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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	RECRUITMENT AND SELECTION SYSTEM OF VILLAGES IN WONOSOBO REGENCY <i>PRAYITNO, DR. SRI SUWITRI, DR. PAULUS ISRAWAN S & DR. SUNDARSO, SU</i>	1
2.	THE INDIAN CORPORATE BOND MARKET: PERFORMANCE AND PROSPECTS <i>FIONA JEELANI, D. MUKHOPADHYAY & DR. ASHUTOSH VASHISHTHA</i>	5
3.	QUALITY PARAMETERS, USE OCCASION, COMBO-GIFT AND MOTIVATION: A STUDY OF CYMBIDIUM ORCHIDS OF SIKKIM HIMALAYAS <i>BIBETH SHARMA & DR. AJEYA JHA</i>	9
4.	ANALYSIS OF DATA MINING METHODOLOGY IN MEDICAL DIAGNOSIS <i>K.INDHUMATHI</i>	12
5.	5G WIRELESS TECHNOLOGIES: A COMPARATIVE STUDY AND ANALYSIS <i>SANGAM MALLA & ANIL BISWAL</i>	14
6.	ANALYZING THE SHORT RUN OPERATING PERFORMANCE OF ACQUISITIONS: INDIAN PERSPECTIVE <i>NUSRATHUNNISA & DR. DURAIPANDIAN.R</i>	18
7.	FIXED POINT RESULTS FOR P-1 COMPATIBLE IN FUZZY MENGER SPACE <i>RUCHI SINGH, A.D. SINGH & ANIL GOYAL</i>	23
8.	ENTREPRENEURIAL MOTIVATION OF WOMEN: THE CASE OF AMBO TOWN MICRO AND SMALL ENTERPRISES, AMBO, ETHIOPIA <i>MISAEAL JALETA & DR. J. PAUL MANSINGH</i>	27
9.	AN OVERVIEW OF OPERATING EFFICIENCY OF BANKS: A STUDY WITH SPECIAL REFERENCE TO SBI, CANARA, HDFC AND KARUR VYSYA BANKS <i>DR. N. LALITHA</i>	32
10.	THE STOCHASTIC MODELLING AND RELIABILITY ANALYSIS OF A BEER BOTTLE FILLING PLANT IN AN INDUSTRY <i>NEHA KUMARI & PAWAN KUMAR</i>	40
11.	PUBLIC RELATIONS INDIA: A STUDY OF LIFE INSURANCE CORPORATION OF INDIA <i>CHANDAN KUMAR KS & SRI RANJINI. S</i>	46
12.	SWOT ANALYSIS OF IOCL: AN OVERVIEW <i>VIKAS THAKRAN & SURENDER KUMAR</i>	52
13.	DETERMINANTS OF PROFITABILITY OF SELECTED NON BANKING FINANCIAL COMPANIES IN INDIA <i>DR. N. DEEPA & V. THILAGAVATHI</i>	54
14.	EFFECT OF FIRM CAPITALIZATION ON EQUITY RISK PREMIUM EXPECTATIONS OF THE INVESTORS: A STUDY OF INDIAN CAPITAL MARKET <i>NIPUN AGGARWAL & DR. DYAL BHATNAGAR</i>	58
15.	ASSESSMENT QUEUING THEORY AND ITS APPLICATION: ANALYSIS OF THE COUNTER CHECKOUT OPERATION IN BANK (A CASE STUDY ON DASHEN DILLA AREA BANK) <i>TESFAYE HAILU & ESAYAS DEGAGO</i>	69
16.	ANALYSIS ON THE ROLE OF EDUCATIONAL LEADERSHIP FOR THE REALIZATION OF QUALITY EDUCATION SYSTEM IN ETHIOPIA: THE CASE OF SOUTH AND NORTH GONDAR ADMINISTRATIVE ZONAL PREPARATORY SECONDARY SCHOOLS <i>MELESE BIRHANU</i>	77
17.	A SKETCH OF IMPERATIVE ELEMENTS THAT AID IN STAFFING PROCESS OF HRM <i>KIRTI SUNIL BIDNUR</i>	89
18.	POWER DYNAMICS IN THE INDIAN CORPORATE CORRIDORS: AN EMPIRICAL EVALUATION OF POWER STRUCTURE BETWEEN EMPLOYEE AND THEIR SUPERVISOR <i>SHATABDI S DAS</i>	92
19.	AN ANALYSIS OF THE RELATIONSHIP BETWEEN RUPEE-DOLLAR EXCHANGE RATE, CRUDE OIL PRICES AND THE GOLD RATE <i>HARDIK VORA</i>	99
20.	BUSINESS ENVIRONMENT: A NOTE <i>DR. CHANDRANI CHATTOPADHYAY</i>	104
	REQUEST FOR FEEDBACK & DISCLAIMER	107

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ENTREPRENEURIAL MOTIVATION OF WOMEN: THE CASE OF AMBO TOWN MICRO AND SMALL ENTERPRISES, AMBO, ETHIOPIA

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ABSTRACT

Economic growth and development of a country is determined by human, physical and financial resources. Entrepreneurship is a necessary ingredient for stimulating economic growth and employment opportunities in all nations. Women contribute to the socio-economic wellbeing of their families and communities through entrepreneurial activities. Women entrepreneurs play extremely significant role for economic development in least developed countries such as Ethiopia. Currently Ethiopian women entrepreneurs are becoming increasingly visible and successful in all spheres as opportunities for women entrepreneurs have increased, but not sufficient enough. Entrepreneurship is strongly linked to micro and small enterprises (MSE), which are the main developing forces of countries. Micro and Small Enterprise (MSE) sectors have the potential to provide livelihood and jobs for a considerably large number of people especially for women in countries like Ethiopia. The purpose of this study was to identify the important women entrepreneurial motivational factors. The study was conducted in Ambo town which was purposively selected because the selected area in West Shoa Zone had more women entrepreneurs. A sample of 125 women entrepreneurs engaged in 5 sectors namely Urban Agriculture, Manufacturing, Construction, Service and Retail was taken for the study using stratified random sampling technique. The category of business was classified as micro and small enterprise level. Interview Schedule was used for collecting data from the women entrepreneurs. The scale contained 29 items to find out the factors that motivated women entrepreneurs in micro and small enterprises. The data were analyzed using descriptive statistics. Among 29 items the most important factors that motivated to start business was 'Be independent', followed by the second most important factor 'Supplement the family income'. It was revealed in this study that the most important (the highest mean) factors that motivated women to start own business were in "Individual Core". The second most important factors were in "Economic core". MSE's Development office should identify women with low incomes and offer better services for them to become entrepreneurs. Unemployed women (after leaving school) are the potential source of entrepreneurship. Therefore, they should be targeted by governmental and other agencies. Efforts should be taken to locate entrepreneurial potentialities among unemployed women after leaving school and opportunities should be provided to them.

KEYWORDS

Women Entrepreneur, Micro and Small Enterprises, Motivational factors.

ABBREVIATIONS

ETB Ethiopian Birr
MSE Micro and Small Enterprise.

INTRODUCTION

Entrepreneurship is a major catalyst for economic growth, productivity, and development in both industrialized and developing countries. History has shown that entrepreneurs establish new businesses that create employment and provide services and products to increase the wealth of their local and national economies (Boateng, 2014). About 50 per cent of world's total population constitutes women, but women workers constitute only 16 per cent in unorganized sectors. Entrepreneurship among women is a recent phenomenon. Entrepreneurship calls for all those personal abilities and characteristics which could be developed in women folk. Women entrepreneurs may be defined as a woman or group of women who initiate, organize and run a business enterprise. In terms of Schumpeterian concept of innovative entrepreneurs, women who innovate, imitate or adopt a business activity are called "women entrepreneurs" (Senthilkumar et al. 2012).

The women entrepreneurs when encouraged and motivated can successfully contribute to the value addition of the economy in a number of ways. Women have proved that they can be competitive in the formal economy as successful entrepreneurs. There is a need, therefore, to accelerate mentorship for young women, with a view in particular to develop their entrepreneurship capabilities and skills (Tadria, 2007). Women owned enterprises are steadily growing in Ethiopia, and they are contributing to household incomes and to the growth of national economies. Despite the growing number of women entrepreneurs (WEs) in Ethiopia and their contribution to the economy and reduction of societal problems, they still own and manage fewer small businesses than men (Atsedo and Kroon, 2014). Women account for the larger share of the informal economy operators, as well as those running micro and small enterprises in Ethiopia. MSEs made a significant contribution to the socio-economic life of the country by way of supporting people to earn money and make a contribution to family incomes, and by supplying basic goods and services for local consumption (ILO, 2003). The Small and Micro Enterprise (SME) sector carries great hopes and great burdens in the evolution of all of the transitional economies. Sustained and healthy growth of this sector is clearly necessary, since it is difficult to imagine rising overall living standards and social calm without such a development (McIntyre, 2001).

STATEMENT OF THE PROBLEM

The economy of Ethiopia has moved forward over the recent past years; however, the development challenges facing Ethiopia is yet immense. One of the central elements of Ethiopia's developmental challenges is unemployment and inefficient labor market of urban areas. Currently, the number of professionals unemployed is increasing from time to time. Especially young people those who complete their college and high school education form the largest number of unemployed professionals. Besides this, unemployed women are higher than that of unemployed men, because of gender based discrimination and socio-economic conditions of the country. To solve this problem encouraging private investments can play a vital role. Especially private investments can reduce the

unemployment among women and gender specific discrimination observed in jobs. Although the government formulated MSEs development policies to address issues related to unemployed women, the practical realization seems problematic. The instrument to realize these policies include providing different services for unemployed people like financial services, facilitating production and marketing and providing entrepreneurship training with an aim to motivate the unemployed to enter into entrepreneurship. But the outcome is not much satisfactory.

Atsede and Kroon (2014) and Krishna (2013) stated that entrepreneurs are surrounded by a number of challenges. This forces entrepreneurs in MSEs not to contribute a lot to the development and poverty reduction of the town, region and the country as a whole. Although Government and other stake holders are currently working on the development of women entrepreneurship for the most part of entrepreneurial motivation but the outcome is not satisfactory. This study is different from earlier researches in that their focus area was on all entrepreneurs regardless of gender. Besides, they did not analyze the factors with respect to different demographic, financial, technological and situational factors. Similarly, the earlier studies did not address women entrepreneurs in MSEs. But this study specifically emphasizes factors that motivate women entrepreneurs in MSEs particularly in Ambo town.

Growth of MSEs has a special importance in the economy that it is responsible for the major contributions to new jobs. In fact, as researches reveal entrepreneurial motivation as a multidimensional phenomenon and there is substantial heterogeneity in a number of factors associated with motivation and related research. In Ethiopia, support to MSEs especially women owned MSEs has been considered as a tool to employment creation and foundation to long-term development objectives as well as empowering women. Even if some countries believed to be successful in fully utilizing the potentials in MSEs to achieve better economic development, the voyage of MSEs in Ethiopia has not been an easy ride and still it is lagging behind in exploiting the huge potential to meet its development objectives.

Even though women entrepreneurs in MSEs account for the highest proportion of total entrepreneurs in the country as a whole and in Ambo in particular, there is still shortage of studies conducted with a specific objective of analyzing the factors of entrepreneurial motivation of women. This study is considered to fill the gaps by identifying factors that motivate women to become entrepreneur. Therefore, this study proposes to assess the different factors of women entrepreneur's motivation in MSEs in Ambo town.

SIGNIFICANCE OF THE STUDY

The study has explored one of the most important and topical development issues of today not only for developing countries but for all countries in the world, namely women's empowerment as shown in the Millennium Development Goals (MDGs). According to Mulugeta (2010) women should create their own jobs and become entrepreneurs since opportunities of getting employment in either government, non-government or a private organization is currently almost declining. It is expected that the results of this study can help existing jobless women, MSE leaders of the town and the region and NGOs working with women to develop entrepreneurial motivation among women and alleviate the problems that women entrepreneurs face. It shows what areas of support should MSEs Development office and Women, child and youth Affairs Office and MSEs have to work together. Since less research has been carried out in this area, it will be an addition to the existing literature.

METHODOLOGY

The study was conducted in Ambo town in West Shoa zone, Oromia regional state of Ethiopia. Selection of the study area for this research work was purposive, because the selected area in West Shoa Zone had more women entrepreneurs and were relatively performing well when compared with the other areas in the zone. A sample of 125 (61 from micro and 64 from small enterprises respectively) women entrepreneurs engaged in 5 sectors namely Urban Agriculture, Manufacturing, Construction, Service and Retail was taken for the study using stratified random sampling technique.

The category of business was classified as micro and small enterprise level according to the following criteria. In the industrial sector, a business enterprise which employs 6-30 labor force, including business owner and family labor, and/or the monetary value of the enterprise's total asset ranged from Ethiopian Birr (ETB) 100,001-1500,000 was considered as a small enterprise. Any enterprise with less than 6 employees and/or up to Birr 100,000 capital investment in total assets was considered as a micro enterprise. In the service sector a business enterprise was considered as a small enterprise if it employs 6-30 labor force, including business owner and family labor, and/or if the monetary value of the enterprise's total asset ranged Birr 50001-500000. A service enterprise below 6 labor force and/or capital up to Birr 50,000 was classified as a micro enterprise (FDRE, MoFED. 2010).

To identify the important factors of entrepreneurial motivation of women, the scale developed by Vijaya and Kamalanabhan (1998) was used with slight modification based on previous research studies in Ethiopia. The 29 factors were classified under five categories namely i) Entrepreneur core ii) Work core iii) Social core iv) Individual core and v) Economic core. The women entrepreneurs were asked to rate the importance of the factors that motivated them to choose entrepreneurship as a career on a five point continuum namely 'Not important', 'Slightly important', 'Important', 'Very important' and 'Extremely important' with the scores of 1,2,3,4 and 5.

Both qualitative and quantitative data were collected for this study. The data were collected from both primary and secondary sources. Interview schedule was used to collect primary data. Secondary data were collected from secondary resources like Central Statistical Authority (CSA), Annual reports of Zonal and Town Micro and Small Enterprise Development office of the study area, web sites and different related documents from different institutions. The interview schedule developed was pretested to identify and avoid vague and sensitive questions. Focus group discussion were held with two groups in which each group had five members. Five women respondents, one from each sector, were purposively selected for each Focus Group Discussion based on their experience and active participation in the activities of the MSEs to collect the required data. Key informant interview was used as one source of information for primary data collection. The total sample size of the key informant interview was four in numbers who are Town MSEs Development Office staff, Women, Children and Youth Affairs office staff, and Micro Finance Institution staff, who were selected based on their experience. Quantitative data were analyzed using the Statistical Package for Social Scientists (SPSS) software Version 20.

RESULTS AND DISCUSSION

ENTREPRENEURIAL MOTIVATION OF WOMEN IN MSE'S

The phenomenon of entrepreneurship is complex; usually entrepreneurs are not motivated by a single factor. A motive for starting business is very much important. So it is essential to identify and explore the various factors of entrepreneurial motivation of women. To become an entrepreneur is a multidimensional process, which should be explained by inter-discipline theories as well as with a tool to understand different factors affecting into it. In addition, not to forget that the decision to become an entrepreneur is done at the individual level and person interpreting the factors by her subjective reality has the final effect on the motivation to become an entrepreneur (Luoma and Qian, 2009). The women entrepreneurs were asked to rate the importance of the factors in motivating them to start the business on a five point continuum ranging from 'Not important' to 'Extremely important'. The results are presented in Table 1.

It was found that the most important factor in motivating them to own a business is "Be independent" with mean and standard deviation of 4.22 and 1.149 respectively. The fact that independence needs taking the responsibility to use one's own judgment as opposed to blindly following the assertions of others. In the study area most of the women are depended on the income of their husbands and other family members. Because of this reason everything is decided by her husband and other family members and also women being suffered from underestimation and inequality. Therefore, women have started their own business in order to be independent and to participate on decision making. This result is supported by ILO (2003) finding on Ethiopian Women Entrepreneurs Going for Growth, in which it was reported that 45 (36.60%) out of 123 women seem to have been particularly motivated by seeing the business as a vehicle for being independent and the desire to generate income, as well as support for their families. Also this result is similar with the finding of Dzisi (2008). In addition to these, previous studies in Latvia have shown that most important motivating factors to start business were; make own decisions, increase income and maintain personal freedom (independent). In Canada and USA, the motivation factor 'make my own decision' was evaluated uppermost (mean 4.46 and 4.30, standard deviation 0.793 and 0.780) (Sloka et al. 2014).

The second reason was "Supplement the family income" with mean and standard deviation of 3.68 and 1.255 respectively. This finding is similar with the results of the study of women entrepreneurs in micro and small enterprises in Kenya (ILO, 2008). Income is a stimulating factor to motivate people into entrepreneurship. People have decided to become entrepreneurs because they are not satisfied with their present levels of income. In Ethiopia, inflation is increasing and purchasing power of money is decreasing from time to time. Therefore, it is obvious that women have desired to supplement the family income to overcome the problem.

Third and fourth reasons were "Utilize my keen business sense" and "Ensure financial stability of children" with equal mean of 3.49 and standard deviation 1.097 and 1.342 respectively. Utilizing the keen business sense could be put to use better if they wanted to have their own business. Most of women are pushed into business to generate income to earn extra money for themselves and their families, especially their children's education and other necessities. People need stable income and they might have perceived that owning a business gives them more financial stability. The less important factors identified in this study were "Be an employer", "Be a leader", "Encouragement with big business", "Make money to clear debts" with the lower mean scores of 2.17, 2.11, 2.10 and 2.04 respectively.

Further analysis was made by using mean, standard deviation and rank, for analyzing the five cores namely Entrepreneurial Core, Work Core, Social Core, Individual Core and Economic Core and the details are presented in Table 2.

From Table 2, it is inferred that 'Get over monotony, experience change' (mean score 3.46) and 'Acquire lots of wealth for self' (mean score 3.41) were the important factors in the 'Individual core' that motivated women entrepreneurs. Under 'Economic core', 'Supplement the family income' (mean score 3.68) was the most important factor as reported by the respondents followed by 'Ensure financial stability of children' (mean score 3.49).

'Utilize my keen business sense' (mean score 3.49) and 'Get complete satisfaction' (mean score 3.06) were the two most factors for women entrepreneurs under 'work core'. 'Be independent' was the most influenced factor as reported by women respondents (mean score 4.22) under 'Entrepreneurial core'. 'Show that I am inferior to none' was the most influential factor as reported by the women entrepreneurs (mean score 3.11).

TABLE 1: MEAN SCORE AND STANDARD DEVIATION OF FACTORS OF MOTIVATION OF WOMEN ENTREPRENEURS

S. No	Reason for starting Business	Category of Business						Over all		
		Micro			Small			Mean	SD	Rank
		Mean	SD	Rank	Mean	SD	Rank			
1	Be independent	4.26	1.168	1	4.19	1.139	1	4.22	1.149	1
2	Supplement the family income	3.67	1.313	3	3.69	1.207	2	3.68	1.255	2
3	Utilize my keen business sense	3.34	1.223	6	3.63	.951	3	3.49	1.097	3
4	Ensure financial stability of children	3.70	1.256	2	3.28	1.397	6	3.49	1.342	4
5	Get over monotony , experience change	3.52	1.410	4	3.41	1.365	4	3.46	1.383	5
6	Acquire lots of wealth for self	3.43	1.310	5	3.39	1.163	5	3.41	1.232	6
7	Get monetary returns for my talent	3.03	1.251	11	3.28	1.397	7	3.12	1.215	7
8	Show that I am inferior to none	3.18	1.360	7	3.05	1.302	8	3.11	1.327	8
9	Enjoy the best luxuries of life	3.15	1.314	8	3.00	1.321	11	3.07	1.315	9
10	Get complete satisfaction	3.10	1.338	10	3.03	1.208	9	3.06	1.268	10
11	Lack of Employment Opportunity	3.13	1.455	9	2.83	1.538	17	2.98	1.500	11
12	Make my family rich	2.98	1.478	12	2.95	1.133	15	2.97	1.307	12
13	Get over shortage of money	2.92	1.595	13	2.98	1.507	14	2.95	1.544	13
14	Exploit my innate talent and potential in a profession	2.74	1.196	14	3.02	1.202	10	2.88	1.202	14
15	Do something Achieve /something that others usually do not	2.72	1.427	16	3.00	1.141	12	2.82	1.240	15
16	Provide good service or products to the community	2.62	1.380	19	2.98	1.279	13	2.81	1.336	16
17	Help people by providing them employment	2.74	1.493	15	2.72	1.474	22	2.73	1.478	17
18	Compete with others and prove to be the best	2.59	1.395	21	2.84	1.263	16	2.72	1.330	18
19	Have own preferred work style and lifestyle	2.66	1.290	17	2.78	1.228	20	2.72	1.255	19
20	Use my decision-making/ problem solving skill to profit in a career	2.64	1.330	18	2.78	1.291	19	2.71	1.306	20
21	Do something creative /innovative	2.62	1.319	20	2.67	1.273	23	2.70	1.345	21
22	Attain high social status	2.46	1.467	22	2.80	1.382	18	2.63	1.429	22
23	Make effective use of my risk taking ability and succeed	2.21	1.343	25	2.78	1.119	21	2.50	1.261	23
24	Earn the respect of people	2.30	1.269	23	2.34	1.237	24	2.32	1.248	24
25	Utilize the concessions or loans from Government ,banks, etc	2.25	1.274	24	2.27	1.212	25	2.26	1.237	25
26	Be an employer	2.10	1.313	26	2.23	1.231	26	2.17	1.268	26
27	Be a leader	2.00	1.225	29	2.22	1.228	27	2.11	1.226	27
28	Encouragement from big business	2.02	1.088	28	2.19	1.125	28	2.10	1.106	28
29	Make money to clear debts	2.07	1.289	27	2.02	1.188	29	2.04	1.234	29

Source: Computed from own survey (2015)

TABLE 2: MEAN AND STANDARD DEVIATION OF FACTORS IN EACH CORE

S.No	Reason for starting Business	Category of business				Over all	
		Micro		Small		Mean	SD
		Mean	SD	Mean	SD		
Individual Core							
1	Acquire lots of wealth for self	3.43	1.310	3.39	1.163	3.41	1.232
2	Have own preferred work style and lifestyle	2.66	1.290	2.78	1.228	2.72	1.255
3	Enjoy the best luxuries of life	3.15	1.314	3.00	1.321	3.07	1.315
4	Get over monotony , experience change	3.52	1.410	3.41	1.365	3.46	1.383
	Individual Core	3.188	.7848	4.750	3.144	3.166	.86483
Economic Core							
1	Get monetary returns for my talent	3.03	1.251	3.28	1.397	3.12	1.215
2	Make my family rich	2.98	1.478	2.95	1.133	2.97	1.307
3	Get over shortage of money	2.92	1.595	2.98	1.507	2.95	1.544
4	Supplement the family income	3.67	1.313	3.69	1.207	3.68	1.255
5	Ensure financial stability of children	3.70	1.256	3.28	1.397	3.49	1.342
6	Make money to clear debts	2.07	1.289	2.02	1.188	2.04	1.234
7	Lack of Employment Opportunity	3.13	1.455	2.83	1.538	2.98	1.500
	Economic Core	3.072	.6497	2.993	.6324	3.032	.63961
Work core							
1	Compete with others and prove to be the best	2.59	1.395	2.84	1.263	2.72	1.330
2	Get complete satisfaction	3.10	1.338	3.03	1.208	3.06	1.268
3	Utilize my keen business sense	3.34	1.223	3.63	.951	3.49	1.097
4	Exploit my innate talent and potential in a profession	2.74	1.196	3.02	1.202	2.88	1.202
5	Do something creative /innovative	2.62	1.319	2.67	1.273	2.70	1.345
6	Do something Achieve /something that others usually do not	2.72	1.427	3.00	1.141	2.82	1.240
7	Use my decision-making/ problem solving skill to profit in a career	2.64	1.330	2.78	1.291	2.71	1.306
	Work core	2.822	.8092	2.995	.7136	2.911	.76365
Entrepreneur Core							
1	Be independent	4.26	1.168	4.19	1.139	4.22	1.149
2	Make effective use of my risk taking ability and succeed	2.21	1.343	2.78	1.119	2.50	1.261
3	Provide good service or products to the community	2.62	1.380	2.98	1.279	2.81	1.336
4	Help people by providing them employment	2.74	1.493	2.72	1.474	2.73	1.478
5	Utilize the concessions or loans from Government, banks, etc	2.25	1.274	2.27	1.212	2.26	1.237
	Entrepreneur Core	2.816	.7026	2.987	.7650	2.904	.73730
Social Core							
1	Show that I am inferior to none	3.18	1.360	3.05	1.302	3.11	1.327
2	Attain high social status	2.46	1.467	2.80	1.382	2.63	1.429
3	Earn the respect of people	2.30	1.269	2.34	1.237	2.32	1.248
4	Be an employer	2.10	1.313	2.23	1.231	2.17	1.268
5	Be a leader	2.00	1.225	2.22	1.228	2.11	1.226
6	Encouragement from big business	2.02	1.088	2.19	1.125	2.10	1.106
	Social Core	2.483	.7833	2.580	.7968	2.533	.78858

Source: Computed from own survey (2015)

TABLE 3: MEAN AND STANDARD DEVIATION OF EACH CORE

Motivational Cores	Category of Business						Over All		
	Micro			Small			Mean	SD	Rank
	Mean	SD	Rank	Mean	SD	Rank			
Individual Core	3.1885	.78482	1	4.7500	3.1445	1	3.1660	.86483	1
Economic Core	3.0726	.64976	2	2.9933	.63247	3	3.0320	.63961	2
Work core	2.8220	.80924	3	2.9955	.71359	2	2.9109	.76365	3
Entrepreneur Core	2.8164	.70266	4	2.9875	.76501	4	2.9040	.73730	4
Social Core	2.4836	.78334	5	2.5807	.79681	5	2.5333	.78858	5

Source: Computed from own survey (2015)

It is evident from Table 3 that the most important (the highest mean) factor for motivating them to start own business was "Individual Core" with mean and standard deviation of 3.1660 and .86483 respectively. This core has relatively high mean among the five cores because the individual motivation core contains the items that have the highest mean from all items such as, 'Acquire lots of wealth for self', 'Get over monotony, experience change' and 'Enjoy the best luxuries of life' with means 3.41, 3.46 and 3.07 respectively. These three items have mean value greater than 3.00 and are ranked 5, 6 and 9 respectively among the 29 items.

The second highest ranked core was "Economic core" with mean and standard deviation of 3.0320 and .63961. This core contains the items namely, Supplement the family income (mean value 3.68, 2nd rank), Ensure financial stability of children (mean value 3.49, 4th rank), and with another five items with mean value less than 3.00.

The other three cores were Work core, Entrepreneur core and Social core with mean values of 2.9109, 2.9040 and 2.5333 and with third, fourth and fifth ranks respectively. Most of the items contained in these cores have mean score of less than 3.00. From work core, 'Utilize my keen business sense' (3.49 mean) and 'Get complete satisfaction' (3.06 mean) and from Entrepreneur core, 'Be independent' (4.22 mean) and from Social core, 'Show that I am inferior to none' (3.11 mean) were the items with mean value greater than 3.00.

Both the micro and small enterprise categories seemed to show relatively the same overall result and the only difference was that the mean value of work core is greater than economic core in small enterprises.

RECOMMENDATIONS

Based on the findings of the study, the following suggestions are recommended for consideration to develop entrepreneurial motivation of women in MSE's. In order to facilitate the creation of such supportive environment, knowledge of the motivational factors of entrepreneurs would be more than welcome. Only if the institutions in charge of creating economic environment are aware of these factors, they can take adequate actions to improve the situation.

As per the results, for majority of the women entrepreneurs the most important factor in motivating them to own a business was "Be independent". Therefore MSE's development office should provide training on specific subjects which are very important for starting business for women to be economically independent.

The second and fourth most important factors identified were 'Supplement the family income' and 'Ensure financial stability of children'. Therefore MSE's Development office should identify women with low incomes and offer better services for them to become entrepreneurs.

Unemployed women (after leaving school) are the potential source of entrepreneurship. Therefore they should be targeted by government and other agencies. Efforts should be taken to locate entrepreneurial potentialities among unemployed women after leaving school and opportunities should be provided to them.

Special efforts should be made to improve partnerships between all actors who influence the socio-economic environment of women in general, and women entrepreneurs in particular in creating more positive and constructive environment for starting, expansion and growth of business owned by women entrepreneurs.

CONCLUSION

Entrepreneurs in general are not motivated by a single factor. A motive for starting business is very much important. Entrepreneurship is a multidimensional process. The decision to become an entrepreneur is done at the individual level and interpreting the factors by her subjective reality has the final effect on the motivation to become an entrepreneur. For this study 29 items were selected as the factors that motivate women to start new business. Among 29 items the most important factor that motivated to start business was 'Be independent'. The second most important factor was 'Supplement the family income' and the third and fourth most important items that motivated to own a business among the sampled women were 'Utilize my keen business sense' and 'Ensure financial stability of children'. The other factors in the top ten were 'Get over monotony, experience change', 'Acquire lots of wealth for self', 'Get monetary returns for my talent', 'Show that I am inferior to none', 'Enjoy the best luxuries of life' and 'Get complete satisfaction'. It is revealed in this study that the most important factors that motivated women to start own business were in "Individual Core". The second most important core was "Economic core". MSE's Development office should identify women with low incomes and offer better services for them to become entrepreneurs. Unemployed women (after leaving school) are the potential source of entrepreneurship. Therefore they should be targeted by governmental and other agencies. Efforts should be made to locate entrepreneurial potentialities among unemployed women after leaving school and opportunities should be provided to them.

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