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Challenges and Opportunities of Women Owned Business Enterprises: Fasilo sub city of Bahir Dar city Administration, Amhara National Regional State

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BAHIR DAR UNIVERSITY
FACULTY OF SOCIAL SCIENCE
DEPARTMENT OF GENDER AND DEVELOPMENT STUDIES

**Challenges and Opportunities of Women Owned Business Enterprises: Fasilo
sub city of Bahir Dar city Administration, Amhara National Regional State**

By: Sosna Mastwal

Advisor: Amanu Mekonnen

July, 2020

Bahir Dar

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**Challenges and Opportunities of Women Owned Business Enterprises: Fasilo
sub city of Bahir Dar city Administration, Amhara National Regional State**

By: Sosna Mastwal

**A Thesis Submitted to Faculty of Social Sciences, Bahir Dar University, in
Partial fulfilment of the Requirements for the Degree of Master of Arts in
Gender and Development studies**

Advisor: Amanu Mekonnen

July, 2020

BAHIR DAR

Declaration

This is to certify that the thesis entitled “Challenges and Opportunities of Women Owned Business Enterprises in Fasilo sub city of Bahir Dar city administration, Amhara National Regional State, submitted in partial fulfillment of the requirements for the degree of Master of Arts in Gender and Development studies, Bahir Dar University, is a record of original work carried out by me and has never been submitted to this or any other institution to get any other degree or certificates. The assistance and help I received during the course of this investigation have been duly acknowledged.

Name of the candidate

signature

date

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FACULTY OF SOCIAL SCIENCE
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Approval of thesis for defense

I hereby certify that I have supervised, read, and evaluated this thesis titled” Challenges and opportunities of Women Owned Business Enterprises in Fasilo sub city of Bahir Dar city administration, ANRS” by Sosna Mastwal prepared under my guidance. I recommend the thesis be submitted for oral defense.

Advisor’s name

Signature

Date

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Approval of thesis for defense result

As members of the the board of examiners, we examined this dissertation/thesis entitled “Challenges and opportunities of Women Owned Business Enterprises in Fasilo sub city of Bahir Dar city administration, Amhara National Regional State” by Sosna Mastwal. We hereby certify that the thesis/dissertation is accepted for fulfilling the requirements for the award of the degree of Master of Arts in Gender and Development studies.

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LIST OF ACRONYMS AND ABBREVIATIONS

ACSI	Amhara Credit and Saving Institution
ANRS	Amhara National Regional State
COVID 19	Coronavirus Disease 2019
CSA	Central Statistics Agency
EWEF	Ethiopian Women Exporters' Forum
FGD	Focus Group Discussion
ILO	International Labor Organization
MSE	Micro and Small Enterprise
NGO	Non-Governmental organization
UNIDO	United Nations Industrial Development Organization
USA	United State of America

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Abstract

The general objective of this study was to identify the challenges and opportunities of women owned business enterprises in Fasilo sub city of Bahir Dar city administration. The study employed qualitative approach and case study research design. The data were gathered from purposively selected interviewees, focus group discussants and key informants. Hence, three purposely selected key informants and eight in-depth interviewees have participated in the study. Besides, two focus group discussions were conducted. The data were analyzed using thematic data analysis techniques. The findings of the study revealed that, businesswomen faced various challenges such as finance, working premise, administrative/legal issue, work-family balancing, social-cultural, market access, information and personal attributes. As a result, these challenges hampered their work during the startup and while running their own business enterprises. In addition, these challenges influenced the growth and the success of business enterprises. On the other hand, the study found that, there were little opportunities for businesswomen as compared to the challenges they faced. The findings of the study showed that businesswomen gained significant opportunities at the beginning and end of their own business including availability of credit, support from spouse and friends, attending business skill trainings and building social bonds, psychological satisfaction and practicing leadership respectively. To cope with their challenges, they employed different mechanisms. These include credit from distributors (wholesalers), borrowing from families, discussing with house lessors, changing work place to warehouse, leasing obscure working place, forming groups, raising complaints, discussing with family members, and giving bonus for customers. Based on the findings of the study, it was concluded that businesswomen faced various challenges with little opportunities. Generally, the findings indicated that this has implications for the government, financial institutions and also women themselves; thus, they need to work together to address the challenges of women in the business world.

Key words: challenge, opportunity, coping mechanism, businesswomen, business enterprise

CHAPTER ONE: INTRODUCTION

1.1. Background of the Study

Business in general have been male dominated for decades, but this has changed over the years. Nowadays women empowerment has been increasing so rapidly all over the world and women are starting their own businesses to seek greater control over their personal and professional lives. It can be seen that women business ownership is a growing phenomenon and has had a significant economic impact in all economies (Nieman & Nieuwenhuizen, 2004:37). Businesswomen are increasingly playing a significant role in the economy at both, national and international levels. Women-owned businesses provide job opportunities and contribute to strengthening the family and community's cohesion. Businesswomen significantly contribute to the success of the economy. They shape and redefine the work place, business networks, financial institutions and culture.

Many countries of the world are actively seeking ways and means to promote business. In many countries businesswomen are taking leading role in helping their respective governments to establish and develop strong small and medium enterprises (SMEs) that contribute significantly to economic growth. Various literature sources attest (Aldrich 2005; OECD 1998) that, globally, women have started businesses in significantly greater numbers over the past two decades. Studies show that the experience of women in business is different from those of men. There are profound gender differences in both women experiences of business ownership and the performance of women-owned firms (Carter, Anderson & Shaw: 2001). Women-owned businesses, as reviewed by statistics in the USA, are the fastest growing sector of new business start-ups, with black women's business forming a larger share of black-owned businesses than white-owned women's businesses (Mattis, 2004).

However, this sort of growth is not intensely visible in African countries. Some of the factors necessary for the development of women business ownership such as risk-taking ability, government policies, attitudes and access to easy finance among the most constraining reasons in African country (Co and Mitchell, 2006) have reported to be missing Africa from years. Taking South Africa as an example, businesswomen in South Africa remain on the side-lines of the national economy. Most women in business in South Africa are concentrating in the areas of

crafts, hawking, personal services and the retail sector. Only a few women entrepreneurs are participating in value-adding business opportunities (Maas & Herrington, 2006:38).

Ethiopia being the heart and brain of Africa is not distant from that. The journey of business enterprises in Ethiopia has not been an easy ride. The adversities on various fronts have kept their pace declined. Though small-scale industries have been the support of the economy, their advancement over the past decades has been null and void (Wudneh, 2005). In Ethiopia, which has a population that accounts of 96,633,458 million and the women make up of more than 50%. The participation of women in business has been under serious obstacles both at the operation and at the start up level. Some of the most critical constraints raised at different forms include access to finance, access to premises and land, infrastructure, training in entrepreneurial and management skills and information availability in business opportunities (CSA,2014). The idea and practice of women business arena is a recent phenomenon. Until the 1980's little was known about women business ownership both in practice and research, which made its focus entirely on men. Scientific discourse about women's business and women owned and run organizations is just the development of 1980s (ILO, 2006). Even though we observe a number of women in the business, recent studies show that most of them are found in Micro and Small Enterprises (MSEs). According to the Ethiopian Central Statistics Authority (2004), almost 50% of all new jobs created in Ethiopia are attributable to small businesses and enterprises, and roughly 49% of new businesses that were operational between 1991 and 2003 were owned by women.

A national survey conducted by the Ethiopian welfare monitoring unit as cited in Eshetu and Zeleke [2008]. shows that businesswomen in Ethiopia are not provided with adequate policy related and strategic support from the national government, and that the promotion of vibrant MSEs should be one of the most important priority strategies for empowering women. It is true that "Ethiopian women entrepreneurs" is one of the women focused organizations which grew to micro enterprise into small enterprise category [ILO, 2003] because of higher education and better access to economic and resources.

Women owned enterprises are steadily growing (Atsede, 2014) in Ethiopia, and they are contributing to household incomes and to the growth of national economies. Despite the growing number of businesswomen in Ethiopia and their contribution to the economy and reduction of societal problems, they still own and manage fewer small businesses than men. The

existing few studies focus on the position and profiles of women as micro and informal business due to the interest of donors in targeting at this group of businesswomen.

In the Amhara region businesswomen are constrained by lack of market; lack of finance /Capital/; problems related to government rules & regulations; lack of information and advice; lack of sufficient training; lack of working place/ Premises; shortage of the supply of raw materials; cultural influence and lack of infrastructure facilities (Walelign and Wondimu ,2002).

1.2. Statement of the Problem

Women business ownership has attracted increasing attention in recent years in light of concrete evidence of the importance of new business creation for economic growth and development (Langowitz and Minniti, 2007). World Bank (2014) reported that the role of businesswomen in Ethiopia's economy include limited access to vital resources such as finance, land, training, education, and effective business networks. As such, the contribution of businesswomen to the economic development is not adequately utilized here in Ethiopia.

The purpose of this study will be to consolidate and draw lesson from earlier literature on challenges and opportunities of women business owners and also based on primary data that will be collected from the relevant participants of the study area draw some conclusion and put the recommendation what need to be done. This study was address challenges and opportunities of women owned business enterprise in Fasilo sub city of Bahir Dar city administration. This study will be filling the gaps by identifying major factors that are responsible for challenges of businesswomen in starting or running a business. The interest to study the problem on this topic is for the reason that no similar study has so far been done on this level at Bahir Dar city administration particularly Fasilo sub city and many business women working business as usual & not such a significant growth on their business as well as on their life. In this regard, different investigations and published research works have been conducted so far across different parts of the world and in Ethiopia. But the finding of various studies may differ as an area of study, methodology and time and also a conceptual gap.

Many researchers have tried to show the challenges and opportunities of women owned business enterprise. Among those: Challenges and performance of women-owned informal businesses in South Africa (Neneh, 2018); this study employed quantitative research approach and descriptive

research design. This study investigated the influence of factors on the performance of women entrepreneurs in the informal sector and found out that only the lack of skills had a direct negative influence on performance. Similarly, the study showed that only instrumental support had a direct positive influence on performance. Both lack of finance and financial support did not directly influence performance. This study focused on women owned informal business but my focus was formal women owned business and I employed qualitative research approach and case study research design.

Getamesay (2017) studied the Factors affecting Women Entrepreneurs Business Performance in MSEs; he employed mixed research approach and explanatory research design and focused on women entrepreneurs in Debre Markos town, engaged in five sub sectors under micro and small enterprises such as trade, service, manufacturing, urban agriculture and construction. This study did not, however, see opportunities of business women.

Another researcher Mulugeta (2010), Conducted a study on Factors Affecting the Performance of Women Entrepreneurs in MSEs in Dessie town by employing mixed research approach. While this study focused on the factors affecting the performance of women entrepreneurs, it did not address the opportunities and coping mechanisms of women business owners. As to the researcher's knowledge, no published study has so far been done on challenges and opportunities of women owned business enterprises conducted in Bahir Dar city administration specially Fasilo sub city.

Mary (2012) conducted a study on Barriers Faced by Women-Owned Businesses: Perspectives of Women from East African Community. The study employed mixed research approach to identify the barriers faced by women -owned Businesses, and her finding summarized that business women faced different challenges such as balancing family issues and business, limitations of investment and business related confidence, women risks averse behavior, culture, limitations on aggressiveness, stigma associated with certain businesses, illiteracy and low education level, poor or limited business development and management skills, and harassment . The study only assessed the barriers women owned businesses faced, but did not see their opportunities.

Nayef (2016) conducted a study entitled: Challenges Facing Business women and their Negative Impact on the Performance of Small Businesses in the Province of Jeddah in Saudi Arabia. This

study followed an explanatory non experimental research design and focused on the most important challenges facing Saudi business women, particularly on social and economic constraints, discrimination and infrastructure challenges. The study has outlined that family constraints are ranked at the top of those challenges.

Diane (2005) studied ‘The Major Problems of Women -owned small business’; it employed mixed research approach, and analyzed the differences of major problems across each growth stage (that is, start-up. early growth. later growth and maturity) in terms of the type of business women. The findings indicated that there were significant differences in the problems faced by women-owned businesses that were in various growth stages of their business life (start up to the maturity stage). This study focused only on the major problems of women owned small businesses, but did not address the opportunities. Different from the above studies, this study addressed both the challenges and opportunities of women business owners in Fasilo sub-city which has not yet been studied by other researchers, The rationale behind selecting Fasilo sub city falls on the fact that Fasilo Sub city composed of the largest number of women owned business enterprises than anywhere else in other sub cities of Bahir Dar.

1.3. Objective of the study

1.3.1. General objective

The general objective of the study was to identify the challenges and opportunities of women owned business enterprise in Fasilo sub city of Bahir Dar city administration.

1.3.2. Specific objectives

- ❖ To identify the challenges that businesswomen encounter in starting and running their business
- ❖ To investigate the opportunities of businesswomen, gain during starting and after engaging in business activity.
- ❖ To examine the coping mechanisms businesswomen employed to harness the challenges.

1.4. Research Questions

- What are the challenges behind women owned business enterprise during the starting period and in running their own business?

- What are the opportunities of businesswomen gain during starting and after engaging in business activity?
- What are the coping mechanisms businesswomen employed to harness the challenges?

1.5. Significance of the Study

Women need to create their own jobs and become businesswomen since opportunities of getting wage employment in governmental & non-governmental organization are currently almost declining because of many unemployed young forces in the market place. The finding of research will help any group of the societies especially women wants to create their jobs via MSEs. It can also be an input to women those who want to invest on their own human capital. Furthermore, it can be used as literature for further study. Also, it will be an input to policy makers, academic institutions and others as to what need to be done to augment the efforts of Ethiopia women owned business. This will help policy makers to give emphasis to important gender issues that need to be addressed at the level of policy formulation as well as at the level of implementation. The study will also serve as an entry point for further research undertakings in areas of women business ownership.

1.6. Scope of the Study

In terms of geographical area, the study was limited to Fasilo sub city of Bahir Dar city administration, Amhara National Regional State. In terms of thematic area, the scope of the study was mainly identifying the challenges and opportunities of women owned business enterprise.

1.7. Operational definition of terms: in this research context

Businesswomen: women involved in the business sector in particular someone undertaking activities (commercial or industrial) for the purpose of generating cash flow, sales and revenue by utilizing a combination of human, financial, intellectual and physical capital with a view of fueling economic development and growth.

Challenge: is a situation that tests someone's abilities and points out that a challenge is a thing, action or situation that causes an obstruction; it blocks or hinders progress

Collateral: banks hold title to an asset that is at least equivalent to the amount of loan to be taken. The purpose of this asset is to enable the banks recover their amount of loan in case of default by the borrower

Enterprise: is an undertaking engaged in production and/or distribution of goods & services for commercial benefits, beyond subsistence (household) level.

Opportunity: refers to the access or possibilities that are appropriate and suitable to the women to fully participate in business.

Women business owner: women in running their own business rather than employed in any organization.

Women enterprises: Refers to business entities owned and operated by women

1.8 organization of the study

The research is organized in a logical manner and based on the standard of a research format. The research is organized into chapters and subsections to ensure logical flow of ideas. Accordingly, this research is organized in five chapters. The first chapter is the presentation of introductory ideas, statement of the problem, objectives of the study, research questions, scope of the study, significance of the study and the operational definition of terms. Chapter two, deals with the review of literature which is relevant to the study. Chapter three deals with research methodology which incorporate research design and methods, sources of data, sampling, technique, process of data collection, data analysis technique, trustworthiness and ethical consideration. Chapter four focuses on major findings and discussion and the final part, chapter five, states about conclusion and recommendations of the study.

1.9. Limitation of the study

As everyone of us are informed about COVID 19 pandemic; this research process faced big challenge regarding to data collection. Due to COVID 19 the Ethiopian government declare state of emergency which limits any meetings, which was as such difficult for the researcher to collect data, even due to the big frustration of COVID 19 businesswomen were not running their business for some limited time. Since every research will not be out of limitation and solution is expected from the researcher; the researcher applied solutions like keep physical distance, use face mask and sanitizers at the time of data collection. Even though this was the big challenge, but the quality/credibility of this research was not compromised.

CHAPTER TWO: REVIEW OF RELATED LITERATURE

2.1. Overview of Women Owned Business Enterprise in Ethiopia

As a starting point to deal with the lack of information on the situation of businesswomen in the country, the ILO, in concert with the Women's Affairs Department of the Ministry of Trade and Industry sponsored a preliminary study in 2002. A national survey conducted by the Ethiopian Welfare Monitoring Unit as cited in Eshetu and Zeleke (2008) shows that businesswomen in Ethiopia are not provided with adequate policy related and strategic support from the national government, and that the promotion of vibrant SMEs should be one of the most important priority strategies for empowering women, addressing abject poverty and unemployment in Ethiopia. Businesses and enterprises operated by women contribute for economic dynamism, diversification, productivity, competition, innovation and economic empowerment of the poorest of the poor. Historically, there has been a well-established tradition of women being involved in small businesses and enterprises. However, it is only recently that women's in business has gained the attention of economic planners and policy makers particularly in developing countries in Ethiopia. Although the national government has come to acknowledge that supporting enterprises operated by women promotes gender equality and economic empowerment, the majority of enterprises operated by women face difficulty in terms of access to finance, resources, business skills and institutional support from the national government. Ethiopian Ministry of Trade and Industry of Ethiopia (2003); National Bank of Ethiopia (2002);

According to Hadiya, these women believe they are the most neglected category of businesswomen because they do not have institutional credit or other support services available to them. These women have outgrown the micro finance system and yet are not able to borrow from banks. The other profile is of the woman who, because of her higher education, previous work experience, and better economic circumstances, has access to the financial and other resources needed to start and grow larger enterprises. Members of the Ethiopian Women Exporters' Forum (EWEF) are illustrative of this group, although even members of the EWEF complain about inadequate access to commercial bank loans to meet their working capital needs because of the rigid requirement for collateral guarantees (which they often cannot meet). Research has shown that it is possible for women to make the transition from a micro to a small enterprise under the right circumstances. The ILO (2003) study of women in growth enterprises

found that 70 per cent of the businesswomen currently engaged in small enterprises had started them as micro-enterprises and grown them over time.

Eshetu and Zeleke (2008), ILO (2003) also identified that the following are the main challenges that businesswomen in Ethiopia face in a sequential order from very Sever to least important. Difficulties in obtaining loan from commercial banks and failure of business or bankruptcy are among the main challenges that businesswomen in Ethiopia face. Following that the face, challenges of failed to convert profit back into investment and they have shortage of technical skills. In addition to these, their poor skill of management and low level of education is taken as the main obstacles that Ethiopian businesswomen face.

Furthermore, ILO (2003) found that lack of suitable location or sales outlet; stiff competition; low purchasing power of the local population; lack of marketing knowhow; seasonal nature of the business; lack of market information; Inadequate infrastructure; shortage of time (due to multiple tasks); shortage of raw materials; Shortage of working capital are constraints of businesswomen in Ethiopia.

A study conducted by ILO (2008) in Ethiopia identified that, businesswomen do not have the same access to networks as men; businesswomen have difficulties accessing premises due to, among other things, a lack of property and inheritance rights; women's lack of access to titled assets that can be offered as collateral for loans adversely affects the growth of their enterprises; businesswomen lack access to formal finance and rely on loans from family and community; women tend to be grouped in particular sectors, particularly food processing and textiles; business development service providers do not give adequate time or effort to target businesswomen – they do not offer flexible arrangements in respect of the timing and location of service delivery; Women often experience harassment in registering and operating their enterprises.

More than half of all businesswomen in Ethiopia often face gender related challenges in establishing new businesses as well as operating or expanding existing businesses (Admassie & Amha, 2008). According to Solomon (2010), the limited data and information available on businesswomen have contributed to low knowledge and awareness. Research on businesswomen and challenges confronting them are scanty despite large number of women who are engaged in

small and micro businesses and challenges that confront them. Businesswomen in Ethiopia suffer from gender discrimination in society due to socio-cultural barriers, multiple responsibilities, underdeveloped enterprise culture, inadequate support system for businesses and underdeveloped markets and infrastructure (Desta, 2010)

In many societies, women do not enjoy the same opportunities as men and the case is not unique to Ethiopian businesswomen. Women are disadvantaged due to culture, religion and tradition. In many transitional economies, progress has been achieved in opening doors to education and health protection for women but political and economic opportunities for businesswomen have remained limited. Concerted efforts are needed to enable businesswomen to make better economic choices and to transform their businesses into competitive enterprises, generating income and employment through improved production (OECD, 1997). Access to credit is a top constraint reported by women-owned firms, which are even less likely than their male counterparts to own fixed assets such as houses or buildings, which can serve as loan collateral. As a result, many growth-oriented businesswomen in Ethiopia are unable to graduate from group borrowing to larger, individual loans that can fuel business growth.

2.2. Women owned business enterprise in Amhara Region

According to Walelign and Wondimu (2002), businesswomen in ANRS play a crucial role in the economic improvement, because they utilize relatively less capital, it's a home-based business, can create substantial job opportunity, utilize cheap and local raw materials, and produce goods and services. Which save hard currency for the country in general and for our region in particular and the very important point is that it is creating opportunities for the population to earn (generate) income, which by itself create the way to reduce the poverty.

Regional Small and Micro Enterprise Development Agency strategy draft as cited in Walelign and Wondimu (2002) shows that inspiration and promotional activities of businesswomen in the region have been weak. Though the regional government has formulated the MSE regional strategy and put in place institution to implement the strategy, little is achieved so far. Businesswomen are still facing sever constraints in their activities and their promotion and development are, therefore, hampered. These Micro and Small Enterprises are unable to address the problems they faced on their own, even in and effectively functioning market economies. The problems / constraints/ relate to each other, to the legal and regulatory environments, access to

market, finance, business information, business premises, the acquisition of skills and managerial expertise, access to appropriate technology, access to infrastructure, and in some cases discriminatory regulator practices.

They also pointed out that since there have not been any organized policy and support systems that businesswomen have been confronted by the various problems which are of policy, structural and institutional in nature, lack of smooth supply of raw materials and working premises were the major bottlenecks for businesswomen. On the other hand, negative attitude of the public to the importance of the sector due to cultural influence is another constraint to the development of business, due to these reasons, training services to SMEs is fairly young and weak. Only insufficient formal counseling, information and training services are given and they are often given freely and are not demand driven and lack of knowhow on adequate skills & experience.

2.3. Types of Business Sector most likely Businesswomen Engaged

Gender stereotypes are a significant obstacle facing businesswomen (Still & Timus, 2000 a b) especially for women in male dominated sectors of business. Women tend to trade in certain areas of business that are often labeled as ‘masculinized’ or ‘feminized’ sectors. These sectors are likely to be in the saturated markets and have low margins of returns. Women often tend to pursue businesses in a limited number of sectors, in which they were traditionally active economically. Occupations segregated along gender lines, coupled with stereotypical representational and valuations of what is ‘men’s work and women’s work’. This pushes many women into low-income generating business ventures with poor returns defined as semi or unskilled man power (Bradley, 1999). This has negative connotations, for any future careers in self-employment as evidence indicates that those who engage in individual enterprise utilize wage-work based skills and experience to inform on and support ventures.

The vast majority of women, applying to both developed and developing countries are doing businesses in the retail and service sectors. Evidence from different countries in the West indicates that female businesses owners prefer to start their business in sectors where female employment is concentrated (e.g., Luber & Leicht, 2000; McManus, 2001).

It is unusual to observe women participating in the manufacturing sector in Ethiopia. Evidence from different countries reveals that female business owners prefer to start-up mainly in sectors where women employment is concentrated (e.g., Brush et al., 2006), such as small business retail and services. According to GEM's special report (2015), businesswomen participate heavily in the consumer-oriented sector because it is easier to enter. However, at the same time it is more difficult to sustain their due to low entry barriers and high competitiveness. Anyway, an investigation of the features of the businesses owned by women shows these to be predominantly service-oriented (Hisrich & Brush, 1999), which nowadays can also partly stem from the fact that businesses in foods, textiles and services areas are becoming more important (GEM,2015).

According to Capowski (1992) businesswomen are predominant in the service industry, which is attributed to the “traditional” female upbringing. Similarly, Kepler and Shane (2007) and Brush et al., (2006) suggest that female-led businesses are more likely to be found in personal services and retail trade and less likely to be found in manufacturing and high technology. It is unusual to observe women participating in the manufacturing sector in Ethiopia. Most of the time women are involved in the service sector where they produce and compete with identical products (Gebremariam, (2017). Thus, the choice of industry is based on their previous life experiences which reflect their personality and values. In addition, due to social factors, women tend to choose specific sectors that are considered to be acceptable for women, and because they face certain barriers in other sectors (Farah & Abdi I, n.d.(2009) .With regards to the relationship between choice of sector and previous experience, studies carried out seem to suggest that there is a positive relationship since it is viewed as less risky to enter into a business in which the entrepreneur has prior knowledge.

Women tend to be found trading in certain areas of business that are often labelled as “gendered” or “feminized” sectors. These sectors are likely to be in saturated markets and or have low margins of return. women not only dominated the informal sector but that they were concentrated in particular sectors: “trading and retailing counted for 65 per cent of all women in the formal sector” Parker (1996). The Ethiopian research noted that, even relatively better off women in Ethiopia tend to focus on areas in which they have traditional gender-based skills and know-how, such as food processing, clothing and hairdressing” (Zewde & Associates, 2002, p.5)

Closely linked to the issue of business sector and size is the fact that the majority of women operate in restricted locally-based markets which by their nature are limited in size. Furthermore, this frequently leads to excessive competition and underpricing. Women engaged in business largely confine themselves to local markets where access, mobility and networks are easier for them to negotiate (Zewde & Associates, 2002). Women's ability to penetrate markets outside of their local area is affected not only by physical mobility issues, but also by the types of businesses women engage in (UDEEC, 2002). Women's locally made products are increasingly in competition with a growing range of imported goods coming into the market at all levels. Issues of quality and delivery are the same for all microenterprises, but women face additional gender-based issues concerning mobility – which in turn relate to their dual (household) and triple (community) roles which constrain their time and determine whether it is acceptable for them to travel outside of their communities.

2.4. Challenges of women owned business enterprise

Women business owners have faced different difficulties when in starting and running their own business. The major factors the researcher has used in this study are the following:

2.4.1. Financial challenges

Many female-operated businesses suffer from inadequate capital investment and run their businesses with little or no access to economic resources, and no or insufficient access to loans and ineffectual financial marketing. Women face startup difficulties such as lack of a source of initial capital. Many women find their initial financing by way of borrowing from formal sources. However, the major difficulty for women, is accessing credit due to collateral requirements of the banks. Even if they can access financial credit, the money borrowed is rarely sufficient to address the financial gap or expand their businesses (Wasihun & Paul, 2010).

A variety of studies found that often lack of adequate funds was the major reason for a woman to discontinue their business rather than failure in business (Boden and Nucci ,2000). The businesswomen did not have access to credit, from formal institutions, due to: lack of formal education, limited ownership of property, lack of negotiation skills and limited social mobility. United Nations Industrial Development Organization (UNIDO, 2003) report suggested that though it is a proven fact that loan repayment ratio of women is far better than that of men still, women confronted problems in arranging funds frequently because of the biased approach of the

finance institution. Starcher (1996) submitted that women entrepreneurs in emerging countries had little availability of funds, due to their poor financial position and their inability to provide tangibles securities

2.4.1.1. Access to credit

According to the encyclopedia free online dictionary (2014), access can be defined as, the right to obtain or make use of or take advantage of something (as services or membership). Access to financial services by smallholders is normally seen as one of the constraints limiting their benefits from credit facilities; in most cases the access problem, especially among formal financial institutions, is one created by the institutions mainly through their lending policies; this is obvious in the form of prescribed minimum loan amounts, complicated application procedures and restrictions on credit for specific purposes therefore, small-scale enterprises reliable access to short-term and small amounts of credit is more valuable, and emphasizing it may be more appropriate in credit programs aimed at such enterprises (Yehuala,2008). 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).

2.4.1.2. Lack of Collateral

Collateral is a borrower's pledge of specific property to a lender, to secure repayment of a loan. The collateral serves as protection for a lender against a borrower's default - that is, any borrower failing to pay the principal and interest under the terms of a loan obligation. If a borrower does default on a loan (due to insolvency or other event), that borrower forfeits (gives up) the property pledged as collateral and the lender then becomes the owner of the collateral (Sullivan and Steven, 2003).

Most financial institutions require collateral, with the average value taken often being much higher than that of the requested loan. In most cases, the required collateral is a fix asset in form of a land title or property deed. This form of collateral is usually very difficult for women to provide. It is estimated that women own roughly one percent of registered land titles. When women have access to property, they are often reluctant to present it as collateral, as losing it would not only impact them, but their family members as well.

2.4.2. Administrative challenge

As World Bank reports (2003– 2006) have observed, business laws may appear gender-neutral, but apart from these laws exist beyond the business community that disadvantage women in subtle manners. The main legal obstacle, resulting from cultural and religious dogma, is that women need a male guardian's approval to work or travel.

Legal barriers and complicated business start-up processes can discourage both males and females from creating businesses in the Middle East. Many of these barriers are common to women and men entrepreneurs, but businesswoman face additional constraints in the form of gender discriminatory traditions and sociocultural values embedded in the legal environment, policy and institutional support mechanisms (Kazemi 2000).

2.4.3. Challenges related to Working place

Most women do not have their own working premises, with some renting from private landlords or from the government. However, it was found that a few women sublet part of their working area in order to receive additional income. The lack of a healthy and clean workplace or the sustainability of the place is an issue, since these buildings are often in disrepair, the women have to pay out for the maintenance of these buildings. Failure to pay can result in a loss of their workplace (Wasihun & Paul, 2010). Even though the government has provided a large amount of land, buildings, sheds and display areas for the MSEs, the government still needs to give MSEs their attention (Drbie & Kassahun, 2013).

2.4.4. Challenge related to Work family balancing

Fasci and Valdez (1998) and Birley (1989) stated that numerous family duties leave less time with businesswomen for their business endeavors. Having responsibility towards home, children, elderly dependent, and women fail to devote majority of energy and time in business (Starcher, 1996). Stoner et al. (1990), Maysami et al. (1999) and Karim (2001) observed women stressed out because of dual responsibility of taking care family and handling business enterprise. Women approachability to the vital capabilities, talents and know-hows for enterprise is unfavorably influenced by limitations on their movement, their duties towards household-business community, due to which they fail to pursue their personal likings and benefit from their abilities.

2.4.5. Lack of Market Access and Network

Access to right information is equally vital to operate business unit. Singh and Krishna (1994), in the study, stated that keenness to seek vital information is one of the necessary traits to become successful business. Access to new information is crucial for commencement, existence and progress of business enterprises. One of the key limitations of businesswomen is limited access to vital information, (Afza, Hassan and Rashid, 2010).

Networks represent a means for minimizing the threats and operating costs, improving reach to unique business ideas and funds (Aldrich and Zimmer, 1986; Indarti and Langenberg, 2005). Kristiansen (2003) found that social network has significant relationship with business adaptability. Through networking businesswomen can get counsel, cooperation, obtain implicit understanding, form tactical coalitions, come across new business prospects, and attain reliability and acceptability for them and their enterprise (Carter and Shaw 2006). It has been noticed that businesswomen were poor in developing business networks, effective networking can offer significant benefits to the women entrepreneurs (Linehan and Scullion, 2008) through comparative advantage in business (Miller et. al., 2007). It was observed that women had inhibition in sharing their business ideas and secrets with others as the apprehension was that it might lead to creating competitors (Knouse and Webb, 2001; McGowan et al., 2012).

Businesswomen who intermingle with business associates are perceived negatively by the society. Marginalization from male subjugated networks have proved to be chief barrier to the advancement of businesswomen in the business world. Women lack confidence, this makes hesitant towards interacting with male members and making new linkages (McGowan and Hampton, 2006).

Businesswomen have fewer business contacts, less knowledge on how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their ability to growth. Since most businesswomen operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information. Most existing networks in many developing countries are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive, (Commonwealth Secretariat, 2002).

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).

2.4.6. Social and Cultural Challenges

According to Crampton and Mishra (1999), a major obstacle for women is the presence of constraints imposed upon them by society, the family, and women themselves. They see women still working in a society that often does not accept them as powerful and influential business leaders. Relationships in many societies are structured hierarchically, with women subordinate to men, and having less power, opportunity and access to resources.

Negative attitudes and stereotypes created by society towards the career woman constitute major challenges with the view that man's job is more important (Crampton and Mishra 1999). Although not all women fit this stereotype, such an attitude breeds identifiable barriers to women advancement. There are already attitudes that identify women as 'lacking career commitment, are not tough enough, don't want to work long or unusual hours, are too emotional, won't relocate, lack quantitative and analytical skills and have trouble making decisions.

2.5. Opportunity of Women owned Business Enterprise

This section deals with the review of literatures related to the opportunity women obtained in their owned business enterprise. Opportunities are created by the institutional or external environment for those businesswomen who could identify them to start or improve their businesses and subsequently, their welfare. Individual attributes affect discovery of business opportunity. It is made up of psychological and demographic factors such as motives, attitude to risk, education and training, career experience, age and social status. (Shane, 2005). Changes in business environment such as economic, financial, political, legal, and sociocultural factors also

affect discovery of opportunity. For example, capital availability, political stability, laws concerning private enterprise and property rights, and desire for enhanced social status by the businesswomen could affect discovery of business opportunity

2.6. Feminist Perspective

This study of businesswomen was viewed through the lens of the liberal feminist perspective, a specific area of social theory that addresses an issue through the lens of gender (Greer & Greene, 2003). The liberal feminist perspective provides a “better foundation of understanding by drawing connections between women’s resources and experiences and broader contexts shaping their lives” (Inman & Grant, 2005, p. 107). The legacy of laws that restrict women from owning a business or borrowing money have contributed to the development of social and institutional practices that constrain the entrepreneurial behavior of women. Feminist theory explores the institutional barriers that are related to gender in (a) education, (b) work experience, (c) networks, and (d) access to capital (Greer & Greene, 2003). Liberal feminism states that men and women are essentially similar in their intellectual capacities, rational abilities, and skills and are entitled to the same opportunities (McAdam, 2013).

Much of the research on women in business considers gender, legal barriers, institutional barriers, and disadvantages experienced by businesswomen due to overt discriminatory practices and structural barriers that restrict women’s access to essential resources; this is referred to as the equality of opportunity perspective (Greer & Greene, 2003).

For the purposes of this study, liberal feminism offered the tools to address the challenges that women business owners faced in starting, scaling or growing, and sustaining their own business enterprises. Feminist theory is uniquely well suited to view the economic activity of women who engage in business; feminist theory has been employed as the framework to explore and better understand the field of women in business, as it is the sociological perspective that analyzes relations of gender and social class. Specifically, the goal of liberal feminist theory has been to identify and eliminate the legal and institutional obstacles in society such that women can enjoy the full participation of all aspects of society on an equal basis with men. Possibly, women’s socialization, sex-discrimination, and systematic bias could explain issues of underperformance, slower growth, and management styles of women-owned enterprises (Greer & Greene, 2003). Research consistent with liberal feminist theory argues that women have limited access to both

human and financial resources, making them more vulnerable to failure than business enterprise started by men. A key element business research reports is the idea that small businesses' resources in the initial startup phase are the critical determinants in their eventual commercial success (Carter & Williams, 2003).

At startup, businessperson bring with them their own human capital as well as their ability to access resources in their environment, including financial capital, a talented team, supplies, and a customer base. For new small businesses, both human capital and financial resources are the critically important sources of a firm's capabilities, internal capacity, ability to perform, and overall survival. If women-owned firms have fewer financial resources and less human capital, then they are obliged to pursue adaptive strategies to compensate for these deficiencies at startup (McAdam, 2013).

Liberal feminist theory is helpful in examining the role that those initial resources, the management strategy, and gender issues play in predicting revenues, profit, and firm growth. The lack of education in scientific and technology areas make women less likely to start technologically sophisticated businesses, yet these firms have been shown to generate the most profits and growth trajectories. (Greer & Greene, 2003). Liberal feminist theory addresses the research based on the assumption that discriminatory practices have denied women access to the critical resources necessary to establish and run new firms. The type, size, and scope of women-owned businesses are shaped by institutional barriers that contribute to their limitations, specifically, education, work experience, networking opportunities, and access to capital (Carter & Williams, 2003).

Even though occupational segregation has decreased in recent years, women are still more likely to work in retail and service industries. Additionally, there is occupational vertical segregation "where men and women are concentrated in an occupation, but men occupy high positions of status and power", thus contributing to constrain women's managerial experience. Correspondingly, women have less experience in running an entire business, but this type of experience is critically important to leverage when starting a new business (Marlow & McAdam, 2010).

Liberal feminism tends to give primacy to the rational individual in society. The core belief is that each and every person can develop and contribute to society as long as opportunities are available and accessible to both sexes, indifferently. In such, education, as an agent of development, is seen as one of the key opportunities that must be accessible to all. Liberal feminists maintain that women can rationalize and solve problems as effectively as men, but they are disadvantaged because of their lack of experience, lack of management training, lack of financing as well as the presence of segregation and social inequities (Byrne & Fayolle, 2010). Consequently, one can attribute gender differences to the fact that women have not been able to develop their full potential: once women are given access to the same opportunities as men, these differences can be eliminated (Fisher et al., 1993).

In summary, liberal feminist theory implies that the discrepancy in the economic success of women-owned firms can be tied to social and institutional constructs, resulting in a woman's having a variety of fewer resources to start a business (Ljunggren & Alsos, 2007). Feminist research implies that women business owners have less access to opportunities, limited access to capital, fewer professional networks, diminished social capital, less work experience, and differing educational backgrounds with respect to the impact that these forces have on the success of their enterprises (McAdam, 2013). There is a linkage between gender and the success of the business enterprise. Thus, to overcome these structural forces, liberal feminist theory is used to examine the strategies women use to compensate for discrimination or systemic social barriers as they launch and grow their businesses and overcome barriers to achieve success (De Bruin et al., 2006).

CHAPTER THREE: RESEARCH METHODOLOGY

3.1. Description of the study Area

Bahir Dar is a city located in the North western part of Ethiopia and the capital of Amhara region. Bahir Dar is one of the leading tourist destinations in Ethiopia, with a variety of attractions in the nearby Lake Tana which is the source of Blue Nile River. The city is known for its wide avenues lined with palm trees. The city is located approximately 578 km north-northwest of Addis Ababa, the capital city of Ethiopia. According to the population and household census of 2007, the population of Bahir Dar city is 220,344 /including rural kebeles/. When disaggregated by place of settlement, the rural population of Bahir Dar city constituted 40,250 while the urban population is 180,094. In terms of gender composition, the female population of Bahir Dar city is slightly higher than the number of male populations. Out of 180,094 urban populations 93,005 are females and 87,089 are males. Annual population growth of the city is about 6.6% (Central Statistics Agency, 2007). According to trade and industry development office (2010) of Bahir Dar city data, there are 8935 women running their own businesses in different sectors. From these, 2363 women owned business enterprises are registered in Fasilo sub city trade and industry development office. Most women business owners are engaged in boutiques, cafes and restaurants, building material shops, spice products, mini markets etc...

3.2. Research Approach

This study employed qualitative research approach, as it allows going deeper into the problem providing a more profound understanding of the social phenomenon under investigation. Qualitative research has the ability to provide complex textual descriptions of how people experience a given problem and provides information about the human side of an issue that is, the often-contradictory behaviors, beliefs, opinions, emotions, and relationships of individuals.

Qualitative research methods enable an in-depth understanding of the phenomenon under investigation (Garcia & Gluesing, 2013). A detailed investigation of the problem is facilitated by an extensive exploration of the beliefs, experiences and perceptions of the study subjects in a particular process or phenomenon (Creswell, 2013). Qualitative research approach explores attitudes, behavior and experiences through interviews or focus groups. It attempts to get an in-

depth opinion from participants (Dawson, 2007). Qualitative research methods are usually employed for deeply rooted studies that attempt to interpret social reality (Roger and Nall, 2003). Gender issues being one aspect of social reality, qualitative analysis is believed to provide an appropriate understanding of the subject. Moreover, qualitative research is based on methods of data generation which are both flexible and sensitive to the social contexts in which data are produced rather than rigidly standardized or structured or entirely abstracted from “real life” contexts (Masson, 2005). Such an inquiry also permits the researcher to incorporate participants’ actual expression of matters from their own perspective by their own words. Apart from such deliberation, qualitative approach is best suited for gender based inquires as it enables the researcher to discover the implication of underlying social differences and similarities between men and women in their social contexts. Accordingly, qualitative method was found appropriate for this study to identify the challenges and opportunities of women owned business enterprises.

3.3. Research Design

This study employed a case study research design. Case study as an “empirical enquiry that investigates a contemporary phenomenon in depth and within its real-life context” Yin (2009). Case study design is found appropriate the study focuses on a specific group of women (business enterprise owners) for a better understanding of their challenges and opportunities in their business. Case study allows for an intensive analysis of an individual unit (as a person or community) stressing developmental factors in relation to environment. Since the title is challenges and opportunities of women business owners in Bahir city administration taking Fasilo sub city women enterprise owners as a case, case study appears best fit.

Merseth (1994) stated that case study often presents information in narrative form, based on a real-life situation or event. It attempts to convey a balanced, multidimensional representation of the context, participants, and reality of the situation. The definition reaffirms three essential elements of the cases: a) they are real; b) they rely on careful research and study; and c) they foster the development of multiple perspectives by the users. Clardy (1997) also suggests that case study offers a detailed story about a specific situation or event in the work place, describing who, what, where, when, and how. Thus, case study is essentially helpful for an intensive investigation of a particular unit under investigation. This study used case study to look into multiple realities of the business women and come up with new findings that, in turn, can serve

as a spring board to quest for possible solutions in addressing the challenges of business women in the study area.

Yin (1994) recommends that case study has its own strategies on when, how, or why questions are being posed, when the investigator has little control over events, and when the focus is on contemporary life within some real-life context. The other quality of case study design is that it employs a range of data gathering techniques and evidences from multiple sources for investigation.

Generally, it involves multiple sources of data; they may include multiple cases within a study and produce large amounts of data for analysis. Researchers from many disciplines use case study design to build on theory to produce new theory, to dispute or challenge theory, to explain a situation, to provide a basis to apply solutions to situations, or to describe an object or phenomenon (Dooley 2002). The use of this method has enabled me to explore the problems from different dimensions.

3.4. Sampling Technique

The target populations of the study were women who are a business owner currently registered in Bahir Dar city Fasilo sub city trade and industry office. The participants of this study were those who have two years and more experience in running in the business.

In this study, non-probability sampling technique especially, purposive sampling was employed to select the participants of the study. Purposive sampling is also known as judgmental, selective or subjective sampling. According to Catherine (2007) Purposive sampling is important in the selection of units based on personal judgment rather than randomization. The main purpose of purposive sampling is to get rich data and different perspectives. One of the common uses of purposive sampling in study is, it is based on very small numbers of areas or sites. This sampling technique is important to select participants' who are knowledgeable or experienced on the issue under investigation and also suitable to select participants who are able to analyze their own situation and who are more articulating and expressive. Mason (2010) indicated that the concept of saturation should be the key guiding principle in determining the sample size in a qualitative research. There are guidelines for determining sample size. Purposive sampling is dependent on the concept of saturation when no new facts or themes occur in the data (Guest,

Bunce, & Johnson, 2006). Within the concept of data saturation, researchers occasionally use smaller sizes for purposive sampling.

To select, businesswomen from this sub city some inclusion and exclusion criteria are set out. As inclusion criteria was used at least two years' work experience, being the owner of the business and operated their owned business enterprise. Not having two years' work experience, family owned business, group or partnership business enterprise and women employed in business enterprise was used as exclusion criteria. Based on these inclusion and exclusion criteria the researcher employed twenty-one participants select eight businesswomen for in-depth interview, ten businesswomen for FGD and the rest three for key informant interview from the sub city.

3.5. Data Sources

In this study, primary data sources were employed. Primary sources are the first-hand information that researchers obtain from study participants directly. It helps secure original data which were created at the time of study (Payne & Geoff, 2004). Therefore, the major sources of this study are primary sources which were collected from study participants through in-depth interview, key informant interview and focus group discussions.

3.6. Data Collection Instruments

Data collection methods were used to collect data from various sources. To generate qualitative data. The study used primary data source which include interview, key informant interview and focus group discussion.

3.6.1. In-depth Interview

In this study, in-depth interview was employed as one data collection technique. The rationale behind using this technique was that in-depth interview enables to generate more information and exhaustive data than other techniques as it is possible to probe during the interview and it is suited to generate intensive data concerning experiences, feelings, emotions, and responses by the other person. In line with this, it is argued that qualitative interview is a great adventure: every step of an interview brings new information and opens windows into the experience of the people you meet. Through this method, one can understand experiences and reconstruct events in which one participated (Rubin and Rubin1995). In this regard, a total of eight interviewees (business women) drawn from different business sectors in the study area were selected for in-

depth interview. In the interview process, all interviewees were asked about their personal biography (age, marital status, number of children and etc.). Moreover, some were asked about their challenges, opportunities and coping mechanisms in starting and running their own business.

3.6.2. Key informants Interview

Mikkelsen (2005) cited in Mulugeta, (2011) stated that key informant interview aimed at obtaining special knowledge on a given issue. Key informant interviews were carried out to strengthen the information obtained through other methods. The information usually generated from key informants is of complementary nature and is used to triangulate and complement the data that is collected from other methods.

The purpose of key informant interview is to collect information from with concerned groups, respondents of the study area and with the experience and knowledge of the individuals to subject matter. Key informants were selected based on some criteria that include persons with better knowledge about the issue. Key informants of this research were three working in the study area.

3.6.3. Focus Group Discussion

Focus group discussion (FGD) was the other data collection technique used in this research.

According to Creswell (2007) group interviews are useful to draw on the synergy between members and the size of the group is not only large enough to generate diversity of opinions but also small enough to permit everyone to share in the discussion. During the FGD, the researcher was the moderator who led the discussion based on the guiding questions. The researcher introduced the research and explained the main objectives carefully to create an open atmosphere and encourage participation. In this research, an attempt was made to give equal chance to all participants so that one person could not dominate the discussion. The discussions were recorded using tape recorder with their consent. Likewise, the researcher played the role of moderator by asking open ended questions and was sensitive, flexible, and emphatic and was balancing the domination of one person and lack of participation by some group members by motivating and giving chances to passive participant members.

A total of two focus group discussions consisting of five participants each group were held; and hence, ten participants were involved in the two-focus group discussion. The focus group discussion took for two and half hour in growth.

3.7. Data Collection Procedure

Up on the approval of my thesis proposal by my advisor, the researcher submitted the proposal to the department of Gender and development studies and ethically cleared and I obtained support letter. Then, I submitted the ethical clearance and support letter to Fasilo sub city Trade and Industry office for work permission. After the permission, I discussed the details of the study with the potential study participants and I got information about the number of women owned business enterprises and how to access the actual study participants. Following this, the researcher met the study participants with good rapport. Then, inclusion and exclusion criteria were identified, and appointment with the study participants including the place, time of the interview, and contact information. After that, the researcher met them before the beginning of data collection, the objective and purpose of the research was brief in detail for the study participants and conducted the interviews and FGDs.

3.8. Data Analysis Techniques

In this study, thematic data analysis technique was employed to identify the most interesting and demonstrative patterns across interview. During the process of data collection, the individual interviews, key informant interview and focus group discussion were recorded by tape recorder and notes were also taken during the discussions to further strengthen the recorded materials. Every in-depth interview, key informant interview and FGD was transcribed from Amharic to English. The data was then summarized into a manageable size and translated into English as all the discussions were first held in Amharic. The translated data was cross checked with the note as well as with the transcribed data. Then the checked and double-checked translation was put into a logical order by themes which were determined based on the combination of the research questions, objectives of the study, the questions asked to the participants and the data itself.

Thematic analysis was found appropriate as it is important in identifying, analyzing and reporting themes within data. It minimally organizes and describes the data set in detail. All recorded data through in-depth interview, key informant interview and focus group discussion

were first transcribed by the researcher after listening to tape recorded data, reading over the written transcripts and all field notes carefully. Then, shaping the data and organizing ideas and concepts were done. Then, coding and categorizing ideas and concepts and building overarching themes in the data and merging similar ideas to come up with the objectives of the study. Then, major themes were identified and differentiated according to the research questions. Finally, the researcher came up with reasonable explanations and an overview of the final steps.

3.9. Trustworthiness

As it is a qualitative research, it is true that the researcher will make interpretation of the data collected which is a bit hard for the researcher to separate background and prior understanding of the issue (Cruswell, 2007). Even if, it is hard to separate oneself from the data, the credibility of qualitative research is still in the effort and ability of the researcher (Golafshani, 2003). So, to keep the trustworthiness of the data, the researcher tried to set aside prior information so that the data would be free from personal bias.

For the purpose of data triangulation, multiple data gathering methods such as: in-depth interview, key informant interview as well as focus group discussion were utilized. This enhances the credibility of the data collected.

3.10. Ethical consideration

The study was conducted in an ethical manner. The participants were explained to the purpose of the study and they were assured that their identity would be confidential and their names would not be told. Informed consent was sought from all the participants who agreed to participate. A research approval was also sought.

This research was following some procedures and techniques to consider ethical issue properly, thus, interacting with the participants by respecting the people with their willingness and keeping their responses confidentially and then the respondents were asked smoothly, ethically and respectfully. First the researcher was ensured the voluntariness of all participants; secondly, the researcher described the purpose of the study to the participants, so that individuals understood the nature of the study. Thirdly, the study participants were guaranteed the right to participate voluntarily and the right to withdraw at any time so that, individuals were not forced to participate. Fourth, the researcher guaranteed the participants the right to ask questions and their

privacy was also respected. Finally, in order to secure their identity and to protect the confidentiality of the participants, the research participants were not required to introduce their names during the interview; instead, the researcher used codes to report the findings. Most authors employing qualitative research design address the importance of ethical considerations such as informed consent, confidentiality and privacy (Locke *et al.*, 1982; Marshal & Rossman, 1989; Merriam, 1988; Spradley, 1980; cited in Creswell, 2003). In line with this, the researcher applied the following activities during the research process.

A. Informed Consent

David (2004) asserts that when selection is conducted, research participants should be asked their agreement to take part in the research. In this study, the participants' informed consent was obtained before the beginning of the study. First, the purpose of the study was properly explained and then the procedure of the study was elaborated by answering the how, when and where questions. Informants understanding of the purpose and procedures of the study have been ascertained. After that participants were asked to decide on their will, whether they would like to participate in the study or not. Moreover, they were also told that they have the right to withdraw or dropout after the interview or FGD has begun. However, having been clearly informed about the objective of the research, none of the participants were interested to withdraw. In general, it was after obtaining their oral consent that participants of the study were used as first hand informants.

B. Confidentiality

Confidentiality was also another ethical consideration that was employed in this research. To this effect this, participants were told that the information they provide would be used for research purpose only. They were also informed that their names would be kept anonymous if they do not want it to be public and all the names of research participants in the findings will be pseudonyms/false name. There was variation in this case. Some informants were willing to have their names disclosed in the research while others were not willing. To have uniformity, the researcher has coded their names.

C. Privacy

According to Shulamit (1992), privacy is one of the ethical issues in research work. In this research, the privacy of the participants was respected. The researcher restrained from going to the participants without a prescheduled program and also calling them unnecessarily. In addition, it was only in the agreed or selected place where the interview was conducted and interview questions were raised. Moreover; the discussion never went beyond the purpose of the research. Whenever the participants found the situation inconvenient, like shortage of time to finish the interview and noisy places, other alternative measures have been taken by agreement. Most importantly, the researcher did not force participants to discuss issues they were not interested in.

CHAPTER FOUR: RESULT AND DISCUSSION

4.1. Result

The findings of the research are presented in four main sections. The first section shows the demographic profile of the participants. The second section deals with the challenges that business women encounter in starting and running their business. The third section is deals with the opportunities of business women in starting and running their business and finally, the fourth part addresses the coping mechanisms.

4.1.1. Demographic profile of the participants

The study sought to analyze the demographics characteristics of the participant. This would help to have a clear picture of the participants. These were age, religion, educational background, marital status, number of children and working experience.

Table 1. Demographic profile of the Interviewee participant

Participant	Age	Religion	Educational background	Marital status	Number of children	Working experience
Participant 1	35	Orthodox	Degree	Married	2	5 year
Participant 2	22	Orthodox	Degree	Un married	-	4 year
Participant 3	40	Orthodox	Diploma	Married	3	3 year
Participant 4	27	Orthodox	Grade 10	Married	2	3 year
Participant 5	35	Orthodox	Diploma	Married	2	10 year
Participant 6	52	Muslim	Grade 4	Married	5	20 year
Participant 7	39	Orthodox	Grade 12	Married	3	6 year
Participant 8	29	Orthodox	Grade 10	Divorced	2	2 year

Source: participants interview

The above table showed that eight businesswomen was participated in the study. All participant businesswomen were selected according to the inclusion criteria of the researcher .From this data

we can understand that the age of the participant ranged from 22 to 52, the religious of the participants was, one Muslim and whereas the rest of the seven was Orthodox, educational status of the participants were grade four up to degree, marital status of the participants were one unmarried, one divorced whereas six married, the number of children of the participants were one has no child but other seven participants have children two up to five children and working experience of the participants were two up to twenty.

Table 2: Background information of FGD participants

FGD Participants	sex	Age	Religion	Educational background	Marital status	Number of children	Working experience
Discussant 1	F	45	Orthodox	Grade 12	Married	2	22 year
Discussant 2	F	47	Orthodox	Grade 10	Married	3	11 year
Discussant 3	F	43	Orthodox	Diploma	Married	1	17 year
Discussant 4	F	39	Orthodox	10 ⁺ 3	Married	2	12 year
Discussant 5	F	35	Muslim	Grade 9	Married	5	22 year
Discussant 6	F	35	Muslim	Grade 8	Married	5	20 year
Discussant 7	F	50	Muslim	Illiterate	Divorced	3	21year
Discussant 8	F	38	Muslim	Grade 10	Married	5	15year
Discussant 9	F	45	Muslim	Grade 12	Married	3	22year
Discussant 10	F	52	Muslim	Grade 5	Divorced	3	23year

Source: participants of FGD Discussion

Table 2, show that a total of ten businesswomen participated in two groups. As we can see the data from the above table the demographic profile of FGD discussants all of them were females, their age ranges from thirty-five to fifty-two. The educational level ranges from illiterate to diploma. The Marital status of the discussants were eight of them were married and the rest of

them were divorced. when we see the number of children from the data all discussants had one up to five children. And also, they are in business for a period of time range from eleven to twenty-three years.

Table 3: Background information of Key informant interview participants

Code	Age	Sex	Educational status	Organization	Job position	Work experience
KII 01	52	Female	Degree	ACSI	Women affairs officer	6 year
KII 02	34	Male	Degree	Trade and industry office	Trade registration and licensing group leader	3 year
KII 03	54	Male	Master	Women and children office	Women and children focal person	12 year

Source: participants of key formant interview

Table 3, indicates that, the participants of key informant interview includes male and female sex and their educational level ranges from degree to master's level. Their job position includes Women affairs officer, Trade registration and licensing team leader officers, Women and children focal person. And also, their work experience ranges from three to twelve years.

4.1.2. Challenges of Women Owned Business Enterprises

This section thoroughly presents the challenges faced by women owned business enterprise in the study area. Women business owners have faced different difficulties when they start and run their business.

4.1.2.1. Financial challenge

Most businesswomen discussed finance problems as the biggest challenge that they had faced. The participants were asked about the challenges that they have to face in the starting and in the running of their businesses. Most of them highlighted that financial problem was the most challenging part during the starting time and in running their business. During in-depth interview, the interviewee said that;

4.1.2.1.1. Access to source of Credit

The findings of the study revealed women access to credit facilities is limited because lending offices usually require tangible collaterals from borrowers. In relation to this issue participants of in-depth interview, FGD and key informants mentioned the challenge in the following way:

I am in business for a long period of time. Due to religious restriction on credit service of existing microfinance which have interest for me is as such difficult to use credit service, hence it hinders me to expand my business. (Participant six)

Furthermore, participants of FGD explained the issue as follows:

For me, getting access to credit is tiring; I repeatedly asked ACSI for credit, but filled with many criteria. I sought for working capital from ACSI, but they provided me nothing. Lack of working capital is, thus, a serious challenge for me; it made me not to expand my business. The main challenge to get credit is the issue of collateral; in the absence of collateral, financial institutions demand us to get organized in groups so that one could be a guarantee for another and vice versa. (Discussant four)

And also, Key informant interviewee elaborates this issue as follows

women fear in accessing group loan most of them reject using group loan, they prefer individual loan. the institution focuses on group loan because individual loan is less guaranteed at replacing. In my thinking businesswomen fear to use group loan after loan the counseling and follow up service from the credit institution is low, hence they become less profitable and unable to pay the payment back. (KII01)

The above case showed that, access to credit service is a major obstacle for women to successfully start and grow a business enterprise. And also, the group lending methods of delivery, which did not suit for the participants of the study. Businesswomen suffered from a limited access to funding sources, particularly in the start-up phase of their business. It is difficult for startups to secure funds particularly when bank interest rates are high or requirements for a bank loan are severe. As a result, many businesswomen are self-funded or rely on their family, friends, or networks at the development stage of their startup.

4.1.2.1.2. Collateral requirement from lending institutions

The findings of the study revealed that collateral requirement from microfinance is most challenging to access loan due institutional requirement. To emphasize the issue the in-depth interviewee stated that:

The most difficult thing is getting startup capital; I didn't directly access the loan from ACSI, as I didn't fulfill the requirements of the institution. So, someone was my means to get a startup capital; he started pool game business by taking loan from ACSI, but the profit was not as good as he expected. Then, he asked me to transfer the capital and own it myself and pay back the loan to ACSI. But since my interest was to start boutique shop, I sold the pool and started my own business. (Participant two)

From the above story, due to the difficulty of obtaining the necessary guarantee or collateral access to finance is the most obstacle for businesswomen. Businesswomen access to finance is in some cases restricted by institutional requirement because the most commonly accepted tangible form of collateral is land. However, many women do not own property that can be exploited as collaterals

4.1.2.1.3. Shortage of working capital

Shortage of working capital is the most difficulty for businesswomen to expand their business enterprise and change their family economy. To emphasize the problem the in-depth interviewee mentioned that;

My startup capital was too small and through credit. selling goods and paying back to the credit her amount of money to expand will be low here the solution I applied was communicate with distributor and they will give me goods for free, so that I can pay for them I sold their goods. The difficulty appears when the market for goods are fluctuate, once a time I was bought a lot of candle hence there was scarcity of this product, but immediately the price and the demand of the candle declines at that time I got loss, to compensate this cost I got loan from my friend. (Participant three)

Similarly, another interviewee elaborates the problem in the following way

When I started this business I had no money for start up the only solution that I could apply was product credit for this matter I am not still successful I am in business for many years, but there is no financial change in life ,still I am in business I have no option other than this because of lack of money for running business I cannot offer what my customer need. Once he gives me product credit, I should to pay for it get another product credit and it is difficult for my business market. (Participant five)

And also, Key informant interviewee explained the issue as follows:

Most of the time women business owners faced capital shortage. when we asked them to expand their business, they replied by saying we have no more money to do that. (KII03)

The information disclosed from the above case stories tells us that, among challenges of businesswomen shortage of working capital is the savior one. Due to shortage of working capital participants of the study experience different challenges and loss because to solve the shortage of working capital use product credit from the distributors when the market for goods are fluctuate and decrease from the normal price then to pay back for the distributor sell goods in less price. So, this challenge has been unable to expand their business.

4.1.2.2. Challenges related to working place

Accessing appropriate and affordable business premises was also a challenge of women for start-up and running their business effectively. Majority of businesswomen participated in this study and all key informants mentioned the situation as follows:

4.1.2.2.1. Absence of own working premises

Absence of own working premises is most obstacle, especially for businesswomen. Most businesswomen participants expressed that they operate their businesses in rented houses. Regarding to this issue participants of in-depth interview and FGD stated the issue in the following way:

The most challenging thing to start this business was working place I come across through many up and downs to get this place, even after I rented this place challenges seen unsolved. when my business rises the owner of this working place increases the fee

and he started similar business to be competitor but his business is not smart as he thinks then he became angry, on top he starts harass my customer. Not having my own working land hinders my income. I want to decor it by investing a lot, but I frustrate to do it because it is not my house. (Participant one)

Another study participant from FGD mentioned the challenge she faced in absence of own working premises as follow;

Absence of work premise is the big challenge for businesswomen, for me I can rank it as number one challenge that I encountered in doing business. Due to this challenge my sells decreased and I face may ups and downs. As a beginner I did not have business skill, but when gradually my sells increased the lessor came to me and said “I want to start business the place that you are working, so find another working place”, hence I obliged to leave that working place. After while I started business , but few month the house that I have rented has been sold for other person nonetheless of informing to me then the new owner make me out of the house ,as a result I obliged to put my goods at my friends shop till I found other working place, but suddenly my friends shop got burned by fire accident and I lost all my goods I putted on her shop. (Discussant three)

From this quote, businesswomen participants have pointed out that the absence of own working premise is the most difficulty to start and running business activities. Work in rented premise or house is not comfortable to run their business due to frustration. Businesswomen exposed to such serious issue and they are still live with such problems because there is no other choice than doing in rented house.

4.1.2.2.2. Payment System of House Rent

As the finding of the study revealed that, payment system of house rent is challenging in the study area because the system of fee by the lessors are prepaying for six or three months at once. In line with this issue participants of the in-depth interview explain as follows:

I started this business in 2010 Ethiopian calendar. I engaged in goods shop. I was wage employed before I engaged into this business. There is a problem during the startup period and now a day regarding to payment system of house rent. The situation to get this working place for rent was difficult on the top of this fee system is challenging I am

prepaying for six-month fee at once, here money for running my business will scarce.
(Participant three)

As it illuminated from the above quotations, the researcher understood that women run their businesses from private rented houses. Due to this situation participants of the study paying overpriced rents more than half of their business income goes to paying house rent. Thus, their business incomes are spent mainly on rental spaces.

4.1.2.2.3. Current work place is not convenient

Inconvenient working place is not comfortable for routine business activity and also the profitability of business enterprise is under questionable. In line with this issue in-depth interviewee stated as follows:

I engaged in car accessory selling. Before I engaged with this business, I was working with female boutique. My working place is not convenient as you can see it is too narrow my customer cannot get to my shop to see the product as too narrow. Even if I get money to buy more product it is impossible. One reason which obliged me to stay in this narrow shop is the rent of working shop is too high. (participant five)

Key informant interviewee stated the issue in following way

Mostly business women faced challenging in getting convenient and market center working place, because most market centered working place is pre occupied by male. On the top of this there working place infrastructure is not at well. To get well infrastructure and centered working place the rental fee is too expensive. (KII03)

The above case story showed that without suitable premises, production facilities are often inadequate for meeting market demand and production requirements, and there is the additional risk of poor and unsafe working conditions. Thus, women producers are likely to be restricted in their growth potential

4.1.2.3. Administrative Challenges

Based on the finding of the study businesswomen face different challenges related to administrative or legal issues including that unreasonable imposed tax and bureaucracy in company registration and licensing.

4.1.2.3.1. Unreasonable imposed tax

Tax is very serious issue in the business arena especially for businesswomen. According to findings from all study participants the imposed tax is not rational. Regarding to this issue in-depth interviewee participant reflects discontent with the tax rates among some businesswomen:

I started this business since 2007 Ethiopian Calendar. I am engaged in restaurant, before I start my business, I was wage employed. There is a big problem regarding to tax. My neighbor business maker is engaged in butcher shop and tax administer obliged us to pay similar tax. (Participant one)

Confirming the case, another in depth interview participant suggested that:

Now I am engaged spice product selling. Before I engaged into spice product selling, I have tried other business type, but those business didn't make me profitable, hence I enrolled into spice product selling. Unreasonable imposed tax is a big challenge for me. my first-time tax asked to pay was exaugurated and I complain indeed they deducted it, even that was not fair too. They didn't promote licensed trader. They try to make us disappointed and frustrated, lastly quit from business. Those unrulred traders didn't pay tax, hence they are profitable but I pay tax and rent having all this burden the government don't promote licensed traders. I lead my families from the income I getting from this business. (Participant six)

Furthermore, Participants of FGD elaborate the issue in the following way:

When the government officials-imposed tax, they do not differentiate it by sells, only they imposed tax similar amount of tax for similar business type. on top of this the tax does not consider business women, in my thinking businessmen and businesswomen could not pay similar amount of tax, because we businesswomen will be off on our business due to other responsibilities for example caring for children cooking food & even at the time of giving birth , due to those responsibilities businesswomen start own work lately at the morning and early out of their business , but government officials imposed tax nonetheless of considering such burdens. (Discussant three)

The above narration of the participant tells us that, administrative or legal issue are the most challenging to sustain in the business because the tax imposed is not reasonable and exaugurated as compared to working situation. The system of market investigation for imposing tax is problematic issue for the participants of the study because of lacks clearness and impose similar tax without considering the business type.

4.1.2.3.2. Bureaucracy in company registration and licensing

Business registration and licensing is another obstacle for businesswomen, who perceive the process as tedious and lengthy. The cost of business registration is nominal, but some women find it difficult to navigate the licensing process. These obstacles are described in the words of the participants as follows:

The challenge in business registration and licensing is too longy in process, for your surprise I have waited four months to register my business. their system of operating to register my business is as such tiresome hence I stopped to go to their office , but they come to my work and say why you don't have registration paper and I respond I have come many times but the process is so long and I prefer doing my business without your aware even I go to court and communicate with judges and they said let they write paper on how they don't want to licenses your business , then I go back to them but they said no and at that time I cried and feel hopples. I told my husband that I must quit doing business because I even talked to trade office manager he said no so, I must quit doing business; but, my husband encourage me to try for the last time today , I go to trade office and by four month duration they registered my business ,this process discourage me a lot.
(Participant four)

The researcher gathered data on this challenge by raising this question to Key informant Interviewee with the trade registration and licensing team leader, and he explained the problem as follows:

Most of the time women are not able to finish the process of registration and licensing as men do because as the process is complex hence women become hopeless. The process of licensing and registration strategy is complex because this cannot be done by one office traders must visit many offices to be licensed.

The above case story showed that, due to the complex process in the office is difficult to carry out the licenses in the few days, so the time spent going through cumbersome procedures, this situation is not comfortable for women to finish the process. Due to such scenario, they exposed to different extravagance like time and money to cascade the process.

4.1.2.4. Challenge Related to Work- Family Balance

The reproductive role of women often limits their opportunities to make savings needed for business expansion and diversification. Most businesswomen do not seem to isolate their personal and family expenses from that of their businesses. Regarding this issue, in-depth interviewee explained her experience as follows:

Husbands don't encourage and support wife in business running. many roles and responsibilities are carried out mainly with women example giving birth and caring for children. The difficulty appears when at giving of birth that time exempted from business at that time loss customer and start in new way of doing business. Most of the days I am in my business only Sunday is the only day I will be on my home, here my child educational result decreases due to less follow up delivered from my side. (Participant three)

Furthermore, another in-depth participant elaborate as follows:

Running business and leading family seems something controversial, when I give focus for business, I will be un abled to care my children. I have five children; they are in school. The difficulty is when I give birth ; I will be exempted from my business at least for forty days when I came back to my business many things do not wait me as it was , I may loss many customers also I will be un able to access market information; on top of this I will be in challenge of lack of money since I consume what I have saved without income generate. Generally due to this challenge; I am pushed to leave in subsistence life. (Participant six)

In support of the above narration, key informant interviewee mentioned that as follows:

Women owned business organizations are lately opened at the morning and early closed at the evening, as because women are too busy on many roles and responsibilities, ,for

instance they are responsible for reproductive role hence when they give birth women will be exempted from business many moths by this challenge businesswomen are losing their customers and moreover they are not profitable. (KII02)

From the above narration, the researcher understood that, reproductive role affects the business activity during the pregnancy period and after birth spent more time for child rearing practice for few months this situation is exempted from business activities. This seems to divert finance away from the business, and thus, their businesses fail to grow and profitable in business.

4.1.2.4. Socio Cultural Challenge

Based on the finding of the study businesswomen face different challenges related to socio cultural challenge that includes societal attitude and violence.

4.1.2.4.1. Challenge Related to Societal Attitude

Women's are viewed as weak, passive and submissive. In some cases, society considers it's a weakness in a husband if his wife is working outside. In business, women have to deal with many customers and they have to travel away from their homes. Such things are not well accepted by society and therefore constitute a major problem for businesswomen. Regarding to these the in-depth interviewee participants share her ideas as follows:

As it is well known the community beliefs that women are not capable of doing something new but in my thinking, women can do what men are doing. she added, before I started this business, I have interviewed one man and talked to him that I want to start this business and, he said "this business don't suit to you because you are female and you can't do it .This business is challenging business even for male and you do not think to start it", but in a committed way I started it. (Participant four)

FGD participant also added that;

Our society's negative attitude and canard challenged me a lot, even it arises crash between my husband and me. Once up on a time when I was working business fire accident burned all my goods and the I decide to start selling oil at the road and villagers said to my husband that how can your wife do business at the road exposing to the rain and the sun and he accepted their gossip as true and he raised conflict and

ordered me to stop doing business , but I tried to persuade him; finally I carried on doing business. (Discussant one)

From the above participants' reflection, we can understand that most of businesswomen were victims of the societal attitudes due to their stereotypical view of the community, negative attitude and lack of support from the society. Thus, we can conclude that due to the negative attitudes towards women in business are limit their activity outside the home.

4.1.2.4.2. Challenge related to violence

Violence is defined as a behavior against people liable to cause physical, economic and psychological harm. Usually violence takes place among men and women social groups. However, in the most cases violence occurs on women. Regarding to these issue participants of the in-depth interview share neighborhood experiences as follows:

she was married and she has five children. She engaged in merchandise wholesaler. The trade license was by her name, but she was working with her husband with in one shop. Time to time she become famous and easily communicate with many customers; which helped them to open branch two business center and she placed herself from the new branch business center and her husband is responsible to cascade the old business branch. Now the income from the two shop increases. when many customers visited her former shop; they always see her husband and they begin asking where she is; the he started distrust his wife. At a time one customer asked the husband where his wife gone and the customer go back without buying anything from the shop ; at that time the husband become disappointed and call for his wife , then he ordered his wife to meet at their house ,he strike by macaron to her and finally she passed away.(participant three)

The researcher gathered data on this challenge by raising this question to another in-depth interviewee, she explained the problem as follows:

Even if you become a successful businesswoman; there are many obstacles which hidens you. There was a woman who engaged in men boutique. she was very exceptional in customer services, hence she become rich. once up on a time she started love relationship with someone and 'he asked her to marry him' he wants to marry her to use her money. They become married as they think. The man whom become husband want her money

more than she; but she is so smart and don't pave the way, hence he couldn't access her money as he thinks before. At that time disagreement was happened and she want divorce, but he asked her to pay one hundred thousand birrs; that he spent for wedding ceremony, but she said didn't pay the money and finally, she become arrested; after that she stopped working business. (participant two)

The above narration of the participant tells us that, women who are doing business are usually perceived to be untruthful in the husbands as they interact with outsider men in the course of doing business. Due to such scenario, they exposed to loss their life and also their economical violence. Thus, we can conclude that businesswomen are exposed for different types of violence by the intimate partners on the basis of their gender

4.1.2.5. Challenge related to Market Access and information

As the study revealed, one of the challenge businesswomen encountered in routine business activity was market access and information. Mostly women were not capable to market services and goods tactically, because they frequently lacked access to knowledge, expertise, contacts, exposure and training.

4.1.2.5.1. Lack of Market access

Access to market opportunity is essential for the progress and sustainability of business enterprise. As the study revealed that, businesswomen are constrained by lack of access to business. In line with this issue one of the interviewees explained her practical experience as follows:

Today, there are many boutique sellers and a lot of competitions among us. I see all the businesses are same there are now more sellers than buyers. Everyone is doing the same business and competition for the same customers. There is similarity in business engagement in the same market place and hence providing lots of similar products couldn't make me profitable. Sometimes I will end all day with no sell and I frustrate about a time consuming, rental fee and future of my business, so for me similarity of business engagement is as such challenging (Participant eight)

In support of the above narration, key informant interviewee mentioned that as follows:

Most businesswomen start business without due consideration for market research before they engaged to the market and also they engaged to business without having business

skills, on top of the above factors most of them engaged in similar business type on the same working area due to these factor market information will be hide by some businesswomen and others obliged to be loser and lastly quit or change their business type. (Key informant 02)

The above case showed that lack of market access is challenging for business success and profitability and also it is crucial to cascade market research before engaging in to business. Due to lack of market access and businesswomen exposed for loss. This problem is resulted from most of them engaged in similar business type because of many challenges women choice service and retailer sector. Thus, we conclude that most businesswomen exposed for lack of market access.

4.1.2.5.2. Lack of market information

Access to information is important for availing various business and financial services. Lack of awareness and inability of some women entrepreneurs to access and use information seems to be constraining the growth and innovation of their businesses. During the in-depth Interview participants said that:

I am engaged in female boutique. Before I engaged in to this business I was working women beauty salon, after I encountered health problem, I have shifted the business. I engaged in to business nonetheless of considering market research, I only started it by hearing what others said it as a profitable business type but, after I started the business, I realized that business in itself need to be well proposed and researched. (Participant eight)

Participant of FGD also added the challenge as follows:

I started business in 2000 Ethiopian calendar. I have no business experience before I started this business. I didn't have any business skill before I engaged in to my business, because I directly engaged in to business after I completed my education. First, I started shop but due to lack of market information I loss and close the shop, then I started juice house again I loss then I discussed with my husband and we gather information about the market, finally I started café and restaurant. Really market information matters in business. (Discussant four)

From the above statements the researcher understood from the stated issue is that access to new information is crucial for beginning, existence and progress of business enterprises. Due to this situation limited access to vital information hinders business progress especially women because after loss of business enterprise it is difficult to start again due to the financial status or less working capital.

4.1.2.5.3. Poor customer connection and handling

Good customer connection and handling is very important for the profitability of business enterprise. Regarding to this issue one FGD participants shared her experience as follows:

Most of businesswomen started business without attending any business skill training and due to this the first few months are losing months. At the time of my beginning one customer was visited me and I said what do you want; then he said your customer handling is too poor and gone buying nothing, after month stay at business, I understand that good customer handling matters in business. (discussant nine)

In support of the above narration, key informant interviewee mentioned that as follows:

Most of the time businesswomen are not blessed in getting business training prior to starting their business and hence they start and run their business in traditional and commonly then it directly affects the effectiveness in making profits because business skill matters. on the top of this they become challenged in adapting the business arena. (KII 02)

From the above statements, the researcher understood that after the engagement of business activity businesswomen should have business skill if it is possible attain in business training. Due to such situation, participants of the study lacked the necessary skills associated with selling and negotiating with clients and suppliers. Thus, we conclude that due to poor customer connection and handling the effectiveness in making profits is under questionable.

4.1.2.6. Challenge related to Personal attributes

The main issue presented under this topic is the challenges related to personal attribute that businesswomen engaged into business activities. The response from participants to the question regarding to the challenge is more or less similar.

4.1.2.6.1. Risk aversion and lack of self-confidence

Women tend to have low self-confidence, and tend to be risk averse in business enterprise. Such factors do not only affect business start-up decisions, but also affect sustainability of business. These factors were to be affecting businesses growth and access to investment finance. Regarding to this the in-depth interviewee share her experience as follows:

I really fear loan from institution. I am working this business for 12 years but there is no credit recoded done by me either for startup or expansion because I fear loan being female and access loan service for me is too difficult, because I thought I should take responsibility for it. I fear that if I wouldn't be profitable and unable to payback for the loan, I will be arrested even my collateral house will be owned by credit institution and lastly my family will be homeless because of me , I have to pay in monthly rate ,but if the market for that month decreases I will be unable to pay.(participant five)

Similarly, another in-depth interviewee stated in the following way;

Now and from the beginning I face capital shortage to start and expand my business, Sometimes, I think of taking loans to expand my business, but do not have enough confidence to take loans. I cannot bear the risk. Honestly, I am not a risk-taker. It is better to be in peace than be bothered by debt. I know it is lack of financial resources that is hampering my business growth. (Participant four)

The FGD participants also mentioned in the following way:

I started business in 1995 Ethiopian calendar .it has been 17 years. Now I engaged in cafe and restaurant business. From the beginning I fear to start business, because I was wage employed at the government office. I always think about the market that if no one buy my products I will be loser. For this matter I waited one year to get the track of the business. (Discussant three)

This shows businesswomen have less confidence in their business abilities. Most of them were not so confident to take business loans. The greater risk involved in bigger businesses seem to make them less willing to trade potential business gain for risk. That is why they want to continue with the same business that they think have lower failure probabilities. Some

businesswomen also tend to undertake businesses that have lower income and growth potentials. As a result, their expectations for the future business outcome tend to remain small, and on top of that, they do not want to go beyond their business abilities.

4.1.3. Opportunities of Women Owned Business Enterprise

The researcher asked the participants what opportunities they gained during the starting time and after engaged in the business. There are little opportunities for businesswomen as compared to the challenges faced as to the study finding. Availability of credit, support from spouse, support from friend and attend in business skill training played a critical role to start their own business and social bond, psychological satisfaction and leadership practicing are acquired after engaged in business. Accordingly, all of them stated under the following sub themes.

4.1.3.1 Social Bond

Based on the finding of the study, businesswomen have got the chance to interact and communicate with many customers per a day. In this regard, the in-depth interviewee and the focus group discussants proudly speaks that:

I started my business in 2008 E.C. I am engaged or running female boutique. I was wage employed before I own my business similar to the business now, I am running and it was paved the way to me to know many distributors and develop how to communicate with customers. (participant two)

Participant of FGD also added that

In doing my business I got the chance to strengthen my social bond; Since I am communicating with many customers per a day my social relationship increases in my day to day life. Now I have many friends whom I know them in my business borrowed goods from my neighbor. Other good thing is I am intimately connected with my business neighbors and even I will share customers with them together which pave the way to boost my social network. (Discussant five)

From the above statements the researcher understood that social network in a virtuous opportunity for the success of business enterprise. Due to this scenario, businesswomen have got a chance to interact with customers and create social relationship due to this simply cascade the business activity as they want. Thus, businesswomen attain the social opportunity.

4.1.3.2. Psychological Satisfaction

Based on the finding of the study, participant of the study has got the opportunities they obtained by their own business enterprise. As a result of this, businesswomen got psychological satisfaction which includes, being independent and self-confidence. In this regard, the in-depth interview and FGD participants explained in the following:

4.1.3.2.1. Being Independent

Independence sometimes presents itself in different forms which include women wanting to control her own destiny; not wanting to ask other people for money. Based on the finding of the study, women free from dependent from any one by their own business enterprise. Regarding to this the in-depth interviewee mentioned the opportunity as follow;

Before starting my business, I was sitting at my home unemployed for four years. All source of money even to meet my every need was my husband which times is boring time. Now I am running my own business and I don't expect birr from my husband. working all days and going home at night is other blessing of the business. On top of this it gives me financial freedom. (Participant four)

Correspondingly, another interviewee explained the following,

Now I am 22 years old and I owned boutique. I have been in this business for four years. Now I am independent from anyone, I am now self-reliant, I do expect nothing from anyone even I can now support my family. (Participant two)

The result of the study indicates that, the researcher understood that women depends from any one by different cause like economical and also, they want other support this is resulted from less empowerment of women in many aspects. Due such scenario, businesswomen has free from the dependency due to their own business enterprise.

4.1.3.2.2. Self-confidence

Based on the finding of the study, businesswomen have got the chance to build the self-confidence and communicate with others in the public arena without frustration. Regarding to this, the in-depth interview and FGD participants mentioned as follows;

I was wage employed before I engaged in to my business. I have been in this business for almost three years. This business ownership gives me freedom, no one will not control me moreover it blessed me with self-confident. (Participant three)

Similarly, FGD participants also explained that:

My business helped me not only to not be at home always but, it paves the way to speak in freedom. Before I engaged in business if someone asked me to talk, I could not talk to that one, I was a very shy woman. (Discussant six)

The above case showed that, the engagement of women in the business activity a pushing factor for the progress of self-confidence.

4.1.3.3. Availability of credit

In the previous section as the result of the study showed that even though women face financial problem and did not have a source of credit from financial institution, however some of them were got the opportunity to borrow money from relative, friends and neighbors.

4.1.3.3.1. Borrow money from relative

As to the study finding most of businesswomen faced financial problems, but to start or sustain in business used borrow money from their relatives. Regarding to these participants of the in-depth interview and FGD mentioned the opportunity in the following way:

If my relatives who transfer his ACSI/ loan to me was not willing to issue the source of finance for my business, I wouldn't be engaged with this business, because to get loan from ACSI the criteria are so difficult like collateral and organizing in group to get loan. (Participant two)

Correspondingly, one FGD participant supported the above idea by saying:

My brother is my everything in my business effectiveness. In my first trail of doing business, I was not profitable and at that time I became hopeless and quit the business, but my brother came to me and motivate me by giving working capital to start again , he was said that now I am giving you a working capital and I believe that you will become successful and profitable and you will pay back the money; by his saying I build my

confidence and start again then as he said I became profitable and able to pay his money.
(Discussant ten)

From the above description the researcher understood that women didn't access credit by many causes and they got capital shortage to start and run their own business but they were used other option for the sustainability of their business. Thus, we can conclude that most of the participants of the study to start and run their business by getting financial support from their relatives.

4.1.3.4. Practicing leadership

Based on the finding of the study, doing business and working with other workers is another opportunity to practice the leadership. Regarding to this participant of the in-depth interview and FGD stated the opportunity in the following way:

Doing business teaches you patient & humility, because I am communicating with many types of customers in each day. Now a days if customer do not buy my products after finishing all marketing steps, I would not be disappointed. Also, if my children disconcerted me in my house, I would not be irritated, but I will try to solve the problem in composedness way. (Participant six)

Correspondingly, participants of the FGD elaborate as follows:

There are employed workers in my own business and leading them pave the way to practice what leadership mean. My workers are different in attributes which pave the way how to coordinate and control different workers. Now I can say I am a leader since I am leading my business with my workers. (Discussant four)

Based on the above reflection, the researcher understood that the engagement of women in business is a good opportunity to develop the leadership status of women and pave the way to increase the progress of women in the business enterprise because good leader in business activity is essential to run the business in the technical way.

4.1.3.5. Husband`s support

As the study finding businesswomen participated on the focus group discussion have got support from their spouses and they stated that this support played a very significant role in the growth of the business. In line with this the FGD discussant share her opportunity as follows;

My husband supported me from the beginning till now. His support abled me to solve any problems that I faced in operating my business. My source of finance for starting my business was my husband and by the first my trail I was not profitable in my business ,but he motivated me to start again ,hence now I am in good track because he is always with me, he give me freedom to operate my business.(Discussant eight)

Based on the above narration, the researcher understood that the success of women in business the spousal support is very essential because most likely married women have burden in the home as compared to single or unmarried women. Thus, we conclude that spousal support vital means to be effective in women`s business.

4.1.3.6. Support from friend

As the finding of the study shows that mostly women are fearing risk to start business but due to friend`s moral support they engaged into business. In relation to this opportunity participants of FGD shared her idea in the following way:

My friend is my reason to start my business, I always think to start business, but I was fearing about risk and my friend said for sure you will become successful, hence she pushed me to start business ,but still I fear risk and lastly she persuade me by saying let us start business in share so that we become gainer or loser and by her confidence we start business and we become successful then latter on I could start my own business.(Discussant three)

This study found out that, support is a vital issue for the success of women in many aspects specially in the business activity. Due to less risk-taking ability to start a new business Participants of the study need support from family, friend and relatives. Thus, we can conclude that to rise the engagement of women in business activity support from the responsible body is essential.

4.1.3.7. Attended business skill training

Business skill training is essential for good business environment. Regarding to this participant of the FGD mentioned her opportunity in the following way:

For me attending business skill training is the best foundation for my business expansion as well as for my overall life. At the beginning of my business I was not took any training and due to this I was not profitable, but after taking business skill training, I fill my knowledge and skill gaps like how to handle customer service and even now I can solve any problem that can appear due to business operation. (Discussant four)

This study found out that, business skill is very essential for the profitability and the sustainability of their business. Participants of the study have got the opportunity of attending business skill training this help to filled knowledge and skill gaps in the business arena. Due to this such senrio, businesswomen the training is and helped them to solve their business challenge in the technical way. Thus, we can conclude that before the starting of business have skill about the business.

4.1.4. Coping Strategies by Businesswomen's to Overcome their Challenges

The main issue presented under this theme is the different coping and existence strategies employed by businesswomen to handle challenges they faced and to stay on the business activities. Coping mechanisms are very vital to overcome different types of challenges human beings faced. Businesswomen have faced many challenges. To solve those challenges, they used different coping strategies. The businesswomen were asked about how do they solve their mentioned challenges and they elaborate as follows.

4.1.4.1. Coping mechanism for financial challenge

Businesswomen have faced financial challenges. Most of the study participants claimed that they solved their financial problems by using product credit from the distributors, borrowing from their family members, and intimate friends.

4.1.4.1.1. Product credit from the Distributors

To sustain in business, build social network and create a good relationship is one mechanism to solve the shortage of working capital or financial challenge. Regarding to this issue, one in-depth interviewee stated her practical experience as follows:

I have not enough amount of money to run my business, due to this by communicating with distributors I apply product credit technique. I know that it could not make profitable, because if I had enough money to run my business, I would be able to buy products that I want, but as product credited business maker I cannot prefer products.
(participant seven)

The above case showed that, financial resource is very essential in business activity. Participants of the study faced the financial challenge. Due to this situation, product credit as one coping mechanism to mitigate financial challenges used by the businesswomen.

4.1.4.1.2. Borrowing from the family

Based on the finding of the study, support from the family is vital including financial support. To harness financial challenges businesswomen, use borrowing from the relatives are another option. Regarding to this participant of the study reflect as follows:

I started business in 2001 Ethiopian calendar. I engaged in selling milk processed products. In my trial of doing business I was not profitable at that time that happened shortage of working capital to sustain in the business use an option borrow from my brother. (discussant two)

This study found out that, borrowing from their family as a coping strategy by the participants of the study for financial challenge.

4.1.4.2. Coping mechanism for working place

As the finding of the study showed that, businesswomen faced challenges in relation to working premise and to solve those challenges they used different strategies that includes discuss with house lessor, forming group and relocate working place.

4.1.4.2.1. Discuss with House Lessor

Discussion is one way to solve problems. Discuss with house lessor is the essential way in which participants of the study were practiced in routine problems related to house fee. Regarding to this issue, one of them stated her experience as follows.

To solve problems, I always prefer thinking options, that so to solve working fee /rent, I always sit with house owner and discuss with him. (participant one)

Based on the above quote, the researcher understood that house rent is big challenge for women in doing their own business activity. and when there is disagreement between house lessor discussion is a major option to mitigate the challenge used by the participants of the study.

4.1.4.2.2. Organizing in group

Organizing in group is essential to solve the challenge especially for women as because this is governments focusing strategy at this time regarding to working place. In line with this issue participant of FGD mentioned the experience in the following way:

To get own working place I have passed many up and downs. to get own working place I applied a solution of organizing in group and this group grow to associations and started saving then after many years we bought working land and now we are constructing working place in building. (discussant three)

Based on the above narration, the researcher understood that, organizing or forming group is one strategy by the government due to insufficient land. Due such scenario, organize in group as one strategy to solve the workplace challenges used by the participants of the study.

4.1.4.2.3. Relocate working place

As to the findings of the study businesswomen face challenges in relation to working premise. To solve such issue, they tried to use options like change working place to warehouse and leasing obscure working place. In relation to this issue participants of the study shared her experience as follows:

I engaged in merchandise business. Now a day's phone call is vital to run the business hence many customers ordered goods and services via phone call. I am trying to change this working place to warehouse because the rent is not high and also payment system is not difficult. (Participant three)

The above story showed that, businesswomen face challenge related to working place. As a way out to minimize the house rent participants of the study relocate working place used as one strategy to survive in the business.

4.1.4.3. Coping mechanism for Administrative challenge

Businesswomen have faced different challenges related to administrative /legal issue. To solve these issues, businesswomen used familiarize mechanism like write complaining letter. Regarding to this problem one interviewee stated her idea as follows:

4.1.4.3.1. Writing complaining letter

As the result of the study showed that unreasonable imposed tax is most challenging issue. To elaborate this issue one interviewee stated her idea as follows:

For businesswomen tax is a very sensitive issue, because most of the time the government officials-imposed tax in non-reasonable and un fair way, to solve this challenge I always apply complaining and they will deduct it to some extent. (participant seven)

The above story confirmed that, the researcher understood that due to unreasonable imposed tax participants of the study unbale to do business activity freely. As a way-out participant of the used formal coping strategy to harness the administrative related challenges.

4.1.4.4. Coping mechanism for Work- Family Balance

Based on the finding the study, we can understand that women faced different challenges related to work-family balance in doing the business activity specially married women. To overcome this problem businesswomen used strategic mechanism like discuss with family member.

4.1.4.4.1. Discuss with family

As the finding of the study indicated that, discussion is the best approach when they face family problems. The researcher finds out this fact, in this regard the in-depth interviewee said the following:

Usually my children asked me to not to go to my business hence I can stay with them with them, at that time I will try to persuade them by telling about business profitability, while we started family discussion. (participant six)

From the above narration we can understand that businesswomen are dual responsibility in the family and their business activity so, to cascade both activities discussion is a vital option. Due to such issue, participants of the study discuss with their family is as one mechanism to cope with challenge related to work- family balancing.

4.1.4.5. Coping mechanism for Market Access and information

As the result of the finding indicates that businesswomen face challenges in relation to market access and information. To overcome this challenge, businesswomen applied their own strategies like giving bonus for the customers.

4.1.4.5.1. Giving bonus

As the finding of the study shows that good customer handling is essential for the success of their business. Regarding to this issue participants of the FGD said that:

I treat my customers in exceptional way. To increase the number of customers, my husband and me create strategy to increases our sells by giving bonus for the customer and I started applying it, and it works, the sells increased. (discussant seven)

From the above saying, the researcher understood that good customer service is essential to increase sells or the customers. In this scenario participants of the study giving bonus as a way out to harness lack of market access.

4.2. Discussion

The major finding of the study has been elaborated in the previous session according to the major themes identified. This session deals with the discussion of the findings in accordance with the research questions and the existing literatures.

4.2.1. Challenges of Women Owned Business Enterprises

This study indicates that businesswomen face various challenges which are categorized as financial related challenge, working premises related challenge, administrative related challenge, challenge related to work family balance, challenge related personal attributes, challenge related to market access and network.

4.2.1.1. Financial challenge

According to the finding of the study, financial challenge that consists of access to source of credit, collateral requirement from lending institutions and shortage of working capital. Most of the participants explained that many challenges of businesswomen were emanated from financial problem. Most participants of the study explained that access to credit facilities is limited because lending offices usually require tangible collaterals from borrowers. The result shows the businesswomen were unable to successfully start and grow a business enterprise. as a result,

women tend to finance their enterprises mainly through their own saving and borrowed from their relatives for the source of startup capital and running their business activity. In line with this the study conducted by (Hadiya, 1998) stated that, most businesswomen used personal savings, loans from friends and family, and informal lending schemes to fund their businesses.

The other challenge businesswomen face related to financial problem is collateral requirement from the lending institution. Study participants of the FGD and the in -depth interviewee indicated that access to finance is in some cases restricted by institutional requirement or collateral. This implies that most businesswomen do not access loans from the microfinance institutions because they lack security which is a requirement before money is given out. This is supported by Sullivan and Steven (2003) who notes that the credit procedure requires documentary evidence, and collateral which most women owned business enterprise do not fixed asset. And also the key informant interviewee stated that women prefer individual loan due to absence of collateral fear in accessing group loan most of them reject using group loan, they Thus, this finding is in line with Wanjohi & Mugure (2008) have concluded that a lack of access to finance is almost universally identified as the key challenge for women-owned business enterprises.

Another challenge businesswomen face in relation to finance is shortage of working capital. As the finding of the study found that shortage of working capital is savior one for businesswomen. Due to this unable to expand their business and change the life style. And also, the key informant supports this idea most of the time women business owners faced capital shortage due to many cases.

4.2.1.2. Challenge related to working premise

As to the findings of this study found that businesswomen faced different challenges that related to working premise that includes, absence of own premises, payment system of house rent and inconvenient working place. Participants of in-depth interview and FGD mentioned that, still after starting business absence of own working place is most challenging. Most participants of this study who run their businesses from private rented houses those rented house high rental charges on the top of this the payment system is have impeded the performance of their business as some charges are higher than the capacity to pay. According to them, this high rent of house is resulted from absence of own premises to run their business. Thus, this finding was consistence

with the findings of Haile et. al, (2014) shows that businesswomen that have own working premise grow faster than those that operates at rented. In addition, the studies conducted by Adego (2014) and Berhanu (2014) states that among obstacles experienced by businesswomen is unavailability of work premises.

4.2.1.3. Challenge related to Administrative

According to the finding of the study, administrative challenges consists of unreasonable imposed tax and bureaucracy in company registration and licensing is another challenge of businesswomen. Most participants of the study reflect discontent with the tax rates because the imposed tax is not reasonable and exaugurated as compared to working situation. In line with these findings, Abera, (2012) and Admasu, (2016) also states that unreasonable tax is the main factor that affects the performance of their business enterprise in addition to bureaucracy in company registration and related issues.

Another challenges businesswoman face related to administrative or legal issue is bureaucracy in company registration. Participants of the in-depth interviewee and key informants reveled that the process as tedious and lengthy. In line with this finding the study conducted by Zeidan & Bahrami (2011) stated that the bureaucratic procedures they have to face in running their businesses.

4.2.1.4. Challenge Related to Work- Family Balance

The study participants reveal that, businesswomen face different challenges related to work family balance. Participant of in-depth interview mentioned that do not seem to isolate their personal and family expenses from that of their businesses. Depending upon the demographic factors such as family set up, marital status as well as child care that limits business expansion and diversification. In support of this idea, a study conducted by Tlaiss & Kauser (2011) explained that , the work–family interface represents a barrier holding back businesswomen because of many issues, including, first, the absence of strategies for combining business with family in general, and second, the challenge of controlling and managing work and family responsibilities for businesswomen, which is much harder in a patriarchal society country In line with this finding, Deborah *et al.* (2015) confirm the commitment to family and its constraints provide a barrier to the women business process. The researchers highlight that married women have two different functions, one as businesswomen, and the other as mother, wife and caretaker.

The researchers also found that women are reluctant to start a new business venture due to the high family responsibility and often only wait until the children left home, before they start with business. In support of this idea, a study conducted by Starcher (1996), stated that having responsibility towards home, children, elderly dependent, and women fail to devote majority of energy and time in business. Another study conducted by Stoner et al. (1990), observed women stressed out because of dual responsibility of taking care family and handling business enterprise. And also, key informants pointed out that women are too busy on many roles and responsibilities most women owned business organizations not open full time due to balancing their work and family. Thus, this finding is line with findings of Fasci and Valdez (1998) and Birley (1989) stated that numerous family duties leave less time with businesswomen for their business activities.

4.2.1.5. Challenge related to Socio-cultural

There is the scanty of empirical data exists about the impact that culture has on businesswomen, it is a fact that culture plays an important role on women's decisions about whether and how to start a new enterprise. Societal attitude and violence are challenges of women explained by the participants. As the study has shown that, challenges of businesswomen that emanates from societal attitude. Few participants of the study stated that attitude of the society is a problem for women to engaged in different business sector because the society considered as women are weak, not capable of doing something new. This issue is challenging for women to engaged in male dominated business sector. According to Meyer (2009), cultural stereotyping towards women included gender related role expectations, the negative attitudes from society's perception towards women engaged in business create significant burdens on businesswomen .In support of this idea, a study conducted by Crampton and Mishra (1999), stated that negative attitudes and stereotypes created by society towards the career woman constitute major challenges with the view that man's job is more important. And also according the 2008 edition of the World Bank's annual "Doing Business" report (World Bank 2007) identified cultural determinants that caused low levels of engagement of women in business activity includes negative attitudes regarding women who hold their own careers and job. And also, the FGD participants of the study mentioned that lack of support from the community and societies attitude discourage women to engaged in business. In line with these findings, Morris et. al.,

(2006), ethnically enforced outlook toward femininity acts as blockades to females attaining greater economic benefits and recognition in the corporate world.

The other challenge facing businesswomen is violence. Participants of the study shows that women experience different forms of violence including gender-based violence (GBV) and economical violence. In support with this, the study conducted by Admassie & Amha, (2008) showed that, more than half of all businesswomen in Ethiopia often face gender related challenges in establishing new businesses as well as operating or expanding existing businesses. In support with this, the study conducted by Reeves (2010) stated that, violence or the threat of violence result in continual fear and stress and deny women the ability to choose the location of their business and/or their hours of business freely, which is a serious limitation on the opportunity for women in some less developed nations to succeed in business. In line with this the study conducted by Afza, Hassan and Rashid (2010), indicated that biases based on gender and lack of support from community are key factor that limits women from business.

4.2.1.6. Challenge related to Market Access and information

As the finding of the study found that lack of market access, lack of market information and poor customer relationship and handling are the challenges that the participants of the study explained. Almost all participants of the study don't have any prior experience regarding to business before engaging in business activity. In line with this, the in-depth interviewee reveled that lack of access to market face by the participants of the study. The key informant makes added deal with about lack of market access.

Another challenge of businesswomen is lack of market information. Participates of the in-depth interview reveled that lack of awareness and inability to access and use information seems to be constraining the startup and sustainability of their businesses. Due to lack of market research businesswomen face access to market because before engaged in the business it should be search about the profitability and target area. In line with this, the study conducted by UNECE (2004), found that women often lack access to training and experience in on how to participate in the market place and are therefore unable to market goods and services strategically. The high cost of developing new business contacts and relationships in a new market is a big obstacle for women-owned businesses. Women may also fear or face prejudice or sexual harassment, and may be restricted in their ability to travel to make contacts. In line with this finding study

conduct by Commonwealth Secretariat (2002), showed that most existing networks in many developing countries are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive. In support of this idea, a study conducted by Linehan and Scullion, (2008), noticed that businesswomen were poor in developing business networks, effective networking can offer significant benefits to the businesswomen through comparative advantage in business.

4.2.1.7. Challenge related to Personal attributes

Capacity building in business skills is therefore critical to improvement the business women confidence. As the finding shows that, some participants of the study claim that challenges of businesswomen that emanates from personal attributes include lack of self-confidence and risk aversion. In line with this, the in-depth interviewee revealed that lack self-confidence is more problematic issue to take loan and to start their business. In support of this idea, a study conducted by Hadary (2010) and Adoram (2011), stated that lack of confidence and low risk-taking ability amongst businesswomen, which adversely affected the startup and running their business. Another study conducted by Stevenson and Onge, (2005 B) stated that, low confidence and risk averse behavior has been documented as a factor affecting women businesses.

In line with this, the focus group discussants revealed that they faced fear of failure, fear of risks (unwillingness to take risks), and doubtfulness of their ability to succeed. In line with is the study conducted by Stander (2015), states that businesswomen fear of failure is higher than men are and they often engage in lower risk business activities.

4.2.2. Opportunities of women owned business Enterprise

There is the scanty of empirical data exists about the opportunities on women engaged in business activity. This study has shown that, there are little opportunities for businesswomen as compared to the challenges faced as to the study finding. Participants of the study mentioned that has gained a significant opportunity during the starting of their own business and after engaged in business activity. Accordingly, few participants of the study mentioned that they got spousal support in terms startup capital, moral support and also related to develop confidence. Spousal support has a great influence on the success of business and proved evident in the findings of the research study. This implies that the engagement of women in business is acquired many

opportunities. And also, participants gained significant opportunities after engaged in business like social bond, psychological satisfaction and leadership practicing are acquired.

4.2.3. Coping Mechanisms Employed by Women Business Owners

As this study indicates that businesswomen were experienced different challenges that include financial, working premise, administrative/legal, work-family balance, societal attitude, market access and network and personal attributes related. To survive in business businesswomen used different coping mechanisms to overcome their challenges. However, as per the knowledge of the researcher concerned there are no exact empirical study that support the result of the finding. The result of the finding displayed that businesswomen faced different challenges in relation finance. To overcome this problem participants of the study, use product credit from the distributors and borrow from my family as coping mechanism. As the finding of the study indicate that, businesswomen use different coping strategies to overcome their working place challenges. To solve such issue, they tried to use options like discuss with house lessor, change working place to warehouse, leasing obscure working place and forming group. The result of the finding revealed that to solve administrative or legal related issue use familiar coping strategies like raise a complain. Participants of the study stated that, the only mechanism to solve this challenge is raising complain for responsible body. Most of the participants struggled to complete administrative tasks and found compliance with tax laws a significant problem. In support of this idea, a study conducted by Deborah *et al.* (2015:42) stated that, women were often uncertain whether they are in compliance with regulations. This may be a significant barrier to successful of women in business. As the study finding shows that, to overcome family balance related challenge participants of the study use as the strategy is discuss with family member. The result of the finding displayed that businesswomen faced different challenges in relation to market access and information. This challenges almost comes from due to lack of business skill training. To cop this problem participants of the study, to increase market access create mechanism like giving bonus for the customers.

CHAPTER FIVE: CONCLUSIONS AND IMPLICATIONS

5.1. Conclusion

In this study the challenges and opportunities of women owned business enterprise was explored. The findings of this study showed that, businesswomen face a lot of challenges. These challenges influenced businesswomen during the startup period and running their business. Participants of the study indicate that, these challenges emanate from the financial (access to source of credit, collateral requirement from lending institution and shortage of working capital), working premise (absence of own working premises, payment system of house rent and work place is not convenient.) , administrative (unreasonable imposed tax and bureaucracy in company licensing and registration) , work-family balancing challenges , challenges related to socio-cultural , marketing access and information challenges (lack of market access poor customer connection and handling, and lack of market information) and personal attribute challenge (lack of self-confidence and risk aversion). This indicated that businesswomen face financial, working premise, administrative, work-family balancing, socio-cultural, marketing access and information and personal attribute related challenges during the startup and running their own business activity.

The findings of this study showed that, there are little opportunities for businesswomen as compared to the challenges faced. These opportunities are during the starting of their own business enterprise and acquired after engaged in business include: availability of credit, support from spouse, support from friend and attend in business skill training and social bond, psychological satisfaction and leadership practicing.

Participants of the study employed different coping mechanism to overcome the problem they face in their business activities. As the finding revealed that, businesswomen for financial challenge they used product credit from the distributor and bowering from the family. To solve the working premise challenge, discuss with house lessor, organizing in group and relocate working place. In relation to administrative challenge writing complaining letter is a routine coping mechanism they used to solve related challenges. Regarding to work-family balancing challenge discuss with the family is the best way to solve connected challenges. To cop the market access and information challenge.

5.2. Implications

Based on the findings of this study, the following implications are made so that where possible, remedial actions can be taken with a view to assist businesses enterprises owned by women.

Implication for women themselves

- The study revealed that women has lack of self-confidence and risk aversion so; women have their own internal battels that must be fought. They must develop appropriate skills, capabilities, attitudes and the degree of self-confidence required to start and successes in the business.

Implication for financial institutions

Financial institutions are a significant source of capital for business startup and business expansion. However, the finding of the study indicated that businesswomen may not be able to start and expand their business due to lack of financial resources /collateral available to them. Most participants of this study had a negative perception about financial institutions.

- Financial institutions need to be seen as more supportive and they need to ease the administrative procedures like collateral requirement and the interest rate for business women.

Implication for the Government

The participation of women the business activity is importance for the economic growth of the country.

- Government can work towards making the environment more conducive for businesswomen by implementing a favorable institutional and regulatory environment.
- The finding of the study revealed that businesswomen faced administrative challenges in relation to tax .so government interventions can take on many different forms. These may be anything from consulting and implementing more supportive legislation (example tax relief) of business enterprise started by women. For instance, the tax system needs proper attention as it concerns businesswomen over the existing method of the tax levy

assessment, which is based on subjective estimates and which does not take account of the ability of the enterprises to meet the tax demands.

- The problem of working space is another area where businesswomen need support. businesswomen are experiencing difficulties in meeting the high level of rents, and most of them do not own their own premises. The government could establish and/or construct marketing sheds for women in suitable locations.

Implication for further research

This study has tried to explore the challenges and opportunities of women owned business enterprise and also it has tried to fill the gap of knowledge regarding the challenges and opportunities of businesswomen. However, the issue of women in business intervention needs further research and investigation that future researches are expected to address. The researcher believes that continuing research on businesswomen will contribute to improving women engaged in businesses, consolidating gender equality and identifying and addressing their particular problems.

- Since this study was limited to women owned business operated by sole proprietor, a future study should consider looking at women owned business operated by partnership to compare the results with those for women, and identify the challenges facing in sole and partnership business.

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APPENDIXES
Bahir Dar University
Faculty of Social Science
Department of Gender and Development Studies

Appendix A: Informed Consent Form

My name is Sosna Mastwal, graduate candidate in master of art in Gender and Development studies at Bahir Dar university. The purpose of these interview and focus group discussion is gather relevant information on challenges and opportunities of women owned business enterprise in Fasilo sub city of Bahr Dar city administration. The important information you give to me will be used for this study only and I thank you very much for your cooperation.

In the data gathering process, I would like to assure you that the information you provide will be kept confidential. I will not disclose your name to anyone else. I would, further, like you to know that the purpose of this research is purely for academic purpose. Your participation will be purely voluntarily. you can skip any question that you feel is not appropriate to discuss about. If you agree to participate in the study that you provide will be recorded. Thank you in advance for giving me your precious time and trustworthiness you show.

Appendix B: Interview Guides

Section 1: Personal information

1. Age
2. Educational status
3. Marital status
4. Number of children

Section 2: In depth Interview Guide for businesswomen

1. How and when did you start your business?
2. What kind of business sector do you run or engage?
3. How long have you been running your business?
4. What were the sources of start-up capital for your business?
5. What were you doing before starting this business?
6. Did you face any challenges in starting your own business? If yes, what type of difficulties, which of these problems still persist?

Probing point: challenges in relation to access to finance, Lack of Market Access and Information, Access to working place for business premises, administrative challenges etc.....

7. What do you think was the opportunity you got when you started your business? Tell me more about opportunities you have enjoyed after starting your own business?

Probing Point: Opportunities Social network, Psychological satisfaction, credit access, and working place, leadership practice

8. What strategies or coping mechanisms have you employed to stay in business?

Probing point: How do you solve the challenges you faced in relation to accessing to finance, Market access and Information, Access to working place for business premises and administrative issues etc.?

9. What recommendations do you think should be put in place by businesswomen, government and NGOs to ensure that women do well in business?

Thank you!

Section 3: Interview Guide for Key informants

Age.....

Educational background.....

work experience.....

1. Could you tell me your position in the sector?
2. What type of support does your office deliver for women business owners?
3. What difficulties does your office encounter in delivering the support?
4. How effective is your office in providing support for women's business development s in your sub city? What kinds of support are you given to women business owners?
5. In your opinion, what are the opportunities for women owned business enterprise?
6. In your opinion, what are the challenges for women owned business enterprise?
7. What should be done so as to reduce the challenges of women business owners?

Appendix C: Focus group discussion Guideline

1. When did you start your own business? How long have you been running your business?
2. Did you face any difficulties in starting your own business? If yes, what type of difficulties?
3. What do you think was the opportunity you got when you started and still in your business?
4. What strategies or coping mechanisms have you employed to stay and succeed in business?

ባህር ዳር ዩኒቨርሲቲ

ማህበራዊ ሳይንስ ፋኩሊቲ

የስርዓተ ጾታ እና ልማት ጥናት ትምህርት ክፍል

ሶስና ማስተዋል እባላለሁ። በባህርዳር ዩኒቨርሲቲ በማህበራዊ ሳይንስ ፋኩሊቲ የስርዓተ-ጾታ እና ልማት ትምህርት ክፍል የድህረ-ምረቃ ተማሪ ስሆን የዚህ ቃለ መጠይቅ እና የቡድን ዉይይት አላማ በባህርዳር ከተማ በተለይም በፋሲለኦ ክፍለ ከተማ በሴቶች ባለቤትነት የሚተዳደሩ የንግድ ተቋማት የሚያጋጥማቸውን ተግዳሮት ወይም ችግር እና መልካም አጋጣሚዎች ላይ መረጃ ለመስብሰብ ነው። ይህን ቃለ መጠይቅ እና የቡድን ዉይይት ለመመለስ ያሉት ድጋፍ ለሚደረገው ጥናት እጅግ አስፈላጊ መሆኑን እና ለጥናቱ አላማ ብቻ የሚውል መሆኑን በመገንዘብ ለሚደረግልኝ ትብብር በቅድሚያ ምስጋናዬን አቀርባለሁ።

ይህን መጠይቅ በምናደርግበት ጊዜ የምትሰጡት ሃሳብ ሚስጥሩ የተጠበቀ እና ማንነታችሁ እንዳይታወቅም በሌላ ስም የምሰይማችሁ ይሆናል። የምትሰጡት ሃሳብም ለትምህርት ፍጆታ ብቻ የሚውል ነው። ተሳትፋዎችሁ ፈቃድ ላይ የተመሰረተ ነው። ያልገባችሁ ጉዳይ ካለ መጠየቅ ይቻላል ። ጥናቱ ላይ ለመሳተፍ ፈቃዳችሁ ከሆነ የድምጽ መቅረጫ መጠቀም እፈልጋለሁ። እጅግ ወድ የሆነ ሰዓታችሁን ስለሰጣችሁኝ እና ለቀና ትብብርዎ ምስጋናዬ የላቅ ያለ ነው!

ክፍል አንድ- ግል መረጃ

እድሜ

የትምህርት ደረጃ

የጋብቻ ሁኔታ

የልጆች ብዛት

ክፍል ሁለት - ቃለ መጠየቅ

1. ይህን የንግድ ስራ እንዴት እና መቼ ጀመርሽ?
2. እየሰራሽበት ያለው የንግድ ስራ አይነት ምንድን ነው?
3. ይህን የንግድ ስራ ከጀመርሽ ምን ያህል ጊዜ ሆነሽ?

4. የንግድ ስራሽን ለመጀመር የመጀመሪያ-ካፒታል ምንጮችሽ ምንድን ነበሩ?
5. የንግድ ስራ ከመጀመርሽ በፊት ምን ነበር የምትሰራው?
6. የንግድ ስራሽን ስትጀምሪ ያጋጠመሽ ችግር ነበር? አለ ካልሸ? ምንድን ነበሩ? አሁንስ ያልተቀረፉ ችግሮች ምንድን ናቸው?
ማወጣጫ ነጥብ፡ የመነሻ ገንዘብ ከማግኘት፣ የገበያ ትስስር እና መረጃ ከማጣት አንጻር ፣ የመስሪያ ቦታ ከማግኘት አንጻር እና አስተዳደራዊ ተግዳሮቶች ወዘተ....
7. የንግድ ስራሽን ስትጀምሪ የነበሩት መልካም አጋጣሚዎች ወይም ምቹ ሁኔታዎች ምንድን ነበሩ?
በተለይ የንግድ ስራውን ከጀመርሽ በኋላ ያገዙሽ መልካም አጋጣሚዎች ወይም መልካም አጋጣሚዎችን ንገሯ?

ማወጣጫ ነጥብ፡- የማህበረሰባዊ ትስስር ፣ አዕምሮዊ ደስታ፣ የብድር አቅርቦት ፣ የመስሪያ ቦታ እና አመራርነትን ከመተግበር ጋር የተያያዙ ምቹ ሁኔታዎች ወዘተ...

8. ከንግድ ስራሽ ላይ ለመቆየት የተጠቀምሻቸው ስልቶች ምንድን ነበሩ?
ማወጣጫ ነጥብ፡- የመነሻ ገንዘብ ፣ የገበያ ትስስር እና መረጃ ፣ የመስሪያ ቦታ እና አስተዳደራዊ ወዘተ.... ተግዳሮቶችን እንዴት ነበረ የፈታሻቸው ወይም የተሻገሩላቸው?
9. ሴቶች የተሻለ የንግድ ስራ እንዲሰሩ ከራሳቸው ንግድ ከሚሰሩ ሴቶች ፣ከመንግስት እና ሌሎች መንግስታዊ ያልሆኑ ድርጅቶች ምን ማድረግ አለባቸው ትያለሽ?

ክፍል ሶስት ፡ ቁልፍ አስረጂ ቃለመጠየቅ

እድሜ

ጾታ.....

የትምህርት ደረጃ.....

በስራው ምን ያህል ጊዜ ቆዩ.....

1. በዚህ መ/ቤት የስራ ሀላፊነትዎ ምንድን ነው?
2. መስሪያ ቤቱ የንግድ ስራ ለሚሰሩ ሴቶች ምን ዓይነት ድጋፍ ትሰጣላችሁ?

3. ይህን አገልግሎት ስትሰጡ ምን አይነት ተግዳሮቶች ያጋጥማችኋል?
4. ይህን አገልግሎት በመስጠት ደረጃ መ/ቤታችሁ ምን ያህል ውጤታማ ነው ብለው ያምናሉ?
5. በእርስዎ እይታ ለሴት የንግድ ተቋማት ባለቤቶች ምን ምን ምቹ ሁኔታዎች አሉ ብለው ያስባሉ?
6. በእርስዎ እይታ ለሴት የንግድ ተቋማት ባለቤቶች ምን ምን ተግዳሮቶች አሉ ብለው ያስባሉ?
7. እነዚህን ተግዳሮቶች ለመቀነስ ወይም ለመቀረፍ ምን መሰራት መቻል አለበት ብለው ያስባሉ?

ክፍል አራት :- የቡድን ውይይት

እድሜ.....

የትምህርት ደረጃ.....

የጋብቻ ሁኔታ.....

የልጆች ብዛት

1. የንግድ ስራውን መቻ ጀመራችሁ ንግድ ከጀመራችሁ ምን ያህል ጊዜ ሆናችሁ?
2. እየሰራችሁበት ያለው የንግድ ስራ አይነት ምንድን ነው?
3. የንግድ ስራ ከመጀመራችሁ በፊት ምን ነበር የምትሰሩት?
4. የንግድ ስራውን ስትጀምሩ የገጠማችሁ እንቅፋቶች ነበሩ? አሁንስ ያልተፈቱ ችግሮች ምንድን ናቸው?
5. የንግድ ስራውን ስትጀምሩ እና አሁን ላይ ያሉ ምቹ ሁኔታዎች ወይም መልካም አጋጣሚዎች ምንድን ናቸው?
6. የንግድ ስራው ላይ ለመቆየት እና ውጤታማ ለመሆን ምን አይነት ስልቶች ተጠቀማችሁ?

አመሰግናለሁ!!!!

No.	Section	Theme	Sub-theme
	Challenges	1.Financial challenge	1.1. Lack of access to credit 1.2. High collateral requirement from lending institutions 1.3. Shortage of working capital
		2. Challenge Related to working place	2.1. Absence of own premises 2.2. Current working place is not convenient 2.3. payment system of house rent
		3. Administrative challenge	3.1. The tax levied is not reasonable 3.2 Bureaucracy in company registration and licensing
		4. challenges related to market access and network	4.1. Inadequate market 4.2 Lack of market information 4.3. Poor customer relationship and handling
2.	Opportunities	2.1 social opportunity	2.1.1 means of social network
		2. 2. Psychological satisfaction	2.2.1. Self confidence 2.2.2 independent

		2.3. Accessibility of credit	2.3.1. Get loan from relatives 2.3.1. get loan from ACSI
		2.4. Practice leadership	2.5.1. lead the family 2.5.2. lead the co-worker
3	Coping mechanism	3.1 support	3.1.1. from family 3.1.2. from friend
		3.2. discussion	3.2.1. with the family
		3.3 Borrowing	3.3.1. from relatives 3.3.2. from friends