



WOLKITE UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
DEPARTMENT OF MANAGEMENT

**ASSESSMENT OF CHALLENGES AND OPPORTUNITIES OF
WOMEN ENTREPRENEUR IN WOLKITE TOWN**

**A SENIOR ESSAY RESEARCH PAPER SUBMITTED TO THE
DEPARTMENT OF MANAGEMENT IN PARTIAL FULFILLMENT OF
THE REQUIREMENTS FOR BACHELOR OF ARTS DEGREE IN
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ABSTRACT

This study was aimed to assess the challenges and opportunities of women entrepreneur in Wolkite town. For the sake of achieving the objectives of this study, information has been gathered through close ended questionnaire from a sample of 69 Wolkite town women entrepreneurs. The research was conducted by using both primary and secondary source of data. The primary data was collected through distributing close ended questionnaires to employees. Secondary data was collected by using company documents. These respondents have been selected by using non-probabilistic sampling technique because it's easy, inexpensive and fast to recruit for study and the researcher did not consider selecting the subjects that are representative of the entire population and the entrepreneurs are too large that's impossible to include every individual. The data collected from the questionnaire has been analyzed by quantitative and qualitative data. Based on the study, identified top factors motivating women to enter into the field of entrepreneurship and factors that affect women entrepreneurs like access to market, access to finance, access to training and education, access to networks and access to policy makers. Finally, forwarded some recommendations.

CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

In today's post-modern era, the role of women entrepreneurs in economic development is inevitable and women are willing to take action in business and contribute to the nation's growth. Women are stepping up to own and run businesses in numbers that would have been hard to imagine a mere few decades ago. However, women entrepreneurs face a wide variety of challenges both in starting and in growing their business ventures. (UNDO, 2001).

The female entrepreneur's role is evident in growth leadership, management, innovation, research and development effectiveness, job creation, competitiveness, productivity and the formation of new industries (Nxopo 2014).

Van der Merwe (2008) asserts that female entrepreneurship is increasing rapidly and women are starting their own business to take control of their personal and professional lives. Nxopo (2014) emphasised that the role these women entrepreneurs play to eradicate poverty and unemployment in South Africa cannot be underestimated and there is a need for research on the contribution and development of women entrepreneurs at all levels of the South African economy. Meyer (2009) points out that women entrepreneurs increasingly are considered important for economic development and they not only contribute to employment creation, but they also contribute to the diversity of entrepreneurship in the economic process.

The international definition of an entrepreneur is that he or she is an enterprise builder, perceives new business opportunities, creates businesses where none existed before, directs these businesses by using his or her own and borrowed capital, takes the associated risks and enjoys profit as rewards for the efforts (International Labour Organization, 2015). Nieman and Nieuwenhuizen (2009:9) define an entrepreneur as a person who sees an opportunity in the market, gathers resources, creates and grows a business venture to meet customer needs. An entrepreneur is an individual with a skill, mindset and the vision to start up a high-potential venture and the typically more seasoned, risk averse professional with the ability to scale the enterprise (Timmons & Spinelli, 2009:4). An entrepreneur is, therefore, any individual who establishes a new firm, usually with considerable initiative and risk. These entrepreneurs play an indispensable role in ensuring that the economy continues to prosper and grow.

1.2 Statement of the problem

Women have an equal access to all the basic service so as to enable them to realize their full potentials they should be economically independent and self reliant only when they are provided training employment and income generation activities with both forward and backward linkages through entrepreneurship development women in the locality (Chattopadhyaya, 2005). Women Entrepreneur is a person who accepts challenging role to meet their personal needs and become economically independent.

A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. But, a part of women in some parts of the country still faced many challenges because of financial constraints. It is obvious that women contribute significantly to the running of family businesses mostly in the form of unpaid effort and skills. The value of this effort is underestimated both by the families that take it for granted and in academic studies. On the other hand, many of the enterprises defined as being run by women (that is, enterprises in which women hold the controlling share) are in fact run in their names by men who control operations and decision making. Programs meant to reach women entrepreneurs can succeed only if they take note of this paradox as well as of the familial and social conditioning that reduces the confidence, independence and mobility of women.

The state of women's business ownership today may be best characterized as "everywhere and nowhere." In other words, while women entrepreneurs have achieved modest gains in our economy, major gaps and inequalities persist that threaten those gains because of many challenges. So this is the main point that the researchers wanted to fill. And the other point that the researchers' keen interest to study the problem on this topic is for the reason that no similar study has so far been done on this level at Wolkite. Therefore, these points inspired the researchers to conduct a research many of women entrepreneur working business as usual & not such a significant growth on their business as well as on their life.

More specifically, the following research questions need to be addressed

- 1, What are the main challenges that affect women entrepreneur?
- 2, What are the motivational factors that motivate women entrepreneurship in Wolkite town ?
- 3, What are opportunities for women entrepreneurs in Wolkite town ?
- 4, what are social and cultural attitudes towards women entrepreneur in the town?
- 5, To what extent financial capacity and education affect women entrepreneur in the town?

1.4 Objective of the study

1.4.1 General objective

The general objective of this study is to assess challenges and opportunities of women entrepreneur in Wolkite town.

1.4.2 Specific objective

To assess social and cultural attitudes towards women entrepreneur in the town

To assess gender discriminations that affect women entrepreneur in the town

To assess financial capacity and education of women entrepreneur in the town

To identify the opportunity of women entrepreneurs in Wolkite town

To examine the different types of challenges that women entrepreneurs encounter

1.5 Significance of the study

This study has a significance as follows;

To the researcher; this study is undertaken as a requirement for partial fulfillment of BA degree and the researcher will benefit from it through understanding some of the challenges of women participation in entrepreneurship activities.

To the other researcher; other researcher will use as a reference for other studies related to this matter.

To the government body; In addition to these the study will be supposed to recommend some feasible adjustment required to be taken by the recognized body for its better improvement.

1.6 Scope of the study

It would have been appropriate if the study could cover the south region as a whole, but due to time and other related constraints the researcher chose to concentrate the study on Wolkitie town women entrepreneurs.

1.7 Limitation of the study

The study is not undertaken as a whole in the south region only in Wolkitie town, the researcher is not well-experienced by conducting the study because this is the first time for the researcher. And also unwillingness of respondents may also be another challenge when the researcher is conducting the study.

1.8 Organization of the study

The study consists of five chapters. The first includes introduction, statement of the problem, objective of the study, significance of the study, limitation of the study and organization of the study. The second review of related literature, the third chapter will deal with research methodology, the fourth chapter will be analyses and interpretation of the collected data and the last chapter (chapter five) will cover conclusion and recommendation of the study.

CHAPTE TWO

2. LITERATURE REVIEW

2.1 Theoretical review

2.2 Definition of terms and concepts

Entrepreneurship is the dynamic process of creating incremental wealth. This what created by individuals who assume the major risks in terms of equity, time, and or career commitment of providing value of some product or services if self may or may not be new or unique but value must somehow be infused by the entrepreneur by securing and allocating the necessary skill and resource (Holt, 2004).

According to Haggis (2005), entrepreneurship is meant the function of seeking investment and production opportunity, organizing an enterprise to undertake a new production process, raising capital, hiring labor, arranging the supply or raw materials, finding site, introducing new technique and commodities, discovering new source of raw materials and selecting top managers of day to day operation of the enterprise. In this definition entrepreneurship is describes as the function of handling economic activity, undertaking risk, creating something new and organizing and coordinating resources.

Schumpeter provides us with afro me work for understanding both in terms of a practices. The entrepreneur seek, in Schumpeter's word, to reform or revolutionize the pattern of production exploiting on invention or, more generally on untried technological and told one in a new way, by opening up a new source of supply of materials or new outlets of products. Entrepreneurship as defined essentially consists in doing things that are not generally done in the ordinary source of business routine O.Kpar (2000), define entrepreneurship as, it is the term used broadly in connection with the innovative modern industrial business leaders.

2.3 The Benefits of Entrepreneurship

It is abundantly clear entrepreneurship is important for economic growth, productivity, innovation and employment, and many countries have made entrepreneurship explicit policy priority. Their policy focused in Entrepreneurial,

economic development and performance and wealth creation. According to World Bank (2007), Fox (2001), and Hisrich (2005), entrepreneurship has the following benefits.

- Entrepreneurs are their own bosses. They make the decisions. They choose whom to do business with and what work they will do. They decide what hours to work, as well as what to pay and whether to take vacation.
- Entrepreneurship offers a greater possibility of achieving significant financial rewards than working for someone else.
- It provides the ability to be involved in the total operations of the business, from concept to design and creation, from sales to business operations and customer response.
- It offers the prestige of being the person in charge.
- It gives an individual the opportunity to build equity, which can be kept, sold or passed on to the next generation.
- Entrepreneurship creates an opportunity for a person to make a contribution. Most new entrepreneurs help the local economy. A few through their innovations contribute to society as a whole.
- It is a catalyst for economic change and growth. Entrepreneurship increases per capita output and income, by doing so it involves initiating and constituting change in the structure of business and society. As a result, entrepreneurship contributes also to increasing a country's output and productivity.
- Entrepreneurship encourages innovation and creativity. It develops new products or services for the market to fulfill human needs, it also stimulates investment interest in new ventures being created. Entrepreneurship through its process of innovation creates new investment opportunities. More ventures being created, new jobs will be produced, thus reducing the unemployment rate. That will create and promote wealth distribution. As explained above, entrepreneurship helps the economy by creating wealth for many individuals seeking business opportunities. Although this is not the number one reason individuals pursue entrepreneurial activities, it plays a major role in our economy, both a new business and the wealth the owner can obtain will help boost the economy by providing new products as well as the spending power created for the entrepreneur. Without entrepreneurs, our economy would not benefit from the boost they give to added business and ideas.

Furthermore, starting a business can be rewarding entrepreneurs are they own bosses. They can have more control over their working hours and conditions than they would have if they worked for someone else. If they may have a new idea about a particular product or service. If they believe that others would be interested in it, they can go into business for themselves. They may make a profit which is the money left over after paying their bills, from being creative and doing what they enjoy.

2.4 Women Entrepreneurship

Women's productive activities, particularly in industry, empower them economically and enable them to contribute more to overall development whether they are involved in small or medium scale production activities, or in the informal or formal sectors, women's entrepreneurial activities are not only a means for economic survival but also have positive social repercussions on the women themselves and their social environment. United Nations Industrial Development Organization (UNIDO, 2001).

In many societies women do not enjoy the same opportunities as men. In many transitional economies progress has been achieved in opening doors to education and health protection for women but political and economic opportunities for female entrepreneurs have remained limited. Concerted efforts are needed to enable female entrepreneurs to make better economic choices and to transform their business into a competitive enterprise, generating income and employment through improved production (OECD, 1997).

2.5 Factors Affecting women Entrepreneurs performance

Women entrepreneurs have grown in large numbers across the globe over the last decade and increasingly the entrepreneurial potential of women has changed the rural economies in many parts of the world. But this does not mean that the problems are totally resolved. In support of this the center for women's business research in the United States (UNECE (2004) and Mahbub (2000) identified the following factors that affect women entrepreneurs.

A. Access to finance

Access to finance is a key issue for women. Accessing credit particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. Women often have fewer opportunities than men to gain access to credit for various reasons,

including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers (Mahbub, 2000).

B. Access to markets

The ability to tap into new markets requires expertise, knowledge and contacts. Women often lack access to training and experience in how to participate in the marketplace and are therefore unable to market goods and services strategically. Thus, women-owned firms are often unable to take on both the production and marketing of their goods. In addition, they have often not been exposed to the international market, and therefore lack knowledge about what is internationally acceptable. The high cost of developing new business contracts and relationships in a new country or market is a big different obstacle for many SMES, in particular women-owned business, and women may also fear or face prejudice or sexual harassment, and may be restricted in their ability to travel to make contacts (UNECE, 2004).

C. Access to training and education

Women have limited access to vocational and technical training in South Asia. In fact, women on average have less access to education than men, and technical and vocational skills can only be developed on a strong foundation of basic primary and secondary education. South Asia is characterized by low enrollment among women in education, high dropout rates and poor quality of education. The table below shows female literacy levels, percentage of male literacy as well as average years of schooling of women and men, respectively. The figures are testifying to the existence of gender discrimination in building capacity of women and providing them with equal opportunities (UNECE, 2004).

D. Access to networks

Women have fewer business contracts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. Since most women entrepreneurs operate on a small scale, and generally not members of professional organizations or part of other networks, they often find it difficult to access information. Most existing networks, they often find it difficult to access information. Most existing networks are male-dominated and sometimes not particularly welcoming to women but prefer to be exclusive. Even when a woman does venture into these network activities, they take place after regular working hours. There are hardly any women who venture into these networks, her task is often

difficult because most network activities take place after regular working hours. There are hardly any women only or women. Majority networks also deprive women of awareness and exposure to good role models. Free women are invited to join trade missions or delegations; due to the combined invisibility of women dominated sectors or sub sectors and to women as individuals within any given sector (Mahbub, 2004).

E. Access to policy makers

Most women have little access to policy maker or representation on policy making bodies. Large companies and men can more easily influence policy and have access to policy makers, who are seen more as their peers. Women tend not to belong to, and even less reach leadership positions in mainstream business organizations, limiting their input to policy making through lobbying. Women's lack of access to information also limits their knowledgeable input in to policy making (UNECE, 2004).

2.6 Women Entrepreneurs in Ethiopia

A national survey conducted by the Ethiopian warfare monitoring unit as cited 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 promotion of vibrant SMES should be one of the most important priority strategies for empowering women, addressing object poverty and unemployment Ethiopia.

Business and enterprise 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 business and enterprise however, it is only recently that women's entrepreneurship has gained the attention of economic planners and policy makers particularly in development 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, resource, business skill and institutional support from the national government Ethiopia ministry of trade and industry of Ethiopia 2003/ national bank of Ethiopia (2002); Negash and Kenea (2003). The studies stressed that SMES owned or operated by women in Ethiopia survive there are other prattles, one is of the women who has, because higher education and better access to economic and resources, been able to

grow her micro enterprise in to the small enterprise category (Hadiya, 1998; ILO:2003) according to holiday, these women believes there 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 out grown the micro finance system and yet are not able to borrow from banks. The other profile is a woman who improves her economical capacity, because of her higher education, previous work experience, and better economic circumstance, and has access to the financial and other resources needed to start and grow larger enterprises. Members of the Ethiopian women exports 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 ten cannot meet. 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;

- Difficult in obtaining loan from commercial banks
- Failure of business bank rope y
- Failure to convert profit back in to investment
- Shortage of technical skills
- Poor managerial skills
- Low level of education

Furthermore, ILO (2003) found that lack of suitable location or sales outlet; stiff competitions, low purchasing power of the local population lack of marketing know hour, 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 women entrepreneur 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 in her trance right women's lack of access to titled assets than can be offered as collateral for loans adversely affects the growth of their enterprises; women entrepreneur s 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 they do not offer flexible arrangement in respect of the timing and location of services delivery; women often experience harassment in registering and operation their enterprise.

2.7 Empirical review

Bowen & Hisrich, (1986), evaluated many research studies done on women entrepreneurship concluded that female entrepreneurs are relatively well educated in general but are not having proper management skills, high in internal locus of control than other women in their values and are likely to have had entrepreneurial fathers. Cohoon, Wadhwa & Mitchell, (2010), present a detail about men & women entrepreneur's background and experiences. The study is based on the data collected from primary data where surveys were conducted to collect data from established & successful women entrepreneurs. The study identified top factors motivating women to enter into the field of entrepreneurship. The factors found were desire to build the wealth, the wish to capitalize own business ideas and to move ahead in life. The challenges are more related with entrepreneurship rather than gender. Studies have found that most of the women establish enterprises before the age of 35 after gaining some job experience somewhere. The Women network report on Women in Business & in Decision Making focus on women entrepreneurs, about their problems in starting & running the business, family background, education, size of business unit.

Darrene, Harpel and Mayer, (2008) performed a study & established a relationship between human capital and self-employment. The study showed that self-employed women differ on most human capital variable as compared to the salary and wage earning women. The study also revealed the fact that the education attainment level is faster for self employed women than that for other working women. Singh, 2008, conducted a study to identify the reasons & factors that influence entry of women in entrepreneurship and also explained the obstacles in the growth of women entrepreneurship. The factors identified were lack of interaction with successful entrepreneurs, social un-acceptance as women entrepreneurs, family responsibility, gender discrimination, lack of social networking, low family and financial support. Tambunan, (2009), made a study on recent changes that have occurred in women entrepreneurs in Asian developing countries. The study focused mainly on women entrepreneurs in small and medium enterprises based on data analysis and review of recent key literature. The study found that women entrepreneurship is gaining

overwhelming importance in all sectors. The study also depicted the fact that representation of women entrepreneurs in this region is relatively low due to factors like low level of education, lack of capital and cultural or religious constraints.

CHAPTER THREE

METHODOLOGY

3.1 Research Design

Research design refers to plan which shows the strategy of an inquiry thought appropriate to the research (Kothari, 2004). The researcher has been used descriptive research design. The descriptive design describes the phenomena as they exist and which are concerned with describing the characteristic of a particular individual or group.

3.2 The source of data.

The researcher used both primary and secondary data sources.

3.3 Method of data collection.

the primary data has been collected by using close ended questionnaire and the secondary data has been collected from the company documents.

3.4 Target Population

The target population shall comprise of all the employees in 218 wolkitie town women enterprune

3.5 Sample design

3.5 .1 sampling technique

in our study we have taken non probabilistic sampling techniques to take representative sample from all total of 218 from the whole population of women entrepreneur in the town. it is easy, inexpensive and fast to recruit for the study and the researcher did not consider selecting subjects that are representative of the entire population and they are too large that's impossible to include every individual and samples that are too small lead to accurate results. For this reason, we have been select non probabilistic sampling.

3.5.2 Sample size

The total population is 218 so the researcher has been use a 69 sample from the whole population of women entrepreneur in the town. Thus probability simple random sampling techniques will be used for this study by using taro Yamane formula as follows;

Assume the researcher will use 90 percent Confidence interval and 10 percent significant error, i.e. (e=0.1)

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

$$\frac{218}{1+218(0.1)^2} = 69 \quad N=\text{total population}$$

e=significance error

3. 5.2 method of data analysis

Both qualitative and quantitative data analysis has been used for the research. Percentage and table has been used to analysis the impact of different independent variables.

Conclusions on the literature review

The following recommendations were made based on the the study literature review.

Entrepreneurship is meant the function of seeking investment and production opportunity, organizing an enterprise to undertake a new production process, raising capital, hiring labor, arranging the supply or raw materials, finding site, introducing new technique and commodities, discovering new source of raw materials and selecting top managers of day to day operation of the enterprise.

Entrepreneurship is important for economic growth, productivity, innovation and employment, and many countries have made entrepreneurship explicit policy priority. Their policy focused in Entrepreneurial, economic development and performance and wealth creation.

Entrepreneurship creates an opportunity for a person to make a contribution.

Entrepreneurship encourages innovation and creativity it develops new products or services for market to fulfill human needs, it also stimulated investment interest in new venture being created.

There are different factors that affect women entrepreneurs; - access to market, access to finance, access to training and education, access to networks and access to policy makers

women entrepreneurs are relatively well educated in general but are not having proper management skills, high in internal locus of control than other women in their values and are likely to have had entrepreneurial fathers. The study is based on the data collected from primary data where surveys were conducted to collect data from established & successful women entrepreneurs. The study identified top factors motivating women to enter into the field of entrepreneurship. The factors found were desire to build the wealth, the wish to capitalize own business ideas and to move ahead in life. The challenges are more related with entrepreneurship rather than gender.

CONCLUSION AND RECOMMENDATION

Recommendations on the literature review

The following recommendations were made based on the the study literature review.

The government should give more attention to women enterprenuer by facilitating the required things.

The concerned body and each sector should provide a different acces that enables women more benefited and that encuaraged them . example the different acces to market ,acces to finance ,access to training and education ,acces to networks and acces to policy makers .

Women enterprenuers should upgrade themselves by related education and related activities Ethiopian government should facilitate different education chance and sponsorship to women inorder to having proper management skills, high in internal locus of control

The Ethiopian government should construct women entrepreneurs trainig center to develop and enhance their business skills and knowledge. This will help them in the areas of coming up with business plans and marketing strategies for their business.

all governance agencies mandated with the development of entrepreneurship in the country need to come up withprogrammes to empower women entrepreneurs with basic knowledge through a customised entrepreneurship education and training programme especially on how to identify sources of finance and how to access that finance as this is part of these institutions' mandates.

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