of Performance of Small and Medium Printing Firms in Metro Manila.(2005) are one way to achieve the latter.

2.3 Female Entrepreneurship

There is one gender-specific definition the authors came across that specifically appealed to them due to its emphasis on female entrepreneurship. “Female entrepreneurs are defined as those who use their knowledge and resources to develop or create new business opportunities, who are actively involved in managing their businesses, and own at least 50 per cent of the business and have been in operation for longer than a year” (Brunetto, 2009)

2.4 The Challenges facing Women Entrepreneurs

Multi-faceted subjects, such as the social and economic empowerment of women, are central to the analysis of women’s entrepreneurship. In order for a woman to be empowered however, she needs access to the material, human and social resources necessary for making strategic choices in her life. Mohanty (2009) indicates that there are countless problems that militate against women entrepreneurs. This in a way adversely affects their innovative abilities. Yet women have historically been disadvantaged in accessing not only material resources like credit and other property, but also in obtaining social resources such as education, information and modern technology. All of these factors have negative implications for the type of enterprises that women are engaged in. Women traditionally have found it difficult to raise financial capital for their ventures and to date only a small percentage of women succeed in raising venture capital (Brush et al. 2006)

It has been made clear in some recently conducted studies (AEMFI, 2008) that women engaged in microenterprises started their business to overcome the challenges of poverty and its consequence hence, some of the driving forces behind starting a business may include:
Unsatisfied household subsistence needs, such as basic requirements like food, clothes and the education of children; Girls dropping out of school, being unable to get wage employment and who, perforce, resort to self-employment; Family pressure upon girl school-leavers to be self-sufficient; and Credit facilities being offered on women’s door steps.

Many women have multiple responsibilities as mothers and producers and therefore tend to engage in activities that are home-based and less risky. This may have negative implications however, as often such low risk activities produce limited returns. The reduced physical mobility of many of the women who operate in this category also often prevents them from seeking out information on better economic opportunities. Training and education in technologies could enable them to acquire the necessary skills to diversify and to develop the confidence to explore viable business ideas and market opportunities for their products or services.

The lack of market access, affordable technology and opportunities for bulk purchase of inputs, as well as the low levels of education for women are considered to be some of the main problems faced by women engaged in or aspiring to engage in growth-oriented enterprises.

2.5 Problems & Prospects of Women Entrepreneurs

Women can either be self or paid employed. But both of the employments are prone to risks and problems that discourage females in both domains (Singh et all., 2012).Researchers claim that family issues such as giving proper time and fulfilling family culpabilities are the chief issues confronted by them(Rao, Rao and SuriGanesh, 2011). Another inquiry supported the findings that women are mainly impelled to be the home makers (Roomi and Parrot, 2008).Whereas Hafizullahet al (2012) highlighted that male dominance in culture creates problems for female entrepreneurs in terms of limiting their mobility, business participation and market interactions. The further arguments of the research revealed that women entrepreneurs of developing country have to face environments; traditional and contemporary in order to run their enterprises. Traditional category includes socio cultural and religious elements while contemporary category is a sub category of above mentioned factors and includes constitutional structure, policy making and other institutional mechanism. Furthermore, they recognized poor economy and stereotyped society as other factors liable of causing glitches for female entrepreneurs.

The geo-political crisis has harmfully affect socio-economic growth and such a jeopardize scenario has also affected women entrepreneurship. The major factors that restrain women from business are gender-based discrimination, lack of communal support, limited access to information, inadequate education & training facilities, absence of trust in one's capabilities and access to resources (Afza, Hassan and Rashid, 2010). These arguments are supported by the findings of another research that says that the lack of proper leadership, planning and inadequate financial resource allocation is some other difficulties that women usually face during execution of their businesses (Palaniappan, Ramgopal and Mani, 2012).

Besides all the problems women also face some challenges and significant of them are uncloaked guidelines, challenging interactions due to gender, dependence upon their male counterparts for transactions and extra restrictions imposed on them as compared to their gender counterparts (Ahmad, 2011).

2.6 Women Entrepreneurs in Ethiopia

A national survey conducted by the Ethiopian Welfare Monitoring Unit as sited in Eshetu and Zeleke (2008) shows that women entrepreneurs in Ethiopia are not provided with adequate policy related and strategic support from the national government, and that the promotion of vibrant SMEs should be one of the most important priority strategies for empowering women, addressing abject poverty and unemployment in Ethiopia.

Businesses and enterprises operated by women contribute for economic dynamism, diversification, productivity, competition, innovation and economic empowerment of the poorest of the poor. Historically, there has been a well established tradition of women being involved in small businesses and enterprises. However, it is only recently that women's entrepreneurship has gained the attention of economic planners and policymakers particularly in developing countries in Ethiopia. Although the national government has come to acknowledge that supporting enterprises operated by women promotes gender equality and economic empowerment, the majority of enterprises operated by women face difficulty in terms of access to finance, resources, business skills and institutional support from the national government Ethiopian Ministry of Trade and Industry of Ethiopia (2011); National Bank of Ethiopia (2004). The studies stressed that SMEs owned or operated by women in Ethiopia survive against tremendous odds of failure.

While it is true that the predominant image of the "Ethiopian woman entrepreneur" is one of poor women trying to survive, there are other profiles. One is of the woman who has, because of higher education and better access to economic and resources, been able to grow her micro enterprise into the small enterprise category (Hadiya, 2006; ILO, 2003). According to Hadiya, these women believe they are the most neglected category of women entrepreneurs because they do not have institutional credit or other support services available to them. These women have outgrown the micro finance system and yet are not able to borrow from banks. The other profile is of the woman who, because of her higher education, previous work experience, and better economic circumstances, has access to the financial and other resources needed to start and grow larger enterprises.

Members of the Ethiopian Women Exporters' Forum (EWEF) are illustrative of this group, although even members of the EWEF complain about inadequate access to commercial bank loans to meet their working capital needs because of the rigid requirement for collateral guarantees (which they often cannot meet). Research has shown that it is possible for women to make the transition from a micro to a small enterprise under the right circumstances. The ILO (2003) study of women in growth enterprises found that 70 per cent of the women entrepreneurs currently engaged in small enterprises had started them as micro-enterprises and grown them over time. Eshetu and Zeleke (2008), ILO (2003) also identified that the following are the main challenges that women entrepreneurs in Ethiopia face in a sequential order from very Sevier to least important. These are difficulty in obtaining loan from commercial banks, failure of business/bankruptcy, failure to convert profit back into investment, shortage of technical skills, poor managerial skills and low level of education.

Furthermore, ILO (2003) found that lack of suitable location or sales outlet; stiff competition; low purchasing power of the local population; lack of marketing knowhow; seasonal nature of the business ;lack of market information ;inadequate infrastructure ;shortage of time (due to multiple tasks) ;shortage of raw materials ;Shortage of working capital are constraints of women entrepreneurs in Ethiopia. A study conducted by ILO (2008) in Ethiopia, the United Republic of Tanzania and Zambia identified that, women entrepreneurs do not have the same access to networks as men; women entrepreneurs have difficulties accessing premises due to, among other things, a lack of property and inheritance rights; women's lack of access to titled assets that can be offered as collateral for loans adversely affects the growth of their enterprises; women entrepreneurs lack access to formal finance and rely on loans from family and community;

women entrepreneurs tend to be grouped in particular sectors, particularly food processing and textiles; business development service providers do not give adequate time or effort to target women entrepreneurs – they do not offer flexible arrangements in respect of the timing and location of service delivery; Women often experience harassment in registering and operating their enterprises.

2.7 Women entrepreneurs in SMEs

Women Entrepreneurs in MSEs are important to almost all economies in the world, but especially to those in developing countries and, within that broad category, especially to those with major employment and income distribution challenges. On what we may call the "static" front, women entrepreneurs in MSEs contribute to output and to the creation of "decent" jobs; on the dynamic front they are a nursery for the larger firms of the future, are the next (and important) step up for expanding micro enterprises, they contribute directly and often significantly to aggregate savings and investment, and they are involved in the development of appropriate technology.

In an increasingly international marketplace, many companies are finding that prosperity is best achieved from specialization, as opposed to diversification. While the majority of the world's largest companies continue to provide multiple services to numerous markets, they now purchase many components and goods from smaller companies that serve one particular niche. As the global marketplace continues to develop, women entrepreneurs in MSEs provide an effective tool for economic growth through participation in global supply chains (World Bank, 2003).

2.8 Benefits of women entrepreneurs in MSEs

With various definitions by various countries, sometimes it becomes a difficult task for an individual to understand importance of women entrepreneurs in MSEs. One may not know the important role that women entrepreneurs in SMEs plays in developing any particular sector, economy of any country, alleviating poverty, increasing employment, and, above all providing various items of daily use at an affordable cost. Within the last few years many developed and developing countries have realized the importance of the sector.

According to World Bank (2003) report Women entrepreneurs in MSEs are the engine of growth; essential for a Competitive and efficient Market; Critical for Poverty reduction; and Play a Particularly Important Role in developing Countries. Furthermore; according to UNECE as sited in http://www.unece.org/indust/sme/ecesme.htm, women Entrepreneurs in MSEs are contributing to employment growth at a higher rate than larger firms. The private sector and in particular women entrepreneurs in MSEs form the backbone of a market economy and for the transition economies in the long-term might provide most of the employment. Support for women entrepreneurs in MSEs will help the restructuring of large enterprises by streamlining manufacturing complexes as units with no direct relation to the primary activity are sold off separately. And through this process the efficiency of the remaining enterprise might be increased as well; they curb the monopoly of the large enterprises and offer them complementary services and absorb the fluctuation of a modern economy; through inter-enterprise cooperation, they raise the level of skills with their flexible and innovative nature. Thus women entrepreneurs in MSEs can generate important benefits in terms of creating a skilled industrial base and industries, and developing a well-prepared service sector capable of contributing to GDP.

UNIDO(2004) added that a characteristic of women entrepreneurs in MSEs is that they produce predominantly for the domestic market, drawing in general on national resources; the structural shift from the former large state-owned enterprises to women entrepreneurs in MSEs will increase the number of owners, a group that represents greater responsibility and commitment than in the former centrally planned economies; an increased number of women entrepreneurs in

MSEs will bring more flexibility to society and the economy and might facilitate technological innovation, as well as provide significant opportunities for the development of new ideas and skills; women entrepreneurs in MSEs use and develop predominantly domestic technologies and skills; New business development is a key factor for the success of regional reconversion where conventional heavy industries will have to phased out or be reconstructed (especially in the field of metallurgy, coalmining, heavy military equipment,

2.9 Women Entrepreneurs in MSEs in Ethiopia

According to Schorling (2006), ILO (2006) in Ethiopia the idea of Micro & Small Enterprises (MSEs) development emerged as a promising agenda in the 1980s. A variety of reasons have been cited for the surge of interest in MSEs development, like: MSEs are a better way for poverty reduction; MSEs are a platform for sustainable development and productivity and MSEs are important actors within the trade sector and a platform for economically empowering women and men.

The MSE sector plays an important role in providing people with livelihood and income generating opportunities, providing income and services to people who cannot get employment in the formal sector. In November 1997 the Ethiopian Ministry of Trade and Industry has published the "Micro and Small Enterprises Development Strategy", which enlightens a systematic approach to alleviate the problems and promote the growth of MSEs. Elements of the program include measures with regard to creating an enabling legal framework and streamlining regulatory conditions that hinder the coming up of new and expansion of existing MSEs. In addition specific support programs also include measures related to facilitating access to finance, provision of incentives, promotion of partnerships, training, access to appropriate technology, access to market, access to information and advice, infrastructure and institutional strengthening of the private sector associations and chamber of commerce.(ILO,2008)

The following definition of MSE is from the Oromia regional state Trade and Industry (2011) and is used to categorize the sector for the purpose of the strategy: Micro Enterprises are those small business enterprises with members not exceeding six and paid-up capital of not exceeding

Birr 100000 for manufacturing and construction sectors and paid-up capital of not exceeding Birr 50000 for other sectors. Small Enterprises are those business enterprises with members of 6-30 and paid-up capital of above 100001 and not exceeding Birr 1500000 for manufacturing and construction sectors and paid-up capital of above 50001 not exceeding Birr 500000 for other sectors.

The Micro and Small Enterprises Sector is described as the national homes of entrepreneurship. It provides the ideal environment enabling entrepreneurs to exercise their talents to the full and to attain their goals. In comparison with other countries it is known that in all the successful economies, MSEs are seen as a springboard for growth, job creation and social progress at large.

2.9.1 Women entrepreneurs' development in MSEs: difficulties and Problems

Schorling (2006) study shows that in Ethiopia's situation MSEs are confronted by various problems, which are of structural, institutional and economic in nature. Lack of Capital, market and working premises, marketing problems, shortage of supply of raw materials and lack of qualified Human resources are the most pressing problems facing MSEs. Although the economic policy of Ethiopia paid due emphasis for entrepreneurship values and appreciation of the sector's contribution to the economy, there are still constraints related to infrastructure, credit, working premises, extension service, consultancy, information provision, prototype development, imbalance preferential treatment and many others, which therefore need proper attention and improvement.

According to German Technical Cooperation (**GTZ**) as sited in http://www.bds-ethiopia.net/approach-tvet.html, women entrepreneurs in MSEs in Ethiopia are faced with a number of challenges. The following can be cited as the main ones.

Limited and for some complete lack of access to funds; poor skills of operators and the work force in the economy due to underdeveloped Technical and Vocational Education & Training (TVET) system; Underdeveloped Business Development Services (BDS) market; Poor infrastructure; Weak private sector promotional institutions and Weak public sector support system.

2.9.2 Main objectives of the women entrepreneurs' development strategy in MSEs

Schorling(2006) also identified that the primary objective of the Ethiopian strategy framework is to create an enabling environment for women entrepreneurs in MSEs. In addition to this basic objective the following specific objectives are stated here: Facilitate economic growth and bring about equitable development; Create long-term jobs; Strengthen cooperation between women entrepreneurs in MSEs; provide the basis for the Medium and Large Scale Enterprises; Balance preferential treatment between women entrepreneurs in MSEs and bigger enterprises and Promote export.

In addition according to the Ethiopian MSE-policy sited in www.bds-ethiopia.net, the Ethio-German Micro and Small Enterprise Development Strategy focus on four priorities:
Enabling Governmental, Non-Governmental (NGO) Agencies and Commercial Business Development Services (BDS) Providers to implement efficient BDS to the Ethiopian Business Community; Strengthen the organizational capacity of the Partner Organizations through Organizational Development in order to deliver better services to the businesses; Training of Trainers in order to implement Creation of Enterprises through Formation of Entrepreneurs Trainings and Networking with all organization (Government, NGO, BDS-Providers, and International Donors) related to MSE Development in order to coordinate the respective activities.

2.10 Economic Growth

Economic growth can be defined as an increase in the real value of goods and services produced in the economy from one year to the next. In other words, the country is aiming to have more goods and services available for sale every year **(http://economics.mrwood.com.au/student.asp)**. Other scholars view economic growth as "a positive change in the level of production of goods and services by a country over a certain period of time" (Investors words, 2010). It refers only to the quantity of goods and services produced. It is often measured as the rate of change in GDP (Wikipedia, 2010).

2.10.1 Entrepreneurship and economic growth

Entrepreneurship is based on actualization of new ideas and creativity that lead to economic growth. This is possible by the ability of entrepreneurs to bear-risks. Some culture, beliefs, values system can as well increase the supply of entrepreneurs in a given society. Entrepreneurship can lead to industrialization of nations through its participation in private driven economy. Entrepreneurship creates employment opportunities, utilizes local raw materials, creates wealth and has the potential to reduce poverty in developing societies. Entrepreneurs may also discover areas of socio-economic needs and take advantage of such to the benefit of the society. The Global Entrepreneurship Monitor (GEM, 2012) argues that the national level of entrepreneurial activities has a statistically significant association with subsequent levels of economic growth. GEM further argued that there are no countries with high levels of entrepreneurship and low levels of economic growth. It was observed assumed that an analysis of countries over a long period of time have accumulated substantial evidence of a positive link between high rates of entrepreneurship and economic growth.

2.11 Policy Environment

There have been several policies and strategies developed in the past 25 years to create an enabling environment and targeted support for the development of the private sector in general and the MSE sector in particular. Some of these are highlighted here.

2.11.1 The MSE Development Strategy

Had the objectives of facilitating growth and equitable development, creating long-term jobs, strengthening cooperation amongst MSEs, establishing a basis for growth to medium and large enterprises, and export promotion. The strategy identified priority sectors including food production, textiles and clothing, metal work and crafts, agro-businesses, small-scale farming and fishing, small builders and contractors, small exporters, small scale tourism, and start-up and expansion firms. Women play an important role in some of these priority sectors and the strategy emphasizes women as a specific target group.

The strategies for addressing constraints faced by MSEs included better access to finance; incentive schemes; encouraging partnerships; training in entrepreneurship skills and management; access to appropriate technology; access to markets; and provision of advice and information. Following a review of the implementation of the strategy, a new strategy has been drafted and is in the pipeline. One of the recommendations included is the use of consistent definitions by all. In relation to women entrepreneurs in the MSE sector it aims to integrate the National Action Plan for Gender Equality as part of the strategy, which, if realized, could be a potential route for the mainstreaming of gender in MSE development.

2.11.2 The Industrial Development Strategy

Recognized that the private sector as the engine of economic growth. The strategy aimed to create an enabling environment for the private sector by ensuring macro-economic stability, modernizing the financial sector, providing infrastructural services, developing human resources, improving accountability and governance, and establishing an efficient judicial system.

The strategy also identified priority sectors that would be provided with specific support in relation to their employment generation capacity and export orientation. These included the textile and garment industries, meat and leather products, agro-processing, and construction industries.

2.11.3 The National Urban Development Strategy

Have two main components, namely the urban development package which is about the delivery of services by government and the urban good governance package which is about the way services are delivered. MSE development forms a part of the urban development package. The strategy identified a wide-ranging list of areas of support for MSEs including the following: Addressing training and leadership limitations through incorporating entrepreneurship and management in the technical training centers (TVET); Alleviating financial constraints through increased access to banking and micro finance services for the technical training centers (TVET)s; Addressing marketing problems through improvements in quality and standards and developing marketing channels; Improving access to infrastructure (water, electricity and communications) and work premises by giving priority to the sector, facilitating production space with infrastructure for groups of MSEs and promoting better access to BDS; Establishing a one-stop service delivery centre for MSEs to overcome bureaucratic hurdles. In order to ensure that women entrepreneurs are benefiting equitably from the strategy, however, clear targets need to be set and a gender mainstreamed approached pursued to reach such a target. Economic growth and private sector development has taken prominence in *PASDEP*. The focus according to PASDEP is to achieve a significant increase in exports, including exploitation of niche markets, and to strengthen the institutional framework to enable private initiatives.

In order to achieve these aims, measures such as improvement of the business climate, greater commercialization of agriculture and improving the enabling environment for the private sector are proposed. Further steps to simplify business processes and licensing requirements, strengthen the regulatory framework for a level playing field, reform the financial sector, withdraw state entities progressively, reform the land tenure system for investment and trade purposes, make major investments in infrastructure, upgrade the skills of the workforce and maintain a macroeconomic balance are also included. These measures are being progressively implemented by the government.

The implementation of NAP-GE is central to the gender strategy of PASDEP. The NAP prioritizes reducing women's work load and increasing their participation in employment as well as increasing their participation in the economic and political spheres. It also focuses on economic empowerment and girls' education. The strategy requires coordination among different stakeholders, with a leading role being played by the Ministry of Women's Affairs and the Women's Affairs Directorates at all levels. However, the limited capacity within the Ministry of Women's Affairs and the Departments remains a major challenge for the implementation of the NAP-GE.

2.12 Motivation

The social capital prospect is not necessarily the same for males and females (DeTienne and Chandler, 2007). Most writers describe the motivating factors for female entrepreneurs using the pull-&-push theory "The array of factors that may contribute in varying degrees to „pushing‟ or "pulling‟ a woman into business ownership" (Itani 2011: 3). Personal factors like self fulfillment and achievement are motivational factors for females across the globe. One significant factor contributing to this is the status of females in society, especially in the developing world. Their leadership-role is discouraged; they are considered subservient to males (Dzisi, 2008). They come to business because they want to prove themselves to others, including family members (Itani 2011). With the world becoming a global village, many women even in remote and far-flung places are becoming exposed to the idea of financial independence as a route to empowerment.

In many countries, spouses work together to run the household. This also means that issues such as childcare costs acquire greater importance, along with the opportunity cost of letting go of a stable income in order to earn what may possibly be a risky venture. We cannot deny the importance of financial factors while pursuing an entrepreneurial activity. Supporting the family income (Jamali, 2009) and raising their standard of living are also contributory motivational factors in female entrepreneurship. Although some researchers disagree with this (Roomi 2009), it has been pointed out by most researchers in this area. In some cases, it has been observed that self-employed females cannot cope with this challenging environment as compared to paid employment (Rosti and Chelli, 2009) and hence their motivation may suffer. This is an important factor to consider for any policy that aims to encourage long term female entrepreneurial involvement to foster socio-economic development.

The job-market situation also poses threats to females and they may become entrepreneurs to find more opportunities. At jobs, females may not be provided with roles that allow them to grow according to their capabilities (Remi-Alarape 2009). Their growth may be barred and a certain atmosphere is created in which they cannot elevate themselves from their current position to high ranks (Dima Jamali, 2009). In most cultures, females are generally only involved in household activities; their self employment is discouraged. This sometimes prompts women to rebel against expectations by becoming self-employed; it gives them self fulfillment (Smile Dzisi, 2008) and an opportunity to prove themselves (Itani, 2011). In lower-income classes, female entrepreneurship may be due to the need to meet family expenses, while among middle-income groups it can be attributed to the desire to raise the standard of living. (Nadgrodkiewicz, 2011).
The Ethiopian government considers the development of MSEs as the basic way to move out from poverty principally for women and youngsters.

2.13 Empirical study

As study done by **Mohammed Getahun (2016)** investigates the challenges and prospects of small scale business in some selected Addis Ababa sub city by taking samples of 212 there were so problems with the enterprises of women entrepreneurs. The study shows major problem areas facing the operators of small scale business in Ethiopian in the following order of their descending intensity: Inadequate credit assistance, problem of skilled man power, infrastructural problems, inadequate managerial skill, multiple tax and Levis, lack of access modern technology, policy inconsistency and government bureaucracy, marketing factors and politic-legal factors.

According to(**Minilek Kefale and K. P. M Chinnan ,2012)**study conduct in Woldiya, North East Amhara region Working capital problem, market problem and working space constraint are the leading important factors on reducing women employment growth on small and micro enterprises. They also realized that lack of awareness about small and micro enterprises on employment creation and poverty reduction, lack of determination and endurance by owners and inability to implement the trainings given by the government are the major factors that hinder employment growth of small and micro enterprises.

According to the studies conducted by (Tsega Adego Abebe 2013) a case study in aksum city administration by taking samples of 128 women entrepreneurs It is possible to wrap up that entrepreneurs are not satisfied with the existing business environment. Hence, the dominant challenges hindering MSEs transformation towards Medium scale are the lack of: working place, starting capital (credit ceiling) and the action of whole sellers involvement in the parallel work of retailing. Researcher also realizes that the training profile of enterprises shows that with various justifications only one in every four entrepreneurs gets the access of training. This study conduct to describe challenges and prospects of women entrepreneurs in study area and strength the findings of other scholars' in the literature review. In addition there was little study on same title, so study add literature for other researchers perform their research on the same title.

CHAPTER THREE

3. RESEARCH METHODOLOGY

3.1 Research Design

For this study a descriptive survey research design was used to assess the Challenges and Prospects of Women entrepreneurship in MSE the case of Asella Town administration. Because this design help the researcher to describe the basic challenges that affect women entrepreneurs in micro and small enterprises and their prospects. The researcher used both qualitative and quantitative data collection approaches. Qualitative data collection approaches was used for structured interview of key informants of the organization while quantitative data collection approaches was used structured questioners distribute for the samples of women entrepreneurship in the study area. In addition observation throughout the study and reading the organization publisher was used for data gathering. The data employed includes detailed information on the women entrepreneurships in formal MSE businesses in the Asella Town.

3.2 Data Sources

Both primary and secondary sources of data were used for the study. The secondary data include information that is obtained mainly from different reports, bulletins, websites and literatures, which are relevant to the theme of the study, was gathered from various sources to complement the survey-based analysis. The primary sources of data were gathered through questionnaires - distributed to women entrepreneurs and key informant interviews from the offices of MSE and observation throughout the study.

3.3 Population and Sample Size

The population of the study consisted of 1231 women entrepreneurs who work in 5sectors of MSEs. The main source of information was collected from 10% of women operated enterprises through question of both open ended and close-ended type and key informant interviews from the offices of MSE. According to Kothari (2005), a researcher can take a small sample if the population does have something homogenous characteristics. The population in the study area is homogeneous in their sectors. So the 10% of the target population is 123.1≈124 and five key informants (one MSE official and four process owners from sub city) were considered with total sample of 129. Once the total sample was determined then proportional sample was taken from each business category.

Table 3.1: Number of Female Entrepreneurs' in Asella Town Administration

	Distribution of population in city administration					Population (strata)	Sample selected from each sectors
Key Sectors	Arada sub Town	Chilalo sub Town	Burkitu sub Town	Hanku sub Town	Main branch		
Manufacturing	71	38	65	55	-	229	23
Construction	54	71	22	48	-	195	20
Service	151	83	94	104	-	432	43
Urban agriculture	19	33	5	6	-	63	7
Trade	98	75	65	74	-	312	31
Key informants of the organization	1	1	1	1	1	5	5
Total	394	301	252	288	1	1236	129

Source: (Asella Town administration small and micro enterprise office 2016)

3.4 Sampling techniques

The population of the study consisted of 1231 women entrepreneurs who work in 5sectors of MSEs in Asella Town Administration and five key informants in main branch and sub Town. From the above target population the sample of 124 women entrepreneurs were selected by using stratified random sampling and five (5) key informants of the MSE office were selected by using judgment sampling which the study consists of total 129 sample population. Because the population in the study area is divided in to five strata depending on sector they organized. The population in each stratum is internally homogeneous group. The units determined were selected from each stratum using proportionally stratified sampling by using lottery method depending on their registration in Town administration small and micro enterprise office. The key informants were selected by using judgment sampling. Because the researcher expects that these peoples have relatively more information about the study area than others.

3.5 Data collection Procedure

In order to answer the basic questions raised, a 40 item questionnaire that has 4 parts was prepared. The first part consists of demographic profile of the respondents which is designed in a close ended format. The second part covers the business characteristics of women entrepreneurs in MSEs which is also prepared in a close ended format. The third parts designed using Liker scale, to address issues of the current limitation that the women entrepreneurs face to start up their business and whether women entrepreneurs in MSEs are bringing a change through considering the socio-economic parameters. The Liker scale ranges from ‘strongly agree’ to ‘strongly disagree’ (5=strongly agree 4=agree 3=undecided 2=disagree 1=strongly disagree) were used so as to not limit the response of respondents to some limited ranges. Initially the questionnaire was prepared in English language based on the literature review and some adaptations from prior researches. Taking in to account the study area and to increase more understandability it was later translated in to Amharic and then distributed to 10 sample respondents randomly from Arada sub Town (2 respondents from each three sectors and three respondents from service sector and one respondent from urban agriculture sector) using lottery method to check whether what is expected to acquire is achieved or not as a pre-test. To check the reliability and validity tests by using 30 factors the pretest results shows a cronbach alpha value of 82.60 %(See appendix D). According to Yalew (2009), taking the number of items in the questionnaire and the characteristics of respondents, the value can verify the reliability of the testes. Moreover, in order to get detail information from limited number of respondents, the researcher conducted structured interviews with one MSE top officials and four MSEs work process owner. Interviews in all cases were conducted in their offices and their responses were recorded manually because they were unwilling to give responses through video record. In addition to strength the interviews of the respondents the researcher used some secondary data.

3.6 Methods of Data Analysis

After the data was collected, it was coded, classified and feed to statistical software SPSS so as to simplify further tasks. Then for analysis purpose the liker scale responses were categorized into three parts. That’s strongly disagree and disagree were categorized under disagree, uncertain as it was and agree and strongly agree were categorized under agree. Accordingly the respondents’ scores were summarized from the sheet and make it ready for analysis. After that, it was analyzed using both descriptive statistical tools and descriptive narrations. The demographic profiles and items related to Business characteristics of women entrepreneurs were analyzed using simple statistical tools such as tables and percentages. The agreements of the respondent scores were computed for the linker statements and analyzed by comparing frequency of their agreement. The reason for using descriptive statistics is to compare the different factors that challenge the women entrepreneurs in MSEs. The open ended and interview questions were analyzed using descriptive narrations. Finally all these were followed by necessary interpretations, discussions and recommendations so as to achieve the desired goals.

CHAPTER FOUR

4. RESULTS AND DISCUSSION

This chapter presents and analyzes the data collected and discusses it accordingly. First, the demographic profile of respondents was analyzed and presented followed by the business characteristics of women entrepreneurs in MESs. Both were analyzed using frequency tables and percentages. Thirdly, the data related to the current limitation that the women entrepreneurs face to start up their business and whether women entrepreneurs bringing a change through considering the socio-economic parameters were presented and analyzed. Frequency and percentages were used for the presentation and analysis of these parts. Next the open ended questions were summarized and analyzed the Future prospects of women entrepreneurs. Finally, discussions were made based on the data presented and analyzed. Of the totally distributed questionnaires (124), 121 were properly filled and collected. This amounts 97.58% of the total respondents. Since this is adequate enough to make the analysis, all the discussions below were made on these groups of respondents.

4.1 Demographic profile of respondents

The following table 4.1 summarizes the demographic profile of respondents by age, educational level, marital status and family size.

Table 4.1: summarizes the demographic profile of respondents

Demographic Profiles	Categories	Frequency	Percent
Age	Under 25	42	34.7
	25-30	44	36.4
	31- 35	23	19.0
	36-40	8	6.6
	41 and above	4	3.3
Educational level	Under grade 8	15	12.4
	grade 8-10	43	35.5
	grade 11-12	14	11.6
	Diploma (certificate)	40	33.1
	degree and above	9	7.4
Marital status	Single	39	32.2
	Married	69	57.0
	Divorced	10	8.3
	Widowed	3	2.5
Family size	Alone	38	31.4
	2-3	35	28.9
	4-5	28	23.1
	more than 5	20	16.5

Sources: own survey, questionnaire 2017

According to table 4.1, majority of the respondents are within the age category of 25-30 years (36.4%) followed by those under the category of under 25 years (34.7%) and the third one are under age category of 31-35 years (19%).The remaining 6.60% and 3.3% of the respondents are under the age category of 36-40 years and 41 and above respectively.

When we see the educational level of the respondents, it is seen from the table 4.1that most of them are within the grade level of 8-10 (35.5%).This is followed by those who completed college diploma (certificate) (33.1%) and under grade 8 (12.4%).the left 11.6% and 7.4% are in the grade level of grade 11-12 and degree and above respectively. This has a strong implication that those University graduates are less involved in the self employed business, which in recent years becomes the headache and main source of unemployment in the country.

The marital statuses of the respondents' shows that the majority of them are married (57%) followed by unmarried (32.2%).The remaining 8.3% and 2.5% of the respondents are divorced and widowed respectively.

According to table 4.1, majority of the respondents (31.4%) live alone followed by family size of 2-3 (28.9%). The remaining 23.1% and 16.5% of the respondents have family size of 4-5 and more than five respectively. The age of most women entrepreneurs in the study area is less than 30 years, mostly married and with family size 2-3, high school as their highest education level. So, the result of this study is mostly supported by the research work of Roomi & Parrot (2008), The mean age of women in entrepreneurial activity as 32, mostly married and with mean number of children as 3, high school as their highest education level, had previous entrepreneurial exposure and managerial occupation, and belong to women associations.

4.2 Business Characteristics

There are a number of distinct criteria that makes women entrepreneurs and their enterprises different from that of men entrepreneurs even though there are common elements. The following table4.2 shows the characteristics of respondent's business sectors, business owner type, and nature of their enterprises and age of their business in year.

Table 4.2: Business Characteristics women entrepreneurs

Business Characteristics	Categories	Frequency	Percent
Business sectors	Manufacture	23	19.0
	Construction	20	16.5
	Service	42	34.7
	urban agriculture	7	5.8
	Trade	29	24.0
	Total	121	100.0
Business owner type	Private	27	22.3
	Partnership	79	65.3
	other specify	15	12.4
	Total	121	100.0
Nature of your enterprises	Retailer	24	19.8
	Wholesaler	2	1.7
	Producer	31	25.6
	Service	51	42.1
	other specify	13	10.7
	Total	121	100.0
Age business in year	Less than one year	24	19.8
	one to three year	51	42.1
	four to six year	22	18.2
	seven to nine year	8	6.6
	more than nine year	16	13.2
	Total	121	100.0

Sources: own survey, questionnaire 2017

According to table 4.2, the majority of the respondents in the study area are engaged in the service sector (34.70%) followed by trade sector (24%). Others 19% and 16.5% of the respondents in the study area are engaged in manufacturing and construction sectors. The last 5.8% of the respondents are engaged in urban agriculture sector. As shown in table 4.2 again, majority of the respondents (65.3%) establish their enterprise in the form of Partnership followed by Private (22.3%). This reflects that partnership culture in the business is good in the study area. Table 4.2 also show that, the nature of enterprises of the majority of the respondents was service render (42.1%) followed by producer (25.6%). The next 19.8% of the respondents' nature of enterprises are retailer and the left 10.7% and 1.7% of the enterprises `are other type and whole seller respectively. The business experiences of the majority of the respondents (42.1%) are one to three years followed by less than one year experiences (19.8%). The left respondents 18.2%, 13.2% and 6.6% have business experiences of four to six year, more than nine years and seven to nine years respectively. Generally Women entrepreneurs in the city are mainly engaged in service sectors. This supports the previous researches regarding the type of business that women entrepreneurs run. ILO (2008) found that the works that women entrepreneurs run outside are mostly the extension of their domestic works. Hence, women dominate the service sector in most developing nations. The findings of this research also show the same.

4.3 Challenges related with Business startup

The challenges to establish own business are many in number and vary from individual to individual. The following table shows the challenges those women entrepreneurs in MSEs are faced when they start their own enterprises. These challenges were ranked depending on their hierarchy of the factors percentage.

Table 4.3: Challenges related with Business startup

Challenges related with Business startup	Agreement level								
	Frequency of agreement level				Percentages of agreement level				
	disagree	Uncertain	agree	total	Disagree	uncertain	Agree	total	Rank of challenges
group formation affect the starting up of the business	47	20	54	121	38.8	16.5	44.6	100	13th
There is a problem of work place	20	5	96	121	16.5	4.1	79.3	100	1st
There was a problem with Starting capital	31	5	85	121	25.6	4.1	70.2	100	3rd
There was a lack of knowledge to startup the business	63	7	51	121	52.1	5.8	42.1	100	14th
The bureaucracy in office affects the startup of the new businesses.	28	3	90	121	23.1	2.5	74.4	100	2nd
The individual fear of risk affects the startup of the new businesses.	57	19	45	121	47.1	15.7	37.2	100	16th
I have alternative source of income for risk time	78	7	36	121	64.5	5.8	29.8	100	8th
There is training opportunity for women in MSE.	78	10	33	121	64.5	8.3	27.3	100	8th
I get training opportunity for my business	83	9	29	121	68.6	7.4	24	100	4th

the training schedule is suitable to participate	65	28	28	121	53.7	23.1	23.1	100	12th
The training I get is helping me to invest more	72	18	31	121	59.5	14.9	25.6	100	11th
the tax asked by govern body is fair for my business	81	18	21	120	67.5	15	17.5	100	5th
My business area is nearest to the main road	79	5	37	121	65.3	4.1	30.6	100	7th
The location of my business is suitable for my customers	81	8	32	121	66.9	6.6	26.4	100	6th
I have enough customer for my product/service	76	14	31	121	62.8	11.6	25.6	100	9th
I have enough raw material for my business	73	6	42	121	60.3	5	34.7	100	10th
the Interest rate charged by micro finances and other lending institutions is fair	46	54	21	121	38	44.6	17.4	100	15th

Sources own survey, questionnaire 2017

Table 4.3 shows that, women entrepreneurs in MSEs were challenged with lack of work place. Among the total respondents included in this study 96(79.5%) of women entrepreneurs were agreed with the issue there is a problem of work place to start business.

Table4.3 also shows that the bureaucracies in stake holder office were next serious challenge to start new business. Most respondents 90(74.4%) were agreeing with idea that bureaucracy in office affects the startup of the new businesses.

The issue concerned with business Start up was also affected by the absence of working capitals. Women entrepreneurs agree that there were the problem with Starting capital. About 70.2% or 85out of 121 respondents were challenged with lack of working capital to start up their enterprises.

To the contrary, these women entrepreneurs were disagree with the ideas they get training opportunity for their business start up. They reflect that most of the respondents were enter to business without training. 83(68.6 %) of the respondents were entering to entrepreneurs' world by common sense without taking training about their business. Even 78(64.5%) of women entrepreneurs were disagree with issue there is training opportunity for women in MSEs. The entrepreneurs continuously disagree with the training schedule is suitable to participate and it was helped them to invest more with respondents response 65(53.7%) and 72(59.5%) respectively.

The tax payments were another bottle neck issue for women business to start up. Table 4.3 again reflect that, women entrepreneurs were disagree with the tax asked by govern body is fair for their business. 65.5% or 81respondents were frequently reflecting their disagreement on tax added to their business.

The areas which women want to start up their business also affect the start up of their business. They disagree with constraint the location of their business is suitable for their customers and it is nearest to the main road. 81(66.9%) and 79(65.30%) of the respondents are show their disagreement with those issues respectively. For the case of these challenges their disagreement extended to the issue they had enough customer for their product/service. 76(62.8%) of the respondents disagree with idea had enough customer for their product/service.

The other challenges related to business start up were source of income for risk time. The women forwarded that they were disagree with issue they have alternative source of income for risk time. 78(64.5%) of the women entrepreneurs were show their disagreement with issue they had alternative source of income for risk time. The availability of raw material is one of the challenges that entrepreneurs face when they start up their business. 73(60.3%) of women disagree with idea that they have enough raw materials for their business. This finding is supported by the research work of Schorling (2006) in Ethiopia's situation MSEs are confronted by various problems, which are of structural, institutional and economic in nature. Lack of Capital, market and working premises, marketing problems, shortage of supply of raw materials and lack of qualified Human resources are the most pressing problems facing MSEs.

4.4 Changes Related to Socio-Economic Parameters

It was common to hear the bad names such as “buda”,”shemane,”ketkach” , cherchari’’ and others given to different entrepreneurs in Ethiopia. These are some good indicators of socio - cultural influences on individuals running their own business. So depending on the feedback of the respondents the Changes related to socio-economic parameters are analyzed as follow.

Table 4.4: Changes related to socio-economic parameters

Changes related to socio-economic parameters	Agreement level							
	Frequency of agreement level				Percentages of agreement level			
	disagree	Uncertain	Agree	total	disagree	uncertain	agree	total
the society’s attitude towards my products/services is positive	24	17	80	121	19.8	14	66.1	100
I’m affected by gender inequalities in my business	97	12	12	121	80.2	9.9	9.9	100
there are cultural influences on my business	92	12	16	120	76	9.9	13.2	100
I have high customer handling behavior.	11	31	79	121	9.1	25.6	65.3	100
I can cover expenditure in my business	76	15	30	121	62.8	12.4	24.8	100
I generate different assets after I start my business	69	14	38	121	57	11.6	31.4	100
I have saving account in bank (you save money in bank)	41	0	80	121	33.9	0	66.1	100
I save money in a traditional way like interval ekub	76	6	39	121	62.8	5	32.2	100
I have transaction record for my business	62	4	54	121	51.2	3.3	44.6	100
I think that MSE is the best solution to solve the economic problem of women	15	13	93	120	12.4	10.7	76.9	100
I change my family life standards by using business profit	81	11	29	121	66.9	9.1	24	100
My business show growth to the higher steps from time to time	50	14	56	120	41.3	11.6	46.3	100

Source own survey, questionnaire 2017

According to table4.4, the gender inequality in business sector was highly minimized in the Town administration. 97(80.2%) of women entrepreneurs agree that they were done their business freely without gender inequalities.

The women attitude toward entrepreneurship was changed from time to time. 93(76.9 %) of entrepreneurs agree with issue that MSE is the best solution to solve the economic problem of women in the city administration.

The Cultural influence of entrepreneurs came from is one of constraints to enter business world. 92(76%) of women entrepreneurs disagree with idea that there were cultural influences on their business.

Similarly the profit gain from the business is the core issue to growth the women entrepreneurs. As it described in the above table 4.4, 81(66.9%) of the entrepreneurs were disagree with issue that they change their family life standard by using their business profits. They reinvest the profit they get from their business. The attitude of society toward women product is another issue for women's business. As shown in the above table4.4, 80(66.1%) of entrepreneurs agree with issue the society's attitude towards their products/services was positive.

Saving is one of the factors that affect entrepreneurs business. 80(66.1%) of women entrepreneurs agree with the idea saving their money in bank rather than saving in traditional way.

Customer is the back bone for the survival of women business. So 79(65.3%) of entrepreneurs agree with the issue they had high customer handling behavior.

Entrepreneurs are live in business world only if they can cover their business expenditure. 76(62.8%) of the women agree with the idea they can cover expenditure in their business.

Generating assets is one of the factors which show the economic change of the entrepreneurs. 69(57%) of women agree with the issue that they were generating different assets after they start business. Transaction record is a tool that shows the selling ability of one business. But, 62 (51.2%) of the respondents disagree with the issue they have transaction record for their business. Success of entrepreneurs is measured by the growth of their business. But, only 56(46.3%) of the respondents were agreed with the issue their business show growth to the higher steps. This finding is supported by the research work of the ILO (2006) study of women in growth enterprises found that 70 per cent of the women entrepreneurs currently engaged in small enterprises had started them as micro-enterprises and grown them over time. Additionally the researcher use secondary data to describe the real change in MSE in the study area.

Table 4.5: **Transformation of MSE to different level**

no	Sectors name	Transformation of MSE					Total
		1st level micro	Mature micro	Small enterprises	Mature small	Medium enterprise	
1	manufacturing	124	17	58	11	19	229
2	construction	129	25	12	13	16	195
3	services	200	100	83	30	19	432
4	Urban agriculture	42	12	6	3	0	63
5	Trade	124	67	50	35	36	312
	Total	619	221	209	92	90	1231
	percent	50.29%	17.95%	16.98%	7.47%	7.31%	100%

Source: (Asella Town administration small and micro enterprise office 2016)

As shown in table 4.5, Even if there were different challenges in MSE enterprises the survive enterprises more or less show growth from time to time. Table 4.5; show that 50.29% of women entrepreneurs are under first micro level. 17.95% of women entrepreneurs were transformed from first level micro to mature micro.16.98 % of them transformed from mature micro to first level small enterprises. The left 7.47% and 7.31% transformed from first level of small enterprises to mature small enterprises and from mature small enterprises to enterprises respectively. The results show that more or less there were change with the business of women entrepreneurs' from time to time.

4.5 Future prospects of women entrepreneurs

For the open ended question as the responses' of most respondents show that women enterprisers can contribute for the economy of the Town if the following things get solution.

Today the attitude of most women to ward MSE is changed. They raise it as the best solution for unempleyement and reduce the poverty in the country. To achieve it successfully most women need from government body the support of capital, work place, reduction of tax, availability of enough raw materials, continuous trainings to fill skill gap, if the tax payment system is depend on selling ability, if there is corruption free service and rewarding good performed women it is easy to contribute for the economy of the city and country as well. In addition entrepreneurs them self have to have hard working behavior, developing saving culture, producing competent product depending on market need, expanding their business, don’t be sensitive for simple challenges, not only depend on government support and search working capitals and working place from family, adjust individual characters to common thinking way, don’t give superiority and inferiority for work and don’t hide government tax their future is bright growth in to different big enterprises.

4.6 The results of interview questions

When MSEs come in to idea, it was targeted to use them as main tools in reducing poverty through the cooperative efforts of TVETS, micro finances, market industry and municipalities as the interview conducted with heads of MSEs and process owners indicate. It was designed that *MSEs*-to perform the recruitment and selection of entrepreneurs in MSEs; *TVETs* -to provide the necessary trainings to the selected entrepreneurs; micro finances- to give financial supports, market industry to tie entrepreneurs to market (to adjust market availability for women) and municipalities -to make work place available to them.

In order to achieve these shared responsibilities, a common string committee that includes members from all (college dean, municipality mayor, Town market and industry office manager, MSEs Process owner and micro finance manager) was formed. As the interview results show, the committee has a regular meeting period; plan tasks together and follow up their achievement jointly.

However, when that come in to practice, a lot of problems were faced associated with different internal and external factors from all stakeholders. Most of the women entrepreneurs in the Town administration have no their own work place to run their business. This seems a problem observed from the side of the municipalities as it is its responsibility. The financial access of the respondents is also weak. This problem is associated with micro finances in that financial arrangements are their responsibilities. The training support for the respondents is not satisfactory because most of the time it depends most of the time on technical aspects rather than specific business matters. In addition there is no sufficient availability of market for the respondents’ products.

The MSEs work process owners complain that there is no one window service when entrepreneurs startup their enterprises. They pass bulky steps and sacrifices large amounts of their money and time. When they rotate between the stakeholders they pay unnecessary payment for transportation and photo copy. For example enterprise which has its own finance source and working place could have to passes the following processes to get license only.

Kebele(support letter to be jobless) ⟹ woreda administration (to approve jobless) ⟹ sub Town (to register and complete some formality and sign rule and regulation of the enterprises) ⟹ region market and industry office (naming the enterprises) ⟹ justice office (to approve group representative) ⟹ revenue office (to get tin no., to buy enterprise seal and other necessary materials.) ⟹ industry and market office (to get permission to start up business) ⟹ micro finance (to open saving account) ⟹ MSE main office (to get license to start their business). But most of the entrepreneurs don't have finance or work place so they continue other process which is so prolonged and bulky.

They also complain that trainees didn't acquire the required trainings from TVETs. They states reasons such as shortage of trainers, trainers' overloads and lack of incentives given to them as main ones. In addition shortage of raw materials, machines and budget problems are stated as reasons by the process owner. Because of these, the process owner added our trainees are forced to return back before completing and sometimes at the beginning of the training sessions. In addition there were problems in recruiting and selecting candidates for training in the side of MSEs. They faced problems such as screening the same trainees for different training programs at different times even though there are others waiting for their turn.

With regard to financial matter, the MSE manager complains some women entrepreneurs in MSEs have problems in returning what they have borrowed. Because of this microfinance are forced to stop lending to women entrepreneurs in MSEs. As the manager pointed out if collection capacity of the institute is below 70%, the national bank will not allow the money to lend to such "risky borrowers" For this reason when they ask lending for money they are asked fixed asset like house or government employee live in the Town who can repay the loan when the borrowers unable to repay. But, most of the entrepreneurs are migrant of rural area or from other Town so they have no fixed assets that serve as a collateral or person sign as collateral. So lending money for entrepreneurs' without collateral was blocked. After some period of the time government adjust group lending system. The problem with such a system is that one is an agent for the other in that members in a group will be responsible for problems created by any of the members in the group. The manager till know complained that they observe even borrowers that hide themselves after taking the money. For these reason many women enterprises fall to fade out from the market.

To strength the interview of the key informants the researcher uses some secondary data store in MSE office which explain the different reason why the enterprises of women entrepreneurs fadeout.

4.6.1 Closed enterprises in the Town in different time with their causative problems

From time to time the enterprises of women entrepreneurs were fadeout for different challenges. Only from 2000E.C to 2008E.C about 759 women were close their enterprises for the cause of economic factors, personal factors, administration factors, etc. Table 4.6 shows main factors which challenge women to close their enterprises

Table 4.6: Inventory of enterprises fadeout from 2000-2008 E.C

Factors for fadeout	Number of entrepreneurs affected by factors	percent
Lack of work place	226	29.78
Lack of finance	119	15.68
Location of work place	105	13.83
Government employee	85	11.20
Members conflict	64	8.43
Lack of basic service(road, water, electric power, toilet, garbage store, etc)	52	6.85
Lack of raw materials	48	6.32
Over taxation	35	4.61
Individual problems(pain, death, etc)	25	3.30
Total	759	100

Sources: general inventory of Town administration July 2016

Table 4.6 shows that lack of different economic factors, individual problems and lack of basic service were the major factors for fadeout of many women entrepreneurs' enterprises. As shown from table4.6 Lack of good work place were cause for disappear of 226(29.78%) women enterprises of in the Town. The enterprise of 119(15.68%) ,105(13.83%) and 85(11.20%) women entrepreneurs were fadeout for the sec of finance ,location of work place and turn over problems respectively. The relations between entrepreneurs were one of the challenges that make women out of the enterprises. For this reason 64(8.43%) women were close their enterprise. In addition

52(6.85%), 48(6.32%), 35(4.61%) and 25(3.3%) of women entrepreneurs were close their enterprises for the cause of lack of basic service, lack of raw materials, over taxation and individual problems respectively.

4.7 Measurement taken to minimize the challenges of entrepreneurs

To survive entrepreneurs the government take so many action to minimize the challenges of entrepreneurs especially women entrepreneurs from time to time. As the interview conducted with heads of MSEs indicate the needs in the Town increase from time to time these needs are not filled only with the potential of the government only. It needs the support of society, none government body and other support body. Government done so many things to overcome different problem women face out. For example for 2017 only, government allocates 2.7 million birr to solve the problem of basic service and 5.8 million birr to solve the problem of work place. In addition to solve the problem of work place government allow kebele houses and individual houses use for enterprises. By under taking inventory government identify 74 shades that transfer illegally to unconcerned body return it into government store and work on it to transfer it for entrepreneurs. Till January 2017 there was high finance problem for MSE. But, this year government allocates more than 40 million birr to solve the finance problem of the entrepreneurs.

CHAPTER FIVE

5. SUMMERY AND RECOMMENDATION

5.1 Summery

The business characteristics of women entrepreneurs in MSEs of Asella Town administration show that they are more infant business. Because the work experience of more respondents are less than three years. Most of them are distributed on service provide sector followed by trading sector which brought the shortage of customer. This shows that the entrepreneurs run their business by common sense than supporting it with scientific principles.

Respondents' response show that the challenges of women entrepreneurs more or less start at group formation level. Because when peoples form group together they are with different characteristics. These make entrepreneurs fear each other to do together.

From the respondents response it is possible to infer that the most bottle necks of the women entrepreneurs to start up their business were lack of workplace , working capital, over tax loaded and bureaucracy in the stake holders office were among the seriously motioned issues. Almost all of the entrepreneurs in the city were come to business generation from different academic area level; which they don't have neither own work place nor working capital. Moreover, the process of business start up of women entrepreneurs in formal MSE passes through different sectors and different formality processes. As the results in these processes it is possible to infer that from four entrepreneurs in the sector three of them are seriously affected by the bureaucracy in the stakeholder offices. The tax collection system of the Town administration had its own effect on women businesses. Because the tax asked by the government body does not depend on the selling ability of the entrepreneurs rather than guessing by concerned bodies. The guessing method most of the time come up with under tax pay or more tax pays. These factors make entrepreneurs irritate to close their business and search for government employee.

In addition it is possible to infer that the training given for women entrepreneurs in Town administration were very low; even the training given mostly focus on theoretical concepts than deep-rooted practical trainings. The schedule of the training program itself didn't center entrepreneurs. Therefore most women entrepreneurs do not get training related to their business.

As result most of women entrepreneurs were not benefit from the training given by MSE office or *TVETs* colleges.

Even if there are so many economic and administrative challenges are still very dangerous the discrimination of women entrepreneurs, society attitudes toward their business and cultural factors toward women entrepreneurs' were highly minimized. As a result more women start saving money in bank rather than traditional way and facilitate good relationship with their customers. Additionally by surviving the above mentioned challenges some women can generate different assets and cover expenditure of their business. The idea of investing most of their profit for family is changed to invest more of their profit for their business growth.

Generally the attitude of the women toward the MSE is changed. They didn't use it as the last option for their life. These facts were supported by the conclusions that most women entrepreneurs accept that MSE is the best solution to solve the economic problem of women if the problem of working capital, taxing system, bureaucracy in stake holders' offices and working place is solved. But till now there is the problem of using transaction record for their business.

5.2 Recommendations

Depending on the results of the study researcher recommend the concerned bodies as follows.

5.2.1 To existing and potential women entrepreneurs in MSEs:

Even though entrepreneurship is not free of risks, existing and potential entrepreneurs should not see it as a last option. This is because starting own business creates sense of independence, flexibility and freedom; make own boss, give time and financial freedoms. Besides this, in the time of globalization, it would be difficult to get jobs easily because of the serious competition throughout the world and so many powerful competent. Moreover, to protect the different economic, social/cultural and legal/ administrative bottlenecks they face, women entrepreneurs should make lobbies together to the concerned government officials by forming entrepreneurs associations. Besides this, women entrepreneurs in MSEs should not wait only support from government bodies rather search for other alternative supporting agents. For example, it is advisable making friendship approach with known individual entrepreneurs, NGOs, banks and other supporting organizations. Lastly, Women entrepreneurs in MSEs of the Town administration may share experiences with other entrepreneurs in other cities and regions so that they can learn a lot from best practices of those entrepreneurs.

5.2.2 To SME office and other concerned bodies

In order to have a bright prospect for MSE especially for women entrepreneurs, the following recommendations are forwarded.

To address the need of working place and control transformation to entrepreneurs' easily, stakeholders like the Town administration, MSE office, trade and industry and that of the land administration should have a joint plan and working hard together. When the work place is selected it may be good if it consider the comfortably for work including size of work place, availability of basic service (water, electric power, road, etc), the availability of customers.

Particularly, women are more vulnerable to problems which most of them had a very limited starting and operating capital resulting them less advantageous in the business competition as compared to male entrepreneurs. So national and regional government even society also should support in providing working capital.

The availability of raw materials advisable to revisit by the concerned body to reduce business complexity of the women entrepreneurs and produce competitive products for the global market

MSE office should influence entrepreneurs and deliver various trainings. Especially training directly related to entrepreneurs business may be advisable continuously to update entrepreneurs' skills.

The microfinance may advisable to revisit its policy. The economy is growing high which the investment is the skeleton for increasing it. The credit ceiling should be reconsidered for extending it to compete with global people. Otherwise, MSE will involve in other options of the traditional credit (*Arata*) which is unfair interest rate and make business fail. Moreover, there should be a room to provide credit without group formation if the customer has an equivalent asset as collateral. In addition Most of the women entrepreneurs are the migrant of rural area which have no family or relative asset in the Town administration so the rural assets like green cards and related assets could have to consider as collateral.

At the end researcher advice that to register formally in MSE the women entrepreneurs touch so many sectors; these make them loss large amount of money which use to transform business. But today the strategy of the county is one shopping system to serve citizen. So the concerned body should be deal to minimize the process as much as possible and assign workers from each of all concerned body in one sector to serve society easily.

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APPENDIXIES

APPENDIX A

ARSI UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGEMENT

MBA PROGRAM

This questionnaire is designed to investigate “Challenges and Prospects of Women entrepreneurship in Case of Asella Town.”The researcher kindly reminds the respondents (Women entrepreneurs in MSEs) that the response given by you will be used only as an input for the research work. It has no effect on your business or anything of individual case. In addition the researcher would like to be grateful to the respondents the sacrifices they paid in completing this questionnaire. After completing the responses don’t write your name or your business name.

Part one

Demographic

1) Age

1) Under 25 2) 25-30 3) 31- 35 4) 36-40 5) 41 and above

2) Educational back ground

1) under grade 8 2) grade 8-10 3) grade 11-12 4) college diploma (certificate) 5) degree and above

3) Marital status

1) Unmarried 2) married 3) divorced 4) widow

4) Family size

1) Alone 2) 2-3 3) 4-5 4) more than 5

Part two

Business Characteristics

5) What sector is your business in?

1) Manufacturing 2) Construction 3) Service 4) Urban agriculture 5) Trade

6) What is your role in the business?

1) Manager 2) owner 3) both owner and manager 4) member

7) What is your business owner type?

1) Private 2) Partnership 3) other specify_______________

8) What is the nature of your enterprises?

1) Retailer 2) wholesaler 3) producer 4) service 5) other specify_______________

9) Age of your business in year

1) Less than one year 2) one to three year 3) four to six year 4) seven to nine year
5) more than nine year

Part three

Major challenges related with women entrepreneurs'

The major challenges that affect women entrepreneurs' are listed below. After you read each of the factors, please evaluate them in relation to your business and then put X- mark (X) under the choices below.

- 1=strongly disagree 2= disagree 3= uncertain 4= agree 5=strongly agree

no	Item	Agreement scale				
10	**Challenges related with Business startup**	1	2	3	4	5
10.1	group formation affect the starting up of the business					
10.2	There is a problem of work place					
10.3	There was a problem with Starting capital					
10.4	There was a lack of knowledge to startup the business					
10.5	The bureaucracy in office affects the startup of the new businesses.					
10.6	The individual fear of risk affects the startup of the new businesses.					
10.7	I have alternative source of income for risk time					
10.8	There is training opportunity for MSE.					
10.9	I get training opportunity for my business					
10.10	the training schedule is suitable to participate					
10.11	The training I get is helping me to invest more					
10.12	the tax asked by govern body is fair for my business					
10.13	My business area is nearest to the main road					

10.14	The location of my business is suitable for my customers					
10.15	I have enough customer for my product/service					
10.16	I have enough raw material for my business					
10.17	the Interest rate charged by micro finances and other lending institutions is fair					
	Changes related to socio-economic parameters					
11.1	the society's attitude towards my products/services is positive					
11.2	I'm affected by gender inequalities in my business					
11.3	there are cultural influences on my business					
11.4	I have high customer handling behavior.					
11.5	I can cover expenditure in my business					
11.6	I generate different assets after I start my business					
11.7	I have saving account in bank (you save money in bank)					
11.8	I save money in a traditional way like interval ekub					
11.9	I have transaction record for my business					
11.10	I think that MSE is the best solution to solve the economic problem of women					
11.11	I change my family life standards by using business profit					
11.12	My business show growth to the higher steps from time to time					

Part four

Future prospects

12) To invest more and detach from current problem what you expect from the government bodies? Would you list them?

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13) To invest more and detach from current problem what do you think the women entrepreneurs' will be improve? Would you list them?

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APPENDIX B

ARSI UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGEMENT

MBA PROGRAM

This questionnaire is designed to investigate "Challenges and Prospects of Women entrepreneurship in MSE the Case of Asella Town." The researcher kindly reminds the respondents (Women entrepreneurs in MSEs) that the response given by you will be used only as an input for the research work. It has no effect on your business or anything of individual case. In addition the researcher would like to be grateful to the respondents the sacrifices they paid in completing this questionnaire. After completing the responses don't write your name or your business name.

Interview Questions with MSE heads

1. What problems did you faced while running MSEs in relation to:
   - ❖ Economic issues
   - ❖ Social issues
   - ❖ Administration factor

2) What measures did you take to solve the problems you faced?

3) Which measurements do you think is best for the future organization strength? Please list them

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APPENDIX C

አርሲ ዩኒቨርሲቲ የንግድ እና ኢኮኖሚ ትምህርት ዘርፍ የንግድ አስተዳደር ትምህርት ክፍል የድህረ ምረቃ ፕሮግራም

ይህ መጠይቅ በጥቃቅን እና አነስተኛ ተቋማት ላይ የተሰማሩ ሴቶች ያጋጠሙ ማነቆዎች እና የወደፍት ግምት ለመዳሰስ የተዘጋጀ ነዉ፡ ፡ መጠይቁ ለጥናቱ አላማ ብቻ የምዉል መሆኑን በመገንዘብ በጥንቃቄ እንዲትሞሉልኝ በትህትና እየጠየኩኝ ለሚደረግልኝ ትብብር በቅድሚያ ከፍያለ ምስጋናዬን አቀርባለሁ፡ ፡ መጠይቁን ከሞሉ በኋላ ስሞትን አና የድርጅቶትን ስምመፃፍ አያስፈልግም፡ ፡

ክፍል አንድ

የግል ሁኔታ

1) ዕድሜ

1) ከ 25 አመት በታች 2) ከ 25-30አመት 3) ከ 31-35አመት 4) 36-40አመት 5) ከ 40 አመት በላይ

2) የትምህርት ደረጃ

1) ከ 8ኛ ክፍል በታች 2) ከ 8ኛ -10ኛ ክፍል 3) ከ 11ኛ -12ኛ ክፍል 4) የኮለጅ ድፕሎማ ወይምሰርትፍኬት 5) ድግር እና ከዚያ በላይ

3) የ ትዳር ሁኔታ

1) ያላገባች 2) ያገባች 3) የፋታች 4) ባሏ በሞት የተለያት

4) የቤተሰብ ብዛት

1)ብቸኛ 2)ከ 2-3 ቤተሰብ 3) ከ 4-5ቤተሰብ 4) ከ 5ቤተሰብ በላይ

ክፍል ሁለት

የሴቶች የስራ ፈጠራ የተቋሞቻቸዉባህርያ**ት**

5) የተሰማሩበት የስራ መስክ ምንድናዉ?

1) መምረቻ(ምርት) 2) ግንባታ 3) አገልግሎት 4) የከተማግብርና 5) ንግድ

6) በድርጅቱ ዉስጥ ያንቺ ድርሻ ምንድናዉ?

1) የ ድርጅቱ ሀላፊ 2) የድርጅቱ ባለቤት 3) የድርጅቱ ባለቤት እና ሀላፊ 4) ፈፃሚሰራተኛ

7) የድርጅቱ ህጋዊ ምስረታ ምንድናዉ?

1) የግል ድርጅት 2) ሽርክና ማኅበር 3) ሌላ ከኖነ ይግለፁ------------------------------------

8)የ ድርጅቶዎ የስራ ባህር ምንድናዉ

1) ችርቻሮ ንግድ 2) አከፋፋይ 3) አምራች 4) አገልግሎት ሰጪ 5)ሌላ ከኖነ ይግለፁ-------------
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9) የ ድርጅቱ ስራ ልምድ

1) ከአንድ አመት በታች 2) ከ 1-3 አመት 3) ከ3-6 አመት 4) ከ7-9 አመት 5) ከ 9 አመት በላይ

ክፍል ሶስት

ከሴቶች ስራ ፈጠራ ጋር የተያያዙ ችግሮች

ከዚህ ቀጥሎ በሴቶች ስራ ፈጠራ ላይ ተፅዕኖ ያሳድራሉ ተብለዉ የሚጠበቁ ዋና ዋና ጉዳዩች ተዘርዝረዋል፡፡ እያንዳንዱ ተፅዕኖ ከድርጅትዎ ነባራዊ ሁኔታ ጋር በሚያያዝ ለምርጫዎት የ x-ምልክት (x) በማድረግ ምላሽ ይስጡ፡፡
1) በጣም አልስማማም 2) አልስማማም 3)ለመወሰን ይከብደኛል 4) እስማማለሁ 5) በጣም እስማማለሁ

ተ.ቁ	ዋና ዋና ጉዳዩች	የስምምነት ደረጃ				
10	**ድርጅት ከመጀመር ጋር የተያዙ ጉዳዩች(ማነቆዎች)**	1	2	3	4	5
10.1	ከሰዉ ጋር መደራጀት ስራ ፈጠራ ላይ ተፅዕኖ ያመጣል					
10.2	የስራ በታ እጥረት አለዉ					
10.3	ስራ ለመጀመር የመነሻ ካፒታል ችግር አለዉ					
10.4	ስራ ለመጀመር የስራ እዉቀት(ግንዛቤ) አልነበረኝም					
10.5	የመስራቤቱ የአሰራር ዉስብስብነት አድስ ስራ ለመጀመር ተፅዕኖ አለ					
10.6	የግለሰቡ የድርጅቱ አደጋ ፍርሃት ሁኔታ አድስ ስራ ለመጀመር ተፅዕኖ አለ					
10.7	ለችግር ግዜ የምጠቀምበት አማራጭየገቢ ምንጭአለኝ					
10.8	ለጥቃቅንና አነስተኛ ድርጅት የስልጠና ግዜ አለ					
10.9	ስለድርጅቴ ስልጠና አግኝቻለሁ					
10.10	የስልጠና ፖሮግራም ለመሳተፍ ምቾት አለሁ					
10.11	ያገኛሁት ስልጠና ብዙ እንዳለማአነሳስቶኛል					
10.12	የተጠየኩት የመንግስት ግብር ድርጅቴን የሚመጥን ነዉ					

10.13	የመስራ ቦታዬ ለዋና መንገድ ቅርበት አለዉ					
10.14	የመስራ ቦታዬ ለደንበኞቼ ምቹ ነዉ					
10.15	ለምርቴ ወይም ለአገልግሎቴ በቂ ደንበኛ አለኝ					
10.16	ለድርጅቴ ስራ የሚያገለግለኝ በቂ ጥሬ እቃዎች አለኝ					
10.17	የማይክሮ ፋይናንስ እና ሌላ ብድር ሰጪድርጅቶች የወለድ መጠናቸዉ ተመጣጣኝ ነዉ					
	ከእድገት እና የህረተሰብ እይታ ጋር የተገናኙ ጉዳዮች					
11.1	ህብረተሰቡ ለምርቴ(ለአገልግሎቴ) ያለዉ አመለካከት ጥሩ ነዉ					
11.2	በድርጅቴ ፆታዊ ተፅዕኖ (በደል) ደርሶብኛል					
11.3	ባህላዊ ልማድ ድርጅቴ ላይ ተፅዕኖ አሳድሮብኛል					
11.4	ደንበኛ የማቆየት በህሪ አለኝ					
11.5	የድርጅቴን ወጪ ለመሸፈን ችያለሁ					
11.6	ድርጅቴን ከአቋቋምኩኝ ወዲህ የተለያዩ ቋሚ ንብረቶች ለማፍራት በቅቻለሁ					
11.7	ከባንክ የቆጠባ ደብተር አለኝ					
11.8	በየጊዜዌዉ የምጥላዉ የእቁብ ቁጠባ አለኝ					
11.9	የወጪእና የገቢ መቆጣጠርያ መዝገብ አለኝ					
11.10	በኔ ግምት በጥቃቅን እና አነስተኛ ድርጅት ማደራጀት የሴቶች ኢኮኖሚ ችግር ለማፍታት ተመራጭመፍትሄ ነዉ					
11.11	ከድርጅቱ ባገኘሁት ትርፍ የቤተሰቤን የኑሮ ሁኔታ ለመሻሻል ችየለሁ					
11.12	ድርጅቴ ከጊዜ ወደ ጊዜ ከፍተኛ የእድገት ደረጃ እያሳየ ነዉ					

ክፍል አራት

የወደፍት የሴቶች የስራ ፍጠራ ግምት

12) ወደፊት ብዙ ለማልማት እና አሁን ካለዉ ችግር ለመላቀቅ ከመንግስት አካላት ምን ትጠብቃለሽ? በዝርዘር ያብራሩ

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13) ወደፊት ብዙ ለማልማት እና አሁን ካለዉ ችግር ለመላቀቅ ከሴቾ ምን ይጠበቅባቸዋል? በዝርዘር ያብራሩ

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APPENDIX D

Reliability test

Scale: SPA reliability test

Reliability Statistics

Cronbach's Alpha	N of Items
.826	30

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
What sector is your business in?	90.8889	207.111	.523	.814
What is your business owner type?	92.1111	222.611	.364	.823
What is the nature of your enterprises?	90.3333	234.750	-.180	.839

Age of your business in year	91.3333	219.500	.453	.820
group formation affect the starting up of the business	91.0000	200.000	.604	.810
There is a problem of work place	89.7778	222.694	.202	.825
There is a problem with Starting capital	90.3333	226.000	.021	.836
There is a lack of knowledge to startup the business	90.5556	208.528	.545	.814
The bureaucracy in office affects the startup of the new businesses.	90.1111	217.861	.393	.820
The individual fear of risk affects the startup of the new businesses.	90.7778	200.944	.628	.809
You have alternative source of income for risk time	91.1111	192.111	.776	.801
There is training opportunity for MSE.	91.4444	213.778	.437	.818
the tax asked by govern body is fair for your business	89.7778	222.944	.307	.823
your business area is nearest to the main road	90.8889	200.861	.644	.809
The location of your business is suitable for your customers	91.4444	210.528	.539	.815
You have enough customer for your product/service	91.2222	218.944	.256	.824
You have enough raw material for your business	91.6667	208.750	.399	.819
the Interest rate charged by micro finances and other lending institutions is fair	91.4444	231.278	-.088	.838
the society's attitude towards your products/services is positive	90.4444	209.778	.465	.817
you affected by gender inequalities in your business	91.7778	206.944	.611	.812
You have high customer handling behavior.	90.4444	213.778	.579	.816
you cover your expenditure in your business	91.5556	206.028	.771	.809
you generate different assets after you start your business	91.3333	208.500	.504	.815
you have saving account in bank (you save money in bank)	90.2222	208.944	.613	.813
You change your family life standards by using your business profit	90.6667	230.750	-.078	.840
your business show growth to the higher steps from time to time	91.3333	209.500	.477	.816
you think MSE is the best solution to solve the economic problem of women	90.6667	220.750	.161	.828
reverse SPA item 3	89.8889	216.111	.396	.820
reverse SPA item 10	90.8889	253.111	-.737	.851
reverse SPA item 9	90.5556	228.778	-.016	.832