The role of microenterprises in empowering women in urban Sudan

Khadra Siddig\textsuperscript{1} and Mohamed Osman Hegazi\textsuperscript{2}

1- Freelance researcher khaddraaa@yahoo.com
2- Department of Computer Science, Faculty of Computer Science and Information Technology, Alzaeim Alazhari University, Khartoum North, Sudan
Department of Computer Science, College of Computer Engineering & Sciences, Salman Bin Abdulaziz University, Alkharj, Saudi Arabia

Table of Contents

1 Entrepreneurship development of urban women: .............................................. 2
2 Women Microenterprises: .................................................................................. 2
3 Advantages of entrepreneurship among urban Women: .................................. 2
4 Empowerment of Women: ................................................................................ 3
5 Challenges to empowerment through micro enterprises: .............................. 3
6 Research objectives: ......................................................................................... 4
7 Methodology: ..................................................................................................... 4
8 Results discussion: .............................................................................................. 5

8.1 The Female Entrepreneur’s Personal Characteristics: ................................... 5
8.2 Female Entrepreneur Motivation for Project Initiation: ............................... 8
8.3 The Initiation of the Projects Ideas: ................................................................. 14
8.4 Project Capital: ............................................................................................... 15
8.5 Paying Back the Loan: ................................................................................... 16
8.6 Ownership of the Project: ............................................................................... 17
8.7 Management of the Project: ........................................................................... 18
8.8 The Economic Impact of the Project: .............................................................. 22
8.9 Success of the Project: .................................................................................... 23
8.10 Income Sufficiency after the Project: ............................................................ 24
8.11 Debt Repayment ............................................................................................ 25
8.12 Profits: ............................................................................................................ 26
8.13 Training: ......................................................................................................... 27
8.14 Saving: ............................................................................................................ 28
8.15 Social Impact: ................................................................................................. 29
8.16 Constrains: ..................................................................................................... 35
1 Entrepreneurship development of urban women:

Women’s entrepreneurship development is gaining increasing recognition in public policy circles since the United Nations Conference on Women, held in Beijing in 1995, (THOMSON,S.2002). One of the definition for entrepreneurship is that: the entrepreneurs is a self-employed; based on the fact that a person either be employed, unemployed, or self-employed. (Tambunan, 2009).

Micro-enterprises presents a repertoire of options to promote community development and encourage the enhancement of resources (Haya Al-Dajani, 2013), women’s entrepreneurship enhances economic growth and provides employment opportunities for the owners and their hired workers. In addition, it providing economic opportunities for women and their families and improve the social, educational and health status of them. (THOMSON,S.2002)

2 Women Microenterprises:

Since the late 1970s there has been a growing interest in strategies to promote the economic status of third world woman through micro and small enterprises. This strategy was based on the recognition that women equal participation is essential to the achievement of all major development objectives such as sustainable development, eradication of poverty, women rights and democracy. (Pitamber, 1999)

The major motivation for women’s self-employment is the desire to gain economic and personal autonomy, also higher incomes for women empower them, improve the wellbeing of their families, and alleviate poverty in society at large. (strieter&abdeen, 2009)

Other studies conclude that women have been pushed into selfemployment due to structural changes in the labor market and the lack of jobs in the public and private sector (strieter&abdeen, 2009)

3 Advantages of entrepreneurship among urban Women:
Microenterprises help in poverty reduction, the empowerment of women, employment generation; and enterprise development and expansion. Micro enterprises can help reduce poverty through income and employment generation. Their impacts on poverty alleviation are to be seen in the form of improving socio-economic condition. (Pokharel,2010). The small business sector affected the national development economically and socially and politically, the economic contributions include employment creation, wealth creation, increased output, mobilization of local resources. The social benefits include a reduction in poverty, balanced development, redistribution of both income and opportunity in the community in general, The political benefits result from the redistribution of wealth, opportunity, and therefore power within the community. (Perumal&Prasad,2010).

4 Empowerment of Women:

The empowerment of women is an objective that goes beyond increasing the income of low-income women. Microenterprise programs can lead to empowerment in both economic and social dimensions. Ibrahim (2006) categorized the empowerment in four types as including economic empowerment; increased well-being; social and political empowerment; and legal empowerment.

(Cutura, 2010) stated that sustainable development requires the participation of both men and women. Obviously gender equality contributes to poverty reduction and sustainable growth. There is a direct correlation between the women’s increased education, women participation in the labour force and improved economic performance. Indeed, global experience and a multitude of studies have proven that women have the potential to be a significant entrepreneurial force-contributing to the growth of local, national and global economies.

Abdalla (2009) outlined the women empowerment in Sense of self and vision of a future, Mobility and visibility, Economic security, decision-making power within the household, Ability to interact effectively in the public sphere; and Participation in non-family groups.

In Sudan the government, NGOs, academic and other related ministries analysis women's poverty situation, strong linkages were created with the government, state and local levels in formulation of the women poverty reduction strategy. Also linkages were created with the National Planning Council for Women Development for planning and setting the women strategy (2000-2020). (Abdalla, 2009).

5 Challenges to empowerment through micro enterprises:
women small projects play essential role in women economic and social empowerment but female entrepreneurs encountered by many constraints (Siddig, 2013). Women face more barriers to obtaining credit than men. Women are also affected by gender-based discrimination. also they lack training and education and they are limited by child care and household responsibilities. In addition, women are restricted by cultural, religious and gender conventions. (strier & abdeen, 2009)

According to Atanu, Kishore, & Mondal (2013) there are three basic constraints affected the efficiency of a women entrepreneur, first is the limited access to cheap credit. Second they lack training and information regarding available technology. Third they affected by Social constraint that inhibits their success.

6 Research objectives:

Micro enterprises represent an important factor to improve the economic status of the family and empowered women socially and economically. (Siddig, 2013). This study highlights the role of Sudanese women entrepreneur in changing their life style by running micro enterprises; also the study investigates how micro enterprises affect women’s empowerment. And what are the strategies can be stated to empower women and minimize the obstacles that face their business.

7 Methodology:

The study adopted the descriptive and analytical approaches making use of both secondary and primary data. The study’s focus is on women with microenterprises or engaged in trading, production, and selling in the informal sector. Hence, the population of the study is the 104 thousand of the self-employed females in KS. 350 respondents are selected and random sampling technique is applied considering location of project (market-based, home-based, and street sellers), locality (all KS localities, namely Oumdorman, Karrari, Oumbada, Khartoum, Jabalawlia, Bahri, Shargalneel) and type of activity (20 different activities are covered).

Primary data are collected using a structured questionnaire and individual interview held with female entrepreneurs in KS as well as by optical observation by visiting the respondents in their locations. Collected data include (1) socioeconomic characteristics including age, marital status, education, family size and housing and place of residence; (2) project related data covering project type, activity and location; (3) entrepreneurial motivations, opinions, attitudes, perceptions and viewpoints; (4) information on family income and assets before and after the establishment of the project; (5) sources of funding; (6) marketing, competition and overall performance; and (7) problems and constrains.
Secondary data are gathered from various sources including national surveys, censuses and previous studies. Both primary and secondary data are analysed using descriptive statistics and cross tabulation imbedded in Microsoft Excel software package.

8 Results discussion:

This section deals with the impact of the Women micro enterprises or small projects to assess how these projects empower women and contribute in the improvement of their situations by analysing the following:

First, the female entrepreneur’s personal characteristics, age, and marital status education. Second, the women entrepreneurs motives for starting their business. Third source of capital, requirements for finance, Fourth The Initiation of the Projects ideas and management of the project, fifth information about the household income and assets before and after the project initiation, Sixth the economic impacts, Seventh, the social impact of the projects on the female entrepreneurs, and finally the constrains.

8.1 The Female Entrepreneur’s Personal Characteristics:

Distribution of Female Entrepreneurs by Age:

Age is expected to have influence on participation of the female entrepreneur’s in the informal sector, and also it affected her productivity and output. Table1 and

Figure1 shows that, 35% of the respondents were in the age range (31-40) years, represent the largest group, the second majority in age (24%) were in the age range (20-30) years, followed by 23% in the age range (41-50) years and 16% of the respondents in the age over 50, and only 3 of the respondents (1%) whose age is less than 20.

Table1: Distribution of Female Entrepreneurs by Age

<table>
<thead>
<tr>
<th>Age range</th>
<th>&gt; 20</th>
<th>30-20</th>
<th>40-31</th>
<th>50-41</th>
<th>50 &lt;</th>
<th>Unreported</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Data</td>
<td>3</td>
<td>81</td>
<td>119</td>
<td>79</td>
<td>55</td>
<td>13</td>
<td>350</td>
</tr>
<tr>
<td>Percentage</td>
<td>1%</td>
<td>24%</td>
<td>35%</td>
<td>23%</td>
<td>16%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: on field data collection prepared by the researcher.
Figure 1: Distribution of Female Entrepreneurs by age

Source: own field data collection prepared by the researcher.

Distribution of Female Entrepreneurs by Marital Status:

Marital status expected to affect the female entrepreneur performance in the informal sector, As we see in the Table 2 and Figure 2 192 (55%) of the female entrepreneurs in the sample are married, 66 (19%) are single, and 46 (13%) are divorced, and 36 (11%) of the female entrepreneurs in the sample are widows.

Table 2: Distribution of Female Entrepreneurs by Marital Status

<table>
<thead>
<tr>
<th>Marital status</th>
<th>Married</th>
<th>Single</th>
<th>Divorced</th>
<th>Widow</th>
<th>Unreported</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>192</td>
<td>66</td>
<td>46</td>
<td>36</td>
<td>10</td>
<td>350</td>
</tr>
<tr>
<td>Percentage</td>
<td>55%</td>
<td>19%</td>
<td>13%</td>
<td>11%</td>
<td>3%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: own field data collection prepared by the researcher.

Figure 2: Distribution of Female Entrepreneurs by Marital Status
Distribution of Female Entrepreneurs by Educational Level:

Education represents an important factor in the performance of female entrepreneurs, regarding their educational level, 105 (30%) of the interviewees were found to be university graduates, representing the higher percentage.

84 (24%) attained primary schooling, and 77 (22%) completed secondary school and 62 (18%) were illiterate, and 12 (3%) attained Khalwa, and 5 (1%) of the interviewees were found to be post-graduate.

**Level Table 3: Distribution of Female Entrepreneurs by Educational Level**

<table>
<thead>
<tr>
<th>Educational Level of the Female Entrepreneurs</th>
<th>No education</th>
<th>Khalwa</th>
<th>Primary</th>
<th>Secondary</th>
<th>University</th>
<th>post graduate</th>
<th>unreported</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>62</td>
<td>12</td>
<td>84</td>
<td>77</td>
<td>105</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>350</td>
</tr>
<tr>
<td>Percentage</td>
<td>18%</td>
<td>3%</td>
<td>24%</td>
<td>22%</td>
<td>30%</td>
<td>1%</td>
<td></td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: own field data collection prepared by the researcher.

**Figure 3: Distribution of Female Entrepreneurs by Educational Level**
Female Entrepreneur Motivation for Project Initiation:

Most of interviewees stated that they started their economic activities due to economic hardships, The majority of them found to be heading the household and they represent the only responsible for providing their families with their different needs. One expect the majority of the female entrepreneurs who heading the household to be divorced or widows, but the study results indicated that there is a positive correlation between the marriage variable and to be heading the household, and this often because their husbands are either without work, or has long term's absenteeism (This phenomenon is widespread strongly), or abandoned her and married another, etc. Table 4 summarizes the findings with regard to the reason why respondents work in the respective business activity.
Table 4: The female entrepreneur motivation for project initiation and the role of women small enterprises

<table>
<thead>
<tr>
<th>#</th>
<th>Content</th>
<th>Yes</th>
<th>To some extent</th>
<th>No</th>
<th>unreported</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>To help my family</td>
<td>329</td>
<td>5</td>
<td>12</td>
<td>4</td>
<td>350</td>
</tr>
<tr>
<td>2</td>
<td>lack of jobs</td>
<td>203</td>
<td>6</td>
<td>130</td>
<td>11</td>
<td>350</td>
</tr>
<tr>
<td>3</td>
<td>Leisure time</td>
<td>184</td>
<td>46</td>
<td>109</td>
<td>11</td>
<td>350</td>
</tr>
<tr>
<td>4</td>
<td>The project achieved my dreams as I was expecting</td>
<td>166</td>
<td>142</td>
<td>40</td>
<td>2</td>
<td>350</td>
</tr>
<tr>
<td>5</td>
<td>I encourage others to engage in a similar project</td>
<td>313</td>
<td>18</td>
<td>15</td>
<td>4</td>
<td>350</td>
</tr>
<tr>
<td>6</td>
<td>I encourage the entry of women in business</td>
<td>320</td>
<td>14</td>
<td>8</td>
<td>8</td>
<td>350</td>
</tr>
<tr>
<td>7</td>
<td>women Small projects is a good tool to fight poverty</td>
<td>330</td>
<td>8</td>
<td>3</td>
<td>9</td>
<td>350</td>
</tr>
<tr>
<td>8</td>
<td>women Small projects is a good tool to address the problem of unemployment</td>
<td>327</td>
<td>7</td>
<td>6</td>
<td>10</td>
<td>350</td>
</tr>
<tr>
<td>9</td>
<td>women Small projects is a good tool for economic and social development</td>
<td>322</td>
<td>8</td>
<td>11</td>
<td>9</td>
<td>350</td>
</tr>
<tr>
<td>1</td>
<td>women Small projects is a good tool to support and develop women</td>
<td>328</td>
<td>6</td>
<td>8</td>
<td>8</td>
<td>350</td>
</tr>
<tr>
<td>10</td>
<td>I encourage microfinance services</td>
<td>305</td>
<td>8</td>
<td>26</td>
<td>11</td>
<td>350</td>
</tr>
<tr>
<td>11</td>
<td>Are female less entrepreneur</td>
<td>83</td>
<td>49</td>
<td>207</td>
<td>11</td>
<td>350</td>
</tr>
<tr>
<td>12</td>
<td>I encourage business women training centers</td>
<td>276</td>
<td>11</td>
<td>42</td>
<td>21</td>
<td>350</td>
</tr>
<tr>
<td>13</td>
<td>Banks and financial institutions contribute to the success of women's projects</td>
<td>256</td>
<td>24</td>
<td>57</td>
<td>13</td>
<td>350</td>
</tr>
<tr>
<td>14</td>
<td>Training institutions play an active role in the success of women's projects</td>
<td>262</td>
<td>14</td>
<td>61</td>
<td>13</td>
<td>350</td>
</tr>
<tr>
<td>15</td>
<td>Voluntary organizations helped me to realize success in my projects</td>
<td>91</td>
<td>9</td>
<td>244</td>
<td>6</td>
<td>350</td>
</tr>
</tbody>
</table>

Source: own field data collection prepared by the researcher
The answers demonstrate that 329 (94%) of the female entrepreneurs in the sample reported that they started their economic activities to support their families either their nuclear family or their extended family mainly parents, by increase income to get money for their children, or to help their husbands whose income was not sufficient enough to cover the household expenses. It is important to say that supporting the family either their nuclear family or their extended family is the major reason for most of the female entrepreneurs to start their economic activities.

**Table 8: Help my family**

<table>
<thead>
<tr>
<th>Content</th>
<th>Yes</th>
<th>To some extent</th>
<th>No</th>
<th>unreported</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>To help my family</td>
<td>329</td>
<td>5</td>
<td>12</td>
<td>4</td>
<td>350</td>
</tr>
<tr>
<td>Percentage</td>
<td>94%</td>
<td>1%</td>
<td>3%</td>
<td>1%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: own field data collection prepared by the researcher

The second reason is represented by 203 (58%) of respondents stated that the lack of formal employment is the reason for starting their own business. Unemployment in recent years has become a real problem suffered by all the graduates, so there is a trend towards self-employment, and in this study we found a large number of graduates found support by funding and training.
from Youth foundation for microfinance, the mission of the Youth foundation for microfinance to propagate the culture of self employment among the youth, encourage them into venturing in all areas of production and action and support them achieve the desired success, create innovative program, plans and projects that open new horizons for work and increase the percentage of youth recruitment and work for the stability of the society through the improvement of the poor families as well as through the assistance for projects with social dimensions.

Youth foundation for microfinance direct more than 50% of the services provided by the foundation to the young women, in groups and as individuals, via their registered organizations and women association, as well as the professional graduates unions. The number of projects that have been implemented is 2500 project 49% for women.

Table 6: Lack of jobs

<table>
<thead>
<tr>
<th>Content</th>
<th>Yes</th>
<th>To some extent</th>
<th>No</th>
<th>unreported</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>lack of jobs</td>
<td>203</td>
<td>6</td>
<td>130</td>
<td>11</td>
<td>350</td>
</tr>
<tr>
<td>Percentage</td>
<td>58%</td>
<td>2%</td>
<td>37%</td>
<td>3%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source : own field data collection prepared by the researcher

Figure 5: Lack of jobs

Source : own field data collection prepared by the researcher
The third reason is represented by 184 (52%) of the female entrepreneurs who said that one of the reasons for starting their own business is that they had been encouraged to full their free time. and 13% of the female entrepreneurs said that they had been encouraged to full their free time to some extent, while 31% of the female entrepreneurs said that fill of the leisure time does not represent the reason for project initiation. We remark that this reason usually reported as an additional reason, and rarely is to be the root cause, but we met cases who explained that the main reason is to full leisure time.

On the other side, some of the interviewees mentioned that the major reason behind establishing their business is to achieve financial independence and to support their selves and feel self-worthiness. They explained that their economic situation is excellent and all family needs are satisfied, but they have free time which they makes use of in running their business, also one of the interviewees who have the same excellent economic situation, mentioned that the major reason behind establishing her business (Bakery and sweet making) is to help her relative, she mentioned that she help many families even she bought a house to one of her poor relative. This explains the presence of Sudanese beautiful values . This indicates that not only the economic need encourage the female entrepreneurs to start their own business but there are other reasons encourage the female entrepreneurs to start their own business like the involvement of women in other roles in society and the exercise of their hobbies.

Table 7: Leisure Time

<table>
<thead>
<tr>
<th>Content</th>
<th>Yes</th>
<th>To some extent</th>
<th>No</th>
<th>unreported</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leisure time</td>
<td>184</td>
<td>46</td>
<td>109</td>
<td>11</td>
<td>350</td>
</tr>
<tr>
<td>Percentage</td>
<td>52%</td>
<td>13%</td>
<td>31%</td>
<td>3%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source : own field data collection prepared by the researcher

Figure 6: Leisure time
Table 8: The project capital and the project ownership

<table>
<thead>
<tr>
<th>#</th>
<th>Content</th>
<th>Yes</th>
<th>To some extent</th>
<th>No</th>
<th>unreported</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Project capital was from my own saving.</td>
<td>140</td>
<td>9</td>
<td>199</td>
<td>2</td>
<td>350</td>
</tr>
<tr>
<td></td>
<td>Project capital was loan from relatives</td>
<td>29</td>
<td>2</td>
<td>317</td>
<td>2</td>
<td>350</td>
</tr>
<tr>
<td></td>
<td>Project capital loan from friends</td>
<td>57</td>
<td>2</td>
<td>289</td>
<td>2</td>
<td>350</td>
</tr>
<tr>
<td></td>
<td>The project initiation was my idea</td>
<td>321</td>
<td>1</td>
<td>27</td>
<td>1</td>
<td>350</td>
</tr>
<tr>
<td></td>
<td>The project initiation was my husband idea</td>
<td>0</td>
<td>1</td>
<td>348</td>
<td>1</td>
<td>350</td>
</tr>
<tr>
<td></td>
<td>The project initiation was my family idea</td>
<td>9</td>
<td>2</td>
<td>337</td>
<td>2</td>
<td>350</td>
</tr>
<tr>
<td></td>
<td>Project inherited in the family</td>
<td>13</td>
<td>1</td>
<td>335</td>
<td>1</td>
<td>350</td>
</tr>
<tr>
<td></td>
<td>Ownership of the project to me</td>
<td>317</td>
<td>0</td>
<td>32</td>
<td>1</td>
<td>350</td>
</tr>
<tr>
<td></td>
<td>Ownership of the project to my husband</td>
<td>1</td>
<td>5</td>
<td>343</td>
<td>1</td>
<td>350</td>
</tr>
<tr>
<td></td>
<td>Ownership of the project to my parent</td>
<td>1</td>
<td>8</td>
<td>340</td>
<td>1</td>
<td>350</td>
</tr>
<tr>
<td></td>
<td>Ownership of the project for one of my brothers</td>
<td>0</td>
<td>4</td>
<td>345</td>
<td>1</td>
<td>350</td>
</tr>
<tr>
<td></td>
<td>Project is a partnership between members of the family</td>
<td>12</td>
<td>4</td>
<td>333</td>
<td>1</td>
<td>350</td>
</tr>
</tbody>
</table>
8.3 The Initiation of the Projects Ideas:

The idea of the project and the decision to start the project, illustrate how much the female entrepreneurs are strong enough to make their own decisions. Figure 7 show that 91% of the female entrepreneurs initiated their own project ideas. 2.5% of the female entrepreneurs, project ideas emerged from their relatives. Inherited projects ideas represent 3.7% of the female entrepreneurs.

Figure 7: Initiation of the projects ideas

Source: own field data collection prepared by the researcher

Figure 8: project capital and the project ownership
We ask the surveyed micro female entrepreneurs if they take a loan from banks or financial institutions, most of the surveyed micro female entrepreneurs 223 (63.%) indicated that they don’t take a loan from banks or financial institutions, and only 127 (37.%) Indicated that they take a loan from banks or financial institutions, although all of the surveyed micro entrepreneurs underlined their need for finance.

The results of the study, as indicated in the Table 8, show that 101 (79%) of the micro female entrepreneurs whom take loans from banks or financial institutions, do not have previous experience in their economic activities before taking the loan. 26 (20%) of them had previous experience in their economic activities before taking the loan.

Table 8 and figure 9 shows that 104 of the respondents (29%) relied exclusively on their own savings and resources to establish the business, while the rest of the respondent depend on other sources to start their businesses, 101, (28%) received loans from lending institutions, 57 (16%) stated that the Project capital was loan from friends, and 29 (8%) received loan from relatives.
8.5 Paying Back the Loan:

Table (8) and Figure 10 indicated that female entrepreneurs succeeded in paying back the loan, the repayment ratio is high among female entrepreneurs. As shown from the figure, 95 (74%) of the female entrepreneurs managed to pay their instalments in their proper time, they indicated that the monthly instalments of the microcredit are appropriate. Usually the period is for one year- 18 month. 20 (15%) of the female entrepreneurs of the sample indicated that they had difficulties to some extent to repay the loan, while 12 (9%) of the female entrepreneurs of the sample indicated that they had difficulties to repay the loan.
Source: own field data collection prepared by the researcher

8.6 Ownership of the Project:

317 (90%) of the respondent reported that the ownership of the project is to me, and it is a high percentage, and this mean that the female entrepreneurs is stronger enough to control over her resources.

12 (3.5%) of the respondent reported that the Project is a partnership between members of the family, while only one woman indicated that her husband own the project, and other one said the ownership of the project to my parent.

Figure 11: Ownership of the project
8.7 Management of the Project:

The study data find that the majority of the respondent run the project and manage it themselves, 320 (91.5%), and only 10 (2.8%) reported that my husband manage the project.

Out of the respondent whom run the project and manage it themselves 62 (19%) hired labour to run the project and manage it themselves, 72 (22%) the members of the family help them to run the project and manage it themselves. And this indicates that the female is not less entrepreneur.

Figure 12: Difficulties in project management
Figure 12 of the study have indicated that female entrepreneurs haven’t difficulties in the management of the project, as 314 (90%) of the female entrepreneurs reported that they haven’t difficulties in the management of the project, while only 16 (4%) of them they have difficulties in the management of the project, and 20 (6%) of them have difficulties to some extend in the management of the project,

**Table 9: The project management**

<table>
<thead>
<tr>
<th>#</th>
<th>Content</th>
<th>Yes</th>
<th>To some extent</th>
<th>No</th>
<th>unreported</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>I run the project and manage it myself</td>
<td>320</td>
<td>1</td>
<td>28</td>
<td>1</td>
<td>350</td>
<td></td>
</tr>
<tr>
<td>Labor hired to run the project, and manage it myself.</td>
<td>62</td>
<td>18</td>
<td>270</td>
<td>0</td>
<td>350</td>
<td></td>
</tr>
<tr>
<td>members of the family help me to run the project and manage it myself.</td>
<td>72</td>
<td>16</td>
<td>262</td>
<td>0</td>
<td>350</td>
<td></td>
</tr>
<tr>
<td>My husband manage the project</td>
<td>10</td>
<td>5</td>
<td>335</td>
<td>0</td>
<td>350</td>
<td></td>
</tr>
<tr>
<td>I'm having difficulty in the management of the project</td>
<td>16</td>
<td>20</td>
<td>314</td>
<td>0</td>
<td>350</td>
<td></td>
</tr>
<tr>
<td>I use a notebook to record accounts</td>
<td>151</td>
<td>4</td>
<td>195</td>
<td>0</td>
<td>350</td>
<td></td>
</tr>
<tr>
<td>I Relied on my memory to save the accounts</td>
<td>195</td>
<td>1</td>
<td>154</td>
<td>0</td>
<td>350</td>
<td></td>
</tr>
</tbody>
</table>
Figure 13: The project management and account’s record

Figure 14: Ways of project management

Source: own field data collection prepared by the researcher
Source: own field data collection prepared by the researcher

**Figure 15: Account’s record**

Source: own field data collection prepared by the researcher
Diagram Figure 15 of the study have indicated that 151 (44%) of the female entrepreneurs are use a notebook to record their accounts, and 195 (56%) of the female entrepreneurs are relied on their memory to save the accounts.

8.8 The Economic Impact of the Project:

From the data of our interviews with the female entrepreneurs, all of them enter the field of business to help their families, and from the study result they actually contributed to increase the household income. In some cases, their work is the main source of income for their families, especially in the case of the female headed households, that through their work in the field of business they able to feed their children and help their children's education and support the economic situation of their families.

In case of the female head households, their income is the main source, these women stated that by their work in business they manage to feed their children and protect them from being street vagrants, help to educate their children and support their family’s economic situation.

Table 10: Economic impact

<table>
<thead>
<tr>
<th>#</th>
<th>Content</th>
<th>Yes</th>
<th>To some extent</th>
<th>No</th>
<th>unreported</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>The project achieved profits</td>
<td>277</td>
<td>57</td>
<td>8</td>
<td>8</td>
<td>350</td>
</tr>
<tr>
<td>2</td>
<td>Our income covers the household requirements</td>
<td>199</td>
<td>121</td>
<td>15</td>
<td>15</td>
<td>350</td>
</tr>
<tr>
<td>3</td>
<td>I Paid my debts</td>
<td>152</td>
<td>58</td>
<td>20</td>
<td>120</td>
<td>350</td>
</tr>
<tr>
<td>4</td>
<td>We do not involve in debt</td>
<td>156</td>
<td>44</td>
<td>32</td>
<td>118</td>
<td>350</td>
</tr>
<tr>
<td>5</td>
<td>We enjoy healthy drinking water</td>
<td>302</td>
<td>16</td>
<td>17</td>
<td>15</td>
<td>350</td>
</tr>
<tr>
<td>6</td>
<td>We enjoy treatment and health care</td>
<td>252</td>
<td>67</td>
<td>18</td>
<td>13</td>
<td>350</td>
</tr>
<tr>
<td>7</td>
<td>My children receive a good education</td>
<td>231</td>
<td>43</td>
<td>31</td>
<td>45</td>
<td>350</td>
</tr>
<tr>
<td>8</td>
<td>After the establishment of the project we possess house</td>
<td>199</td>
<td>5</td>
<td>146</td>
<td>0</td>
<td>350</td>
</tr>
<tr>
<td>9</td>
<td>After the establishment of the project we possess land</td>
<td>63</td>
<td>2</td>
<td>276</td>
<td>9</td>
<td>350</td>
</tr>
<tr>
<td>10</td>
<td>After the establishment of the project we possess shop</td>
<td>46</td>
<td>0</td>
<td>295</td>
<td>9</td>
<td>350</td>
</tr>
</tbody>
</table>
After the establishment of the project we possess a car  
We rented a servant  
After the establishment of the project we possess cattle  
After the establishment of the project we possess jewels  
After the establishment of the project we possess a farm  
I have a savings account  

Source: own field data collection prepared by the researcher

**Figure 16: The economic impacts**

Source: own field data collection prepared by the researcher

**8.9 Success of the Project:**

Figure 17 and table 10 shows that 277 (80%) of the female entrepreneurs indicated that their projects were successful and achieved profits, so the family income increased and thus family conditions had improved due to the projects. This is one of the women’s motivations to start the projects as well as the objective of the microcredit projects, while 57 (16%) of the entrepreneurs indicated that their projects were successful and achieved profits to some extent, so family
income increased to some extent, and only 8 (2%) of the entrepreneurs reported that their projects were not achieved profits, and there was no improvement in family conditions.

**Figure 17: Success of the project**

![Success of the project chart](image)

Source: own field data collection prepared by the researcher

**8.10 Income Sufficiency after the Project:**

Respondents in all the sample of the study were asked about the sufficiency of their households' total income before and after the projects. Before the projects, 143 (40%) of the respondents reported that income was only cover small portion of their total household requirements, and after the projects, only 15 (4%) of the participants gave this response.

Figure 18 shows that 199 (56%) of the female entrepreneurs indicated that the family income covers the household requirements, 121 (34%) of the female entrepreneurs indicated that the family income covers the household requirements to some extent, while only 15 (4%) of the female entrepreneurs indicated that the family income did not covers the household requirements.

**Figure 18: Income sufficiency after the project**
8.11 Debt Repayment

Increasing women's income levels and the improvement of their circumstance is believed to be in that they paid their debts, and they aren’t involve in debts now, the study have indicated that 152 (43%) of the female entrepreneurs succeeded in paying their debts, and 158 (45%) of the female entrepreneurs aren’t involve in debts.

**Figure 19: Debt repayment**
8.12 Profits:

Figure 20 shows that 225 (64%) of the entrepreneurs indicated that their projects were successful and achieved profits and consequently obtained its objectives, so the family income was increased and thus family conditions had improved due to the projects. While 78 (22%) of the entrepreneurs indicated that their projects were successful and achieved profits to some extent, and only 26 (7%) of them reported that their projects were not obtain its objectives.

Table 12: The profit and training

<table>
<thead>
<tr>
<th>Content</th>
<th>Yes</th>
<th>To some extent</th>
<th>No</th>
<th>Unreported</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 the project obtain its objectives</td>
<td>225</td>
<td>78</td>
<td>26</td>
<td>21</td>
<td>350</td>
</tr>
<tr>
<td>2 Project satisfaction</td>
<td>219</td>
<td>75</td>
<td>31</td>
<td>25</td>
<td>350</td>
</tr>
<tr>
<td>3 training</td>
<td>98</td>
<td>0</td>
<td>238</td>
<td>14</td>
<td>350</td>
</tr>
</tbody>
</table>

Source: own field data collection prepared by the researcher

Figure 20: The profits
8.13 Training:

From Table 13 and Figure 21 it is observed that only 98 (28%) interviewees have training, and the rest of the sample have no training.

Figure 21: The Training

Source: own field data collection prepared by the researcher
8.14 Saving:

Table 13 and Figure 22 show that most of the participants of the sample in this study reported that their mode of saving is through Al Sandoq. Sandoq is very famous saving fund that motivates women to save among all female in Sudan.

12% of them reported that they save their money in the bank, and only 6% reported that they save their money in the home.

33% of the participants of the sample in this study did not manage to save any money. Thus the women consumed the income which generated to meet daily household needs.

**Table 13: Saving**

<table>
<thead>
<tr>
<th>Place</th>
<th>Bank</th>
<th>Sandoq</th>
<th>Home</th>
<th>No saving</th>
<th>Unreported</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participants</td>
<td>12</td>
<td>86</td>
<td>20</td>
<td>115</td>
<td>117</td>
<td>350</td>
</tr>
<tr>
<td>Percentage</td>
<td>3%</td>
<td>25%</td>
<td>6%</td>
<td>33%</td>
<td>33%</td>
<td></td>
</tr>
</tbody>
</table>

Source: own field data collection prepared by the researcher

**Figure 22: Saving**

Source: own field data collection prepared by the researcher
8.15 Social Impact:

Social impact on the female entrepreneurs was reflected in their ability to share with their husband’s decisions and became more influence in the decision-making matters relating their household, their ability to make their decisions to contribute to children’s education, health, food consumption and Savings.

Table 14: Social impact

<table>
<thead>
<tr>
<th>#</th>
<th>Content</th>
<th>Yes</th>
<th>To some extent</th>
<th>No</th>
<th>unreported</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Share with my husband decisions</td>
<td>153</td>
<td>6</td>
<td>53</td>
<td>138</td>
<td>212</td>
</tr>
<tr>
<td>2</td>
<td>More influence in the decision-making matters</td>
<td>284</td>
<td>15</td>
<td>7</td>
<td>44</td>
<td>306</td>
</tr>
<tr>
<td>3</td>
<td>Relied on myself</td>
<td>316</td>
<td>6</td>
<td>2</td>
<td>26</td>
<td>324</td>
</tr>
<tr>
<td>4</td>
<td>Became more self-esteem and confidence</td>
<td>310</td>
<td>8</td>
<td>3</td>
<td>29</td>
<td>321</td>
</tr>
<tr>
<td>5</td>
<td>became more participation through community</td>
<td>292</td>
<td>14</td>
<td>8</td>
<td>36</td>
<td>314</td>
</tr>
<tr>
<td>6</td>
<td>Developing social networks</td>
<td>288</td>
<td>21</td>
<td>6</td>
<td>35</td>
<td>315</td>
</tr>
<tr>
<td>7</td>
<td>Gained new skills and training</td>
<td>287</td>
<td>17</td>
<td>19</td>
<td>27</td>
<td>323</td>
</tr>
<tr>
<td>8</td>
<td>access to knowledge</td>
<td>306</td>
<td>8</td>
<td>14</td>
<td>22</td>
<td>328</td>
</tr>
</tbody>
</table>

Source: own field data collection prepared by the researcher

Figure 23: Social impact
Table 14 and Figure 24 show that 153 (43%) of the female entrepreneurs reported that they shared decisions with husbands, they said their projects empower them, according to them empowerment occurs when they have their own cash in hand, instead of being dependent on their husband’s income.

6 (2%) of the female entrepreneurs reported that they shared decisions with their husbands to some extent, and 53 (15%) of the female entrepreneurs reported that they are not shared decisions with husbands.

Figure 24: Share husband decisions
Table 14 and Figure 26 show that a greater percentage of the female entrepreneurs reported that they relied on themselves and became more self-esteem and confidence 316 (90%), 6 (2%) of the
female entrepreneurs reported that they relied on themselves and became more self-esteem and confidence to some extent while only 5(2%) of the female entrepreneurs reported that they are not relied on themselves and became more self-esteem and confidence.

**Figure 26: Self relied**

![Bar graph showing self-reliance](image)

Source: own field data collection prepared by the researcher

**Figure 27: self-esteem and confidence**

![Bar graph showing self-esteem and confidence](image)

Source: own field data collection prepared by the researcher
Table 14 and Figure 28 show that 292 (83%) of the female entrepreneurs reported that they became more participation through community and developing social networks. 14 (4%) of the female entrepreneurs reported that they became more participation through community and developing social networks to some extent, 8 (2%) of the female entrepreneurs reported that they are not became more participation through community and developing social networks.

**Figure 28: participation through community**

![Bar chart showing participation through community](chart1.png)

Source: own field data collection prepared by the researcher

**Figure 29: Developing social networks**

![Bar chart showing developing social networks](chart2.png)
Table 14 and Figure 30 show that also most of the female entrepreneurs reported that they gained new skills and training and access to knowledge.

**Figure 30: Gained new skills and training**
8.16 Constrains:

As women are motivated by several factors to enter the field of business and play ensemble of roles to support their families, the study showed that their microenterprises constrained by various elements.

**Table 15: Constrains**

<table>
<thead>
<tr>
<th>#</th>
<th>Content</th>
<th>Yes</th>
<th>To some extent</th>
<th>No</th>
<th>unreported</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Suffer from high taxes or high customs</td>
<td>75</td>
<td>41</td>
<td>142</td>
<td>92</td>
<td>350</td>
</tr>
<tr>
<td>2</td>
<td>Suffer from high fees</td>
<td>111</td>
<td>59</td>
<td>118</td>
<td>62</td>
<td>350</td>
</tr>
<tr>
<td>3</td>
<td>Administrative procedures are complicated and slow</td>
<td>73</td>
<td>65</td>
<td>144</td>
<td>68</td>
<td>350</td>
</tr>
<tr>
<td>4</td>
<td>Movement and Mobility represents an economic burden</td>
<td>173</td>
<td>35</td>
<td>66</td>
<td>76</td>
<td>350</td>
</tr>
</tbody>
</table>
As table (15) show female entrepreneurs encountered by many problems:

- 21% of the female entrepreneurs reported that administrative procedures are complicated and slow.
- 32% of the female entrepreneurs face constraints in fees on their business
- 21% of the female entrepreneurs suffer from high taxes or high customs on their business.
- 49 % of the female entrepreneurs reported that they are constrained by transportation, they said movement and mobility represents an economic burden. And this due to the lack of a formal place for women in the market (transfer of work equipment).
- Female entrepreneurs encountered by constraints in marketing their products. 32 % reported that they have difficulties in marketing of their products.
- The increase in prices of production inputs was on the top of the difficulties which constrained the female entrepreneurs; it represents a big problem to majority of the female entrepreneurs.
• 27% of the female entrepreneurs reported that they suffer from lack of capital. Though the required capital for the business is small, yet women suffer difficulties for obtaining the required starting capital, and this confirm the importance of microfinance.

• A small percentage of respondents indicated that they have other problems; 10% of the female entrepreneurs suffers from lack of husband support and, 2% of the female entrepreneurs suffers from lack of parental support, also 6% of the female entrepreneurs said they suffer from society's perception, while (6%) said they did not find encouragement from friends, and (2%) said my business caused family problems, (2%) said my business pull me away from my community, and (7%) say they can’t balancing between domestic responsibilities and their business.

• Also through our interviews and our conversation with respondents we found that most of the women who working in the markets complain from the lack of a formal place and this expose them to ill-treatment by the authorities.

9 Finding

1. The finding of the survey reported that many factors behind the entry of women in micro enterprises field. The hard economic condition that prevailing in Sudan and poverty constituted significant motives that led women to practice different economic activities to assist them in supporting their families. 329 of the female entrepreneurs in the sample reported that they started their economic activities to support their families either their nuclear family or their extended family. The second reason is represented by 203 of respondents stated that the lack of formal employment is the reason for starting their own business. The third reason is represented by 184 of the female entrepreneurs who said that one of the reasons they had been encouraged to full their free time.

2. The study reveals that not only the economic need encourage the female entrepreneurs to start their own business, but the involvement of women in other roles in society and the exercise of their hobbies, achieve self-satisfaction for women and empower them economically and socially.

In this context, there are: three types of female entrepreneurs:

• Female entrepreneurs who are breadwinners, because she is widow or divorced or their husbands have no jobs or earn very little money or migrated, and those working to survive for their families.

• Female entrepreneurs who want to work to increase the income and improve the standard of living.
Female entrepreneurs who working in order to achieve self-satisfaction by getting social status and play a positive role towards the community and exercise their hobbies.

3. Most of the respondents (64%) stated their business is the only source for family income, and this confirms that women small projects represent the solution for many families and help them move out of poverty.

4. Economic empowerment reveals in terms of taking loans from financial institutions and payment of the loan.

5. Most of the female entrepreneurs 223 (63.5%) indicated that they don’t take a loan from banks or financial institutions, and only 127 (36.5%) indicated that they take a loan from banks or financial institutions, although all of the surveyed women underlined their need for finance. We found that 104 of the respondents (29.5%) relied exclusively on their own savings and resources to establish the business, while the rest of the respondent depend on other sources to start their businesses, 101, (28%) received loans from lending institutions, 57 (16%) stated that the Project capital was loan from friends, and small number of the respondents received loan from relatives, 29 (8%).

6. The study result indicates that 91% of the female entrepreneurs initiated their own project ideas. 2.5% of the female entrepreneurs, project ideas emerged from their relatives and the inherited projects ideas represent 3.7% of the female entrepreneurs.

7. 317 (90%) of the respondent reported that the ownership of the project is to me, and it is a high percentage, and this mean that the female entrepreneurs is stronger enough to control over her resources.

8. (90%) of the female entrepreneurs reported that they haven’t difficulties in the management of the project.

9. 151 (44%) of the female entrepreneurs are use a notebook to record their accounts, and 195 (56%) of the female entrepreneurs are relied on their memory to save the accounts.

10. Economic impact and economic empowerment on businesswomen evident in their ability to benefited from their small businesses and increased domestic income level, and control of income and ownership of projects and manage their small businesses themselves.

11. The study results indicate that before the female entrepreneur begins her project 134 (38%) of respondents reported that the income was not covers the requirements of the family, we ask the female entrepreneurs about how she manages the insufficient income; we found that the majority of them reported that they live by insufficient income. This indicate that the majority of poor household live by insufficient income.

12. Before the project only 56 (16%) of the female entrepreneurs indicated that their Income covers the requirement of the family, while after the project 199 (57%) of the respondent gave this response. And this confirms that the family income had increased and thus family conditions had improved due to the projects.
13. The study results show that most of the participants of the sample in this study reported that their mode of saving is through Al Sandoq.

14. An indirect effect of women's increased cash earnings is believed to be in that they paid their debts, and they aren’t involve in debts, the study have indicated that 152 (43%) of the female entrepreneurs succeeded in paying their debts, and 158 (45%) of the female entrepreneurs aren’t involve in debts.

15. The study result indicate that social impact on the female entrepreneurs had reflected in their ability to share with their husbands decisions and became more influence in the decision-making matters relating their household, their ability to make their decisions to contribute to children's education, health, food consumption and Savings, the majority of respondents reported that they are spending their own money on school fees and payments for health care expenses. Also the majority of the female entrepreneurs reported that they relied on themselves and became more self-esteem and confidence and became more participation through community and developing social networks, also most of the female entrepreneurs reported that they gained new skills and training and access to knowledge.

16. The study result show that 166 (47%) of the of respondents indicate that the project achieved my dreams as I was expecting, 142 (41%) of the of respondents indicate that the project achieved my dreams as I was expecting to some extent, while 40 (11%) of the of respondents indicate that the project was not achieved my dreams as I was expecting.

17. Female entrepreneurs encountered by many constraints, as they suffer from lack of capital and, face constraints in administrative procedures, suffer from high taxes, fees and customs on their business, also they face constraints in marketing their products and increase in prices of production inputs, also small percentage of respondent reported that they have other problems; suffers from lack of husband support or parental support, suffer from society's perception, business caused family problems and others say they can’t balancing between domestic responsibilities and their business. Also through our interviews and our conversation with respondents we found that most of the women who working in the markets complain from the lack of formal place in the market and this expose them to ill-treatment by the authorities.

Based on the above finding we can say women small projects play essential role in women economic and social empowerment in Khartoum state. Accordingly, women small projects should be offered ample facilities and support.

The economic contributions include:
Employment creation, wealth creation, the reduction of poverty, and the provision of goods and services and at affordable prices, the nucleus of creativity and innovation.

The social benefits include in improve the women ability to share with their husbands decisions and became more influence in the decision-making matters relating their household and their communities, their ability to make their decisions to contribute to children's education, health, and savings.

Also female entrepreneurs encountered by many constraints, accordingly women small projects must be given more attention and boost facilities and support, as we will explain in our recommendations.

10 Recommendations

Women small projects play essential role in women economic and social empowerment in Khartoum state. Also female entrepreneurs encountered by many constraints, accordingly we recommend the following:

The State should play an important role in development of small projects and this by the provision of infrastructure for small projects:

1. regulating the work of the women in the private sector.
2. Creation of women local markets and small shops for selling their products.
3. Creation exhibitions periodically for marketing the products of small projects.
4. Offer women the chances for technical training to upgrade their skills in their fields.
5. Provide women the chances for training in management of small projects and marketing skills.
6. The development of small projects needs to coordinate efforts by institutions that operate in this field, government and NGOs efforts, uniting the efforts of state institutions supporting the small projects and vulnerable smegent is important.
7. Policies and programmes to promote small projects in Sudan must reflect to improve the access to raw materials, extension of services and infrastructure.
8. Create a special ministry dealing with micro-projects.
9. Give women opportunities to finance or expand their projects by giving them loans (credit).
10. Provide integration between small and large enterprises through the provision of production inputs.

11. Encouraging small business incubators.

References:


Pokharel, Dhundi (2010). Micro-Enterprise development program (MEDEP)/UNDP, ministry of industry (MOI)”, Joint Secretary, ministry of industry and national programme director, MEDEP, 24 December 2010


