

WOLKITE UNIVERSITY



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ASSESSMENT OF CHALLENGES AND OPPORTUNITIES OF WOMEN ENTREPRENEUR IN ETHIOPIA (IN CASE OF WOLKITE TOWN)

SENIOR ESSAY SUBMITTED TO THE COLLEGE OF BUSINESS AND ECONOMICES

DEPATRMENT OF MANAGEMENT

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CERTIFICATION

I, Dedecha Tulicha, hereby declare that the study entitled Assessment of challenges and opportunities women entrepreneur in case of Wolkite town is the outcome of my own effort with the support of my advisor. This study has not been submitted for any degree or diploma in other university or institution. All the necessary sources of materials used for the study have been duly acknowledged.

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ABSTRACT

This study was try to assess the different challenged and opportunities of women entrepreneurs in Wolkite Town and also list their main role in economic development in Town. To achieve the objective, descriptive research design would be developed by using both quantitative and qualitative research approach. In collecting the data, the sources for this study was women who are engaging in different business activities. Both primary and secondary data would be collecting and investigated in detail. In collection of the data the primary data would be gathered

by using questionnaire and interview while the secondary data would be collected from published and unpublished sources of data, books and other written materials. Both quantitative and qualitative data analysis methods would be apply for analyzing the gathered data. The research was use simple random sampling from the sake of giving equal chance of being selected. The gathered data from the respondents as carefully arrange and categorized in to suitable form and merging in to similar ground and the data would be converted in to percentage and accurate show by tables in detail.

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 women business ownership act to establish programs and initiate efforts to assist the development of women owned business. This law has brought greater recognition to women interpreter through their remarkable growth in entrepreneurship as evidenced by the aggregate statistics (R.Reagan, 1988).

To suggest that women are key players in entrepreneurial activities and make significant contribution in the economic development of many nations around the world (Mintti and Ireland, 2010).

A women entrepreneur has been recognized as an important source of economic growth in many countries their potential not yet been realized in an optimal fashion (Obbe, 1980 and Adersual, 2004).

As a result of rising problems of poverty and unemployment in various countries around the world there is now growing interest in fostering entrepreneurial activities. The interests' rests on the belief that entrepreneurship stimulates economic growth and development (Naude, 2011).

Entrepreneurship is the process of creating something different with value by devoting the necessary time and effort. Assuming accompanying financial, physical, social risks and receiving the resulting rewards of monetary and personal satisfaction (Robert D.Hisrich, 1989),

Entrepreneurship role is one of gathering and using resources but they added that resource to produce results must be allocated to opportunities rather than problems (David H.Holl, 2005).

Most women entrepreneur of the 1980 had little formal preparation for a business carrier many worked at jobs fact they were under paid and called do the work better than their employer and broke away to start their own enterprise other pondered a business of own, saved their moral and finally decided to take the plunge for most the new venture was a learning experience (D.F.Kuratko, 1998).

But Ethiopia such an economic with become democracy in 1994 after several years of socialist regime. Ethiopia adopted its micro and small enterprise development strategy in 1997. But before this the women enterprise associations were established in early 1990. Ethiopian women entrepreneur association for the first time managed to flag role that woman entrepreneur played in on the economy (Hailey Gebtinsae, 2003).

1.2 Statement of the Problem

In most developing countries women entrepreneurs activity face wide range of constraints. A social issue such as lack of awareness is significant problem. Lack of early conduct investigation on the women entrepreneurs weak in addition to this social perception discriminating women entrepreneur having unsafe regulatory environment, lack of dependable source and lower business initiations are another problem.

Obviously, women have different important roles in house hold, business, political and social issues women owned or managed business have significant economic power as well as being a major economic instrument for sustainable development. In most of developing countries women entrepreneur activity face wide range of constraints.

The major constraints including the legal and regulatory environment, financial business information, business premises (at affordable rents), the acquisition of skills and managerial expertise, access to appropriate technology and in some cases discriminatory regulatory practice. Gender equality a prerequisite for the promotion of women opportunity and participated in business activities all sectors.

The information about these issues from micro and small enterprises of Wolkite Town office; there is no enough investigation before this time on women entrepreneur activities. For this reason, the research investigates on this area.

This study was try to evaluate the above problems and others related problems that would be taken as challenging factors of women entrepreneurs in Wolkite Town.

1.3 Research questions

RQ1;- What are the challenging factors of women entrepreneurs in Wolkite Town?

RQ2;-What are the roles of women entrepreneurs in economic opportunities development in Wolkite Town?

RQ3;-What would be the opportunities of women entrepreneurs in Wolkite Town?

1.4 Objective of the study

1.4.1 General objective

The general objective of this study use to assess the challenging & opportunities of women entrepreneurs

1.4.2 Specific Objective

In addition to above general objective the study would be the following specific objectives.

To determine the challenging factors of women entrepreneur face in Wolkite Town.

To describe the role of women entrepreneurs in economic development,

To assess the opportunities of women entrepreneurs in providing unemployment reduction,

1.5 Significance of the study

This study was contributed the following significance for both researcher and women. for researcher, it serves as the fulfillment for the degree of Bachelor of Arts in management and also as initial experience in research work it was serve as a base line for other researcher, who want to conduct study on similar area. In another is for women, from this study women can understand their weak side and can avoid this weak side and continues their participation in business activities to improve their own way life, and enhanced the economic development of the country.

1.6 Scope of the study

This study was investigated opportunities and challenges of women entrepreneur in Wolkite town with due focus on opportunities trend, factors affecting the opportunities and conditions under which the opportunities varies.

1.7 Limitation of the study

The researcher may be faced with many challenges from that some of the following would be related to, involuntariness of respondents to give information what the researcher need, but the researcher may overcome the challenge by searching different option.

1.8 organization of the paper

The final paper of this study was incorporated five chapters. The first chapter would contain an introduction that covers background of the study, statement of the problem, objective of the study, research questions, significance of the study, and scope of the study, limitation of the study and organization of the paper. The second chapter dedicated to literature review. The third chapter would cover about the research methodology the fourth deals with data analysis and interpretation. The fiftieth chapter deals with conclusion and recommendation.

CHARTER TWO

2. RELATED LITRATURE REVIEW

2.1 INTRODUCTION

The word entrepreneurs originated in 17th century from French word “Entreprenerd” which means, to undertake”. the entrepreneur is the one who under takes to organize, manage, and assume the risk of the business. In recent years entrepreneurs have been doing so many things that it is necessary to broaden these definitions. Today an entrepreneur is an innovation or developer who recognizes and site opportunities; convert those opportunities in to workable or marketable ideas, adds value through time, efforts, money or skills assumes the risks of competitive market place to implement these ideas and realities the rewards from these efforts.

2.2 Historical Literature Review

2.2.1 Definition of Entrepreneurship

There is no agreement among authors regarding the definition of entrepreneurship. A different author tries to define it in different ways. Among these some of the definition given below;

Entrepreneurship is the process of creating and building something of value from practically nothing. That is, it is the process of creating or seizing an opportunity and pursuing it regardless of the resource currently controlled. It involves the definition, creation and distribution of values and benefits to individual, group, organizations and society. Entrepreneur is very rarely a set rich-quick proposition (not Short term); rather it is one of building long term value and durable cash flow streams. According to Timmons (1989, p. 29)

Entrepreneurship is the dynamic process of creating Incremental wealth. This wealth is created by individuals who assume the major risks in terms of equity, time and/or career Commitments of providing values for some product or service may/may not be new or unique but value must be infused by the entrepreneur by securing and allocating the necessary skills and resources. Furthermore, Postadt (1998, p. 9)

Entrepreneurship is the process of creating something with value by devoting the necessary time and effort, assuming the accompanying financial, psychic and social risk

Receiving the resulting rewards of monetary and personal satisfaction and independence,
Hisrich (2005, p.2)

Entrepreneurship is meant the function of seeking investment and Production opportunity, organizing an entrepreneur to undertake a new production process, raising capital living labor, arranging the supply of raw material, finding size, introducing new technique and, selecting top manager of day to day operation of enterprises. According to Weretaw Bezabin (2010)

From the definitions given above, it possible to conclude that in almost all of the definitions of entrepreneurship, there is agreement that we are talking about a kind of behavior that includes ;(1) initiative taking, (2) the organizing and reorganizing of social and economic mechanisms to turn the resource and situations to practical account, (3) the acceptance of risk or failure.

Entrepreneurship is the process of creating something new with value by devoting the necessary time and efforts, assuming the accompanying financial, psychic and social risks and receiving resulting rewards of monetary personal satisfaction and independence.

2.3 Women in Entrepreneurial Activities from gender perspectives.

The male and female-owned business differ in performance related issues such as level of sales, profits, and employment creation; further, the female-owned business was found more likely to discontinue their business operations than male-owned firms (Robb, 2002; Robb & Wolken, 2002). The higher likelihood of discontinuation and poorer performance of female owned firms is also confirmed by other scholars (Hundley, 2001; Coleman, 2002; & Watson, 2002).

In developing countries young men are more likely to become self-employed than young women (Chigunta, 2002; Fatoki & Chigonda, 2011). This suggests gender bias at the entry level, which could be due to the existence of economic, social and cultural challenges. In fact, the existence of

social-cultural constraints like; low entrepreneurial culture of the society, attitude, values and beliefs within a particular society that affect the engagement of women entrepreneur negatively are studied (Rosti & Chelli, 2005; Dzisi, 2014).

2.4 The difference between women and men entrepreneurs.

Research shows that women entrepreneurs are not different from men entrepreneurs. For example, both are motivated by the desire to achieve and to attain personal independence. In many cases both have been influenced by frustration or dissatisfaction with their former occupation and by desire to change their personal circumstances. Both rely heavily on personal assets and saving to start their firm. Both are goal oriented, are enthusiastic and energetic, and find strong support for their efforts from their success and close friends.

The value of both groups is also similar, with the desires for power and economic pay offering to head the list. Much of the existing literature takes a greater pain in pointing out the correction between the roles and status of women in specific society and problems the fact as female business and other entrepreneurial activities owners. Women are no different than men in the entrepreneurial drive and their desire for economic independence and personal self-fulfillment that a business ownership can bring. However, there is a catch it tends to be more difficult for women than for men to like out his drivers.

It is suggested that women entrepreneurs face certain obstacles that are common to women entrepreneurs in general challenges such as lack of capital sufficient in entrepreneurial activities, managerial skills, technical training, best experience, other economical and lack of technological advancement. However, these problems may be back up by additional factors which have an impact on women more. The major constraints faced by women entrepreneurs to start and other any kind of entrepreneurial activities are the cumulative main station varies characteristics in terms of economic, social, cultural and political environment of the country as well as in the town's women entrepreneurs.

2.5 Profiles of women entrepreneurs

Ethiopian women played a traditional role of Mother and house wife activities in both rural and urban areas of the country. However, their work has never been limited to the house hold and family only.

Women have a second-class status within the family as well as in the society to have unlimited access to economic resource and not much emphasis has been given for their productivities. The economic capacity of an entity is restated the access, control and ability to exploit production inputs which are land, personal property, infrastructure property educational opportunity including knowledge and information for women who are engaged in different types of entrepreneurial activities, these women entrepreneurs have various attribution and hence Face different obstacles based on the two criteria are attachment to entrepreneurial idea(business growth oriented and limited growth) and acceptance of converted roles (traditional and non-traditional).

2.6 The role of women entrepreneurs in the economy

The women entrepreneurs are the catalyst that plays a crucial role in the developing country economy the following are some of the contributions of the women entrepreneurs.

2.6.1 Opportunity of job

The hard work of the women entrepreneur often results in the formation of small business that opens job opportunities to many others in addition to the entrepreneurs herself.

2.6.2 Increase in capital and income

Entrepreneurial business activities result in increased income for the entrepreneurs, hire employees and other related business the supply of good and services in the economy will also be increased eventually leads to an increase in perceptual output and income in the economy.

2.6.3 Foreign currency Entrepreneurs

That are in the export business generate the significant amount of foreign currency to their home country. This situation in direct contributes to the development of free country economy by making move foreign currency available for increased volume of imports.

2.6.4 Utilization of resources

Some entrepreneurs become successful by inventing method and process that enables the production of goods out of the resource that been ignored and labeled as “useless” such initiative led to improved use of neglecting resources and conversation of the one or ready in use

2.6.5 Improvement of business policies and procedure

Entrepreneurs create business that involve new transactions which do not fit in to the existing business regulatory system and that requires the development of new business system, low rules and policies such business investigation their vision of existing business policies and procedures and lead to the development of a new ones which ultimately result better and safer business environment.

2.6.6 Better production methods.

Women entrepreneurs often introduce better production methods in terms of processing speed, quality output, energy consumption etc. Improved production method in turn result in better goods and services the improvement may be in terms of price, quality, location, ease of use, packaging effectiveness of the produce.

2.6.7 Identification of opportunity

Markets Entrepreneurs’ always map eyes open to identify and exploit market opportunities once they devote their service to satisfy the market gap. However, the reality is that, entrepreneurs hardly succeed in meeting all the market demand and meet the rest of the markets needs

2.6.8 Natural resources of conservation

Some women become successful entrepreneur because they managed to invent production methods that consumed less energy and raw materials such as technology result of natural resources.

2.6.9 Enhancement of competition

Entrepreneur often bring an end to monopolists that have existed for long such entrepreneurs discover the key knowledge that has endured a monopoly similar, supplying substitutes goods

and service, they faster keener competition in many markets, which naturally results in lower price for customers.

2.6.10 Business opportunity for women suppliers

Entrepreneurs' needs to acquires in puts such as employee and raw materials to produces goods and services in most cases the entrepreneurs will not able to supply these inputs for business her own. Therefore, these resources supplied by other for suppliers.

2.7 Challenging factors of women entrepreneurs

2.7.1 Cultural norms and Attitudes of society

The society's attitude hinders directly or indirectly women entrepreneurial activities in business sectors and others sectors. The society holds a low esteem for women business and other entrepreneurial activities and they perceive that she is attributed low value not only by men but also is attributed themselves. This perception of women's tasks in the society and community as up productive and in discrediting their efforts and works is critical factory in under taking the female labor force. In fact, in very long period of time women have been involved in a business sectors and other sectors. However, these women have been hidden role in business or up paid or operate small enterprises of out of home. One of the most various barriers to the women's is that, values abilities and roles of women at work are often kept inside and not always according to business women the same esteem and competence.

2.7.2 Financial factors

Women are usually found in very small enterprises and small loans which are viewed as up profitable by the bank and financial institutions, since high administrative cost are associated.

Women have the difficulty in acquiring the major and critical resource. Most frequently, women entrepreneurs do not have an easy access to credit or obtaining bank loans are not to several factors. The financial institution is not responsive to women owned business due to size and nature of business organization.

2.7.3 Legal Aspects

Some laws hinder women access and ownership of key resources Consequentially Women do not hold property in their own name immovable property is usually registered in the fathers, brothers and husbands. Such property title, there for cannot use as collateral security, when applying credit from financial institutions. Many laws do not provide women with legal status of their own there by reacts them to depend on their husband etc. Generally, women do not have a property which is used a pledge security required to set business.

2.7.4 Socio-Economies and political conditions

In order to set up a business is necessary to have an infrastructure development measure that is study of available capital roads transportation electric, standard of health, education, Communication, sufficient technical and informal supports. In order to set up a business should be the necessary infrastructure available which constitutes the empowered the local potential to get though strong development these factors have remains impact on the long-term prospects of entrepreneurial potential in the country women which are more affected due to women status in the social community.

2.7.5 home role conflict

The growth of women-owned business is reflection of the change's society. The concepts of dual income families and professional women in the work place are expanding notions. However, this societal change also poses a critical problem for women entrepreneurs tension exist in the form of inter role conflict, in which the pressure forms the entrepreneurial role and the home maker become incompatible. A number of variables have been identified that affect the role conflict for time pressures of entrepreneurial venture bear heavily on the level of conflicts. In additions family's size can affects the tension due to the demand of younger children the degree of family support for the women in her venture also may affect the tension level her thus the role conflicts.

2.8 EMPIRICAL REVIWE

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). 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. 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 many 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 Levies, lack of access modern technology, policy inconsistency and government bureaucracy, marketing factors and politic-legal factors. According to the studies conducted by

(TsegaAdego 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

2.8.1 Identified Empirical Literature Gap

A lot of researches have been accepted out locally and internationally reviewing small and micro enterprises. Most of these research concentrate on businesses in the cities and urban centers. They also concentrate on their study areas based on their own objectives. There are scarcities of literature touching on the rural traders.

Therefore, the proposed study would build on the local literature on the determinants of entrepreneurial success in wolkite of urban market traders. Similar studies will have focus on the challenges face by SME traders but this study will concentrate on what affects their success. The impact of access to business information, access to finance and availability of managerial experience are yet to be research as a single intervention in an urban setting. These studies would concentrate mainly on the determinants of entrepreneurial success and entrepreneur in Wolkite. The scarce availability of reliable and valid data continues to be one of the key obstacles in understanding small and micro entrepreneurs in the urban area Wolkite. These studies would helpful to building on the locally sociaty

CHAPTER THREE

3. RESEARCH METHDOLOGY

3.1 Research Design

The type of study used for the purpose of study was descriptive study. It has been used because it is a fact-finding study with adequate and accurate interpretation of the finding. It describes what the reality is. It describes what actually exists within a situation, such as current practices, situations, etc of different aspects of the research. Since the present study is concerned with assessing women entrepreneurs Wolkite Town, the researcher has assumed that the descriptive type of research was the most appropriate method to be used.

3.2 Source of data

Building needs different materials for successful construction so, the only possible way of achieving the objective of the study is through gathering relevant data to do this the researcher was used both primary and secondary source of data.

3.2.1 Primary source

Primary source of data are original materials that have not been altered or distorted in any way and are the raw material of original document and objects which were created at the time. Primary data are original observation collected by the researcher.

3.2.2 Secondary source

A document or recording that relates or discusses information presented. Are document written after an event are happened occurred provided second hand accounts of event.

3.3 Method of data collection

Source of primary data was collected through questionnaire proposed tools for the primary data collection method that is close ended and open-ended type questions prepared to women entrepreneur to express their feeling and provided. Source of secondary data were gathered from different published documents are source of date such as books, reports and internet websites and also previously done researches on different aspects of women entrepreneur are source of secondary data.

3.3.1 Sampling techniques

Samples are made up of some of the members of women entrepreneurs. Selecting a sample is a fundamental element for the study. Sampling design is the basic concept which is used to structure of data that benefits to the researcher either used without complexity. The researcher was used simple random sampling techniques

3.3.2 Sample size

The researcher took 71 women entrepreneurs as a sample to select the sample size by using random sampling techniques. The researcher was indicated the sample selection process in the based on TayroYamane (1967) sample size determination.

$$n = \frac{N}{1+N(e)^2} \text{Where, } n=\text{sample size}$$

N=total population

E=error

$$n = \frac{252}{1+252(0.10)^2}$$

$$n=71$$

3.3,3 Data Analysis

After the data collected the analysis of the data began in the study descriptive method of data analysis is finding to be important for transforming of the raw data in to a form that makes easy to understand and interpret. Primary descriptive techniques are used with simple statically analysis such as percentage and some other relevant tools are used. In addition, categorical method such as tabular presentation was used to the study briefly.

CHAPTER FOUR

4 DATA PRESENTATION, ANALYSIS AND INTERPRETATION

In this chapter the data gathered through questionnaires and interviews analysed and presented with the help of tables and percentages. This finding is made based on the respond's questionnaires filled by women who are participating in business activities in Wolkite Town. The questionnaires were distributed for 71 women of Wolkite town and 50 questionnaires were returned and collected. The reaming 21 questionnaires were not collected because of the women entrepreneurs are busy and other cause.

4.1 presentation of the data that are collected through questionnaires

4.1.1 Respondent personal information

No	Item Description	Response item	No Respondent/Frequencies/	Percentage (%)
1	Marital states	Marred	27	54%
		Single	18	36%
		Other	5	10%
		Total	50	100%
2	Age	<19	5	10%
		19-28	16	32%
		29-38	15	30%
		39-48	8	16%
		Above 49	6	12%
		Total	50	100%
3	Educational level	Primary school	13	26%
		Secondary school	23	46%
		Certificate	4	8%
		Diploma	3	6%
		Degree	7	14%

	Other	-	-
	Total	50	100%

Source; Researchers questionnaire survey result 2025

As it is stated in the above table the marital status of respondents shows that 27(54%) of the total respondents are married and 18(36%) of the total respondents are single and 5(10%) of them are other.

This shows that the majority of woman entrepreneurs in Wolkite town are married. From the result one can understand that most of women entrepreneurs are lives in social life and sharing of resource to increase the ventures.

Under item 2 the age of respondents shows that 5(10%) of the total respondents are found below the age of 19 and 16(32%) of the total respondents are between 19-28 age and 15(30%) of them are between 29-38 age and 8(16%) of them around between 39-48 age, while the remaining 6(12%) of the total respondents are above 49 age groups.

This tells us that women entrepreneurs found between (19-28) age groups are participated in entrepreneurs activate than the others age groups. From the result one researcher can understand that; most of women entrepreneur are in the productive age and they can play significant role in the economic development.

Under item 3, the educational level of respondents shows that 13(26%) of the total respondents are primary school learned, 23(46%) of the total respondents are secondary school. And 4(8%) of them are have certificate, and 3(6%) of them are diploma owns, the rest 7(14%) of them are degree holders. This indicated that, the majority of women entrepreneurs are secondary school completed. This implies that the most of women entrepreneur are low level of education and they need additional education and training.

Table 4.1.2 type of business activities are respondents

No	Question Item	Respondents item	Frequency of Respondents	Percentage of Respondent
1	Classification of business	Trade and services	14	28%
		Construction and furniture	10	20%
		Restaurant and Food	17	34%
		Other	9	18%
		Total	50	100%

Source; Researchers Questionnaire Survey 2025

From the above table item 1, the types of business respondents show that: 14(28%) of the total respondents are participated in trade and services and 10(20%) of the total respondents are participate in construction and furniture, and 17(34%) of the total respondents are participated in food and restaurants, and while the remaining 9(18%) of the total respondents participated in others business activities, such as beauty salon, shop etc. This indicated that the majority of them participated in food and restaurants due to require low capital and training. This implies that most of entrepreneurs' face lack of enough job opportunities and industries in their localities.

Table 4.1.3 How did inspired in business

No	Question Item	Respondents item	Frequency of Respondents	Percentage of Respondent
2	How did you get inspired to be	without job,	22	44%

	entrepreneurs			
		looking others	8	16%
		Engage	3	6%
		additional income	7	14%
		By governmental support	10	20%
		Total	50	100%

Source; Researchers Questionnaire Survey 2025

As indicated in the above item 2, 22(44%) of the total respondents are inspired to be an entrepreneur due to lack of jobs, 8(16%) of the total respondents are by looking others, 3(6%) of the total respondents are due to engagement in business activities and get experiences, 7(14%) of the total respondents are for additional income and the rest 10(20%) of them by governmental supports. This indicated that most women inspired to be entrepreneurs are due to lack of jobs. This implies that majority of women entrepreneurs are lives in poverty, and lack of facility in their town.

Table 4.1.4 Know how business of the respondents

No	Question Item	Respondents item	Frequency of Respondents	Percentage of Respondent
1	Do you believe that you have necessary knowledge to run your business?	Yes	25	50%
		No	25	50%
		Total	50	100%
2	You have enough money to finance your business?	Yes	18	36%
		No	32	64%
		Total	50	100%
3	Have you ever gotten an appreciation and opportunities to	Yes	22	44%
		No	28	56%

	be trained about how to run your business?	Total	50	100%
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5; Researchers Questionnaire Survey 2025

In the above table item 1; 25(50%) of the total respondents have the necessary knowledge to run the business and the rest 25(50%) of the total respondents are no have necessary knowledge to run their business. This indicated that the most women entrepreneurs in this area no have necessary knowledge how to run their business. From the result one can understand that most of women entrepreneur are low level of education and they need training.

In the above table item 2; 18 (36%) of the total respondents have enough money to run their business, while the reaming 32(64%) of the total respondents no enough money to run their business. From this one can understand that most of women entrepreneur are not have adequate finance to run their business.

From the above table item 3; 22(44%) of the total respondents have ever get an appreciation and an opportunity to be trained about how to run their business, and the rest 28 (56%) of the total respondents no have ever get an appreciation and an opportunity to be trained about how to run their business.

This indicated that the majority of women entrepreneurs have no ever got an appreciation and an opportunity to be trained about how to run their business. This implies that majority of women entrepreneur face lack of encouragement, training and subsidiary on the side of government and the society

Table 4.1.5 What are the type of opportunities Women

No	Question item	Type	Respondent frequency	Respondents' percentage
1	What are opportunities the of women entrepreneur in the economic development?	Creation of job opportunity	21	42%
		Better utilization of resources	12	24%

		Generation of foreign currency	6	12%
		Improvement of business policy	8	16%
		Others	3	6%
		Total	50	100%

Source; Researchers Questionnaire survey 2025

In the above item1, regarding to the role of woman entrepreneurs in economic development the respondents show that, 21 or 42% of the total respondents responded creation of job opportunity, 12 or 24% of the total respondents responded better utilization of resource, 6 or 12% of the respondents responded generation of foreign currencies, 8 or 16% improvement of business policy and 3 or 6% of the total respondents responded others such as increase competition, manager of resources and help of facilities etc.

This tells us that majority of role of woman entrepreneurs in economic development are creation of job opportunities for themselves and for their societies. This shows that majority women entrepreneur is self-employed and they can play a significant role in the. Economic development

Table 4.1.6 activities, source participation of women in business.

No	Question item	Response item	Respondent frequency	Respondent percentage
1	What is the participation of women in business activates in your area	High	24	44%
		Low	26	52%
		Total	50	100%

Source; Researchers Survey 2025

In the table item 1. Regarding to the participation of women in business activities of the respondents show that 24 or 44% of the total respondents are responded high participation and 26 or 52 %of the total respondents are responded low participation. This tells us the participation

of women in business activities is very low and it needs more encouraging. This implies that majority of women entrepreneur face lack of attitude and encouragement.

4.1.7 Why are participation is low in business

No	Question item	Response item	Respondent frequency	Respondent percentage
1	If your answer is low what is the reason	Lack of awareness	9	18%
		Lack of experience	8	16%
		Lack of started capital	17	34%
		house family pressure	11	22%
		Other	5	10%
		Total	50	100%

Source; Researchers Questionnaire Survey 2025

In the above table, 9 or 18% of the total respondents suggested the reason is lack of awareness and 8 or 16% of total respondents suggested lack of experience 17 or 34% of the total respondents suggested lack of started financial 11 or 22% of the total respondents suggested the role of in house or family and the rest 5 or 10% of the total respondents suggested others reason such as education, cultural aspects.

From the above table we can understand that the main reasons why their participation becomes low in business activities are lack of startup-capital and lack of house family. From the result one researcher can conclude that they have not their own asset, so the governments have to give loan.

Table 4.1.8 the different between women and men entrepreneurs

No	Question	Item	Frequency	Percentage
1	Are women entrepreneur different from men entrepreneurs in terms of participation	Yes		
		No	50	100%
		Total	50	100%

Source; Researchers Questionnaire Survey 2025

In the above table 50or100% the total respondents suggested the participation of women entrepreneurs are not different from men entrepreneurs. This shows that women entrepreneurs have equal participation with men, so it encourages the culture of the society.

Table 4.1.9 Government policy encouraging women entrepreneurs

No	Question	Response	frequency	percentage
1	How do you evaluate the governmental policy in encoring woman entrepreneurs	Very good	8	16%
		Good	27	54%
		Moderate	10	20%
		Poor	5	10%
		Total	50	100%

Source; Researchers Questionnaire Survey 2025

In the above table 27 or 54% of total respondents suggested the government policy encourage women entrepreneurs is good. 8 or 16% of the total respondents suggested very good, 10 or 20% of the total respondents suggested it moderate and the rest 5 or 10% of the total respondents suggested poor. This tells us that the governmental policy encouraging woman entrepreneurs is good. From the above result researchers understand that; women entrepreneurs are motivated and supported by government.

Table 4.1.11 the society attitude towards women entrepreneurs.

No	Question	Items	Response	Frequency	Parentage
1	How do you evaluate the society attitudes to		Very good	7	14%
			Good	13	26%
			Moderate	19	38%

	words women entrepreneur?		Low	11	22%
			Total	50	100%

Source; Researchers Questionnaire survey 2025

In the above table 7 or 14% of the total respondents suggested that society attitude towards women entrepreneurs is very goods, 13or 26%of the total respondents suggested that the society attitude towards women entrepreneurs is good, 19 or 38% of the total respondents suggested that the society attitude to words women entrepreneurs is moderates and the rest 11or 22% of the total respondents suggested that the society attitude to words woman entrepreneurs is low. This tells us that the society attitude towards women entrepreneurs is moderate in Wolkite town. This shows that majority of women entrepreneurs participated in the ventures and they did not have negative attitude from the society.

4,1,1 Challenging factors of women business.

4.1.1 3 factors that limit women entrepreneur participation in Table decision making

No	Question item	Response item	Respondents' frequency	Respondents' percentage
1.	Not enough of finance	Strongly agree	18	36%
		Agree	11	22%
		Neutral	10	20%
		Disagree	7	14%
		Strongly disagree	4	8%
		Total	50	100%
2.	Not enough of education and training	Strongly agree	16	32%
		Agree	15	30%
		Neutral	8	16%
		Disagree	6	12%
		Strongly disagree	5	10%
		Total	50	100%

3.	Legal aspect	Strongly agree	12	24%
		Agree	11	22%
		Neutral	4	8%
		Disagree	10	20%
		Strongly disagree	13	26%
		Total	50	100%
4.	Cultural and attitude of the society	Strongly agree	5	10%
		Agree	8	16%
		Neutral	10	20%
		Disagree	12	24%
		Strongly disagree	15	30%
		Total	50	100%

Source: -researcher survey 2025

In the above table item 1, shows factors that affect women entrepreneur business and 16(36%) of respondents were strongly agree, 11(22%) were agree, 10(20%) of respondents were neutral, 7(14%) of respondents were disagree and 4(8%) of respondents were strongly disagree. This implies that not enough of finance is the major significant factor on women entrepreneur .

In the above table item 2, shows factors that affect women entrepreneur business practice. From the respondents 16(32%) of respondents were strongly agree, 15(30%) of respondents were agree, 8 (16%) of respondents were neutral, 7(14%) of respondents were disagree and the remaining 5(10%) of respondents were strongly disagree. This tells us not enough of education and training significantly affects women entrepreneur.

In the above table item 3, shows factors that affect women entrepreneur business practice. From the respondents 12(24%) were strongly agree, 11(22%) were agree, 4(8%) were neutral, 5(10%) were disagree and the rest 23(28%) were strongly disagree. This tells us legal aspect is not significant influence on women entrepreneur.

In the above table item 4, shows factors that related to cultural and attitude of the society. From the respondents 5(10%) were strongly agree, 8(16%) were agree, 10(20%) were neutral, 12(24%) were disagree and the remaining 15(30%) were strongly disagree.

From this we can understand that not enough of finance, not enough of education and training and cultural and attitude of the society are the major challenging factors of women entrepreneur business practice. According to C.Vonderwees and H.ronili, (1987) the financial institution is not responsive to women owned business due to size and nature of business organization. Generally, the assumption is that financial institution does not give credit business persons who are not involved in high level capital in order for business to sort and grow gradually there must be the

availability of substation amount of investment since the investment will usually lead to small revenue.

4.2 Interview from how reduces factor

. According to Agency officer women participation in business activates in their town is not full much business. Because of most of women are tied in house hold working, not enough finance, education and training, place and materials, some negative society attitude, and so on.as well as enterprise agency office is taking various measures to encourage women participation in the business activities. The offices he said that, the facilitation takes different forms including financing, saving, how to work to together, business training, place, improving society awareness and etc. The officer stated that the women participation in business activities becomes increasing from time to time.

CHAPTER FIVE

5. SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary of Finding

The study puts some points as summary and these points are listed below

*Most of the respondents respond that the majority of women entrepreneurial activities are who lies with age interval of 19-28 ages.

* Most of the women who are participated in business activates are secondary school completed.

*Most of respondents respond which account 46% are married women and not have enough financial resource to meet their business objective.

*Most of them are participated in food and restaurants

*Most of women inspired to be an entrepreneur are due to without of jobs

*42% of them are agreed that the role of women in economic development is creation of job opportunities for themselves and for their societies.

*34% of them are agreed that the participation of women in business activates are low and needs more encouraging.38% of them are agreed that the society's attitudes towards women business are moderate in their area.

5.2 Conclusions

This study tried to know and identified the assessment of opportunities and challenges of women entrepreneurs in Wolkite town in different aspects.

The researcher put the following conclusions.

- Women business activities are facing several problems such as economic, political financial and social problems.
- This finding shows that the participation of women entrepreneurs is increase from time to time
- The societies and family's negative attitude towards women entrepreneurs became change from time to time.
- Due to the current efforts by government and the improving society awareness, women entrepreneurs have a better future protect in Wolkite Town.
- Due to the low participation in business activities the role of women entrepreneurs in economic development are low.

5.3 Recommendations

Based on the finding of the study the researcher suggested the following solutions for the assessment of opportunities and challenges of women entrepreneurs in Wolkite Town to different parties deemed relevant. Women entrepreneurs are influenced by several problems and to solve these problems government and concerned bodies should have provide different facilities such as education, training and financial assistance etc. Concerning institutions and government should create awareness to the society regarding the necessity of women participation in the business activities and facilitate the favorable conditions. The micro and

small enterprise agencies should link the women entrepreneurs' products or services as it become profitable and competent in the market. Other concerned parties such as parents and family members or neighbor should support and encourage women entrepreneurs by sharing household duties. The government and society should avoid or reduce bad beliefs, attitudes and cultures that may discourage women entrepreneurs in different place.

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APPENDIX I

WOLKITE UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGEMENT

This Questionnaire is prepared to be filled only by women business Wolkitown

Dear respondents

This purpose of this questionnaire is to collect relevant data about an assessment of challenges and opportunities women entrepreneur case of Wolkitown

In filling the questionnaires, please put “X” to the item in the space provided. The information provides is kept confidentially.

Thank you in advance!

Part;I personal information;

Sex ; male _____ **female** _____

. Marital status: - Single _____ Married _____ Divorced _____

. Age: - A. <19 _____

B. 19-28 _____ C.29-38 _____ D.39-48 _____ E. above 49 _____

. ; level of education?

Primary school _____

Secondary school _____

Certificate _____

Diploma _____

Degree _____

Part II Main questions

1 What type of business activities are you involved?

A trade _____ B. construction _____

C. service _____ D. restaurant and food _____

Wood and furniture _____ F. other.....

2. How do you get inspired to be an entrepreneur?

A. without job _____

B. looking others _____

C. to additional income _____

D. governmental supply _____

F. if other specify.....

3. Do you believe that you have been necessary enough knowledge to you business

A. yes _____

B. no _____

4. What are the opportunities of women entrepreneur in economic development?

A. better utilization of resource _____

B. improving of business policies and providing _____

C. minimization of risk _____

D. creation of job opportunities _____

F. if there is other specify.....

5. What is the participation of women entrepreneur in business activities in your area?

A. high _____

B. medium _____

C. low _____

6. If your answer is "low" what is the reason.....

.....
.....
.....

7. Are women entrepreneur different from man entrepreneur opportunities in terms of participation?

A. yes _____

B. no _____

8 How do you evaluate the government policy in encouraging women entrepreneur opportunities?

A. very good _____

B. good _____

C. moderate _____

D. poor _____

9. Does your responsibility in your household significantly affect your business operation and opportunities?

A. yes _____

B. no _____

10. How do you evaluate the society attitude towards women entrepreneur ?

- A. very good _____ B. good _____ C. moderate _____
 D. low _____

14. Do you think that the society negative attitude over women entrepreneur ?

- A. yes _____ B. no _____

11 you have enough money to finances your business

- Yes _____ No _____

In this section below indicate the extent to which most closely matches your opinion. Please put "X" in the space provided.

12. Challenging factor for women entrepreneur.

No	Item	Strong agree	Agree	Neutral	Disagree	Strongly disagree
	Not enough finance					
	Not enough education and training					
	Legal aspect					
	Cultural and attitude of the society					

APPENDIX II

WOLKITE UNIVERSITY

COLLAGE OF BUSINESS AND ECONOMICES

DEPARTMENT OF MANAGEMENT

This Questionnaires is prepared to be filed only by women business Wolkite Town

Part III Questionnaires Interviews

1 How we can avoid the challenging factors?

2 What will the opportunities of women business town?

3 How can reduce negative attitude of society?

4 What is the role of wowed business in economic development ?