

**PROBLEMS, OPPORTUNITIES AND CHALLENGES OF WOMEN
ENTERPRENEUR (CASE STUDY IN WOLKITE TOWN)**



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ABSTRACT

This research presents the significance of woman entrepreneurs and their participation in the overall social and other entrepreneurial issue in wolkite town. The study would be expected woman entrepreneurial participation in social and economic sector is low. In addition to this, it is also found the general factors that affect woman entrepreneurial participation and its significance in the formula sector. The study is not found only this objective but also found to know the general problem, prospects and challenges of women is operation of their activity in the town. For the analysis of the problem simple tools such as, percentage would be used. To accomplish the research objectives, the researcher would be used both primary and secondary data. Generally, the study may help to initiate the policy makers and other interested party to carryout detail investigational the area the major recommendation suggested, solving the unbalanced problem of women entrepreneurial participation in economic, social and other sector of the economy.

CHAPTER ONE

1. INTRODUCTION

1.1 Background of the study

The Ethiopian government has made a broad policy orientation to introduce market economy in Ethiopia for the past few years. Currently, also Ethiopian government undertaking certain measures to realize long term growth and development of the country by ensuring women's participation in entrepreneurial activities. Hence, we have to identify and understand and the unique features and problems of women entrepreneurial participation in micro and small enterprise that are important for women (Azmera, 1996).

Although women cover half of the population, they held the bottom of the ladder in terms of employment, education, positions, social and economic statuses. That means their potential has been suppressed by men, owing to same persisting major constraint that hinder their participation in social and economic activities or access to resource. Problem related to access to productive resource it results in women's low income opportunities. This includes lack of funding possibility and adequate access to credit. The social and cultural attitudes are also a major factor that put women in secondary status Vis- Vis men in social economic and political positions. (Ibid, 1997).

Lack of adequate level of education and training is another factor that results in discrimination of women in society. According to world development report (WDR) of 1994, only 21% of the female are enrolled in primary school, 11% secondary school and 1% in tertiary level in Ethiopia (Ibid, 1997).

Traditionally, women are involved in productive reproductive and community roles; women are a back bone of society and are actively participate in any micro and large entrepreneurs which are given lesser consideration. Because of the deep rooted social cultural practices and their low educational status, women have limited access to participate in any entrepreneur activities, institution, and formal organization. That forced women usually participate informal activities such as serving as a house hold maids, bartending (prostitution and petty trading), domestic servants, all such activities do not need capital or basic education (ibid, 1997).

Definition of entrepreneurship is an important engine of growth in the economy. It is an essential element to economic development and it believed to have a great contribution towards the creation of activities witchd to human development. It creates a business in the fact of risk and uncertainty for the purpose of achieving profit and growth by identify significant opportunities and assembling the necessary resource to capitalize on them (Zimmer w, Thomas and Norman, 2005).

1.2. Statement of the problem

In Ethiopian, women have important responsibility in terms of serving the family with food production, agricultural activities, and any other sector of the economy. They also engaged in industrial sector as well as the service sector. However due to several factors which include societal perceptions and cultural values attached to women's capability in business activities, availability of capital, access to financial and credit access, women have not been yet fully accorded the attention and the contributions they deserve. In the past year in many developing countries, there was high need for the development of small enterprises. But it is the recent phenomena that issues and questions are used concerning promotion and enhancement of women entrepreneurs engaged through micro and small enterprise (kart irk, 1996).

The analyses and effective studies of women related issue leads to assume that women are motivated by the same element and seek of similar rewards for undertake entrepreneurial activity. Nevertheless, self-employment is means to achieve the desire of autonomy, job satisfaction and a work which allow great flexibility however, these demands women play dual roles i.e. Firstly, to become the center of the house hold with the virtue of faith fullness and responsible for coordination of house and family. Secondly, as an entrepreneur, they have to be able to observe the environment, identify opportunity to organize, manage, and assume the risk for running the business. (Ibid, 1997).

Having in mind the above problems and further explore other factors that affect women entrepreneurial opportunities this research would intends to assess the social economic obstacles and barriers that affect women entrepreneurial opportunities and identify the future prospects to ensure women's entrepreneurial advantages. Thus, the purpose of this study is to address the problem and the challenge that affect women's role in entrepreneurial activities and came up with prospective realizations of women's advantages in the entrepreneurial acuities in wolkite town (Ibid, 1997).

1.3 Major research questions

Based on the purpose of the study, the researcher would attempt to answer the following major research questions.

- What are the contributions of women entrepreneurial activates in the town?
- What are the social economic obstacles and other barriers that affect women's entrepreneurial activities?
- What would be the future prospects to ensure the women's entrepreneurial opportunities in the town?

1.4 Objectives of the study

This study would have the following general and specific objectives

1.4.1 General objectives

The general objectives of this study would to asses and examine the problems, challenges, and prospective opportunities of women's entrepreneurial activities in wolkite town.

1.4.2 Specific objectives

- ✓ To assess the contributions of women's entrepreneurial activities in wolkite town.
- ✓ To identify the socio economic obstacle and other to benefit from entrepreneurial opportunities in the town.
- ✓ To understand the future prospects to ensure women's entrepreneurial opportunities in the town.

1.5 Scope of the study

Because of the difficulty to cover the wide geographic area of the gurage zone in general and wolkite Woreda in particular, the study area of this research is mainly limited to wolkite town. The focus of this researcher is mainly on women who engage in entrepreneurial activities in wolkite town their economic status and opportunities as well as their social position. In addition to this, women in the service sector as well as in the industrial sectors would also be assessed in this study. This study also takes one-year interval to cover and focus on the cross sectional study with the effective communication of entrepreneurial activities between members of the group.

1.6 Significance of the study

This research would have the following significance

- ✓ This study would provide essential documentary information to the responsible Woreda administrative bodies to improve women's participation in entrepreneurial activities. It would also benefit other interested individuals and non-government organizations to carry out detail investigations and explore the challenge and prospects of women's entrepreneurial roles.
- ✓ Material to further study some issues in the future.

1.7 Organization of the paper

The research would have five chapters. The first chapter consists of back ground of study, statement of the problem, major research questions, objectives of the study, scope of the study, and significant of study and definition terms. The second chapter contains literature review. The third chapter of the research focuses research methodology. Which contains, research design, data sources, sample and sample technique method and instrument of data collection, method of data processing and data analysis and presentation. The fourth chapter of the research is data analysis and discussion, the fifth and the last of the chapter is summary, conclusion and recommendation.

1.8. Limitations of the Study

Some of the limitations of the study were as follows: Lack of updated information and Unwillingness of the respondents to answer the question. Some of the respondents were not interested to fill open ended questions on the questionnaire: The employees carelessly filled the questionnaires and Mis interprétation of the répondants

CHAPTER TWO

2. LITERATURE REVIEW

2.1. Entrepreneurship Definition, Concepts, and Approach

Entrepreneurship is an essential element to economic development and it is believed to have a great contribution towards the creation of activities which lead to human development

entrepreneurship has no single and universally accepted definition. However, generally entrepreneurship is the capacity and willingness of individual to innovate properly judge and takes considerable risk to introduce change in the economic activity and manage business. In capitalism, socialism, and democracy Joseph Schumpeter (1950) defined the entrepreneurial function as that "... undertaking a new and untried business responsibility, producing new and untried business possibility, producing new commodities or producing an old one in a new way reorganizing an industry open up a new way, reorganizing an industry open up a new market, developing a new source of supply, and exploiting an invention '(Joseph Schumpeter, 1950)

Entrepreneurship or the entrepreneurial function in a business development processes is widely recognized to be a critical factor or a key variable in the economic growth of a nation particularly LDC, like Ethiopia. In fact, in literature, it is concerned that entrepreneurial ship puts the difference between prosperity and poverty among nation. In real life process, therefore entrepreneurship has emerged as one of the priority many developing countries (Ibid, 1997).

Basically, the dearth /lack of entrepreneurs in Ethiopia as many other LDCs is critical issue that deserves further research and study. In Ethiopia, the stimulation, promotion, and development of entrepreneurs to accelerate the development of small scale enterprises is a decisive factor for developed by GTZ (the Grumman Technical cooperation agency). Thus, an immense need to launch intuitive in the area of entrepreneurship to poster any entrepreneurial talent and potential that may be present or to stimulate and initiate entrepreneurial activity though out the country (Catherine Vondeer and Henry Ronjn, 1987)

Definition

Different authors have come up with many definitions on entrepreneurship emphasizing its different facts and stages of development. Clearly, there is no consensus reached as to the precise definition of the term entrepreneurship. However, the following definition may be taken as the basis for our study: Entrepreneurship is the process of identifying developing, and bringing a vision of life. The vision may be an innovative idea, an opportunity or simply a better way of something. The end result of this process is the creation of a new venture formed under conditions or risk and considerable uncertainty

Many authors have defined entrepreneurship emphasizing on a wide range of activities such as the creation of organization, the carrying of a new combination, the exploration of opportunity, the bearing of uncertainty etc. the following are some of the definition.

1. Richard Cantillon (1730) defined entrepreneurship as self-employment of any sort entrepreneurs buy goods at ascertain price and sell them at uncertain prices after sometimes hence bearing the uncertainty of price fluctuation.
2. Robert Ronstadt – defined entrepreneurship as a dynamic process of creating incremental wealth it created by individual who assume major risk in terms of equity. Time and (or career commitment of providing value for some product (service). The product service) by itself may or may not be new or unique but value must be somehow infused by securing and allocating the necessary skill and resource.
3. Joseph Schumpeter (1934) portrayed entrepreneur as an innovator who implement change within market by carrying out new combination of various factors and conduction prevailing in one particular economy. these new combinations may take several forms:
 - Introduction of a new product
 - Introduction of a new method of production
 - Opening of a new market
 - Discovering of a new source of supply / material
 - Brining out a new organizational structure
 - Bringing in new technology
4. Vasant: Describes an entrepreneur as one who detects and evaluates a new situation in his environment and directs his conscious to make adjustment in the economic system as he deems necessary. he conceives of a business enterprise for the purpose , display considerable initiative and domination in bringing it to fruition and in this process , performs one or more of the following (hodgetts and Richard ,1998):
 - I. Perceives opportunities for profitable investment
 - II. Explores the prospect of starting such a manufacturing enterprises
 - III. Obtaining necessary industrial licenses
 - IV. Arraigning initial capital
 - V. Providing personal grantees to the financial institution
 - VI. Promises to meet the short falls in the capital
 - VII. Supplies technical know –how

2.2. Economic significance of entrepreneurship

The role of entrepreneurship in economic development involves more than just increasing the per capita output or per capital income. It involves inflating and constituting change in the structure of business and society. In turn this change is accompanied by overall economic growth and increased output theory of economic growth defects innovation as key, not only in developing new product or service for the market but also in stimulating investment interest in the new ventures that are being developed. In spite of the significance of investment interest in the new ventures that are being developed of a nation there is some times lack of understanding of the product evaluation processes. This is the process through which innovation is developed and commercialized through entrepreneurial activity, which in turn stimulates economic growth .the innovation process can be of varying degree of uniqueness . Most innovations process that are introduced to the market are ordinary innovation i.e. with little uniqueness of technology. Each innovation involves in to and develops toward commercialization through either the government corporate entrepreneurship or an independent entrepreneurship (Kutatko and Hogget's, 1998).

For further economic advancement, one of the recent micro economic approach to economic growth is the promotion of entrepreneurial activities. Entrepreneurial effects have been found to generate a wide range of economic benefits, including new job innovative product and services, and increased wealth for further community investments. An entrepreneur is a catalyst who plays a pivotal role in developing economy, Ethiopia being not an exception. Thus as Hodges's and Richard (1998) noted entrepreneurs:

- Create job opportunities
- Ensure better production method and product
- Identify business opportunity and markets
- Conserve natural resources
- Abolish monopoly and enhance competition
- Development of complementary goods / services
- Increment of per capital income and output
- Ensure better utilization of scrap materials
- Generation of foreign reserves

2.3. Women's Empowerment and their Access to resources in Ethiopia

In Ethiopia contribute a lot of the families' and the community's wellbeing. Ethiopia women's have limited bargaining power to enhance their control over resource, both within their family and within their community at large. In addition to limit access to resource, women in our country earn less than men. This low earnings are limited access to resource make the opportunity to invest very low which in turn make women's the one that are dominant in the informal urban economy and rural agricultural production . women's participation in higher status of job (such as in management , teaching in higher institution , in medicine , engineering etc.) remain very low , with women significantly underrepresented in the senior position and clustered in industries and occupation that are segregated by gender (Johannes kinfu, 1995)

Women participation ,almost universally , have failed to reach leasing in major senior position irrespective of their ability they generally fare in industry's employing large number of women such as health and community service and the hotel and clearing industry , Participation of women still concentrated in teaching health care public welfare and communication .occupational segregation of women in a certain profession or occupation is lower that associated with lower level of position payment , and compensation . Women mostly occupy all clerical position and their strength is confined to traditional female jobs such as nursing, health technology, elementary and secondary education, liberation, and social work (international Lab our organization Report, 1997)

There are many constraints on participation of women in the work place. Their participation in different organization and institution has the origin in the traditional interpretation of socio-cultural attitude and the gender division of labor between the sexes among their society. though human kind changed from hunting and gathering to agrarian way of life , then in to industry based urban cultures , the traditional concept of division of labor did not still changed : much women were expected to preserve health and home man were expected to explore the external world and straggle for the family's existence(Azmera ,1998)

2.4. Women employment opportunity and major constraints

Development has to be a total in nature any development which marginalize female (50% of the population) remain fragile. Hence to attain sustainable development, the political economic

culture and social conditions of women have to be the integral part of the overall development program of any nation. Accordingly, women reinforcement impacts (positive) provide an opportunity will have the overall economic social and political development of the country. Women constitute half of the population however they do not command an equal share both in terms of employment opportunity and resource sharing specially in the least developed country. The main reason for this lower participation can be social political cultural and religious factors (Alemayehu, 2000)

The main factor that faced women labor participation in the formal economy and social sector to be low are given below.

I. EDUCATION

Education for female is an investment that builds him and capacity and contributes greatly to productive and efficient female literacy. This means that women's education minimizes socio economic problems. Therefore the life conduction of women education must be taken as an important first step. However, the social enrollment of women in most developing countries is very low and 75% of Ethiopian women are illiterate. In addition to low enrollment in school there is a high rate of female drop out in Ethiopia. The possible reason for low enrollment and high rate drop out of female from school can be early marriage, heavy domestic work, and low family income (Donald F. Kutako and Richard M .Ho4th edition, 1998)

II socio Cultural and psychological factors.

Traditionally especially in our society female are associated with the status of mother and home based workers. In Ethiopia, there are conditions that against the social value of women in turn affect their psychological makeup. Studies and analysis of women culture and society indicates that most part of the country's female are considered inferior to men. The following quotation supports the above argument in Ethiopia, there is explicit devaluation statement of women arrangement that exclude women from participation (Tsehay, 1992)

II. Sexual Harassments

III. Women's development employment and proportion are mainly affected by sexual harassment sexual harassment can be defined as " unsolicited non reciprocal male behavior that asserts a women sexual role over functions as works '(Azmera ,1998)

2.5. Problems of Women Entrepreneur

Women play different roles and hold different status in the society and face several problems as female business owners it is suggested that women entrepreneur face greater problem because of particular socio economic barriers. Most potential and existing women entrepreneurs face certain obstacles that are common to entrepreneur in general such as lack of capital, insufficient entrepreneur managerial and technical training and experience and economic and technological problem. However these problems may be backed up by additional factors which have an impact on women more than men. the major constraints faced by women entrepreneur to start and manage business are the cumulative manifestation of various characteristics expressed in terms of economic, social , cultural and political environment .(Hayat Abdullah Idec, 1997)

2.5.1. Cultural Norms and Attitudes of Society

Society have of women that directly or indirectly hinder women activity in business sector. society a low esteem for women in business, and attributed low value not only by men but also women. The perception of women's task in a society as unproductive and discrediting their effort and work is a critical factor in undertaking the female labor force. One of the most barriers of women's entry and success in business is that values, abilities and roles of women at work are often kept inside and not expressed by women themselves. Women were brought up by their parents or others to believe that men are better and more important and the ultimate roles in life for women are to be a wife and mother. society does not always accord business women with the same esteem and competence (Vonder and Ronjin, 1987)

2.5.2. Vocational Education and Training

Vocational education and training provides a means of facilitating the entry of women into higher level and wider range of jobs including broader opportunities for self-employment. The purpose of vocational education and training is to have skilled and technically qualified man power to different sector of the economy. It has been observed that the structure of female labor force is geared mostly in non-technical occupation. Mainly In the service sector. One serious obstacle is that enrollment of female students in institutions based on technical training program is usually less than that of male students. Women entrepreneurs 'skill has technical training program is usual less than that of male students. Women entrepreneurs' skill has an important

bearing for the work experience they acquire and the type of business they engage in thus if women are restricted to training and work experience in a narrow range of occupation, the business they set up will tend to be in productive area which has small potential for growth and income generation (Vonder and Ronjin, 1987)

2.5.3. Financial factor

Women have the difficulty in acquiring the major and critical resources most frequently, women entrepreneur do not have an easy access to credit or obtaining bank loans due to several factors. The financial institution are not responsive to women owned business due to seized and nature of business organization. Women are usually found in very small enterprises and need small loans which are viewed as unprofitable by the bank and financing institution since high administrative costs are associated (Tsegaye, 1998)

2.6. EMPIRICAL LITERATURE

According to Adebimpe Adesua Lincoln (2014) study aimed to provide a micro level perspective of gender related challenges faced by women entrepreneurs in the socioeconomic context and their future prospects.

According to the Jayanti Goyal(2009) the women entrepreneurship and the formation of women business networks is growing rapidly still there are numbers of challenges like discrimination fierce competition and the negative international outlook .

2.7. The Research Gap

The research gap was to investigate the problem in depth and come up with more compressive and inclusive findings in the study area and elsewhere. The problem includes unequal employment opportunities, poor performance evaluation and lack of education and training through women's. The research motivate will be done this research to find out women entrepreneur problems and how change their attitude in the business world. Now day it has great

role to develop capital and change their life living standard. This research differ from the previous research by the following ways mainly:

- ✓ Scope
- ✓ Level of depth
- ✓ Population in which the study concern on.

CHAPTER THREE

3. RESEARCH METHODOLOGY

3.1. Research design

Descriptive research design would be used because it describe the state of affairs or state of nature as it exists at present and describes easily and filling that was related to women entrepreneurs and related problems

3.2. Data sources.

In this study, the researcher has collected data, from both primary and secondary sources. Data from primary sources play great roles to identify the problem, challenges, and opportunities of women entrepreneurs, as would as to identify the actual and potential participation of women in different entrepreneurial activities. To get these data the researcher has used interview and questionnaires in the time of data collection. To collect secondary data, the researcher had review relevant books, journals and documentary materials in the Woreda office of wolkite town. These secondary data helped the researcher more understand the concepts of entrepreneurial activities in wolkite town in particular.

3.3. Research population

The target population of the study would be permanent women entrepreneur in wolkite town. The total number of permanent women entrepreneurs in wolkite town is 690.

3.4. Sample and sample techniques

In the study area the total population number of women entrepreneur is 690. From this total population, the researcher would be selected 87 populations as samples that represent the whole population. In selecting sample, the researcher would use simple random sampling (lottery method), because it has merits in giving equal chances to the whole population avoiding sampling bias and collect appropriate and relevant data.

$$n = \frac{N}{1 + N(e)^2}$$

n= Sample size

N= Total population

e= Sampling error

I would be take e^2 at the confidence level of 90% -10%

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{690}{1 + (690)(0.1)^2}$$

$$n = 87$$

3.5. Methods and instrument of data collection

In examining the problems, opportunities and challenges of women entrepreneurial in the study area, the researcher used questioner as the main method and technique of data collection. As the procedure, first questioner is developed, then questioner is distributed to the respondents, and then the questioner is returned back and collected from respondents for analysis. In using questioner, the researcher believes that it is the most important and more convenient than other techniques to collect and manage large data. Both open ended and close ended questions were included in questioner. In addition to this the researcher would take important information (data) from journals, magazines, and internets etc. ...as the main sources of data collection.

3.6. Method of data processing and data analysis

3.6.1. Method of data processing

After the data had been collected, the process of data analysis begins by transferring the raw data in to meaningful and sensible that can be easy to understand and interpret. In the data processing procedure editing, coding, classification and tabulation are used. In editing, the researcher looked for the accuracy of the data and cross checked the raw data if all the respondents answered all the questions.

The large volume of raw data had been classified and arrange in to classes and groups on the basis for common characteristics. Data which have common characteristics placed together and grouped. Finally, tabulation used in the form of summary for further analysis. Some qualitative data on societal feelings and opinions regarding women's involvement in entrepreneurial activities are analyzed in narrative way.

3.6.2. Method of data analysis

This is the further transformation of collected data by examining the patterns and relationship between and among data groups. Both qualitative and quantitative data analysis have been used. In quantitative analysis, the conventional statistical tools and simple averages are used. In qualitative analysis, some qualitative data have been analyzed in narrative form.

3.6.3. Data presentation

After all information is collected and the results are analyzed, there would be presentation of the results through table, percentage and frequencies. The report has been prepared on the basis of data collected from the respondents. The data would be analyzed using both tabulation and statement forms. Because of table percent huge amount of data at once, the data would be put in table inform of frequency and percentage to draw in percent to draw inferences from the findings and all results would be presented in logical order.

CHAPTER FOUR

4. DATA ANALYSIS AND DISCUSSION

4.1 INTRODUCTION

This section presents some of the most important finding concerning women entrepreneurs in different sector of the economy in wolkite Town problem, opportunity, and challenges investigations has been conducted thoroughly on women entrepreneur. The examination focused on different issue like problem, opportunities, social views and attitudes, educational background and many other aspects.

The questioner was described to go to deep and clarity answer given by women entrepreneur. The questioners was scribed to 87 women entrepreneur randomly from the total population those section contain the analysis from which related and relevant conclusion would be drown from the data.

4.2 DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

Table 4.1 Demographic characteristic of respondents

No	Description	Frequency	Percentage%
1	Age of respondents		
	Below 20	-	
	21-25	17	19.5
	26-30	37	42.53
	Above 30	33	38.5
	Total	87	100
2	Educational level		
	Below primary education	7	8.05
	Primary education	14	16.1
	Secondary education	16	18.39
	Post secondary education	28	32.18
	Degree	20	23.01
	Above degree	2	2.28
	Total	87	100
3	Marital status		
	Married	52	59.77
	Unmarried	35	40.229
	Total	87	100

Source: own survey, 2020

Regarding age of respondent table 4.1 shows out of 87 respondents who participated in the survey 17(19.5%) of the respondents are the age between 21-25, 37(42.53%) of the respondents are the age between 26-30 and 33(38.5%) of the respondents are the age above 30. so the majority of the respondent for this study fall within the age group of 26-30 and this shows that most of the employees are youth and energetic.

Regarding the educational back ground of the respondent table 4.1 above that out 87 respondents participated in the survey 7(8.05%) of the respondents are below primary education, 14(16.1%) of the

respondents are primary education,16(18.39%)of the respondents are secondary education,28(32.18%) of the respondents are post-secondary education,20(23.01%)of the respondents are degree and 2(2.28%) of the respondents are above degree.so the majority of the respondent for this study fall with in secondary education.

Regarding marital status of the respondents table 4.1 shows out of 87respondents who participated in the survey 52(59.77%) of the respondents are married and 35(40.22%) of the respondents are unmarried.so this shows that most of the respondents are married.

4.3Motivation factors for women entrepreneur

Table 4.2 Motivational factors for women entrepreneur

No	1. Motivational factor women entrepreneur		
		Number	Percentage
1	Profit seeking altitude	39	44.82%
2	Satisfying a way of life	18	20.68
3	Independence	14	16.10
4	Personal interest	16	18.49
	Total	87	100

Source: own survey, 2020

As shown in the table 4.2 above shown from the total respondent 39(44.82%) of respondents responded profit seeking is motivational factor for women entrepreneurs, 18(20.68%) of respondents responded that of satisfying their way of life is reason women to enjoy in enterprise, 14(16.10%) of respondents responded independency motive to engage in enterprise and the remaining of 16(18.49%) of respondents replied personal interest is major motive women to involve in entrepreneurs. This data show that majority of women entrepreneurs engage in enterprise sector for purpose of profit seeking.

4.4 The Major Activity of women entrepreneurs

Table 4.3 forms of business

No	1. Types of business that	Respondents	
----	---------------------------	-------------	--

	women engage	Numbers	Percentage
	Proprietorship	49	56.32
	Partnership	32	36.72
	Share company	4	4.6
	Joint Venture	2	2.3
	Total	87	100

Source: Owen survey (2020)

With relation to the above table 4.3 shown from the total respondent 49(56.32%) of respondents responded women entrepreneurs participate in the proprietorship types of business, 32(36.72%) of respondents responded that women entrepreneurs involve partnership type of business, 4(4.6%) of respondents replied that women entrepreneurs engage business in the form share company, and the remaining of 2(2.3%) of respondents responded that women involves in joint venture business. This indicate that most of women entrepreneurs own their business and administered themselves.

4.5 The major type of enterprise and work experience sector that women engage

Table 4.4.types of enterprise sector and experience

No.	2. Major type of enterprise sector that women entrepreneurs engage	Number	Percentage (%)
	Manufacturing	-	
	Construction	19	21.83
	Trade	43	49.42
	Transport	16	18.69
	Other	9	10.34
	Total	87	100

	3. Work experience prior to start business working		
	Employee in form	13	14.94
	Student	32	36.72
	Unemployed	31	35.63
	Shareholder in other form	3	3.42
	Other	8	9.2
	Total	87	100

Source: own survey (2020)

The above table 4.4 with regard to types of enterprise sector shown from the total respondent 19(21.83%) of respondents respond that women engage in construction enterprise, 43(49.42%) respond trade activities, 16(18.69%) of respond transport and 9(10.34%) respond some other activity. The above data implies most of women engage trade enterprise.

The above table 4.4 with relation to work experiences; from the total respondent 13(14.94%) of respondents replied employees in the form, 32(36.72%) of respondents as they are students before starting business, 31(35.63%) of them were unemployed before engaging in business,3(3.42%) of respondents replied as they were shareholder and the remaining of 8(9.2%) of respondents respond other. The data show that women entrepreneurs before starting business they were students.

4.6 Source of capital for women entrepreneurs

The main source of capital to start up business operation own saving

- ✓ loan from financial institution
- ✓ Friend and family
- ✓ Other source

Table 4.5 Source of capital for women entrepreneurs

No	4. Source of Capital	Respondents	
		Numbers	Percentage
	Own saving	19	21.83
	Families and friends	24	27.88
	Financial institution	38	43.67

	Other source of finance	6	6.91
	Total	87	100

Source: own survey (2020)

The above table 4.5 indicate respondents response on the source of capital from the total respondent 19(21.83%) of respondents replied own saving is major source of capital, 24(27.87%) of respondents replied families and friends are source of capital, 38(43.67) of replied financial institution is source of capital and the remaining of 6(6.91%) is from other source of finance.

Those indicate that most women entrepreneurs are users of financial institution as source of financial for start a new business even it have some problem with in.

4.7 How do you evaluate the loan payment period the interest rate and the collateral requirement?

Table 4.6 evaluation the loan payment period the interest rate and the collateral Requirement?

No	Description	Numbers	Percentage
5	How do you evaluate the loan payment per		
	Long	21	24.13
	Average	40	46
	Short	26	30
	Total	87	100
6	How do you evaluate the collateral requirement		
	Reasonable-	30	34.4
	Unreasonable	21	24.11
	Discouraging	36	41.4
	Total	87	100
7	How do evaluate the literate rate		
	High	38	43.67
	Average	29	33.33
	Low	20	2.3
	Total	87	100

Source: own survey (2020)

The above table 4.6 of item number 5 shows respondents response on regarding from the total respondent 21(24.13%) of respondents replied loan payment period is long, 40(46%) of respondents replied payment period is an average, and the remaining of 26(30%) of respondents replied payment period is short. This data show majority of responded that evaluation of payment period is average. The above data implies that majority of respond discouraging on evaluation of collateral requirement.

The above table 4.6 of item number 6 shows respondents response on evaluation of collateral requirement; 30(34.44%) of respondents respond reasonable, 21(24.11%) respondents respond unreasonable, and the remaining of 36(41.4%) respondents respond discouraging.

The above table 4.6 of item number 7 shows respondents response regarding evaluation of literacy rate from the total respondent 38(43.67%) of respondents replied high, 29(33.33%) of respondents replied average and the remaining of 20(2.3%) of respondents respond low. Most of respondents agree that evaluation of literacy rate is high.

4.8 Typical problem of women entrepreneurs

Table 4.7 typical problem of women entrepreneur

No	8. typical problem of women entrepreneurs	Respondents	
		Frequency	Percentage
	Financial	46	52.87
	Market problem	24	27.58
	Land acquisition	9	10.34
	Other problem	8	9.19
	Total	87	100

Source: own survey (2020)

With relation to table above 4.7 of item number 8 typical problem of women entrepreneurs from the total respondent 46(52.87%) respondents respond f women entrepreneurs face financial problem, 24(27.58%) of respondents replied market problem, 9(10.34%) of respondents replied land acquisition is problem of women entrepreneur to engage in business, and the remaining of 8(9.19%) of respondents replied other problem. So majority of women entrepreneurs face financial problem to start business.

4.9 Challenges of women entrepreneurs.

Table 4.8 challenges of women entrepreneurs

No.	Description	frequency	Percentage(%)
9	Attitude forwards entrepreneur of society		
	Less concern for enterprise sector	53	61.27
	Negative	23	26.4
	Indifference infrastructure facility	11	12.64
	Total	87	100
10	Availability of infrastructure facility		
	Sufficiently	14	15.09
	Insufficiently	73	84.02
	Total	87	100
11	Domestic of family work responsibility affect their business		
	Yes	54	62.06
	No	33	38.02
	Total	87	100
12	Length of time to get land to apartheid business		
	Less than 6 month	16	18.39
	Six month to 1 year	32	36.78
	1 year to 2 year	27	31.03
	More than 2 year	12	13.85
	Never get the land	-	-
	Total	87	100

Source: own survey (2020)

With regard to table 4.8 of item number 9 respondents response on the societies attitude toward women business; from the total respondent 53(61.27%) of respondents replied less concern for enterprise sector is challenge for women entrepreneurs, 23(26.4%) entrepreneurs have negative attitude toward women entrepreneur and In addition to the attitude of society toward women entrepreneur about 11(12.64%) of respondents explained that indifference infrastructure facility is the major challenges of women

entrepreneur in running their business. Less concern for enterprise sector is major challenge for women entrepreneurs.

With regard to item number 10; Availability of infrastructure facility from the total respondent 14(15.04%) of respondents replied sufficient infrastructure and the remaining of 73(84.02%) of respondents respond insufficiency of infrastructure. So insufficiency of infrastructure is other challenges for women entrepreneurs.

With regard item number 11; Domestic of family work responsibility affect their business from the total respondent 54(62.06%) of respondents replied yes and the remaining of 33(38.02%) of respondents replied no. so domestic family of work responsibility affect their business.

.From the above table 4.8 of item number 12; Length of time to get land to apartheid business from the total respondent 16(18.39%) of respondents replied less than six month get lands to investments, 32(36.78%) of respondents respond six month to one year, 27(31.03) of respondents replied one up to two year and the remaining 12(13.85%) of respondents respond that extend more than two year.

The provision of land on investor is very essential but from the observation women entrepreneur note that land acquisition process has been a real constraint to their entry into business operation. This practices down the contribution of women entrepreneurs business institution and polices formulated should be supportive to enterprise to the variability and growth.

4.10. Government contribution for female entrepreneur to operate their business

Table 4.9 government contribution for female enterprise

No	Description	Numbers	Percentage (%)
13	Do you believe that the current government policy has contribution to operate your business?		
	Yes	51	58.68
	No	36	41.37
	Total	87	100
14	How long did you get formula approval from the government to operate your business		
	Less than 6 month	21	24.13

	6 month to 1 year	31	35.63
	One to two year	26	30.05
	More than two year	9	10.34
	Total	87	100

Source: own survey (2020)

From the data above table 4.9 of item number 13; do you believe that the current government policy has contribution to operate your business? from the total respondent 51(58.68%) of respondents respond yes on the current government policy provide contribution to operate their business and 36(41.37%) of respondents replied no on contribution of government for women enterprise.

The women entrepreneurs also explained the current government policy effective freedom of women entrepreneurs' participation in any entrepreneur activity and of affordable to make to make new venture.

From the above table 4.9 of item number 14; How long did you get formula approval from the government to operate your business from the total respondent 21(24.13%) require the time less than six month, women entrepreneurs that are 31(35.63%) % explain that it is required six month up to one year time to get formal approval to create our business, 26(30.05) of respondents required one up to two years and the remaining of 9(10.34%) of women entrepreneurs require more than two tears. Most women entrepreneurs require six month up to two years.

4.11. Profit of women entrepreneurs

Table 4.10 profit of women entrepreneurs

No	Description	Frequency	Percentage (%)
14	How do you see the profit of your business?		
	Satisfactory	60	69.02
	Not satisfactory	27	31.03
	Not profitable	-	-
	Total	87	100
15	How did you spend your profit		
	On families	34	39.08

	To expend your business	31	35.63
	Saving your investment	15	17.84
	Other	7	8.04
	Total	87	100

Source: own survey (2020)

From the above table 4.10 item number 14 How do you see the profit of your business?; from the total respondent 60(69.02%) states that the profit gained from business are satisfactory. 27(31.03%) of women entrepreneur get profit from the operation of their business but their profit is not satisfactory do to different factors such as lack of suitable and comfortable operating environment to operate business and unsatisfactory business climate. And we can also understand from the table that is women entrepreneurs get some amount of profit.

With regard to table 4.10 of item number 15; How did you spend your profit from the total respondent 34(39.08%) of women entrepreneurs spend their profit on their families 31 (35.63%) of the women entrepreneurs spend their profit to expand their business, 15(17.84%) women entrepreneurs save their profit to bank. 7(8.04%) Women entrepreneurs spend their profit to other purpose. From this one can understand that the saving culture of women entrepreneurs in wolkite town is low government should encourage the saving culture thorough different mechanism like teaching about important of saving to the entrepreneurs.

4.12. Solution to solve the problem of women entrepreneurs.

Table 4.11 Solution to solve the problem of women entrepreneur

No	Description	Frequency	Percentage (%)
16	What do you think solution to solve the problem of women entrepreneurs in wolkite town		
	Education and training	31	35.63
	Encouraging and supporting women's entrepreneurs	29	33.33
	Encouraging formation of credit unions	27	31.05

	& financial companies		
	Total	87	100

Source: own survey (2020)

from the above table 4.11 of item number 16 respondent response on solution to solve problem of women entrepreneurs; from the total respondent 31(35.63%) of respondents replied that giving training and education for women entrepreneurs is solution for the problems, 29(33.33) of respondents respond encouraging and supporting is solution to solve problem, and the remaining of 27(31.05%) of respondents respond encouraging formation of credit union and financial companies. So education, training and encouraging formation of credit union feasible mechanism to reduce problem of women entrepreneurs

4.13 Future opportunity or prospects of women entrepreneurs.

Table 4.12 Future opportunity or prospects of women entrepreneurs

No	Description	Frequency	Percentage (%)
17.	What is the future opportunity or prospect of women entrepreneurs in your town		
	Support for women and minorities	23	26.43
	Developing self-confident	31	35.63
	Encouraged the create of new businesses	27	31.03
	Other	6	7.02
	Total	87	100

Source: own survey (2020)

the above table 4.12 of item number 17 respondent response on future opportunities of women entrepreneur; from the total respondent 23(26.43%) of respondents replied support of women and minority, 31(35.63%) women entrepreneur expanded that women develop their self-confidence to operate their own business time to time, 27(31.03%) of respondents respond encouraged to new business is opportunity for women and the remaining of 6(7.02%) of respondents respond other. So women entrepreneurs has future opportunities' like support, developing self-confidence and creation of new business.

CHAPTER FIVE

5. SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 SUMMARY OF FINDING

Presentation and discussion in the processing chapter have provided the researcher on the problem, opportunities and challenges of women entrepreneur. In this chapter the researcher to present in brief summary of the study reviews the major findings and also explore the implication of those findings.

1. Almost half respondents 37(42.53%) have range from 26-30 year.
2. As response to questions accessing the level of education of respondents it was found that 28(32.18%) of the respondents were post secondary education.
3. It was found that more than half of the respondents 52(59.77%) were married.
4. As shown in the table 39 women entrepreneur's account (44.82%) of the total population notes that profit is the major motivational factors of women entrepreneurs.
5. From the survey data, about 49(56.32) women entrepreneurs participate in proprietary types of business.

6. 43(49.42) of the respondents, responded that major life activity that women entrepreneurs taker were trading activity.
7. From the observed survey data it had been identified that women entrepreneurs it accounts 38(43.67%) of the total population get their working capital from financial institution.
8. From the analysis (observed situation) 46 women entrepreneurs that are (53.1%) explain that financial problem is the most among other significant constraints in operation of the business.
9. From the data 51 respondents it accounts (58.68%) of the total population explained that the current government policy provide contribution to operate their business.
10. From the analysis (observed situation) 31 women entrepreneurs that are (35.63%) explained that it is required to long time to get formal approval to create our business

5.2 CONCLUSION

This research shows that even though there are a problem prevailing in economic system as well as social, conducive working environment in fostered and thus aright and promising future is awaiting potential and existing a women in the town. It is clear that Ethiopian economy is moving toward market oriented and the private sector which also include women entrepreneur. However, obstacle faced in reaching those goals has to be minimized. An attempt has been made to identify the problem related women entrepreneur from different aspects

It can been concluded for the finding some of the major problem faced are:-

1. The need for change in the attitudinal source of society toward women entrepreneurs.
2. Lack of sufficient training experience relevant activities.
3. Lack of Capital.
4. Lack of sufficient Infrastructure Facilities.
5. The presence of an extreme bureaucracy in source of operation

This research finding contributes and attempts have been made in order to clear out the major problem related to women entrepreneur's opportunities that entrepreneurs expect and related challenges.

5.3 RECOMMENDATION

The presence of conducive working environment has to be essential for the creation and development of entrepreneurs activities. Those conducive working environment has to be established to that meaningful and practical changes occur on the economy of the town to minimize the impact of those problem some ideas suggestion were forwarded.

- To satisfy the interest of suitable growth and development, the respective parties do not focus only in economic factor. It is the other factor that limits the smooth growth and develops but consideration of social factor should be taken into account. From those social motives and values education and some other concepts.
- Women related organization should be organize seminars workshops training programs through which several women entrepreneurs can help and loan from other. It is clear that training plays a pivotal role to increase the efficiency of entrepreneurs. Those training activity must be provide appropriately with required women entrepreneurs according to their training gap between the actual requirements with potential one. Because training has potentials to close a gap of operation.
- It is the responsibility of government to make the situation favorable to undertake business activity. Appropriate formulation of business policy that encourage and considering the need of women appropriate formulations and appropriate from work that possible entrepreneurial activity. By providing the basic need like roads, Transportation, electricity, telephone water to the different area within the town.
- The coordination of government with financial institution in addressing the barriers that limit women access to credit. Both government and non-government organization canalize with resource to women entrepreneurs. Banks and other financial institution should establish credit guarantee schemes to encourage the potential and prospective women entrepreneurs to benefit from their service by giving essential information towards access to credit and practical assistance provision to various supports.
- The financial institution re use their policy that enable women entrepreneurs benefited from their services
- Encouraging formation of credit union financial companies and demobilizing and expand private sector of the bank system.
- Science credit by itself not enough to help women higher productivity, it should be completed by other form of support such as marketing, training, facilities, extension advice and regular monitoring.

- One remedy to social program as well as stagnant economy could be invested in human resource developments. Without education it would be difficult to assessing the technology and support completion government should redirect resource to education.
- Different women entrepreneurs association has greater role to play in supporting and encourage the women entrepreneurs. That association should be an active participation upgrading their business and asses in problem identification and means of solving it.

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APPENDIX A

WOLKITE UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGEMENT

QUESTIONNAERS

Dear informants

The objective of this study is to collect relevant data to access and examine the problem, opportunity and challenges of women entrepreneurship in wolkite town. The purpose of the research is mainly for academic purpose that is for the requirements of bachelor of art degree in management.

Dear informants, it is believed that without your corporation and participation it is unthinkable to meet the objective of this study. Thus, you are kindly requested to participate as such as possible. To keep your response anonymous, please do not write your name on the form.

(Put a tick mark in the boxes below)

1. Personal data of information

Age Below 20 21-25 26-30 above 30

2. Education level

below primary education Secondary education

Primary education Post-secondary diploma above degree

3. Marital status

Married Unmarried

4. What is the factor to motivate you to start your business?

Profit seeking attitude Satisfactory away of like Independence

Personal interest others _____

5. What is the form of your business?

Partnership Proprietorship Share company Joint venture other

6. What is you major life activity of your business?

Manufacturing Transport Construction Trade other

7. What was your work experience prior to the beginning of your business?

Employee in a firm Shareholder in other firm Student

8. What did you get your initial capital?

Owing saving Families and friends financial institution other

9. If you got initial and working capital from the bank how long did the procedure for approval take procedure for approval take?

Less than three month Once year Three to six More than one year

10. How did you evaluate collateral requirement of the bank?

Reasonable Unreasonable Discovering

11. How do you evaluate loan payment period?

Long Low Average

12. How do you evaluate the interest rate?

High Average Low

13. Which one of the following problem do you think are typical to women problem?

Financial problem Domestic responsibility of women Market problem
Land acquisition Society attitude toward women entrepreneur other

14. What is the attitude of the society towards women entrepreneur?

Positive Negative Indifferent between the two.

15. How do you evaluate the availability of the infrastructure facility to run your business

Sufficient Insufficient

16. Do you domestic/ family work responsibility affects your business

Yes No

17. How did you get formal approval from the Woreda government to operate your business?

Less than six month 1-2 year More than 2 year
6Month to 12 year never get formal approval

18. How do you see the profit of your business?

Satisfactory No satisfactory Not profitable

19. What do you think the solution to solve the problem of women entrepreneurship?

Education and training program other

Encouraging and skippering woman entrepreneurs

Encouraging formation of credit unions and financial

20. How long did you want to get land your operation?

Less than 6months Six month to one year

Greater than two year never get the land

21. How did you spend your profit?

On families saving for investment to expand your business other

22. Do you believe that the current government policy has contribution to operate your business?

Yes No

23. What are the challenges you face in running your business?

Domestic responsibility Infrastructure facility Shortage of
finance

Lack of government contribution Lack of accept once from society

24. What is the future opportunity or prospects of women entrepreneurs in the town?

Support for women and minorities developing self confidence

Encourage the creation new business others _____

25. What is the recommendation you suggest that should be fulfilled by the government in order to _____ motivate.

APPENDIX B

INTERVIEW QUESTION

Dear respondent these interviews is designed to gather information the titled problems, opportunities, and challenges of women entrepreneur in case of wolkite town so you are politely requested to read all the interview and give your response . Accordingly your response would be kept confidential and used only for this research purpose.

Thank you for in advance

Personal information

1. Sex.....
2. Age.....
3. Qualification.....
4. Experience.....
5. Current position.....
1. Are there women entrepreneurs in wolkite town?
- 2 .What kind women entrepreneur practice in the town?
3. What kind of problems and challenges are in the organization?
4. does the organization their orientation?
5. What are the opportunities for women entrepreneur?
- 6 .How the organization can evaluate their workers creation?

THE END

THANKS!
