Financing practices of Micro and Small Entrepreneurs using WSM MCDM Method

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Abstract. A small or micro enterprise is usually a one-person show. A partnership is held by a firm or corporation Even in small units, operations are mainly carried out by shareholders or Carried out by one of the directors. In practice, others are sleeping partners or directors, essentially helping out financing. A company is classified If the paid up capital is less than or equal to 20,000 Birr As micro. Similarly, a company has its paid-up capital when less than or equal to Birr 500,000 considered small. However, it is the size of jobs or number of employees in MSE Does not provides information about Key Differences between Small Business and Small Business are scale and size. A small business is a type of small a business employing less than 10 persons, small Businesses with up to 500 employees including Haksever has fewer than 500 employees Define and characterizes a small business with shows following characteristics Management is independent; usually the manager is also the owner. Working Stress Design Method Reinforced A concrete design method is used Concrete is elastic, whereas steel and concrete are elastic in nature, in which the relationship between loads and stresses is linear. Working pressure method (WSM) This traditional design is perfect.
Key words: capital investment, Entrepreneurial skills, Small Scale Industries, MCDM

1. Introduction

A business operating on a small scale with less capital investment, less number of labor and operating fewer machines is called a small business. Small scale industries or small business is a category of industries that produce goods and services on a small scale. Are efficient, because they are employable and generate low income and provide income-generating opportunities to groups. Creative freedom and personal satisfaction. As a business owner, in a field you really enjoy can work by using your skills to implement your ideas and Knowledge of working directly with clients by watching your business succeed you can get personal satisfaction. Politico-legal, workplaces, technology, infrastructure, Marketing, Finance and Credit, Leadership, and Entrepreneurship Entrepreneurial skills, raw material and foreign products and in the correlation analysis for the performance of MSEs The most important variables used are Simply put, a micro-entrepreneur He is a small business founder. This is super small Companies usually start with minimum investment and having fewer than ten employees is defined as businesses. Small businesses create jobs and the economy of the country in small geographical areas Drive growth. They make the market more competitive make it contain. For example, a local farmer can provide cheap goods because he ships to spend money on transportation don't have to. Success can be determined by achieving milestones and goals for your business. The seemingly smallest of goals can be an entrepreneur's greatest achievement. A true entrepreneur is not satisfied with just accomplishing one goal. In the weighted sum approach, we scale our set of objectives into a single objective by multiplying each of our objectives by the weight provided by the user. This method is very widespread One of the approaches used is When performing the weighted sum approach A question that comes to mind is what weights should be assigned to each objective. In decision theory evaluates multiple alternatives based on multiple outcomes. Small Scale Industries (SSI) is industries that produce, manufacture and provide services on a small or marginal scale. These industries make a one-time investment in machinery, plant and equipment, but it is Rs. 10 crores and annual turnover not exceeding Rs. 50 crores. Enterprises with investment Businesses with turnover between Rs 1 crore to Rs 10 crore and above Rs 5 crore but less than Rs 50 crore are called small. Finally, investment up to Rs.1 crore and turnover below Rs.5 crores Organizations are defined as micro enterprises. Alternative: Entrepreneur 1, Entrepreneur 2, Entrepreneur 3, Entrepreneur 4 and Entrepreneur 5.Evaluation option: C1, C2, C3, C4, C5. From the result it is seen that entrepreneur 5 and is got the first rank whereas is the entrepreneur 3 got is having the lowest rank. The value of the dataset for Range of Micro and Small Entrepreneurs in WSM (Weighted sum model) method shows that it results in entrepreneur 5 and top ranking.

2. Micro and Small Entrepreneurs

As the Chinese economy develops into a new normal, narrow and small companies play an increasingly important role Traditional corporate methods of evaluating loans rarely capture the nuances of micro and small entrepreneurs. Small entrepreneurs rarely consider the nuances. It is recognized some alternatives and influential indicators are therefore, a multi-criteria decision-making (MCDM) problem credit rating process for entrepreneurs. The Fuzzy Information Set (FBFS) is best expressed as a four-branch fuzzy, which is a function and false, which is an unknown cash flow Entrepreneurial features small and micro enterprises are rarely listed current credit ratings [1]. Financial Constraints for Women Entrepreneurs This

study exposes the overall context And some remedial measures are suggested to rectify the situation. Women's entrepreneurship has great potential as a tool used systematically to transform the Yemeni economy. Women entrepreneurs have no financial history of credit and loan repayment or, in fact, no experience of running a business. It is also worth noting support women's entrepreneurial activities and this event suggest that special attention is needed for projects. Therefore, microcredit/microcredit may appear as. [2]. Contributes to the broader research literature on labor supply by using an empirical approach and Estimating the elasticity of labor supply in the case of Belarusian small entrepreneurs. How many hours a day does a person work? That is our focus on entrepreneurship. Attention is paid. Another benefit is studying micro entrepreneurship are demanding and suffer from traumatic daily wage fluctuations. A holiday can be explained by factors such as the source of these shocks, days, weather and the economic status of the country. Other important variables include daily, gross earnings and daily working hours. Entrepreneurs are unemployed. We created unbalanced panel data over 14 days for 103 firms by eliminating the days we originally wanted [3]. Addition to analyzing the current capital structure of small firms, I also examine the financing options of small entrepreneurs. In particular, they are asked to indicate if they face access barriers, how to finance investments and day-to-day activities is up to them. Within the structure reasoning, the methodology used in this survey included a questionnaire designed with some questions focused on obtaining the opinions of entrepreneurs on various financial issues. Thus, the survey focuses on shedding light on the important issue of how entrepreneurs themselves evaluate various sources of finance and the associated barriers to accessing them [4]. Two areas of the new economy are the positive contributions of micro-entrepreneurial sc. It has only region affected by shortages in all dimensions, and their size increases at a rate greater than the average size of enterprises in the six regions. No individual SC Vikevano region by scores at the meso-level is better compensated for higher membership rates in local business interest associations, specifically, through the association of a highly specialized association has been proven. Nationally Also Catania SC deficiency in the district at macro and meso-level Compensated by higher scores individual level [5]. Microcredit has been recognized by the United Nations as one of the most effective tools for poverty alleviation given its significant contribution to employment generation and generates revenue to governments. Microfinance programs are changing the lives of people and the world, in rich and poor countries revitalizing communities in Enrollment in various microcredit schemes in Penang, Malaysia a survey of 350 entrepreneurs was conducted, in this study, microcredit loans for entrepreneurs Income, business reasons and fundamentals of entrepreneurship have successfully increased the positive impact on needs. [6]. Most of the Women start entrepreneurs in their organizations to improve social cohesion in the On the one hand, micro- Level factors include opportunity identification, incentive funding, and performance. Identify the opportunity Success in seeing is related to the success of women's business, which reflects the nature of family business Depending can be achieved through planning or international development. [7]. It Emphasis was placed on [8] They highlight the important role of entrepreneurial approaches, as they illuminate a strong driver of environmental practices and make At the macro and micro levels, positive results can be achieved in practice through the influence of various factors, including the general climate for business development and individual strategies used by entrepreneurs. It is important to recognize the need for their ability to obtain financial support without being dependent on their husbands. Additionally, women's leadership in business automatically leads to independent decision-making as these are influenced by family and social structures, and ability to take advantage of any opportunity presented to women [10].

3. Weighted Sum Model

The approach is a uses prior a significant amount of DM preference information is interesting for generating solutions, which saves a large amount of computational time. This is optional correlation area is extensive, an advantage over the known weighted sum basis, however, unlike the classic weighted sum model, pruning is not required for unsupported solutions with this optional coupling. To the best of our knowledge, only solutions of preference relations and iterative multiobjective optimization have been used. [19] The most complicated they try Filterable high schools. First, the criteria weighted score for entry and shall be based on school data evaluation criteria entered by the Assistant Superintendent of data and analysis of their performance. Then, a senior assistant manager for the School of Marketing and Public Relations and the data must be manually calculated. Then, high score, high score, low score manually sorted. All actions will use the worksheet for all users [20]. Values assigned by expert panel for both factor weights and subjective factor values we present an inclusive revised weighted sum model. This model means that there is no group consensus on values. A high degree of high and low expertise in weights and subjective factors to select robots values will be removed. Key to delete these values the reason is that the finality is to reduce the impact of potential distorted will. To illustrate the model, this extreme the rank change when compared to the model without removal of values a numerical example is also provided to demonstrate. [21]. the criteria complexity attracted we will use the Multiple Criteria Decision Making (MCTM) approach to solve this problem. In this paper, gray numbers and gray to evaluate and rank alternatives we also use the weighted sum model (GWSM). Several to check for changes that might affect the results we propose to consider uncertainties. A sensitivity analysis is carried out with Gambia has been ranked as the best country in West Africa. Long-term use of is available over many years and takes into account environmental uncertainty. Finally, GWSM can use investors' preferences in combination with various weighting techniques. [22] This model combines the opinions of several. A numerical example of the model is provided to illustrate and show the ranking change when comparing the model without removing the At least three for the selection process of this sample Expert opinions are needed. [23] It meets these criteria for weighting and scoring. Calculation Process Each school has a possible scoring format lowest [24].

TABLE 1. Micro and Small Entrepreneurs

	C1	C2	C3	C4
entrepreneur 1	41.08	239.53	39.15	32.05
entrepreneur 2	39.12	242.97	38.69	37.30
entrepreneur 3	34.08	222.58	39.18	33.10
entrepreneur 4	33.17	228.28	34.60	27.59
entrepreneur 5	53.33	276.41	37.96	28.89

Table 1 shows the graphical representation Micro and Small Entrepreneurs Data Set value of Alternative: Entrepreneur 1, Entrepreneur 2, Entrepreneur 3, Entrepreneur 4 and Entrepreneur 5.Evaluation option: C1, C2, C3, C4, C5.
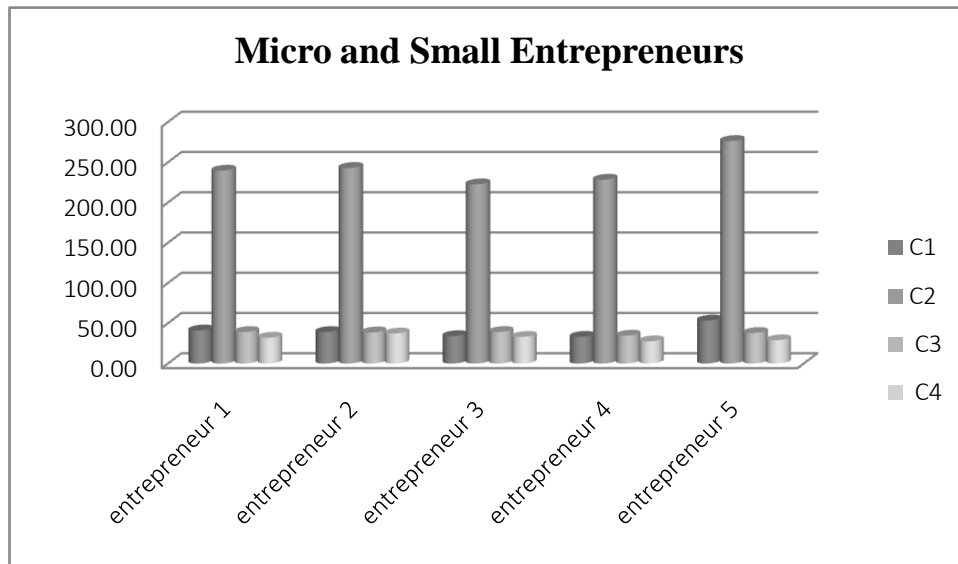

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TABLE 2. Micro and Small Entrepreneurs in Normalized Data

	Normalized Data			
entrepreneur 1	0.77030	0.86658	0.88378	0.86084
entrepreneur 2	0.73355	0.87902	0.89429	0.73968
entrepreneur 3	0.63904	0.80525	0.88310	0.83353
entrepreneur 4	0.62198	0.82587	1.00000	1.00000
entrepreneur 5	1.00000	1.00000	0.91149	0.95500

Table 2 Shows the Normalized Data Matrix of Evaluation Preference: C1, C2, C3, C4, and C5. Alternative: entrepreneur 1, entrepreneur 2, entrepreneur 3, entrepreneur 4, and entrepreneur 5

TABLE 3. Micro and Small Entrepreneurs in Weight age

Weight			
0.25	0.25	0.25	0.25
0.25	0.25	0.25	0.25
0.25	0.25	0.25	0.25
0.25	0.25	0.25	0.25
0.25	0.25	0.25	0.25

Figure 3 Shows the Micro and Small Entrepreneurs in Weight age of Evaluation Preference: C1, C2, C3, C4, and C5. Alternative: entrepreneur 1, entrepreneur 2, entrepreneur 3, entrepreneur 4, and entrepreneur 5

TABLE 4. Micro and Small Entrepreneurs in Weighted normalized decision matrix

	Weighted normalized decision matrix			
entrepreneur 1	0.19257	0.21664	0.22095	0.21521
entrepreneur 2	0.18339	0.21976	0.22357	0.18492
entrepreneur 3	0.15976	0.20131	0.22078	0.20838
entrepreneur 4	0.15549	0.20647	0.25000	0.25000
entrepreneur 5	0.25000	0.25000	0.22787	0.23875

Table 4 Shows the Micro and Small Entrepreneurs in Weighted normalized decision matrix of Evaluation Preference: C1, C2, C3, C4, and C5. Alternative: entrepreneur 1, entrepreneur 2, entrepreneur 3, entrepreneur 4, and entrepreneur 5

TABLE 5. Micro and Small Entrepreneurs in Preference Score

	Preference Score
entrepreneur 1	0.84537
entrepreneur 2	0.81163
entrepreneur 3	0.79023
entrepreneur 4	0.86196
entrepreneur 5	0.96662

Table 5 shows the graphical representation Discordance Micro and Small Entrepreneurs in Preference Score value of the entrepreneur 5 1st value, entrepreneur 4 2nd value, entrepreneur 1 3rd value, entrepreneur 2 4th value , entrepreneur 3 5th value
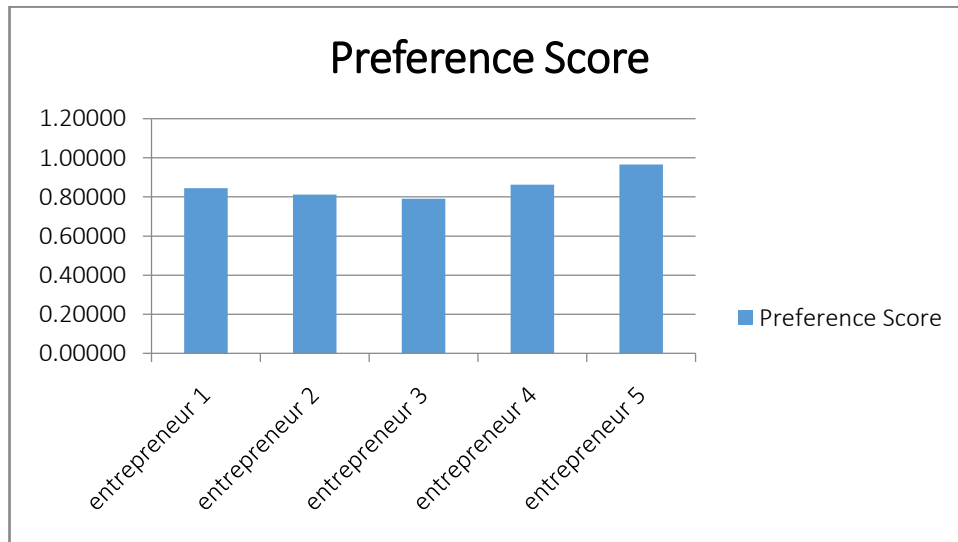

FIGURE 2. Micro and Small Entrepreneurs in Preference Score

Figure 2 shows the graphical representation Discordance Micro and Small Entrepreneurs in Preference Score value of the entrepreneur 5 1st values, entrepreneur 4 2nd value, entrepreneur 1 3rd value, entrepreneur 2 4th value, entrepreneur 3 5th value.

TABLE 6. Micro and Small Entrepreneurs in Rank

	Rank
entrepreneur 1	3
entrepreneur 2	4
entrepreneur 3	5
entrepreneur 4	2
entrepreneur 5	1

This table 6 shows that from the result it is seen that entrepreneur 5 and is got the first rank whereas is the entrepreneur 3 got is having the lowest rank.
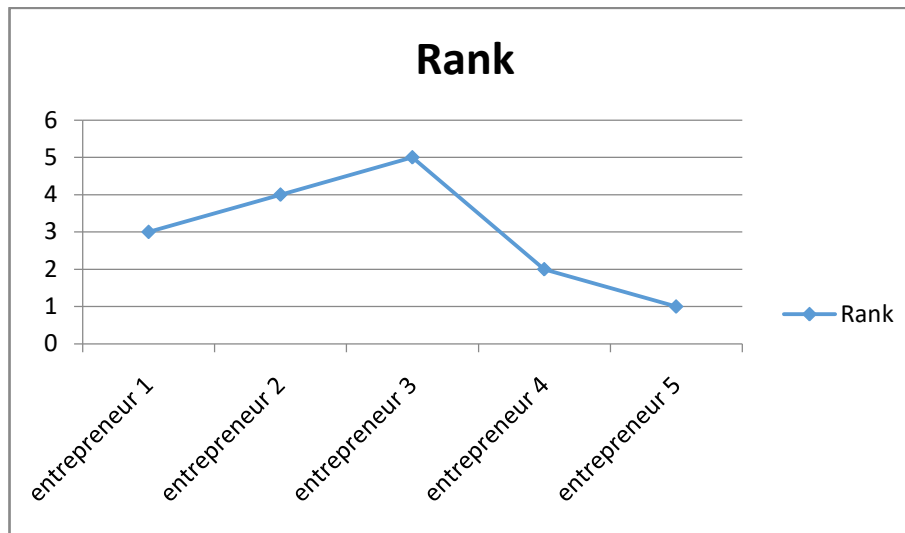
FIGURE 3. Micro and Small Entrepreneurs in Rank

Figure 2 shows the graphical representation Discordance Micro and Small Entrepreneurs in Rank value of the entrepreneur 5 1st values, entrepreneur 4 2nd value, entrepreneur 1 3rd value, entrepreneur 2 4th value, entrepreneur 3 5th value

4. Conclusion

Addition to analyzing the current capital structure of small firms, I also examine the financing options of small entrepreneurs. In particular, they are asked to indicate if they face access barriers, how to finance investments and day-to-day activities is up to them. Within the structure reasoning, the methodology used in this survey included a questionnaire designed with some questions focused on obtaining the opinions of entrepreneurs on various financial issues. Thus, the survey focuses on shedding light on the important issue of how entrepreneurs themselves evaluate various sources of finance and the associated barriers to accessing them the approach is uses prior preference information to generate a significant number of interesting solutions for DM, which saves a large amount of computational time. This optional correlation area is extensive, an advantage over the known weighted sum basis, however, unlike the classic weighted sum model, pruning is not required for unsupported solutions with this optional coupling. To the best of our knowledge, only solutions of preference relations and iterative multi-objective optimization have been used.

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