

# Challenges Facing Women Micro and Small scale Business Enterprise Owners in Jimma Town

## (Comparative study, Women enter in to the business by themselves and through Micro and small business enterprise office)

Zinashbizu Lemma Dagne

College of Business and Economics, Jimma University, P. O. Box 378 Jimma, Ethiopia

**Abstract-** The research was concerned with the challenges facing women micro and small scale enterprise owners when they run their business in Jimma town. The primary aim of this research was to identify the major challenges facing women micro and small enterprises owners in comparison. The researcher examined the owners' access to finance, their management skills, their access to markets, access to necessary technology, their levels of education, access to business premise, access to necessary infrastructure and access market information. The researcher examined different support provided by responsible parties for both business owners. The researcher also examined the possibility of alleviating business challenge in both target groups. The primary data was collected through structured questionnaire and unstructured interview from 381 sample respondent (owners) who are selected by stratified sampling and from higher officials respectively. The result shows that the challenges are similar for both respondents with different extent. The major challenges are lack of: financial access, business training opportunity, access to technology, access to market information, access to infrastructure, access to raw material, and access to market. On the other hand, results also reveal, the owners that enter in to the business through micro and small enterprise office have got better support than that of those owners enter in to the business by themselves. Furthermore, the result revealed that, from those owners who enter in to the business by themselves, those who are the member of chamber of commerce have got support from the office. Regarding alleviating the challenge, those owners who enter in to the business through micro and small enterprise office are in a better position in alleviating the challenge. Hence, government officials need to exert much effort towards alleviating those challenges by coordinating different stakeholders. And the chamber also needs to exert much more effort in awareness creation about the office.

**Index Terms-** Challenge, women business owner, Jimma, Ethiopia

### I. INTRODUCTION

It is widely accepted that micro and small enterprise (MSE) sector has the potential to provide a livelihood for a

significantly large number of people in least developed country like Ethiopia (Zewde and Associate, 2002). According to ILO (2002) the informal employment, outside of agriculture, is defined as employment that comprises of both self-employment, in the informal enterprises, and wage employment, in the informal jobs, without secure contracts, worker benefits, or social protection these represents nearly half or more of the total non-agricultural employment in all regions of the developing world. It ranges from 48% in North Africa to 51% in Latin America, 65% in Asia, and 72% in sub-Saharan Africa. The informal sector is also a larger source of employment for women than men in developing countries, for example in sub-Saharan Africa 84% of women non-agricultural workers are informally employed compared to 63% of male non-agricultural workers.

As one of the developing country, in Ethiopia also, microenterprises are generally considered to be the domain of poor, rural and urban women (Zewde and Associate, 2002). As some authors wrote, the largest segments of Ethiopian private sectors are composed of micro, small and medium scale businesses enterprise (Abebe & Belay 1997). As per the Ethiopian Central Statistics Authority (2004), almost 50% of all new jobs created in Ethiopia are attributable to micro and small businesses enterprises. According to Aregash as cited in Eshetu and Zeleke (2008), in Ethiopia 98% of business firms are micro and small enterprises. Even if the composition of the female informal workforce varies across regions, the majority of economically active women in developing countries, this is about 60% of the total populations engaged in the informal sector are female urban work force. It makes up a significant share of the micro-enterprise population, and is considered critically important to poverty reduction strategies. (Gebrehiwot & Wolday, 2005).

Because of the above reason, the Government of Ethiopia gave attention to the promotion and development of MSEs, especially for women as a strategy for poverty reduction and increasingly for employment creation. The issuance of the first national MSE Development and Promotion Strategy in 1997 and formulation of Women Policy in 1998 aims to empower women by facilitating conditions to have access to resources and to participate in economic activities. Ethiopia's industrial development strategy issued in 2003 also singled out the

promotion of MSEs development as one of the important instruments to create productive and dynamic private sector. The promotion of this sector is justified on the grounds that enhancing growth with equity, creating long-term jobs, providing the basis for medium and large enterprise and promoting exports etc. The strategy puts a means to support the MSEs such as, infrastructure, and financial facilities, supply of raw materials, training, and related assistance (Ageba and Ameha, 2004). The efficacy of such involvements, however, depends on identifying the key problems or constraint of micro and small business enterprises

Despite the challenges of MSEs, different studies have exposed that enterprises owned by women practice the same challenges as those owned by men; however certain characteristics are typical for many women-owned firms. These characteristics include: small size, limited prospects for profitability and failure to provide collateral for obtaining loans (Coleman, 2002). According to Amha & Admassie (2004), in Ethiopia more than half of all women business owners often face gender related challenges related to establishing new businesses as well as operating or expanding existing businesses. So that, to take appropriate measures for these problems or challenges, and to increase the participation of women in poverty reduction, knowing the challenges is a prerequisite.

Regarding the number of women participated in business, as per the population and housing census of Ethiopia 2007, the total population of the county is 73,750,932 from these 36,533,802 are females. This accounts 49.56 % of the total population. This shows that Ethiopia is among those African countries that are known by human resource potential. But, because of different constraints the country could not utilize this human resource effectively and efficiently.

Among the country in Ethiopia, Oromiya region has the largest population with 26,993,933 people. And Jimma is one of the towns from Oromiya region with the population number of 128,330. From this total population 12,137 were participated in business. As per the information obtained from the town micro and small enterprise agency, and trade and industry office (20012) there are 5700 enterprise in Jimma town. From these only 1294 enterprises are owned by women. This shows that unlike the above mentioned studies in the town the participation of women in micro and small business Enterprise is low. However, as per the researcher knowledge, before now any research could not be conducted in relation with challenges of women micro and small business owners in the town comparatively. This study aimed to compare women business owners who enter in to the business by themselves and through micro and small enterprise office. Because of this reason, the researcher motivates to conduct this research in order to investigate the problem comparatively and to provide possible recommendation.

### 1.1. STATEMENT OF THE PROBLEM

As mentioned in the introduction above, women's are the main actors of micro and small enterprise and also they have a large share in poverty reduction. But, there are different obstacles that hinder utilization of women human resource in effective and efficient ways. This is supported by different empirical evidences. Studies, (Zewde & Associates, 2002; Ehetu and

Zelek, 2008; ILO, 2003; ILO, 2005; Solomon, 2004; Desta, 2010; Rahel and Issac, 2010 ) were identified the major challenges which faced by women business owners. Those are: lack of market access ,lack of Information access, Lack of affordable appropriate technology, Lack of opportunities for bulk purchase of inputs, Low levels of education ,access to finance, access to land for business premises, access to business development services, lack of infrastructural facilities, raw material problem etc.. These hinder the participation of women in poverty reduction or force them not to contribute a lot to the poverty reduction of the town, region and the country as a whole.

Despite this fact, even though, different studies (which are cited above) were conducted on women business owners in the country, there is an acute shortage of studies conducted with a specific objective of analyzing the problems of Micro and small enterprises operated by women in each town rather selected major town in Ethiopia from all over the country. In addition to this the previous research conducted without differentiating business owners engage in the business by themselves or through Micro and small Scale Business enterprise office.

Therefore, this study is different from those researches discussed above by focus area. Because, this study specifically emphasized on investigating those challenges comparatively and it will conduct particularly in Jimma town. Thus, in this study the researcher intended to assess the different challenges women business owners in MSEs facing in the town .

### 1.2. OBJECTIVE OF THE STUDY

1. To investigate the challenges facing Jimma town women business owners in micro and small scale business enterprise.
2. To examine whether or not the business owner have got any support from governmental institution when they face business challenges
3. To assure that whether there is any difference in alleviating business challenge when women perform their business activity by themselves and when they perform it with the support of micro and small enterprise office or not.

## II. BRIEF LITERATURE

The micro enterprise is private business enterprise, it is probably owned by an individual, maybe supported by one or two family members, engaged in income generating activity. Micro enterprise is likely to be a trading activity; selling food or clothing in street, making and selling handicrafts. There is probably very little investment in fixed assets and inventory investment would be minimal. Enterprise sales may not be distinguished from any other kind of income the individual or household earns. These "enterprises" may be quite unstable and if better opportunities arise or if costs cannot be covered the individuals involved may move on. This situation can be based very much on a "hand-to-mouth" existence. By contrast, a small business usually has an existence separate from that of the owner. The business may be incorporated as a sole proprietorship. Continuity would be anticipated. There would be some level of investment, if not in fixed assets then in inventory. It is likely that employees would include non-family members.

One would expect business finances to be separate from the finances of the owner and her/his family (AEMFI, 2009).

Regarding the definition of Micro and small business enterprise, Wolday (2007) has verified that various countries have different criteria to determine the size of their enterprises such as number of employees, assets employed, sales turnover or a combination of all these. The Ethiopian government, in its micro and small enterprise strategy (1997), defined MSEs based on the size of the capital and level of automation as follows.

*"Micro enterprises are those small business enterprises with a paid up capital of not exceeding Birr 20,000 and excluding high-tech consultancy firms and other high-tech establishments and Small enterprises are those business enterprises with a paid up capital of above Birr 20,000 and not exceeding Birr 50,000, and excluding high-tech consultancy firms and high-tech establishments (Welday, 2007, pp. 1)."*

Regarding women in business, history and public perception would suggest that business is typically the field of men. In most countries, a large number of businesses are not owned or managed by women. (Women's Unit UK 2001). But, gradually the issue of women business is becoming more popular across the globe. The participation of women is gradually more being viewed as one of the major contributors in economic growth. Irrespective of their participation in small-/medium-scale enterprises or in the informal/formal sectors, their contribution to output and value addition is significant. Women business is not only necessary for their economic survival but also for strengthening the social system. Promoting women's business development is therefore critical for economic growth and development. Participation of women in small business enterprises is very encouraging in some African countries (Sub-Saharan Africa Trade and Economic Cooperation Forum Report, 2003).

When it comes to Ethiopia, it is one of the developing countries where the small-scale enterprises are estimated to employ 1.5 million people. Out of these 1.5 million people that engage in small-scale enterprises the proportion of women is high as small-scale enterprises are an important source of livelihood for women in Ethiopia (Reta, 2000). In studying the involvement of women in small-scale enterprises, the survey conducted by the CSA in 2004 covering 48 towns indicated that 65 per cent of the informal sector activities are owned and run by women.

Despite this fact, generating employment for Ethiopian women is a major challenge keeping in view insufficient opportunities in the existing formal sector. They have not only less opportunity to get education than men but also have less employment opportunities – i.e. one of the main factors cited for migration and trafficking (Emebet, 2003). According to Reynolds (2004), one way of protecting women from the manipulative situations of migration is to create job opportunities within the country, and Provision of special assistance to women business and SMEs.

A national survey conducted by the Ethiopian Welfare Monitoring Unit as cited in Eshetu and Zeleke (2008) shows that women business 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 miserable poverty and unemployment.

Businesses and enterprises activated 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 recognized tradition of women being involved in small businesses and enterprises. However, it is only recently that women's business has gained the attention of economic planners and policy makers particularly in developing countries like Ethiopia. Even though, 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 (National Bank of Ethiopia (2002); Ministry of Trade and Industry of Ethiopia, 2003; Negash & Kenea, 2003).

### 1.3. VARIABLE DESCRIPTION

Women business owners have faced different difficulties when they run their business. The major factors the researcher has used in this study are the following:

**Access to finance:** it is a key issue for women. Accessing credit, mainly for starting an enterprise, is one of the major constraints faced by women. They often have fewer opportunities than men to gain credit for different reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions for female business owners by loan officers (Mahbub,2000).

**Lack of infrastructural facilities:** The availability of a well-established, well-maintained infrastructure plays a key role in the smooth operation of an enterprise and might ultimately affect whether it succeeds or not. In order to operate, enterprises need roads for transportation, sanitation, water, electricity...etc. Hence, the unavailability of such facilities poses a serious obstacle in efficient operation of an enterprise. Larger firms with better access to finance are more capable of being situated in territories characterized by more developed infrastructural services, hence the less ability of female to access such facilities imposed a serious problem on them. Finally, the social immobility of women might play an important role in hindering them from relocating their enterprises to regions better equipped in terms of infrastructure. Poor infrastructure is a challenge, including during the rainy seasons when women micro business owners had little protection from rain or choking sun during hot seasons (Jagero & Kushoka , 2011).

**Access to land for business premises** (for production and marketing): this is one of the major constraints for businesses of all sizes. Especially for women it's a major problem and it has caused women to operate from their houses or on the streets with poor sanitary conditions and exposed to theft and harassment by the police and clients. The availability of plots of land and premises in strategic areas for MSEs to produce and market their products is essential (Solomon, 2010)

**Access to training:** Studies have indicated that women generally are less educated than men in the micro enterprise sector. Access to training opportunities for MSEs is very limited regardless of the fact that several NGOs, supporters and government bodies do provide training. Access to apprenticeship training and on-the-job experiences is also very limited while other services such as business extension services and counseling are generally unavailable for MSEs and Some women are unable to attend training organized in conventional workshops, mainly because the activities they are engaged in require them to work on the business continuously (ILO,2006)

**Lack of Market Access and Information:** Some of the literature on Ethiopian women business owners, particularly microenterprise operators, indicates that women face serious difficulties in marketing their products or services. Research has revealed that this problem is often caused by the fact that women especially those in the rural areas, produce and try to market their products around the homestead, thereby limiting their market to individual buyers or the immediate neighborhood. This narrows the market and limits the enterprise's expansion capacity. Often such practices stem from lack of information about market opportunities or access to markets. It is essential that the marketing of products should be linked to quality, price and timeliness of delivery of goods and services. Product quality and external factors such as the situation of the existing infrastructure, also affect market access for the products of women (Zewde & Associate, 2002).

**Lack of Managerial skill:** Simply, managerial skills are knowledge to perform some activities or tasks. This knowledge can be learned, it also can be acquired through practical fulfillment of these activities. Therefore, skills can be acquired through learning and experience of individuals. When we talk about managerial skills, those are skills used from managers that enable them maintaining efficiency in the way how employees complete their working tasks. According to Eshetu and Zeleke (2008), Shortage of technical and business related skills constitutes a major problem experienced by female business owners. The educational curriculum prepared for students at the undergraduate level lacks focus, practical content and depth on vocational and business related skills that are essential for successfully initiating and operating micro enterprises. The fact that 56% of women business owners had poor technical skills and this shows that the Ethiopian Ministry of Education has not done enough to empower potential women entrepreneurs.

**Lack of access to modern technology:** - Technology, as it relates to MSEs, is defined here as the ability or capability to translate and convert ideas into tangible goods and services. In addition to the capability (software) aspect, most MSEs – including those run by women – require labor-saving machinery and equipment. The lack of appropriate technology inhibits the growth and development of enterprises operated by women. For instance, women engaged in pottery and semi-processed food items like "enset", still use age-old, crude tools that are in some cases hazardous for the health of the women involved. The quality of their products is also poor in many cases, forcing them to be sold at very low prices despite the considerable time

involved in production. Especially in rural areas, access to appropriate labor-saving technologies for women could create opportunities for new and better businesses to which their time and effort could be devoted more productively (Tsegaye, 1998)

### III. METHODS AND MATERIALS

#### 1.4. TYPE OF DATA AND METHOD OF DATA COLLECTION

To achieve the objectives of the study, both primary and secondary source of data was used. Regarding the sources of data, the primary data obtained from the town women (micro and small) business owners. Furthermore, secondary data collected from different related literatures, websites, and different documents and records. Questionnaire was used to collect data from the town women (micro and small) business owners. Because questionnaire requires low cost for larger sample size and it's free from bias of the interviewer. The researcher also used unstructured interview to collect primary data from officers.

#### 1.5. STUDY POPULATION

The study populations of this study were Jimma town women (micro and small) business owners. It was consider separately as women who entre in to the business by themselves and women who enter in to the business through micro and small scale business enterprise office. As per the information obtained from the town trade and industry office, and micro and small enterprise agency (2012), the total number of women who enter in to the business by themselves is 1170, where as the total number of women who enter in to the business through micro and small enterprise agency is 124.

#### 1.6. SAMPLE SIZE

The total sample sizes for women business owner who enter in to the business by themselves was 319. The number of women business owners that was taken from the population has been determined based on Cochran formula for n in sampling for finite population;

$$\begin{aligned} n &= \frac{no}{1 + (no - 1)/N} \\ no &= \frac{z^2 pq}{d^2} \\ no &= \frac{(1.96^2)(0.5)(0.5)}{0.05^2} \\ &= 384.16 \\ n &= \frac{384.16}{1 + (384.16 - 1)/1170} \\ &= 289.5 \approx 290 \end{aligned}$$

For non respondents 10% had been added:

$$\begin{aligned} &= 290 * 0.1 + 290 \\ &= 319 \end{aligned}$$

Where: n-- sample size

d-- Margin of error

p -- Population proportion  
 N – Population size  
 (Cochran 1977, pp. 75 & 76)

The researcher was used the most frequently chosen confidence value 95% (1.96) from z distribution table). A larger value for the quantity p (1 - q) is result in a larger sample size. Note that the largest value of p (1 - q) occurs when p = 0.50, that the sample size is sufficient to obtain the desired margin of error. It is also recommended to use planning value of  $p= 0.5$  when there is no previous work done on similar topic, pilot study was not conducted, and judgment is not used to select preliminary sample, based on this fact the researchers has choice p to be 0.5 (Anderson 2009, PP. 313- 316). And for the other target group who are women enter in to the business through micro and small enterprise agency the sample size was 62 which are 50% of the total population. So, the total sample size for this study was 381.

### 1.7. SAMPLING TECHNIQUE

For selecting the needed samples respondent, for both target groups stratified sampling was used. The strata were

### 1.9. CHALLENGES FACED BY WOMEN BUSINESS OWNERS IN JIMMA TOWN

**Table 1: Challenges faced by women business owners in Jimma town**

		Business owners enter in to the business by themselves		Business owners enter in to the business through micro and small enterprise office		Difference
S. No.	Challenges	Frequency	Percent	Frequency	Percent	Percent
1	I have no Enough financial access	259	88.7	35	61.7	26.99
2	I didn't have Business training opportunity	262	90	18	31.57	58.43
3	I have no Enough business premises	253	86.6	41	71.9	14.67
4	I have no Access to technology	248	85	38	77	8
5	I have no good Access to market information	239	81.8	36	63.2	18.6
6	I have no full Access to infrastructure	231	79	40	70.2	8.8
7	I have no Access to raw material	253	86.6	39	68.4	18.2
8	Have good managerial skill	178	61	35	61.4	0.4
9	I have no enough Access to market	256	84.2	31	54.4	29.8

Source: questionnaire 2011/2012

As can be seen from table 1: above, regarding financial access, the majority, 88.7% of the respondents from the owners who enter in to the business by themselves replied that as they have no enough financial access where as, from the owner who enter in to the business through micro and small enterprise office 61.7% of them replied as they have no enough financial access with the deference of 26.99%. Then 90% of the respondents from owners who enter in to the business by themselves replied as they didn't have any training opportunity while, from the

divided based on the sector they engaged. This is because of the nature of the population which is heterogeneous.

### 1.8. DATA ANALYSIS METHOD

After the data had been collected, the researcher edit, organized, and stored the data in SPSS to make it easy for analysis. Descriptive statistics specifically table was used to analyze the data

## IV. RESULTS AND DISCUSSIONS

Of the totally distributed questionnaires (319) for women business owner who enter in to the business by themselves, 292 were properly filled and collected. This amount is 91.5% of the total respondents. Whereas of the totally distributed questionnaire (62) for women business owner who enter in to the business through micro and small enterprise office, 57 were properly filled and collected. This amount is 91.93% of the total respondent. Since this is adequate enough to make the analysis, all the discussions below are made on these groups of respondents

owners who enter in to the business through micro and small enterprise office only 31.57% of them replied as they didn't got any training opportunity with the deference of 58.43%. Related to, working premise, 86.6% of the respondents from owners who enter in to the business by themselves responded as they have no enough business premises while, from the owners who enter in to the business through micro and small enterprise office 71.9% as they have no enough business premises with the deference of 14.67. The majority that is about 85% of the respondents from

owners who enter in to the business by themselves replied as they didn't have good access to technology while, from the owners who enter in to the business through micro and small enterprise office 77% of them replied as they good access to technology with the deference of 8%. Beside, 81.8% of the respondents from owners who enter in to the business by themselves responded as they have no enough access to market information although, from the owners who enter in to the business through micro and small enterprise office 63.2% of them replied as they have no enough access to market information with the deference of 18.6%. Regarding access to infrastructure, majority 79% of respondents from owners who enter in to the business by themselves replied as they didn't have good access to infrastructure at the same time, from the owners who enter in to the business through micro and small enterprise office 70.2% of them replied as they have no good access to infrastructure with the deference of 8.8%. In relation to access to raw material, about 86.6% of respondents from owners who

enter in to the business by themselves replied as they didn't have good access to raw material whilst, from the owners who enter in to the business through micro and small enterprise office 68.4% of them replied as they didn't have good access to raw material with the deference of 18.2%. from the total respondents about 61% of respondents from owners who enter in to the business by themselves replied as they have good managerial skill whilst, from the owners who enter in to the business through micro and small enterprise office 61.4% of them replied as they have good managerial skill with the deference of 0.4%. Regarding to market access, about 84.2% of respondents from owners who enter in to the business by themselves replied as they didn't have no enough access to market whilst, from the owners who enter in to the business through micro and small enterprise office 54.4% of them replied as they didn't have good access to market with the deference of 29.8%.

#### 1.10. SUPPORT PROVIDED BY RESPONSIBLE PARTIES

The following table shows that different support

**Table 2:** Support from responsible body provided by responsible parties to alleviate the challenge faced by the owners.

Item		Business owners enter in to the business by themselves		Business owners enter in to the business through micro and small enterprise office		Difference
		Number	Percentage	Number	Percentage	
1. I Haven't got any support from anybody regarding how to run my business		262	90	18	31.57	58.43
2. The type of support for those who got support from different offices.	Training	0	0	39	100	100
	Working premise	0	0	8	20.51	20.51
	Credit opportunity	0	0	6	15.38	15.38
	Market linkage	30	100	8	20.51	20.51
3. Who provide these supports?	MSE office	0	0	39	100	100
	Chamber of Commerce	30	100	0	0	100
	Trade and Industry	0	0	0	0	0

Source: questionnaire 2011/2012

From the above Table number 6 it can be seen that, the majority, 90% of the respondents from the owners who enter in to the business by themselves have not got any support from anybody. Whereas, from the owner who enter in to the business through micro and small enterprise office only 31.57% of them have not got support with the deference of 58.43%. Then from the owners who got support 30(100%) all of them who are the member of chamber of commerce have got supports from the office which is market linkage. While, from the owners who enter in to the business through micro and small enterprise office 68.43% of them have got different support like training, working premise, Credit opportunity and Market linkage by Micro and small enterprise office.

#### V. CONCLUSION

The main objective of this study was to examine the major challenges that influence women micro and small enterprise

owners in Jimma town comparatively. The result shows that, the challenges are similar for both respondents with different extent. The major challenges are lack of: financial access, business training opportunity, access to technology, access to market information, access to infrastructure, access to raw material, and access to market. Previous researches in the country (Zewde & Associates, 2002; Ehetu and Zelek, 2008; ILO, 2003; ILO, 2005; Solomon, 2004; Desta, 2010; Rahel and Issac, 2010) also made the same conclusion, as those factors are the major challenge for most of women business owners.

On the other hand, results also reveal, the owners that enter in to the business through micro and small enterprise office have got better support in different aspect like training, working premises, access to credit, and market linkage than that of those owners enter in to the business by themselves. Furthermore, the result reveled that, from those owners who enter in to the business by themselves, those who are the member of chamber of commerce have got support from the office which is market linkage. But, most of them are not the member of the chamber

due to lack of awareness about the office, lack of knowledge about the importance of being the member of the chamber and also due to having bad image for the office. Most of them, understood that being the member of the chamber is to pay membership fee without having any importance so that, they don't want to be the member of the chamber.

Regarding alleviating the challenge, those owners who enter in to the business through micro and small enterprise office are in a better position in alleviating the challenge due to the supports which are provided by the office.

## VI. RECOMMENDATIONS

Result of the study shows, for both owners the challenges are the same and it has a great impact on their business performance, and also it restricts the contribution of those women in economic development since they are the major actors in the sector. Hence, government officials needs to exert much effort towards alleviating those challenges by coordinating different stakeholders like TVET (Technical and Vocational Education and Training) to provide training, Micro finance institutions to facilitate credit opportunity and other stakeholders as well.

Beside, the owners those who enter in to the business, and are not the member of the chamber have not got any support from anybody, particularly trade and industry office need to exert much more effort to alleviate the identified challenges for those legally registered owners since the pay tax for the government.

Furthermore, the study also paint red most of the owners have not awareness about chamber of commerce, they have no knowledge about the importance of the office, and they have bad image for the office. So that, the chamber need to exert much more effort to create awareness about the office and the service provided by them in order to create awareness and to correct the owners wrong perception about the office trough different Medias

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## AUTHORS

**First Author** – Zinashbizu Lemma (MBA), College of Business and Economics, Jimma University., Author email: zinashbizul@gmail.com