

# **The Social Return of Micro- enterprises in Aswan Governorate**

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## Abstract

The current study seeks to achieve several goals: Measuring the social return of Micro-enterprises in Aswan governorate which founded by MSMEDA Agency, Identify the obstacles facing the achievement of the social return of micro-enterprises, Identify proposals to increase the social return of micro-enterprises.

This study is one of evaluation studies, sample size was (377) beneficiaries of micro-enterprises by the MSMEDA branch in Aswan, study use questionnaire for beneficiaries about the social return of micro-enterprises, Result refers to statistically significant differences between the responses of beneficiaries according to type in determining the level of social return of micro-enterprises.

## Keywords

Social return- Micro-enterprises- Aswan governorate- MSMEDA.

## Introduction:

Eradicate poverty remains among the overbearing challenges the world community face. Around the world poverty reduction has been recognized as a necessary initiative to preserve human dignity, economic sustainability and social cohesion in nations which have become embroiled in all manner of strategies to end poverty on the streets of their cities, towns, villages and remote rural settlements.

In September 2015, countries adopted a set of Sustainable Development Goals (SDGs) to end poverty, protect the planet and ensure prosperity for all, the first goal in (SDGs) goals was Eliminate Poverty.

At a global level, poverty eradication efforts have accelerated, with governments, international organizations and civil society organizations developing ground breaking and region specific solutions. These initiatives are not only aimed at immediate relief, but also at empowerment through education, employment, and economic development sustainable community.

Small enterprises and micro-enterprises play an important role in the advancement of the national economy in many countries of the world, so small enterprises have become an integral part of the socio-economic system and The Associated problems of poverty, unemployment, internal and external migration in search of job opportunities. (Faraj, 2011, P. 1657)

Plecka & Wlazły (2020) explained that micro-enterprises play a significant role in national economies, influencing their socioeconomic conditions. The most crucial is their contribution to

employment. In general, SMEs using labor-intensive production techniques are extremely important regarding social security

Especially micro-enterprises have emerged as one of the critical solutions in global, national and local poverty reduction strategies. These small businesses enable individuals, especially those living in disadvantaged communities, to generate income, create jobs and promote economic self-sufficiency. By providing access to microfinance, training and resources, these initiatives help entrepreneurs overcome barriers to market entry and contribute to local economic development.

### **Study problem:**

Interest in micro-enterprises is growing in our world today as one of the mechanisms to Confront poverty, improve community conditions and achieve both local and global development, where interest in micro-enterprises is highlighted among leaders and economic, social and political decision makers in all developed and developing countries.

In various countries of the world, the micro-enterprises sector plays an important role in supporting long-term development policies, especially through its investment capabilities of money, reducing poverty of various kinds, providing training and qualification opportunities, providing goods, and maintaining stable prices through its flexibility, which may give it the opportunity to produce goods and services at a lower cost (Abdel Moneim, 2023, P. 1657).

A micro-enterprise defined as a project owned by one or a few people with limited investments with fixed and low capital, such as: land, buildings, equipment (Ardic et al., 2011, P. 7).

Micro-enterprises plays an important role in meeting the needs of the local population from goods and services at prices that correspond to their purchasing capabilities, Micro-enterprises are the micro-foundation of the market economy and the “capillaries” of national economic development, it can play an important role in improving labour productivity, stabilizing employment, promoting innovation and facilitating market competition (Gherghina et al., 2020, p. 347).

Micro-enterprises are diverse range of products and services and lower capital requirements, and micro-enterprises consider an essential economic engines that drive employment and economic activity in various countries (Bhajantri & Kareem, 2022, p. 154).

Gathoni, Gichunge, and Mutegi (2021) determine social and economic characteristics of micro-enterprises, which are underscored by these authors, are: independence, high levels of risk-taking, and acceptance of residential mobility.

One of the characteristics of micro-enterprises is that the number of workers is less than five, ownership is individual, besides the use of manual skills, the use of raw materials is individual, and marketing is carried out through the productive family or families (Abdelbaki, 2000, P. 32).

Micro-enterprises are recognized to have potentials to reach out to small and specialized markets and are flexible in allocating resources to changing opportunities. They also generate income and employment in labor intensive sectors engaging the poorest segment of the society, particularly women and unskilled labor (Nadvi, 2004).

Some studies have shown that micro-enterprises add some psychological characteristics to their owners include self-reliance, high multi-task flexibility, learning through doing, on and off job training, and applying general knowledge to a specialized profitable activity (Li et al , 2022).

Due to the many benefits that micro-enterprises cause to their owners, their families, communities and countries, the Egyptian state is interested in supporting micro-enterprises and their owners in many institutions and programs in order to contribute to achieving local development for Sustainable Development, Poverty Reduction, market creation, social capital investment and increasing employment.

In the Egyptian development strategy, micro-enterprise support played a major role over the last years. The objective is to create self-employment opportunities which alleviate the pressure on the labor market (Abdel Maksoud, 2024).

The Egyptian state supports its policies to support micro-enterprises through many institutions, At the forefront of it comes MSMEDA the Micro, Small and Medium Enterprises Development Agency, The Egyptian government's desire to combine genuine and comprehensive development and the encouragement of investor incentives has led to the establishment of the MSMEDA in Egypt. (Saad et al., 2023)

In all Egyptian governorates MSMEDA branches works to support micro, small, and medium-sized enterprises financially, non-financially, and technically including introducing, promoting, and integrating, environmental and social sustainability and demonstrating

compliance with the Sustainable Development Goals (SDGs) across the projects financed by MSMEDA.

In Aswan governorate micro-enterprises are one of the main factors contributing to the improvement of economic and social conditions in society, According to official statistics, the MSMEDA branch in Aswan has funded and supported a number of (20045) micro-enterprises in the period from the first 2020 to the end of 2023.

When reviewing the literature related to the topic of the social return of micro-enterprises in the framework of Egyptian research, as Zoghbi (2022) say micro-enterprises play an important role in local development due to their positive impact on the local economy and society in general, In addition micro-enterprises also contribute to the sustainable development of those regions and promote the sustainability of the environment and local resources. (Hassan, 2022)

EL-Hermel (2014) suggested that it is necessary to take into account the appropriate quality of micro-enterprises in order to suit the tastes of the Egyptian society, which contributes to increasing the income of individuals and society.

In this regard, it is considered the study of the social return of micro-enterprises is necessary to understand the effectiveness of these micro-enterprises in improving the standard of Living, Local Development and their impact on the individual and society in general. Understanding these impacts enhances the overall understanding of the importance of these micro-enterprises and helps guide policy makers and beneficiaries to make appropriate decisions.

#### **Determine the problem of the study:**

The theoretical heritage, the experience of the researcher and the community analytical observations indicate that micro-enterprises are especially important for promoting social progress and economic growth. There is, however, a dearth of factual data regarding the social return of these micro-enterprises in the Aswan Governorate. The following could be used to describe the study problem: "What is the social return of micro-enterprises in Aswan governorate?"

### **Study importance:**

1. The Egyptian state has recently turned its attention to micro-enterprises to contribute to combating poverty and providing job opportunities that reduce the high unemployment rates in society.
2. Micro-enterprises are a local mechanism that helps communities to be more resilient in the face of economic changes by reducing dependence on a particular industry or one sector.
3. Meeting the local needs of communities in accordance with the nature of those communities and the resources and potential available to them.
4. It is expected that the study and its results will contribute to helping policy makers and service providers to make appropriate decisions to direct and develop microenterprises.
5. Measuring the social return is represented at the level of Social Planning as a professional specialization, through which it is possible to determine the extent to which these micro-enterprises achieve their goals.

### **Study Objectives:**

1. Measuring the social return of Micro-enterprises in Aswan governorate.
2. Identify the obstacles facing the achievement of the social return of micro-enterprises in Aswan governorate.

### **Study hypotheses:**

(1) First hypothesis: "it is expected that the level of social return for micro-enterprises in Aswan governorate will be high ":

This hypothesis can be tested by the following dimensions:

1. Personal social return.
2. Family social return.
3. Community social return.

(2) Second hypothesis: "there are statistically significant differences between the beneficiaries' responses according to gender in determining the level of social return of micro-enterprises in Aswan governorate ".

(3) Fourth hypothesis: "there is a statistically significant difference between the responses of beneficiaries according to the type of micro-enterprises in determining the level of social return of micro-enterprises in Aswan governorate ".

## Study Concepts:

The current study deals with two basic concepts, social return and micro-enterprises, Researchers refer to each of them as follows:

### 1- Definition of social return:

The idea of return is predicated on the evident or apparent outcomes of something. (Smith, 2003, p. 1077). According to the social perspective, the social return is associated with a person's sense of community, friendship, clan, or camaraderie, as well as their sense of mutual belonging. These elements include the knowledge, skills, and growth that people acquire, the positive values and trends they adopt, and the potential for the project to introduce new economic, social, cultural, and health systems (Sadiq, 2003, p. 302). The social return is an attempt to quantify social benefits and weigh them against expenses.

Within the framework of the social work, the "social return" (SR) been defined as the positive qualitative changes that have occurred in the client's problem as a result of the social worker efforts to solve the problem so that both variables and their indications can be quantified (Sarhan, 1997, p. 439). Proceeding from the fact that the social return means the effect or effects, the Encyclopedia of social work has defined social effects as the process associated with determining the future outcome associated with individuals, organizations and the social system (Davis & Mizrahi, 2008, p. 42).

In the field of community development Abdul Aal (2006) define the "social return" with the ability to learn new skills and hone people's ability to build successful social relationships, as well as modifying people's behaviors and instilling in them positive values, customs, and habits, as well as the capacity to accept responsibility, boost morale, encourage self-affirmation, and impart participation, cooperation, and belonging principles, are all examples of the social return.

Within the framework of Social Planning, Social return is defined as a method of evaluating public works and government programs, where there are no pure commercial criteria or pure political criteria on the basis of which a decision can be made (Al-mahdali, 2001, p. 263).

The term "Social Return" pertains to the assessment and calculation of the social value produced by a program or investment in relation to its expenses; this is typically done using the Social Return on Investment (SROI) approach. The "Social Return" is a paradigm



that integrates social, environmental, and cultural outcomes with economic consequences to evaluate the intangible social values produced by for-profit and non-profit organizations. (Siegal, 2022)

The "Social Return" refers to the quantification and evaluation of the social value generated by an investment or program in comparison to the costs incurred. (Vluggen et al., 2020)

**The social returns in the current study define as:**

- 1- The return and impact that benefits the owners of micro-enterprises in Aswan governorate.
- 2- All the benefits and gains achieved by microenterprise owners at all personal, family and community levels.

**2- The definition of Micro-enterprises:**

While these definitions cover the sector of the enterprise and the number of employees, a unifying characteristic in most is the length of time that owners spend in the enterprise. By this unifying characteristic, a distinguishing feature, in most classifications, between a household or micro-enterprise and any small business enterprise is that, for a micro-enterprise, the number of workers is family members or few hired employees and most of the work is done by the owner. (Chatterjee & Datta, 2020)

Lihong (2023) say micro-enterprises, encompassing small and micro enterprises, small businesses, family workshops, and individual households, play a crucial role in economic development by providing employment opportunities, promoting income growth, and acting as a stabilizer in society

Micro-enterprises are the backbone of economic networks and collaborations because they are essential for boosting welfare, addressing social concerns, absorbing labor, and speeding regional growth. (Risnawati et al., 2022)

the European Union define the micro-enterprises as a firm with fewer than 10 employees and an annual sales or revenue turnover not exceeding \$1.5 million. (Beizitere & Brence, 2020)

**The micro-enterprises in the current study define as:**

- 1- It is based on local resources and services that are available in the environment in which the project will take place.
- 2- Number of employees is small and is managed by the entrepreneur with his skills and experience.
- 3- Financed and supported by MSMEDA branch in Aswan governorate.

**Methodology:**

**(1) Study type:**

This study is one of the evaluation studies that aims to use objective information and evidence to determine the degree of achievement of programs and projects to achieve their goals, so the current study aims to measure the social return of microenterprises in Aswan governorate, where measuring the social return is one of the types of evaluation and based on its results to judge the projects and the extent of their success and the percentage of this success, as well as to identify the negative aspects, and submit proposals to development.

**(2) Sampling plan:**

- **Sampling unit:** The sampling unit for the study was represented by the beneficiary, the owner of a micro-enterprises funded by the MSMEDA branch in Aswan governorate, regardless of its type, age, social status or educational level.
- **Sampling frame:** The beneficiaries of micro-enterprises by the MSMEDA branch in Aswan governorate and their number (20045) micro-enterprises from the first 2020 to the end of 2023.
- **Type and sample size:** The type of sample was represented by a simple random sample, and by applying the law of optimal sample size. (Al-Dhahyan, Hassan, 2002, p.247). The sample size reached (377) participant, the proportional distribution method was used, and their distribution is as follows:

**Table No. (1) shows the distribution of beneficiaries of the study community**

N	Centers	Male		Female		Total	
		Number	Sample	Number	Sample	Number	Sample
1	Aswan	2078	39	4037	76	6115	115
2	Edfu	3813	72	3283	62	7096	134
3	Kom Ombo	3369	63	2280	43	5649	106
4	Nasr El Nuba	283	5	412	8	695	13
5	Daraw	248	5	242	4	490	9
<b>Total</b>		<b>9791</b>	<b>184</b>	<b>10254</b>	<b>193</b>	<b>20045</b>	<b>377</b>

### (3) Study tool:

The data collection tool was a questionnaire for beneficiaries about the social return of micro-enterprises in Aswan governorate:

1. The researcher designed a questionnaire for the beneficiaries in the light of the study-oriented theoretical literature and previous studies related to the research problem.
2. The beneficiaries' questionnaire included three main dimensions, and then the phrases for each dimension were identified and formulated, which amounted to (50) statements.

The questionnaire of the beneficiaries was based on a triple gradient, so that the response to each statement was (OK, to some extent, disagree) and each of these responses was given a weight (score), as follows:

3. The beneficiaries' questionnaire was designed using a triple gradient, meaning that each statement's response was (Agree, to some extent, Disagree) and each of these responses was given a weight (score), as follows:

**Table No. (2) shows the scores of the beneficiaries questionnaire.**

Responses	Agree	to some extent	Disagree
Degree	3	2	1

4. To verify the truthfulness of the "logical honesty" content of the study tool, I was presented to (5) arbitrators from the faculty members of the faculties of social work at Aswan University and Helwan University to express an opinion on the validity of the phrases of the tool in terms of the linguistic integrity of the phrases and their correlation with the dimensions of the study. based on these opinions, some statements were modified, added and deleted, and some of the errors of the linguistic wording of others were corrected, and accordingly the tool was formulated in its final form.
5. The stability of the respondents' questionnaire was calculated using the stability coefficient (Alpha-cronbach) for the estimated stability values, as well as the Spearman - Brown equation for the half-hash of the stability. By applying to a sample of (30) individual beneficiaries (outside the study sample), it was found that the dimensional stability coefficients have a high degree of stability.

**(4) Determining the level of social return for micro-enterprises in Aswan governorate:**

The level of social return of micro-enterprises in Aswan governorate can be determined using the arithmetic mean, so that the beginning and end of the categories of the triple scale are: agree (3 degrees), to some extent (2 degrees), disagree (1 degree), After the data was encoded and input into the computer, the range was calculated as the largest value – the lowest value ( $3 - 1 = 2$ ), and it was divided by the total number of cells in the scale to get the corrected cell length ( $2/3 = 0.67$ ). This allowed for the determination of the length of the triple scale cells (lower and upper limits). In order to ascertain the upper limit of this cell, this value was then added to the scale's lowest value or accurate beginning. As a result, the length of the cells was as follows:

**Table No. (3) shows the levels of arithmetic averages for the dimensions of the study**

Values	Level
If the statement's or dimension's average value was between 1 and 1.67	Low level
If the statement's or dimension's average value was between 1.68 and 2.34	Intermediate level
If the statement's or dimension's average value was between 2.35 and 3	High level

**(5) Statistical analysis methods:**

The data was gathered between January 1, 2024, and February 2, 2024, and it was subsequently processed using a computer and the SPSS software. The following statistical techniques have been used using Statistical Product and Service Solutions V.(24.0): range, arithmetic mean, standard deviation, and repetitions and percentages, coefficient of constancy (Alpha. Cronbach), the Spearman - Brown equation for the semi similarity of constancy, the Pearson correlation coefficient, the Test (t) of two independent samples, unidirectional analysis of variance, the method of the smallest significant difference for determining the variance direction.

**Field study results:**

**First: description of the beneficiaries of the study community:**

**Table No. (4) shows the description of the beneficiaries of the study community. (n=377)**

N	Quantitative variables		Mean	$\sigma$	N	Gender	Number	%
1	Age		32	5	1	Male	184	48.8
2	Number of children	(n=297)	3	1	2	Female	193	51.2
3	The value of financing		21286	13331	Total		377	100
N	Social status		Number	%	N	Educational status	Number	%
1	Single		56	14.9	1	Reads and writes	23	6.1
2	Married		246	65.3	2	Basic education	99	26.3
3	Divorced		14	3.7	3	Intermediate qualification	152	40.3
4	Widower		61	16.2	4	Above intermediate qualification	66	17.5
					5	University degree	37	9.8
Total			377	100	Total		377	100
N	Center in Aswan		Number	%	N	Type of projects	Number	%
1	Aswan		115	30.5	1	Commercial project	199	52.8
2	Edfu		134	35.5	2	Service project	40	10.6
3	Kom Ombo		106	28.1	3	Animal Production	113	30
4	Nasr El Nuba		13	3.4	4	Industrial	25	6.6
5	Draw		9	2.4				
Total			377	100	Total		377	100

**The previous table shows that:**

- The average age of the beneficiaries is (32) years, with a (5) year standard deviation.
- The average number of children of beneficiaries is (3) children, with (1) child standard deviation.
- The average value of the funding received by beneficiaries for the establishment of micro-enterprises (21286) EGP, with a standard deviation (13331) EGP approx.
- The largest percentage of beneficiaries are females (51.2%), while males (48.8%).
- The largest percentage of beneficiaries are married (65.3%), followed by a widower (16.2%), then single (14.9%), and finally divorced (3.7%).
- The largest percentage of beneficiaries have intermediate qualification by (40.3%), followed by those with basic education by (26.3%), then those with an above intermediate qualification by (17.5%), followed by those with university qualification by (9.8%), and finally reading and writing by (6.1%).
- The largest percentage of beneficiaries from Edfu center by (35.5%), followed by aswan center by (30.5%), then Kom Ombo center by (28.1%), followed by Nasr Nuba center by (3.4%), and finally draw center by (2.4%).
- The largest percentage of beneficiary's type their micro-enterprises is a commercial project (52.8%), followed by an Animal Production Project (30%), then a service project (10.6%), and finally an industrial project (6.6%).

**Second: the dimensions of the social return of micro-enterprises in Aswan governorate:**

**(1) Personal social return:**

**Table No. (5) shows the personal social return of micro-enterprises in Aswan governorate. (n=377)**

No	Statement	M	S.D	R
1	The micro-enterprises contributed to increasing my income	2.88	0.33	1
2	I started to see myself as an entrepreneur after I got the micro-enterprises	2.55	0.54	7
3	The micro-enterprises helped me improve my marketing skills	2.74	0.48	2
4	The micro-enterprises increased the value of my personal savings	2.66	0.51	5

No	Statement	M	S.D	R
5	The micro-enterprises made me take care of following up my health condition	2.53	0.64	8
6	As a result of the success of the micro-enterprises I was able to complete my education	2.12	0.87	9
7	The micro-enterprises made me interested in increasing my abilities in my field	2.71	0.49	4
8	The micro-enterprises contributed to enabling me to invest leisure time	2.61	0.54	6
9	I became highly motivated to achieve success	2.73	0.51	3
10	The micro-enterprises increased my self-confidence	2.74	0.48	2
<b>Overall personal social return</b>		2.63	0.32	High level

**The previous table shows that:**

The level of personal social return for micro-enterprises in Aswan governorate is high, with an arithmetic average of (2.63), and the indicators of this are according to the order of the arithmetic average: the first order the micro-enterprises contributed to increasing my income with an arithmetic average of (2.88), subsequently to the second order the micro-enterprises helped me improve marketing skills, the micro-enterprises increased my confidence in myself utilizing an arithmetic mean of (2.74), then the third order I became highly motivated to achieve success with an arithmetic average of (2.73), and finally the ninth order as a result of the success of the micro-enterprises I was able to complete my education with an arithmetic average of (2.12).

**(2) Family social return:**

**Table No. (6) shows the family social return of micro-enterprises in Aswan governorate. (n=377)**

No	Statement	M	S.D	R
1	The micro-enterprises helped me to provide better housing for my family	2.57	0.67	7
2	The micro-enterprises allowed me to allocate a fixed part for family savings	2.51	0.58	8
3	The micro-enterprises enabled me to provide a higher level of education to my family members	2.68	0.6	5
4	The micro-enterprises helped me to provide better recreational opportunities for my family	2.5	0.61	10
5	Support the micro-enterprises from a positive atmosphere within the family	2.7	0.49	3

No	Statement	M	S.D	R
6	The micro-enterprises provided me with the opportunity to provide better health care to my family members	2.63	0.55	6
7	The micro-enterprises improved my ability to meet the daily needs of my family	2.76	0.48	1
8	Through the micro-enterprises, I was able to provide job opportunities for other members of my family	2.51	0.62	9
9	The micro-enterprises provided me with a stable monthly profit to spend on my family	2.72	0.48	2
10	The micro-enterprises helped to increase the sense of stability of family members	2.68	0.52	4
<b>Overall family social return</b>		<b>2.63</b>	<b>0.33</b>	High level

**The previous table shows that:**

The level of family social return for micro-enterprises in Aswan governorate is high, utilizing an arithmetic mean of (2.63), and the indicators of this are according to the order of the arithmetic average: the First order improved the micro-enterprises of my ability to satisfy the daily needs of my family with an arithmetic average of (2.76), followed by the second order the micro-enterprises provided me with a steady monthly profit to spend on my family with an arithmetic average of (2.72), then the third order supported the project from the positive climate within the family utilizing an arithmetic mean of (2.7), and finally the tenth order the micro-enterprises helped me to provide opportunities for better entertainment for my family with my average account (2.5).

**(3) Community social return:**

**Table No. (7) shows the societal social return of micro-enterprises in Aswan governorate. (n=377)**

No	Statement	M	S.D	R
1	The micro-enterprises contributed to the elimination of the youth unemployment problem	2.51	0.66	5
2	The micro-enterprises increased my confidence in forming social relationships within my community	2.55	0.5	2
3	The micro-enterprises was supported by my volunteer participation in NGOs	2.44	0.67	9
4	Support the micro-enterprises from the culture of attention to national products	2.49	0.64	7
5	The micro-enterprises increased the sense of security within the community	2.62	0.59	1



No	Statement	M	S.D	R
6	The micro-enterprises made me interested in participating in various organizations in my	2.49	0.6	6
7	The micro-enterprises provided opportunities to reduce commodity prices in society	2.37	0.75	10
8	The micro-enterprises contributed to increasing the community's investment of youth capabilities	2.49	0.68	8
9	The micro-enterprises increased my sense of community problems	2.54	0.57	3
10	The micro-enterprises contributed to increasing the investment of resources in local communities	2.54	0.59	4
<b>Overall community Social return</b>		<b>2.5</b>	<b>0.39</b>	High level

**The previous table shows that:**

The level of community social return for micro-enterprises in Aswan governorate is high, with an arithmetic mean of (2.5), and the indicators of this are according to the order of the arithmetic mean: the First Order of the micro-enterprises is the feeling of security within the community utilizing an arithmetic mean of (2.62), followed by the second order the micro-enterprises increased my confidence in the formation of social relations within my community with an arithmetic mean of (2.55), then the third order the micro-enterprises increased my feeling of community problems with an arithmetic mean of (2.54), and finally the tenth order the micro-enterprises provided opportunities to reduce the prices of goods in the community with an arithmetic mean of (2.37).

**Third: the obstacles facing the achievement of the social return of micro-enterprises in Aswan governorate:**

**Table No. (8) the obstacles facing the achievement of the social return of micro-enterprises in Aswan governorate (n=377)**

No	Statement	M	S.D	R
1	Micro-enterprises beneficiaries fear that their micro-enterprises s will not succeed	2.67	0.61	1
2	Beneficiaries ' preferred culture for government work over small enterprises	2.51	0.61	4
3	Weak interest of beneficiaries in building and developing their capabilities	2.49	0.71	5
4	The necessary procedures for obtaining loans from the machine are complicated	2.33	0.75	10

No	Statement	M	S.D	R
5	Determine the specific quality of the micro-enterprises supported by the MSMEDA branch in Aswan	2.44	0.74	8
6	Low contribution of the MSMEDA branch in Aswan to the marketing of micro-enterprises	2.38	0.75	9
7	Lack of proportionality between the profit from the micro-enterprises and living conditions	2.45	0.69	6
8	A culture of society that is not supportive of the idea of self-employment	2.44	0.7	7
9	Beneficiaries ' fear of the obligation to repay micro-enterprises loans periodically	2.59	0.58	3
10	Continuous changes in the market for the prices of materials used in the micro-enterprises	2.65	0.54	2
<b>Overall obstacles facing the achievement of the social return of micro-enterprises</b>		2.49	0.44	High level

**The previous table shows that:**

The level of obstacles facing the achievement of the social return of micro-enterprises in Aswan governorate is high, with the arithmetic mean reaching (2.49), and the indicators of this according to the order of the arithmetic mean: the first order is the fear of micro-enterprises beneficiaries of the failure of their micro-enterprises with an arithmetic mean (2.67), followed by the second order continuous changes in the market for the prices of materials used in the micro-enterprises with an arithmetic mean (2.65), then the third order the fear of beneficiaries of the obligation to repay micro-enterprises loans periodically with an arithmetic mean (2.59), and finally tenth the necessary procedures for obtaining loans from the machine are held with an arithmetic average (2.33).

**Fifth: testing the study hypotheses:**

(1) The first hypothesis test of the study: "it is expected that the level of social return for micro-enterprises in Aswan governorate will be high":

**Table No. (9) shows the level of social return for micro-enterprises in Aswan governorate as a whole (n=377)**

No	Dimensions	mean	S.D	Level	Order
1	Personal social return	2.63	0.32	High	1
2	Family social return	2.63	0.33	High	2
3	Community social return	2.5	0.39	High	3
<b>Dimensions of social return as a whole</b>		2.59	0.3	<b>High level</b>	

**The previous table shows that:**

The level of social return for micro-enterprises in Aswan governorate as a whole is high, with an arithmetic mean of 2.59, and the indicators of this are according to the order of the arithmetic mean: the first order is the personal social return with an arithmetic mean (2.63) and with a standard deviation (0.32), followed by the second order is the family social return with an arithmetic mean (2.63) and with a standard deviation (0.33), and finally the third order is the community social return with an arithmetic mean (2.5). **Which makes us accept the first hypothesis of the study, which is that "the level of social return for micro-enterprises in Aswan governorate is expected to be high".**

(2) The second hypothesis test of the study: "there are statistically significant differences between the beneficiaries' responses according to type in determining the level of social return of micro-enterprises in Aswan governorate".

**Table No. (10) shows the significance of the moral differences between the responses of male and female beneficiaries in determining the level of social return of micro-enterprises in Aswan governorate. (n=377)**

Dimensions	Research community	number (n)	arithmetic mean	standard deviation	degrees of freedom (df)	T value	Significance	
Personal social return	<b>Males</b>	184	2.59	0.31	375	-	2.425	*
	<b>Females</b>	193	2.67	0.32				
Family social return	<b>Males</b>	184	2.62	0.31	375	-	0.538	Non-d
	<b>Females</b>	193	2.63	0.36				
Community social return	<b>Males</b>	184	2.47	0.38	375	-	1.717	Non-d
	<b>Females</b>	193	2.54	0.39				
Dimensions of social return as a whole	<b>Males</b>	184	2.56	0.29	375	-	1.790	Non-d
	<b>Females</b>	193	2.61	0.31				

\*\* Significant at (0.01)

\* Significant at (0.05)

**The previous table shows that:**

- There are no statistically significant differences between the responses of male and female beneficiaries regarding their determination of the level of social return dimensions of micro-enterprises in Aswan governorate as a whole.

- Which makes us accept the second hypothesis of the study in part, which is that "there are statistically significant differences between the responses of beneficiaries according to type in determining the level of social return of micro-enterprises in Aswan governorate".

(3) The third hypothesis test of the study: "there is a statistically significant difference between the responses of beneficiaries according to the type of micro-enterprises in determining the level of social return of micro-enterprises in Aswan governorate ":

**Table No. (11) shows the analysis of the variation of the level of social return of micro-enterprises in Aswan governorate according to the responses of beneficiaries according to the type of micro-enterprises. (n=377)**

Dimensions	Source of variability	Sum of squares	degrees of freedom (df)	mean squares	value (Q) F and its sign	LSD testing
Personal social return	Among the groups	2.63	3	0.877	9.255**	1> 2 - 4
	Within the groups	35.33	373	0.095		
	Total	37.959	376			
Family social return	Among the groups	2.236	3	0.745	7.045**	1> 2 - 4
	Within the groups	39.464	373	0.106		
	Total	41.7	376			
Community social return	Among the groups	2.2	3	0.733	4.975**	1> 2 - 4
	Within the groups	54.975	373	0.147		
	Total	57.175	376			
Dimensions of social return as a whole	Among the groups	1.684	3	0.561	6.445**	1> 2 - 4
	Within the groups	32.479	373	0.087		
	Total	34.163	376			

\*\* Significant at (0.01)

\* Significant at (0.05)

**The previous table shows that:**

- There is a statistically significant difference at a moral level (0.01) between the beneficiaries ' responses according to the type of micro-enterprises (commercial/ service/ Animal Production/ industrial) in determining the level of social return dimensions of micro-enterprises in Aswan governorate as a whole. These differences are in favor of the first category, which falls into the category (responses of beneficiaries with commercial projects) to become the most beneficiaries ' responses according to the type of micro-enterprises specific to those dimensions.
- Which makes us accept the fourth hypothesis of the study, which states that" there is a statistically significant difference between the responses of beneficiaries according to the type of micro-enterprises in determining the level of social return of micro-enterprises in Aswan governorate".

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