

A REVIEW WOMEN'S PARTICIPATION IN MICRO AND SMALL-SCALE ENTERPRISES IN ETHIOPIA

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ABSTRACT: *Ethiopia has prioritized on MSE development for economic growth, employment generation and building an industrial economy. In 1997 the government has designed a National MSEs development and promotion strategy which facilitates and paves the ground for the growth and development of the sector. The strategy was revised in 2010/11 with renewed interests and more ambitious targets on employment and number of entrepreneurs and transition to medium size level. The objective of the review was identified the most determinants of women participation in MSE. In order to increase participation of women in different types of micro and small-scale enterprises, the relevant intervention area would be to increase access of information, infrastructure, and resources and develop awareness on how to begin small and medium business. Considering the role that participation in MSE plays in improving the living conditions of participants, it is advisable for, accumulate asset for build new investment, unemployed people and for those who receive meager wage to engage in MSE.*

KEYWORDS: Asset holding, Income, Micro and small scale enterprises, participation, saving, women

Background of the Study

Few studies conducted regarding women in Ethiopia portray that mostly rural women are involved in physical hardship throughout their lives. Such hardship involves carrying loads over long distances, grinding corn manually, working in the homestead, raising children, and cooking. Ethiopian women have little benefits compared to men regarding personal income, assets, healthcare, education, and employment. Over 85% of Ethiopian women are living in rural areas where peasant families participate primarily in subsistence agriculture. Rural women are integrated into the rural economy, which is basically labor intensive and which exerts a heavy physical accuse on the majority of women and children (CSA, Population Projections for Ethiopia, 2013). Rural women urgently seek alternative employment mostly in nonfarm sectors. However,

rural women entrepreneurs have limited education, resources, and support for their pursuit of nonfarm enterprise activities. Women are forced to engage in a limited selection of low-profit nonfarm activities rather than exploiting more advantageous market opportunities (World Bank, 2015).

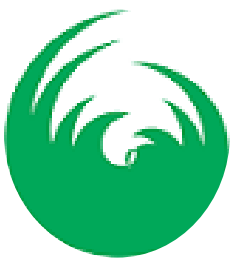
The issue of micro and small scale enterprises development ranked first among the priorities of socio-economic development, given the growing need for employment creation and poverty alleviation (Berihu Assefa et al., 2014). For instance, according to UNIDO estimates, MSEs contribute to 22% of the adult population employment in developing countries. The United Nations Industrial Development Organization (UNIDO) estimates that MSEs represent over 90% of private business and contribute to more than 50% of employment and of gross domestic product (GDP) in most African

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countries ((UNIDO), 2016). There is also an urgent need to create a strong competitive MSEs Sector that able to play a leading role in the development process. 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 2013 were owned by women(CSA, 2016). And a study undertaken by the Central Statistical Agency (CSA) disclosed that there were about 974,679 micro enterprises, generating a means of livelihood for about 1.3 million people (CSA, 2015). Another study conducted in 2016 by CSA also revealed that 1,863 SMEs had created employment opportunities for about 97,782 citizens.

Women constitute about 50 percent of the Ethiopian population. Women are also engaged in different sectors of the economy. Even though rural women are major laborers in the agriculture sector, they hardly obtain proportionate earnings. Especially, in the rural parts of the country, women engage in a highly time consuming workloads like in crop production and animal husbandry almost equally with their male partners. On the other hand, they are engaged with activities supporting the agricultural production such as food preparation, collecting wood and fetching water, child rearing and caring. Even if this is the scope and in its partnership approach, having reoriented a rural safety net to better respond to the needs of food insecure households and create productive investments to support rural economic growth and environmental rehabilitation. According to the World Banks Gender Statistics Database, women have a higher unemployment rate than men in virtually every country. In general, women also make up the majority of the lower paid, unorganized informal sector of most economies. These statistics are used to justify giving priority and increasing women's access to financial services on the grounds

that women are relatively more disadvantaged than men the burden of family responsibilities, limited finances, and lack of managerial experience and appropriate modern equipment have actually had little impact on the women entrepreneurs' success(Dzisi, 2008).

According to (Berihu Assefa et al., 2014) the delivery of different micro and small scale enterprise activities for women's has been as one of the antipoverty tool for the development of the national economy. This is because it helps unemployed became employed, thereby increasing their income and consumption. He farther emphasizes that improving credit access to the poor also facilitates economic growth by easing liquidity constraints in production, by providing capital to start up new production or adoption of new technologies. Within the area of food security access to credit aim to help poor women to cover their basic needs and food needs through implementing or improving MSE activities. The provision of credit services to the poor women in the rural economy is believed to alleviate poverty, increase the income of credit recipients, create employment, and reduce dependency and latter development the MSE's and business skill training(Hosseinia, 2016). Moreover, majority of the poor women are not involved in the MSE, this may be because of the limited amount of funds allocated for MSE and other problems. Women's business competitiveness is limited, as a result of which they become economically weak and vulnerable. This is partly due to the absence of enough women focused support services like livelihood skills training, access to finance, information and basic education that could foster their socioeconomic status (DVV international, 2011) .And hence this review aims to identifying, understanding, describing those factors which determine women's participation in micro and small scale enterprise activities in Ethiopia.



A Review of Determinants of Women's Participation in Micro and Small Scale Enterprises in Ethiopia

Definition and concept of micro and small scale enterprises (MSEs)

Micro and small scaled enterprises (MSEs) are a very heterogeneous group. MSEs are found in a wide array of business activities, ranging from the single artisan producing agricultural implements for the village market, the coffee shop at the corner, the internet café in a small town to a small sophisticated engineering or software firm selling in overseas markets and a medium-sized automotive parts manufacturer selling to multinational automakers in the domestic and foreign markets(Soriano and Santos, 2013).

The owners may or may not be poor; the firms operate in very different markets (urban, rural, local, national, regional and international); embody different levels of skills, capital, sophistication and growth orientation, and may be in the formal or the informal economy. The abbreviation MSE is used in the European Union and by international organizations such as the World Bank, the United Nations and the World Trade Organization .Small enterprises outnumber large companies by a wide margin and also employ many more people. MSEs are also said to be responsible for driving innovation and competition in many economic sectors(UNID, 2014). The several definitions of the term Micro, Small and Medium scale enterprises (MSMEs) are varying from country to country and varying between the sources reporting the MSMEs statistics. The commonly used criteria at the international level to define MSMEs are the number of employees, total net assets, sales and investment level. If employment is the criterion to define, then there exists variation in defining the upper and lower size limit of MSMEs(World Bank, 2018).

In the United States, the Small Business Administration sets small business criteria based on industry, ownership structure, revenue and number of employees (which in some circumstances may be as high as 1500, although the cap is typically 500). Both the US and the EU generally use the same threshold of fewer than 10 employees for offices. European *Union in July 2011*, the European Union Commission said it would open a consultation on the definition of MSEs in 2012, there are three broad parameters which define MSEs: - Micro-entities are companies with up to 10 employees, small companies employ up to 50 workers and Medium-sized enterprises have up to 250 employees.The European definition of MSE follows: "The category of microsmall and medium-sized enterprises is made up of enterprises which employ fewer than 250 persons and which have an annual turnover not exceeding 50 million euro, and/or an annual balance sheet total not exceeding 43 million euro (European Union , 2018).

EU member states have had individual definitions of what constitutes an MSE. For example, the definition in Germany had a limit of 255 employees, while in Belgium it could have been 100. The result is that while a Belgian business of 249 employees would be taxed at full rate in Belgium, it would nevertheless be eligible for MSE subsidy under a European-labeled programmed(European Union , 2018).

According to German economist Hans-Heinrich Bass(Bass, 2016), empirical research on MSE as well as policies to promote MSE has a long tradition in West Germany, dating back into the 19th century. Until the mid-20th century most researchers considered MSEs as an impediment to further economic development and MSE policies were thus designed in the framework of social policies. Only the ordo-liberal school, the founding fathers of Germany's social market economy, discovered their strengths, considered MSE as a solution to mid-20th



century economic problems (mass unemployment, abuse of economic power), and laid the foundations for non-selective (functional) industrial policies to promote MSEs.

Canadian Industry defines a small business as one with fewer than 100 employees (if the business is a goods-producing one) or fewer than 50 employees (if the business is service-based), and a medium-sized business as one with fewer than 500 employees. While Industry Canada may have screening criteria based on MSE qualification, such as eligibility for subsidies, it is not the tax authority in Canada (Industry Canada, 2018).

Corporations in Canada are generally taxed at 29% federally. Canadian Controlled private corporations receive a 17% reduction in the tax rate on taxable income from active businesses up to \$500,000. This small business deduction is reduced for corporations whose taxable capital exceeding \$10M, and is completely eliminated for corporations whose taxable capital exceeds \$15M (Industry Canada, 2018).

In Rwanda, MSEs have to fulfill two of three indicators-net capital investments, annual turnover and number of employees (World Bank, 2018). A Micro Enterprise is therefore defined as an enterprise employing maximum 3 people; annual sales/revenue turnover of maximum 0.3million and net capital investment of maximum 0.5 million. A Small Enterprise is defined as an enterprise employing 4 to 30 people; annual sales/revenue turnover of between 0.3 to 12million and net capital investment of between 0.5 to 15million. And a Medium Enterprise is defined as an enterprise employing 31 to 100 people; annual sales/revenue turnover of 12 to 50 million and net capital investment of 15 to 50 million. Registered cooperatives may also benefit from this policy in so far as they are SMEs (World Bank, 2018). In Ethiopia commonly used criteria are the number of employees, value of assets, value of sales and size

of capital or turnover, the capital invested and the total balance sheet (asset, liability and capital). According to the Ethiopian Micro and Small Enterprises Development Strategy (EMSEDS, 1997), MSEs are those business enterprises with a paid up capital of not exceeding Birr 20,000 and excluding high tech consultancy enterprises and other high-tech establishments, whereas small enterprises are those business enterprises with a paid up capital above Birr 20,000 and not exceeding Birr 500,000 and excluding high-tech consultancy enterprises and other hightech establishments (EMSEDS, 2011).

Social dimension of MSEs

Social capital

The accumulation of social capital related to small business has a significant effect on startup and success of the business in the future. This dimension considers James S. Coleman's concept of social capital. According to Coleman, social capital is accumulated history in the form of social structure appropriable for productive use by an actor in the pursuit of her interests (Coleman, 2009). As several studies have pointed out, like physical and human capital, social capital is a productive resource, facilitating actions that range from an individual's occupational attainment (Lin & Dumin, 1986) to a firm's business operations (Coleman, 2009). Such relation will develop a social capital and a particular type of trust that is ascribed to the member of the group. Friends and relatives provide a social support to deal with daily life, seize opportunities, and reduce uncertainties (Kadushin, 1981). They underpin the informal arrangements crucial for a household's survival, expansion, and reproduction (Pahl, 1984). In this study, we examined the way in which social capital impact the internal functioning of metal and wood work and, more specifically, how social capital contributed to a firm's ability to create value in the form of innovations. Our findings provide strong



association between social capital and cluster value creation. The individuals are thought to behave in rational, quasi-economic ways, in order to maximize their access to social capital as a means of acquiring and maintain valued resources (Lin N. 2000)

Social network

Social network analysis focuses on patterns of relationships between actors and examines the availability of resources and the exchange of resources between these actors (Bereket Teklehimanot, 2017). The resources exchanged can be many types, including tangibles such as goods, services, or money, or intangibles such as information, social support, or influence. The actors who exchange these resources may be individuals, but they may also be an institution or small or large business organization in the larger society. According to Wellman, the world is “composed of networks, not groups” (Wellman, 1988). Before coming together and form a group, they are densely connected regions of the network (Mange, 1987). After that, they can be one actor and can form a number of social networks and each based on different type of relationships. The relationship can be facilitated through information. How participants gather the information, who brings the information, what kinds of the network they have, how their works friendship or relationships affect their work, the way in which they exchange information. Such and other subjects addressed during interview and discussion by the members of the group.

Economical dimension of MSEs

The Goals of Economic Development draws heavily on four theoretical approaches to offer concrete guidance to refer the growth on the national income. These are growth of gross national product (GNP), quality of Life, sustainable development and the Millennium Development

Goals (Thomas Woldu et al., 2013). From the point of the study initial argument, World Bank used GNP as one indicator of economic development (World Bank, 2011). In addition, the scholars and policy-makers in most developing countries who realized that income growth was only one dimension of development. Based on this, the economic dimension focused on growth of gross national product to conceptualize to the research questions. Economic performance is measured by an annual increase in gross national product (GNP). For the purpose of comparability, GNP is expressed in a common currency, usually US dollars, and reported in per-capita terms to take into account the size of a nation’s population (World Bank, 2018). The World Bank now replaces GNP per capita with gross national income per capita to compare wealth among countries. The World Bank defines GNI as the sum of value added by all resident producers plus any product taxes (less subsidies) not included in the valuation of output plus net receipts of primary income (compensation of employees and property income) from abroad. Meanwhile, the World Bank still uses GDP in many other featured economic indicators (World Bank, 2018)

Political dimensions of MSEs

For this study, the focus is not the direct intervention of political involvement but rather the politically relevant social capital, which means a particular social capital, is produced as the consequence of political expertise and information that is regularly communicated within individual network social relations. Women have traditionally been marginalized from the structures of state that determine political and legislative priorities (Ndlovu, 2013). Not only that, for the sake of the success of businesses, they must update with new policy and strategy made by both national and regional government. To address some of the research



questions, the social network model used to demonstrate that social interaction has a value-added effect that helps us better understand when personal characteristics and resources contribute to participation (World Bank, 2019).

Before micro and small enterprise adopted by policy and strategies, the federal democratic republic of Ethiopia declares that “every Ethiopian has the right to engage freely in economic activity and to pursue a livelihood of his choice anywhere within the national territory” Article 41 (1). In addition, the constitution professed that the federal and regional states have a space regarding sharing power, resources and responsibility to national policy (FDRE, 2016). Once more, the most important article, Article 31 said that every person has the right to freedom of association for any cause or purpose. This constitutional law is a base for the formation of a group to in MSEs. The opportunities help the society to know their right, choice, significance of participation and decision makings as well. For instance, the right to improved living standards and to sustainable development Article 43 , the right to participate in national development and, in particular, to be consulted with respect to policies and projects affecting their community Article 43 , and the right to choose his or her means of livelihood, occupation and profession (Article 41)(FDRE, 2016).

Theoretical framework

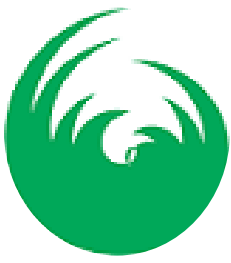
Feminist economists argued against traditional economics because traditional economics depicted women as dependent on fathers, husbands or male partners by considering the family as a basic economic unit. They affirmed that this assumption enforces women’s dependence on men, women’s secondary status within the family, the community and women’s exclusion from decision-making.

These feminists developed an economics that serve interests of large and different group of people. Feminist economists contributed new insights to economic thought and Strategic gender needs are long-term and are not easily identified (Mokebo, 2015).

Feminist economic methodology was categorized into Domestic systems, Economic success, Human agency, Ethical judgments and Gender, race, class, Power. Feminist economists asserted that cultural factors are very important in explaining women’s issues in the agriculture sector in developing countries. They have three well known methodologies. Domestic system Methodology asserted that the household should be treated as an important economic institution and unpaid work performed in a domestic setting ought to be valued. A human agency methodology attempts to look at women’s relationships within a given system, their relationship with people and institutions (Asen, 2015). It looks at where power in a system lies and who has unequal access to it. Women’s limited access to institutions in a given system constrains their involvement in decision-making. Ethical judgments methodology looks at systems from a specific moral position and viewpoint rather than from point of view of neutral observer (Mokebo, 2015).

Importance of women’s’ micro and small scale enterprises

During the 1980s and 1990s most African states (Ethiopia included) witnessed a proliferation of women’s income generating projects (MUDH, 2016). Women became increasingly involved in income generating activities than in agriculture perhaps due to the fact that women especially in the rural areas do not control the income gained from agricultural production, therefore this made them turn to other economic activities to enable them earn independent



income in order to fulfill their obligations (Arega Seyoum, 2016). Similarly, real crop prices dropped compelling peasants and their dependants to diversify income sources by engaging in small ventures within the rural areas or in urban centers

MSEs have limited linkages with other firms, and are less integrated with the external market, suggesting MSEs, especially small enterprises have not benefited from linkages with larger firms. MSEs are important for creating employment, production of locally needed commodities, income generation, growth of farm activities and poverty alleviation (Tefera, 2013). Apart from creating employment, these activities are important in their contribution to food security and raising household income through selling of products (Betelhem Gelanew, 2013). The income generated from these operations may be small, but it plays a significant role in buying clothing for babies and children, paying for school fees and health care (FAO, 2015). For Example a study conducted in Taiwan in 2015 found that, after holding per capita household income constant, women's income share has a significant and positive effect on households budget share of staples and education and negative effects on budget shares allocated to alcohol and cigarettes (FAO, 2015).

Importance of women participation in micro and small scale enterprises

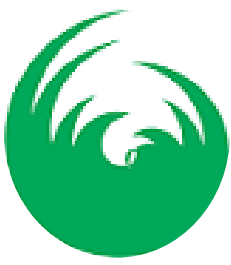
The participation of women in MSEs differs in many ways; their participation varies according to age, religion, ethnicity, wealth, education level, literacy marital status, social status experience and social economic position. They differ in terms of motivation to start and develop business (UNDP, 2015). These differences according to (Gashaw Ayferam, 2015) are responsible for a consideration of variation in nature, scope and magnitude of women's' MSEs. Micro and small scale enterprises undertaken by women may

provide more chances for women to become visible workers, perceive and identify themselves as economic beings, become more organized, and their activities being linked to the mainstream of the national economy and receive pay directly and control their earning (Betelhem Gelanew, 2013).

The participation of women in micro and small scale enterprises is of vital interest to women throughout the developing world. Women participate in those activities which they feel will bring increased income, which they could use to supplement whatever is available or brought in by their spouses. Women participation in small-scale dairy farming rural women have been able to increase their consciousness and economic levels, and thereby making a significant contribution to the wellbeing of the family. Ultimately, they have been able to break the cycle of poverty (Ikemoto, 2015). Women contribute to agricultural production, especially food production, more than has been generally recognized. The reality in most SSA countries is that more than 50 percent of the active female population works in agriculture, reaching 93 percent in Burkina Faso, 87 percent in Angola, 98 percent in Burundi, 96 percent in Malawi, and 92 percent in Mali and Tanzania (FAO, 2011).

Women's work in the agricultural sector often remains invisible because the products of their labor are for the largest part intended for household consumption and do not reach the market economy (Gashaw Ayferam, 2015). Household variables such as decision-making patterns and cultural beliefs, norms, consumption practice and utilization of nutrients influence allocation of resources and individual food security.

While poverty affects households as a whole, gender division of labor and women's responsibilities for household welfare make women bear a disproportionate burden in alleviating poverty. For



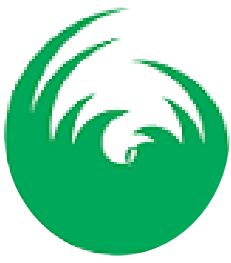
example, trade liberalization policy in Tanzania removed price control and subsidies. This forced women to look for ways of earning incomes to meet the rising prices of food items. The policy has affected women more because they are the immediate food suppliers at the household level (Bereket Teklehimanot, 2017). Moreover, households in which women have access to their own incomes and can exercise decision making powers, tend to have an expenditure pattern different to the one existing in male dominated households (IDRC, 2004). This is because women tend to spend a significantly higher portion of their income than men on food for the family (FAO, 2018). Women produce and consume, manage business and households, earn income hire labor, borrow and save and provide a range of services for business and workers. Women represent an increasing proportion of the world's informal sector labor force and their activity rates are rising. In Africa, Asia and Latin America, there is over one third of the officially enumerated workforce (Hosseininia and Ramezani, 2016). Poor and uneducated women are likely to be found in informal sector operating small eating places, while the richer women have more capital and hence run relatively large enterprise employing more labor and use appropriate technology. Women contribute substantially to the family budget through MSEs, even where a woman is not completely alone, her contribution to the budget is of utmost importance to the family, more so because women spend more of the income in family welfare. The reliability of women's income on food accessibility is an indication that women's MSEs have a role to play in improving household food security of the most rural poor (Pendo, 2014).

Characteristics of women's micro and small scale enterprises

Women usually conduct income generating activities of one kind or another; sometimes duplicate business that may lead to problem of considerable competition for market and lack of business sustainability (IFAD, 2012). Majority of these are traditional, low capital input and labor intensive while the returns accruing to them by comparison tend to be low (Women Watch, 2005). According to ILO (2010), women tend to concentrate in the least rewarding micro and small enterprises production that usually covers a fairly narrow range of consumer goods for example garments woven goods, food processing and handcrafts. Moreover, women tend to keep business close to home to minimize conflict between their many roles as wage earners, mothers and home makers. For example a cross regional studies of women in the informal sector in Zimbabwe found that about 64% of women run their business close to their home (UNICEF, 2006).

Women and labor markets

Women and men often work in distinct activities that offer different rewards and career opportunities, even though they have similar education and labor market skills. As such, income inequalities appear to be a source of women's mobility in the labor market (Mathias & Zakarya, 2018). The division of labor in the households in the most cases tends to affect women's ability to participate in paid employment, access to education and training, and influences their choice of reproductive activities. The existing social norms strongly influences men's and women's work and working environments whereas some activities are considered more appropriate for men and not for women. In most cases, women tend to be clustered in informal employment throughout the world (IFAD, 2006). In developing countries women work in



activities that are characterized by low wage, high job insecurity, low levels of organization and poor working conditions. Consequently women workers may face more insecure employment with fewer benefits and lower wages than their male counterparts (UDEC, 2002). The existing unequal access to the labour markets and highly gender inequality in labour market, generate the condition that causes gender wage inequality. Where women's participation in the labor force grew fastest, the economy experienced the largest reduction in poverty rates. Research shows that women's access to employment can be empowering: it boosts women's self-esteem and bargaining power within the household, gives them more mobility and exposes them to new ideas and knowledge (ICRW, 2016). Despite these potential benefits, women's status in the labor market is significantly inferior to that of men. Women tend to be concentrated in the informal economy, working as day laborers on farms or construction sites, domestic servants or petty traders. Such informal sector jobs can make up more than half of the labor market in developing and emerging economies. These jobs often are characterized by lower pay, less security and poor working conditions with few opportunities to advance (ICRW, 2016).

Women and access to economic resources

Over the past 30 years, formulated policies and laws on property ownership in Ethiopia do not discriminate women against men; however, discriminatory beliefs are a common practice ((Getu Girma, 2015). Though the entrepreneurial process is the same for men and women, there are however, in practice, many problems faced by women, which are of different dimensions and magnitudes, which prevent them from realizing their full potential as

entrepreneurs (Singh, 2013). Even among women who are relatively well off, the resources they control are often consumed by the family. The urban and rural women remain a disadvantaged group when it comes to access and control of formal credit facilities. Getu Girma (2015) Identified factors contributing to this situation including high rate of illiteracy, lack of collateral, smallness of their and undertakings and their preoccupation in predominantly subsistence level activities. Very few women belong to formal credit associations through which access to formal financing is possible (Alemayehu Bishaw, 2013). Studies on women access to credits have shown that, in urban areas most women still depend on the long tradition of mutual aid among themselves and the emergence of informal financing credit arrangements such as rotating savings association. Similarly (Messay Tegegne, 2012) argues that credit should not be given to the very poor individuals, instead it should be given to the less poor who can undertake medium and large scale enterprises and give wage employment to the very poor who may not need credit but need steady wage employment either on or off farm to meet their daily family requirement .Despite their role as the backbone of food production and provision for family consumption in developing countries, women have limited access to critical resources and services. While in most developing countries, both men and women farmers do not have access to adequate resources, women's access is even more limited due to cultural, traditional and sociological factors. Accurate information about men's and women's relative access to, and control over, resources is critical in the development of food security strategies. Women access to economic resources and control of products of their labor has been worsened by the trends of globalizing economy, where by competing high, requiring quality and large scale productivity. substantial numbers of enterprises



are dependent on the imported inputs. Thus, businesses in the import dependent area are not benefited as a result of imported tariffs and transportation costs (Sebsib Hadis and Yimer Ali, 2018).

Gender relation in Ethiopia

Even though Ethiopian women account for half the country's total population the full use of their potential for economic, social, political and environmental development is not being carried (Endalcachew Bayeh, 2016). In line with this, Ethiopia has adopted a constitution and national policies consistent with international legal instruments on gender equality. The Ethiopian constitution guarantees the rights of women as equal to those of men in all spheres of life. Equality between men and women, and boys and girls, is also one of the central pillars of the recent Growth and Transformation Plan (GTP). Women's access to and control over productive assets is seriously constrained by various social, cultural, economic, political, psychological and ideological versions of analogy (Getachew Shambel, 2012).

Yet in this patriarchal society traditional norms and practices limit women's agency on issues that affect their lives, and men exercise significant influence on household decision-making processes.

Ethiopia remains a primarily agrarian economy where alternative livelihood options for women are severely restricted. The welfare of women depends on what happens within rural farming households and societies. Women constitute almost half of the total population, yet female-headed households and women in male-headed households have unequal access to productive assets and other resources (World Bank, 2015). Women and girls are also strongly disadvantaged compared to boys and men in several areas, including literacy, health, livelihoods

and basic human rights rural women's level of education has positively affected their participation in leadership, membership of various women's associations and participation in ensuring good governance and benefits as a result of such participation (Alemayehu Bishaw, 2013).

Ethiopia women have played a traditional role of motherhood and home maker in both rural and urban areas. However, their work has never been limited to the household and the family. Ethiopia women are actively involved in all aspects of their social life. Women are both producers and procreators and they are active participant in the social and cultural activities of the community (Abdirahman Mohamed, 2016). However, the important roles they play have not always been recognized. Without, equal opportunities, they have lagged behind men in all fields of self advancement. Economic development is unthinkable without women participation; however, because their participation in the economy has not been valued and have not received even their share of the nation wealth. Some local players attribute the difficulties in implementing gender equality policies to the lack of political will of the ruling governments. This lack of political will could be in part due to the fact that the integration of gender equality into policies is not always the result of an endogenous initiative (Jeanne, 2012). Woman's productivity is predominated in the processing and marketing of food in rearing children, and food processing (Abdirahman Mohamed, 2016).

Women's agricultural activities

Women play important roles to help their family in particular and their community in general in sewing their food demand, in the world. But the most surprising thing is that the community has not significantly understood the effort that they exert in the last several years. Women are involved in agricultural and rural development representing more



than half of the labor required to produce food consumed in developing countries (Endalcachew Bayeh, 2016). One problem here is reaching a common understanding as to how female farmers are perceived in society; observations indicate that a female farmer is commonly perceived as a co-farmer as marginal players in agricultural development particularly by those individuals with significant influence in research, extension and development positions (FDRE, 2016).

Women are often farming without benefit of the improved inputs and services and required for a more productive and remunerative agriculture. The paradox is most obvious in the African shifting where it is estimated the female do 60-80% of all agricultural work (Gashaw Ayferam, 2015). Yet some females are rarely systematically targeted for training, extension, research technology or improved access to resource and thereby to increase productivity in the agricultural sector will need be better directed to the female population goals for growth are to be achieved (Gebreyntiso, 2012). The following sections show the different activities of women. The international labor organization / ILO / labor force estimate and 1950-2000 of Food and Agricultural Organization's FAO (2018) agricultural censuses' data for the 82 developing countries shows, women's proportion in the agricultural labor force to be 42% for sub-Saharan Africa, the regional average was 46% for north Africa for middle east 31% and for micro data set is not a complete description of women's agricultural work. Nevertheless, some description of women's agricultural work can also be made as inference. In addition to the substantial number of women documented national agricultural labor force data, many women and girls work as unpaid female laborers. Many are primarily involved in production of family food supply and domestic work, many work

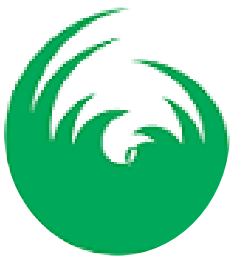
intensively in the fields only during the peak labor seasons (Gebreyntiso, 2012). Rural women play multiple roles in agricultural systems They may be brothers for those who have no brothers, housekeepers, wage labor, agricultural processes, market women and as well as agricultural producers(Mathias and Zakaryas, 2018).

Property ownership, income generation and purchasing power

In the past, women were not owners of the means of production except when they inherited out in to employment areas. In the last one and half decades, urban women have had got access of employment which do not require formal education Women now fill jobs in the construction industry and in factories as well as in sales and marketing services. In contrast, most rural women have no independent budget, but depend on their husbands, income even though they participate in different income generating activities (MUH, 2016). After the husband gives them the monthly budget of the family, they exchange this little amount of money to fulfill others family needs that could not be covered with what they are given by their husbands. Mostly this portion is for the women to purchase household goods necessary to sustain the family. A women may be allowed to use some cash for her own personal use if she considers it necessary, however, conditions are such that there is scarcely enough food to get the household through the season until the coming harvest (Getu Girma, 2015).

Women and access to research and appropriate technology

Women have little access to the benefits of research and innovation, especially in the domain of food crops, which in spite of ensuring food security at the household and community level have a low priority in crop improvement research. In addition, women



farmers' roles and needs are often ignored when devising technology which may cause labor displacement or increased workload. When women have access to time-saving technologies such as a foot-pedaled water pump or motorized scooter economic benefits can follow. ICRW research has found that technology helps women increase their productivity as well as launch income-generating pursuits and entrepreneurial ventures. Those kinds of outcome empower women to become stronger leaders and to more effectively contribute financially to their families, communities and countries (ICRW, 2016).

Inadequate empirical research on women in MSEs

One of the basic problems to participate women's in MSEs is the lack of adequate empirical studies on women entrepreneurs and there is a lack of depth in many studies, particularly on the factor, business regulatory environment (Mazanai and Caleb, 2014). Women-owned and operated small enterprises that are relatively growth-oriented are practically unexplored from a research perspective. In fact there is no appropriate institution which conducts research on entrepreneurship development for MSEs in general, let alone on women's entrepreneurship. The lack of documentation and data disaggregated by sex also prove to be barriers to correctly answering questions regarding the characteristics or the true profile of women entrepreneurs at the national level (World Bank, 2019).

Access to goods market and market information

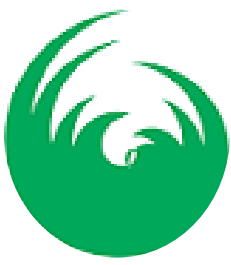
There are many arguments used to support the preferential treatment of MSEs in the business environment. These are largely based on the problems MSEs face that reduce their competitiveness and inhibit their growth (White,

2018). When governments, businesses and communities invest in women, and when they work to eliminate inequalities, developing countries are less likely to be plagued by poverty. Entire Nations can also better their chance of becoming stronger players in the global market place, (ICRW, 2012).

Some of the literature on Ethiopian women entrepreneurs, particularly microenterprise operators, indicates that women entrepreneurs face serious difficulties in marketing their products or services. Marketing factors such as absence of short and long term marketing plan, fully addressed market linkages, clearly defined customers, inability to produce differentiated products, and the negative attitude of the community in line with products quality (Derebie Mekonen, 2014). Research has revealed that this problem is often caused by the fact that women entrepreneurs produce and try to market their products or services around the homestead, thereby limiting their market to individual buyers or the immediate neighborhoods. Often these practices stem from a lack of information about market opportunities or access to markets. It is furthermore essential that the marketing of products should be linked to quality, price and timeliness of delivery of goods and services (Abebe Fentaw, 2016).

Women's access to financial services

In sub-Saharan Africa about 84% of women were employed in the informal business sectors. Rural women are usually employed in the informal sector that provides very low income, when considered the time wasted, efforts and labor utilization. The income gained from such informal employment is insignificant and unbalanced (Aleme Negassa & Dereje Fekadu, 2016). Women who were involved in the informal employment sector usually start business with little capital and little asset that is not sufficient



to run their business. On the other hand, at rural area of developing countries in general and in Ethiopia in particular the micro credit support and micro-Enterprise has not expanded to reach most rural women. The number of banks that support rural women for credit support is limited. These conditions discourage rural women to engage in self-employment. Among informal employment in which rural women engaged is the domestic works (household activities). Since rural women are responsible for household management such as cooking, collection of fuel, feeding of large families and caring and supporting of children's, etc. they have no time to engage in other businesses. Economic participation and economic opportunity available to females also show a negative relationship with determinants of women empowerment (Aliya Bushra, 2015). According to Ministry of urban and housing (2016) men have more power to control on the income made by women and often decide to finance their own personal interest instead of the households.

This is because; women have less power /right/ to make decision on the household income independently. Provisions of credit support and micro-finance facilities for rural women were one of the most important strategies for empowering rural women in the economic aspect. Socioeconomic, institutional, psychological, communicational and demographic factors that influence women decision in participation of microfinance services among smallholder farmers in rural district (Tekle Leza and Eshetu Matewos, 2017).

This means that when credit facilities and micro-finance support reach large number of poor and disadvantaged rural women for borrowing, they increase women's ability to earn income that can support the well-being of women and their families.

Even though credit support and micro-finance facilities are very important for poverty reduction and economic empowerment of rural women, most of rural women do not have access to credit and microfinance support. In the developing countries in general and in Ethiopia in particular, majority of rural women are not benefited from micro-finance and credit support launched by government and non-governmental organizations for poverty reduction and for increasing earning capacity of the poor women (Gashaw Ayeram, 2015). For countries where information is available, only 10% of credit allowances is extended to women, mainly because national legislation and customary law do not allow them to share land property rights along with their husbands, or because women heads of household are excluded from land entitlement schemes and, consequently, cannot provide the collateral required by lending institutions (Kidie Gebrat, 2013). Women's access to technological inputs such as improved seeds, and pesticides is limited. They are frequently not reached by extension services and are rarely members of co-operatives, which often distribute government subsidized inputs to small farmers. In addition, they lack the cash income needed to purchase inputs even when they are subsidized. On sources of funds for starting and running business, the insufficient internally generated liquidity is therefore one of the factors which are frequently cited as the causes of micro entrepreneurs business failure (Bereket Teklehimanot, 2017). When women own property and earn money from it, they may have more bargaining power at home. This in turn can help reduce their vulnerability to domestic violence and HIV infection (ICRW, 2012).



Limited responses by financial institutions to MSEs

The origins of MFIs in Ethiopia was largely rooted in their NGO past with a clearly defined mission of rural poverty eradication (Dereje Kifle et al., 2013). The commercial banks in Ethiopia are not keen on financing MSEs in general. Their branch networks are generally limited to urban areas and their minimum loan size and collateral requirements are not often feasible for MSEs, particularly those run by women. The small and micro scale enterprises have limited access to formal credit and depended on the informal financial markets which were bounded by limited financial capacity and high interest. Small and micro enterprises usually have no assets that are worth to be pledged for collateral requirements for the financial institutions especially banks (Minilek and K. P. M Chinnan, 2012).

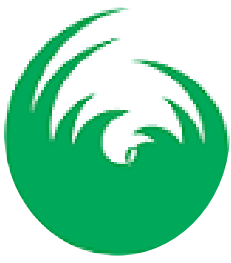
Although MFIs have been striving to expand their outreach both in terms of the area and size of clients, their loan product development capacity is limited. A recent report by the Association of Ethiopian Micro-finance Institutions (AEMFI) asserts that the loan products of the MFIs in the country are supply-driven and are offered to all clients indiscriminately. These loan products do not suit the particular needs of all sizes of MSEs (Kidie Gebrat, 2013). The objective of the MFIs is poverty reduction and the sources of their loan funds are mainly provided by donors. This is significant, as one of the main concerns of donors is in seeing that the bottom layers of the population have access to credit and eventually earn a living, and this dictates the spending and allocation of much of the MFIs' resources (Rosemary, 2016).

Furthermore, the credit delivery modality of MFIs is largely group-based. This is done to overcome the problems posed by borrowers' inability to put up

individual collateral for individual loans. However, as the financial profiles of clients develop, the group system may not, for various reasons, continue to be practical, useful or relevant. The MFIs as they operate now however, are not ready to design and implement alternative systems of relevant collateral to meet the changing credit needs of such clients (World Bank, 2018). Another serious problem is that women who engage in smallscale enterprises or growth-oriented MSEs do not get credit from MFIs. This is mainly due to the low loan ceiling set by the National Bank (the licensing agency for MFIs). Furthermore, women entrepreneurs are blocked from borrowing from the conventional commercial banks because they cannot offer the required collateral and marital status has a negative effect on access to bank loans (Wilbert.R, 2017). This indicates a serious gap in the provision of credit to such small-scale enterprises and presents a particular obstacle for women entrepreneurs (CHINWUBA, 2015).

Lack of appropriate technology and related facilities

Technology, as related to MSEs, is defined as the ability or capability to translate and convert ideas into tangible goods and services. In addition to the capability (software) aspect, MSEs – particularly those run by women – require labor-saving machinery and equipment (CRDA, 2010). This lack of appropriate technology inhibits the growth and development of enterprises operated by women. For instance, women engaged in pottery and semi-processed food items like “*enset*”, still use age-old, crude tools that are in some cases dangerous for the health of the women involved. The quality of their products is also poor in many cases, forcing them to be sold at very low prices despite the considerable time involved in production (Zinashbizu Lemma, 2017).



In rural areas, access to appropriate labor-saving technologies for women entrepreneurs could create opportunities for new and better businesses to which their time could be devoted more productively. However, many of the women lack access to the skills and equipment related to such technologies. The ease and cost at which such machinery and equipment may be operated determine its suitability for use by women entrepreneurs. New, primary research has been planned in order to make a set of in-depth, location and job specific recommendations regarding appropriate technology for women entrepreneurs. Low credit ratings reduce the opportunities to invest in technology which would improve enterprise efficiency (Tadesse Brhane, 2014).

Lack of co-ordination among business development service (BDS) providers

In spite of the establishment of the Federal Micro and Small Enterprises Development Agency (FeMSEDA) at the national level and the Regional Micro and Small Enterprises Development Agencies (ReMSEDA) in some of the regional states, there is lack of coordination among the various actors in the provision of business development services (BDS) in the country (EMSEDS, 2011). This has resulted in the fragmentation and sub-optimality of various efforts and ad hoc interventions, sometimes encouraging rivalry between projects and institutions. In turn this may result in the low impact of projects and inefficient use of resources, especially in terms of the sustainability of programmers' and ownership of the site determines the survivability and growth of enterprises (Rosemary, 2016). Furthermore, in most cases, business development services are donor or supply driven in nature; that is, they do not emanate from the perceived needs of the relevant target groups in the BDS market. This is often caused by the type of approach mounted by the

service providers, which is donor or supply driven instead of demand driven, and exacerbated by the limited capacity of the BDS service providers (Zinashbizu Lemma, 2017).

The role of micro, small and medium enterprises in economic growth

Developing countries usually view MSMEs as a dynamic force for sustained economic growth and job creation (UNDP, 2015). These enterprises not only create sustainable opportunities by expanding private-led employment, they also contribute to economic growth by bringing innovative products and services to the market, thereby increasing effectiveness and efficiency in the economy. Over the past few years, countries in the Middle East and North Africa region have been aiming to build stable and sustainable economies through diversifying and expanding an enterprise base across a range of different sectors, thus improving the competitiveness of the region's private sector (World Trade Organization, 2018). By enlarging the SME base, these countries hope to create opportunities for locals and motivate innovation in higher value-added sectors. For Egypt, MSMEs account for about 99% of private enterprises. And they represent between 86 % and 97% of all formal sector enterprises and an even higher proportion if informal enterprises are also taken into account yet their contribution to gross domestic product does not exceed 25% (World Bank, 2018).

Key challenges of micro and small scale enterprises

MSE sector development is held back by numerous challenges related to the regulatory environment, financial infrastructure, financial institution lending capacity, enterprise management skills, enterprise creditworthiness, and liquidity of the financial intermediaries and the availability of risk sharing instruments (Accelerating consultation and



development, 2018). MSEs also face nonfinancial issues. Besides the cumbersome legal and regulatory framework, as well as a highly bureaucratic system, they suffer from a lack of adequate business development services, adequate information, advanced technology and skilled labor (Ministry of Urban Development and Housing, 2016).

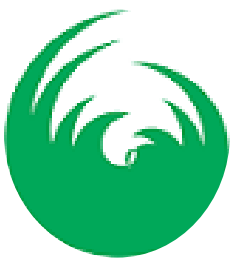
MSEs do not have access to credit services, so they build personal networks to obtain loans based on trust. These enterprises lack marketing channels, so they make use of personal contacts with merchants and suppliers. In the struggle to keep their businesses alive, owners rarely have the time to look into how new approaches or technologies could make their enterprises more efficient. Among the major challenges facing the sector are non-conducive legal, regulatory and supervisory frameworks. Banks cite a lack of enterprise transparency, difficulties in using collateral and uncertainty over creditor rights as primary barriers to the MSMEs' greater involvement in bank financing (Accelerating consultation and development, 2018).

There are also high administrative costs of small-scale lending, as well as inadequate banking skills for dealing with MSEs. Thus, there is need to build the capacity of financial intermediaries, especially banks (and mainly state-owned banks), and to address deficiencies in financial infrastructure (including a lack of available borrower information and outdated MSE lending technologies.) Banks lend inefficiently and are not able to expand MSE lending significantly to these enterprises while also managing costs and risks. On the other hand, MSEs have limited access to finance because they lack capacities to prepare business plans and loan applications, tend to have opaque or nonexistent financial statements, and possess insufficient collateral. serious challenges facing women entrepreneurs in Garissa such as low

social status, lack of access to credit and financial resources for individual entrepreneurs, low levels of education and training and weak networking (Hassan, 2013). Moreover, there are also gender-related constraints concerning access to finance, which include higher costs of finance, difficulties in gaining approval for financing, and stricter collateral requirements. The major challenges are lack of: financial access, business training opportunity, access to technology, access to market information, access to infrastructure, access to raw material, and access to market (Lemma, 2017)

Conceptual Framework

Ethiopian International women empowerment project encapsulates three important concepts as part of its women empowerment strategy namely: adult literacy, livelihoods skills training and economic support /access to finance for better livelihoods of poor women (DVV International, No.2, 2008). The diagram below aims to show the integration and the overlap between the three key components and its relevance for women. It also provides a framework to determine various 'entry points' for the design of the program. For example, possible to start the program with existing groups already engaged in literacy or with small business and savings and credit schemes, and incorporates the other elements at a later stage when women are ready. Alternatively, completely new groups can integrate all three components right from the start (DVV/International: IWEP Project Profile, 2008). An MSE is any activity that generates income for the family; the activities can include agriculture, livestock rising, fishing, post-harvest processing and services. Income generating programs are directed towards an economic focus, and aim to increase the cash available to the family, improve the local economy, and strengthen the livelihood strategies so that the population is less vulnerable. MSE can be supported through training, improving



access to productive assets and increasing sales channels (Action Against Hunger, 2009) micro and small scale enterprises can help to overcome food insecurity when economic factors are a fundamental cause of food insecurity and when food is available in local markets but lack of money is the main difficulty faced by the vulnerable population.

Why do some MSEs expand rapidly, while others stagnate? What factors accounted for the wide variation observed in MSE growth course? Prior study on factors that affect MSE growth tells, range of factors play an important role in shaping the growth performance of a particular MSE, by influencing the opportunities available to owners and employees and their capabilities to take advantage of such opportunities. These factors can be summarized into four broad categories: contextual factors related to the business environment, social or relational factors, firm characteristics, and individual entrepreneur characteristics

CONCLUSION

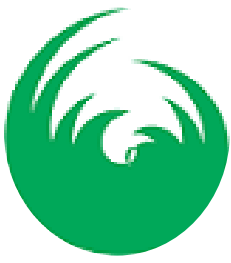
The focus of the review is identify, analyse and examines the major determinants of women's participation in micro and small scale enterprise Variables such as household size, respondent age, perception in group collateral, interest rate, access and experience to credit, market for product and services, access to communication facilities, time spent to household work and cost of inputs and services are major determinants of women participation in micro and small scale enterprises. In contrary, participation in micro and small scale enterprises has great contribution on household annual income, asset holding and saving and provide employment opportunities for citizen.

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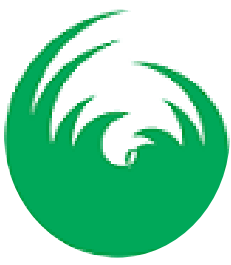
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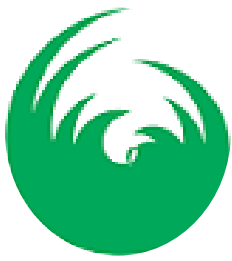
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