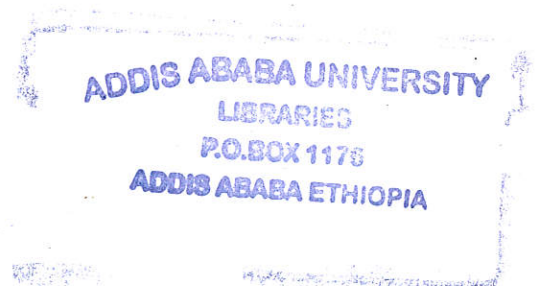
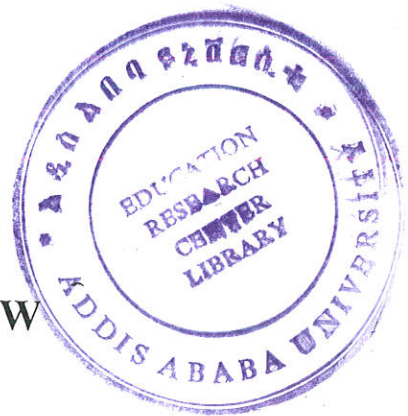


**ADDIS ABABA UNIVERSITY
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GENERATING ACTIVITIES IN ADDIS ABABA CITY
ADMINISTRATION**

BY ENDALE AYALEW



JULY, 2008

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**A THESIS SUBMITTED TO GRADUATE STUDIES, IN PARTIAL
FULFILLMENT OF THE REQUIREMENTS FOR MASTER OF ARTS
(MA) DEGREE IN VOCATIONAL MANAGEMENT**

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ACKNOWLEDGEMENTS

I would like to express my heart felt gratitude to my advisor Dr. Yekunoamlak Alemu for his enlightened and constructive comments through out this research work. I wish to recognize the financial support given to do this thesis by Addis Ababa University.

My deep appreciation goes to my intimate friend Ato Abdulhakim Hussien for his comments and support in statistical concepts. I am also grateful to Dr. Dagneu Eshete for his unreserved support and comments through out this study. I also thank Ato Abate Getahun, for his comments and advices by checking the whole research work. I am also extremely indebted to Ato Kibremider Lisanework for his checking the language and editing of this manuscript. I also gave thank to my wife sister Dinkie Tadele and to my sister W/r Etenesh Ayalew who stood up on the back of my success.

Finally, I extend my grateful to W/t Rahel Tekalegn for typing and printing this manuscript.

DEDICATION

This master's Thesis is dedicated to my mother W/r Beletech Abebe for her whole hearted devotion, and initially assisted me to get in the world of education and to achieve the exposure in general.

Table of Content

	Page
Acknowledgements -----	i
Table of Contents -----	ii
List of Tables -----	v
Acronyms -----	vi
Abstract -----	vii

Chapter One

1.1 The Problem and its Background -----	1
1.2 Statement of the Problem -----	3
1.3 Significance of the Study -----	6
1.4. Delimitation of the Study -----	7
1.5. Limitation of the Study -----	7
1.6. Operational Definitions-----	8

Chapter Two

Review of Related Literature

2.1. Concepts of Income Generating Activities -----	10
2.2. The need of Income to Women-----	10
2.3. Income Generating as a Means of Empowering Women-----	12
2.3.1. Empowering Women -----	12
2.3.2. Economic Empowerment -----	13
2.4. Determinants of Income Generating Activities -----	14
2.4.1. Lack of Role Models-----	15
2.4.2. Initial Capital -----	15

2.4.3. Access to micro- finance Institutions -----	16
2.4.4. Training Capacity of Women -----	17
2.4.5. Business Development Services -----	18
2.4.6. Lack of Market Access and Market Information -----	18
2.4.7. Weak Infrastructure -----	19
2. 4.8. Labor Burden-----	20
2.4.9. Production Capacity -----	20
2.4.10. Lack of Business Premises -----	21
2.5. Determinants of Women Empowerment-----	21
2.6. Women and Vocational Training -----	23
2.7. Alleviating Poverty through Vocational Education; the Nigerian Experience -----	25
2.8. Women Employment and Employability -----	26
2.8.1. Women Employment in Ethiopia -----	28
2.8.2. Unemployment and Under-employment-----	28
2.8.3. Self Employment and its Concepts -----	29
2.9. Women Entrepreneur -----	30

Chapter Three

Research Design and Methodology

3.1. Source of Data -----	33
3.2. Sample Population and Sampling Techniques -----	33
3.3. Data Collection Instruments and Procedures -----	35
3.3.1. Instruments for Data Collection -----	35
3.3.2. Procedures of Data Collection -----	35
3.3.3. Methods of Data Analysis -----	36

Chapter Four

Data Analysis and Interpretations -----	37
4.1. Characteristics of Respondents -----	37
4.2. Analysis and Interpretation of the Data -----	40

Chapter Five

Summary, Conclusion, and Recommendation -----	60
5.1. Summary -----	60
5.2. Conclusion -----	63
5.3. Recommendations -----	64
Reference -----	66

Appendices

Appendix A

Appendix B

Appendix C

Appendix D

List of Tables

	Page
Table 1. Sample respondents -----	34
Table 2. Personal background of WB respondents -----	38
Table 3. Description of respondents by their current IGA -----	39
Table 4. Educational level of respondents -----	39
Table 5. Report on service years of micro-small enterprise officials -----	40
Table 6.Length of given training to WB. -----	41
Table 7.Training providers, similarity of training and curent IGA -----	41
Table 8.T-test on perception of respondents towards the strength of given training to create income or job. -----	42
Table 9. ANOVA on facilities of training -----	43
Table 10. Additional training -----	44
Table 11.Descriptions about employment -----	45
Table 12.Independent T-test on determinant reasons of unemployment -----	46
Table 13. Self employment and IGA -----	47
Table 14. ANOVA on the determinate problem of women IGA. -----	48
Table 15 .Satisfaction of beneficiaries from their IGA -----	50
Table 16.One way ANOVA regarding the sources of finance to budget women IGA-----	51
Table 17.Market accessibility of women income generating activities. -----	53
Table 18. Description about support obtained from MSE-----	54
Table 19.ANOVA on types of support given to women IGA fromMSES. -----	55
Table 20. Rate of interest on borrowed capital.-----	57
Table 21. Determinants of productivity of IGA -----	58
Table 22. Future prospect of women income generating activities. -----	59

ACRONYMS

AEMFI	Association of Ethiopian Micro finance institute
AFDB	African Development Bank
ANOVA	Analysis of Variance
BDS	Business Development Service
CRDA	Christian Relief Development Agency
CSA	Central Statistics Authority
DF	Degree of Freedom
EEA	Ethiopian Economic Association
ESDP	Education Sector Development Program
EWPC	Ethiopian Women promotion Center
FAO	Food and Agriculture Organization
IGA	Income Generating Activities
ILO	International Labor Organization
MDG	Millennium Development Goal
MOLSA	Ministry of Labor and Social Affaires
MSEO	Micro-Small Enterprise Officials
PHRD	Policy and human Resource Development
TVET	Technical and Vocational Education Training
UNESCO	United Nations Education, Scientific and cultural organization
USAID	United States Aid for International Development
VET	Vocational Education Training
WAO	Women Affaires Office
WB	Women Beneficiaries
WDIP	Women Development Initiative Project
WEDTF	Women Entrepreneurial Development Trust Fund
WISE	Women into Self-Employment

ABSTRACT

The objective of this research is to identify the major problems of women who have taken short term training from micro-Small enterprises and other training providers and currently involving in income generating activities in sample selected areas of Addis Ababa City Administration and to suggest possible recommendations. In order to gather relevant information from respondents descriptive survey method was employed. More over, four (4) sub-cities, and from each one kebele were selected by using simple random sampling method. Two hundred and ten (210) women beneficiary (WB) and twenty (20) Micro-Small Enterprise Officials (MSEO) are selected by using simple random and purposive sampling methods respectively. Based on the basic questions of the study, the collected data through two main groups of questionnaires are analyzed and interpreted. The research results revealed that raising income levels through income generating activities for poor women was not sufficient. This is largely attributed to lack of appropriate training, lack of productive training experience, addressing insufficient starting capital and above all, lack of working and marketing places are the crucial problems. Therefore, giving appropriate training, which is supported by practice, accessing these women to credit schemes, addressing conducive working and marketing places are essentials for the sustainability of women income generating activities.

CHAPTER ONE

1.1. The Problem and Its Background

The fastest growing source of employment for women in Africa, especially Sub-Saharan Africa has been the informal sector where women engage in a wide array of activities, especially petty trading. Urban dwelling poor women are mostly engaged in the informal sector. The sector is easy to enter and exist freely without disturbing significantly the formal sector of the economy (Tadelech, 2006).

According to Tadelech's report, in Ethiopia for example, among those who are engaged in the informal sector, 65% are women. This has become apparent to be an important strategy for women to contribute to family income at a time when the formal labour markets have been stagnant or growing very slowly. Thus, it has emerged as an approach for dealing with women and men's increasing unemployment arising from the implementation of economic reform policies in Africa. However, for the most part, the informal sector suffers from lack of systematic and regular support in the form of official policies and resources. Besides these, Tadelech, (2002) report revealed that many of the problems developing countries are faced with are directly related to lack of income. Therefore, developing countries' governmental and non-governmental organizations have been confronted with a demand for income-generating activities to feed their population.

Regarding this, the new education and training policy of Ethiopia has been promoting specific approach vocational training and income generating activities side by side as a part of poverty reduction development program (TGE, 1994).

During the 1980s', the economic recession, debt, natural and man made disasters, migration and armed conflict in Sub-Sahara African region, seriously undermined basic services for women, increased their workload and intensified their need for income. Household food and economic security has emerged as a major priority, and programs have been initiated in Burkina Faso, Burundi, Malawi, Nigeria and Tanzania. However, most countries, particularly in West Africa, have responded to the challenge with relatively small scale projects of vegetable gardening, food processing and distribution. The need for evaluations has been identified in order to assess the

impact of these projects on family well-being and their potential for going to scale with mainstream development (UNICEF, 1990a).

Vocational educators have long accepted that without sufficient mastery of reading, writing and calculation, learners can not take more than limited advantages of possibilities to enhance their knowledge, skills and capacities. For example, FAO (1980) had this to say, "the concept that the stepping up of farm production by new technology must have training literacy as part and parcel of the development process, and conversely, that training and literacy as an isolated process are of little avail in a developing society, is now well established." More recently, ILO, working in Nigeria on income generating activities for women in health development, reported, "functional literacy should be included---to increase the impact of training in new skills and technologies" and in Parallel--- training in recording/book-keeping, accounting costing, pricing (ILO, 1994).

Other writer from Ethiopia on vocational training stated that, vocational training and education can be seen as a tool for sustainable development and poverty reduction .It increases the employability and self-employment possibilities (Sisay, 2003).

Similarly, a multi-country study on the benefits of training for women observed; while many of the women showed a great capacity for mental capacity, for mental calculations and some an astute business sense, they remain relatively powerless in the world of business if they have no written records (Leach and others, 2000).

Regarding this, Easton (1998) also forwarded that:

"Without introducing the technology of writing and effective literacy-in what ever language or script it may be, and acquired by any available type of education-training and assumption of new development functions both tend to remain stuck at the most rudimentary level of technical skill and the most incomplete forms of participation. "

Therefore, women may face many problems on their effort to create their own job that enables them obtaining income for their expenditures. This may be because of their limited experiences, lack of adequate training, lack of support from governmental and nor governmental developmental agencies, from their male partners and at large from the society where they are living with.

As many review of educational research points, in order to increase the participation of women in income-generating activities, different group of concerned governmental, non-governmental, and private organizations, training providers, micro-small enterprises do support the struggle of women to develop livelihoods sufficient to lift themselves out of poverty. In line with this, the Ethiopian women's promotion centre provides a market outlet to women engaged in income generating activities, and prevents their exploitation from middle agencies (EWPC, 1998).

According to the 1984 ILO report, almost 80% of the population of Addis Ababa lived below the absolute poverty threshold, which was estimated at Birr 170 per house holds per month. A survey conducted by CARE Ethiopia in Addis Ababa, has also shows that out of 2305 house hold covered, only 15% had income in excess of 250 birr, 60% earned less than Birr 150 per month and the income of 40% was below 100 birr (Goitom&Girmastion: 1995).

Gender based poverty assessments have also found women as hit hardest by the problem of the city. In their struggle for survival they are forced to resort to socially unacceptable activities such as prostitution, vagrancy, crime, begging etc (CSA, 1994).

CSA, 1994 report indicated that female headed house holds are likely to be poor than male headed house holds. It is estimated that 33 to 50 percent of all house hold heads in Addis Ababa are women. The general fact shows that female house hold heads earn low income. They are uneducated, malnourished and over burdened with difficult tasks (CRDA, 1997). Most of these women get their incomes from working informal sector. These activities hinder them from saving or investing in ways that improve their lives. Many of them live in slums and squatter areas of the city with low facilities of latrine, electricity, water supply, and kitchen.

1.2. Statement of the Problem

Governmental, non-governmental and private organizations are increasing their emphasis on assisting women to secure income through their own efforts. Such approaches are often categorized as income generating activities (Albee, 1994).

The persistence of mass poverty in many countries in spite of economic growth indicates that "Fickle-down" is at best an adequate means of reducing poverty (ILO, 1986). ILO's (1986) report also gave as a solution that the focus must be on the structural factors determining poverty and

inequality, which lined in pattern of production and asset distribution. Changing these factors require government intervention, even though one must recognize the effect on government action of limited capacity and the necessary refractions in it for society's socio-economic stratification.

To have welfare-society, economic growth, employment opportunities, quality education and training, health and other social services should be improved. The implementation of up-bringing of these needs is not an easy task for the government of a poor nation. Therefore, the populations of a poor nation strive for the alienation of the poverty. In order to come up with relative solution the policy makers, non governmental organizations, policy practitioners, and the society at large need to be hard worker.

To support this idea (Bakenhol,1998) stated that, over the past few years there has been an imperative increase in the number and volume of government programs that seek to encourage the unemployed youth, welfare recipients and disadvantaged groups (like women) of the population to set up their own small business. Albee (1994) also indicated that the approaches to supporting women's productive activities have evolved over several decades, prior to the 1970s, welfare-oriented approaches predominated, and grants were given from training and income generating projects that emphasized the domestication of women.

Howe ever, there is also evidence that in many cases this impact might have been less among the poor women. Even though there is a shift by some government income generating components of large programs in order to reduce the poverty of women and their families of developing countries, projects funded to be are small scale, under-funded and isolated from main stream development. In addition, the capacity of training given for those women is not good enough to create their own jobs and self-employment (Albee, 1994: 23).

Income generating activities has to consider a number of gender related aspects which are particularly relevant in the context of the specific poor women found in Addis Ababa city government administration. Regarding this, European commission stated that for men wage employment is very important source of income, since their mobility is not restricted. Women, on the other hand, are restricted (with some exception) to their home by tradition. As a result, income generations which can be performed at the homestead along side with house hold activities are often the only source of income for Ethiopian poor women (EUC, 2000).

Women in Ethiopia face a double burden; first from their being female by which there is workload in their home, and secondly they are poor (Eshetu, 2003: 3). According to this research the majority of Ethiopian women have very little access to basic needs such as food, education, health, and clothing. The only sectors of the economy in which women are dominant are those which demand low skills and repetitive functions and which generate very low returns (WDIP, 2005: 4). In general, poverty and lack of economic empowerment are the most critical problems in the economic and socio-cultural life of Ethiopian women.

On top of this, there is no adequate support from different concerned groups given to women for those who are involving in income generating activities. As a result of lack of appropriate support women are not satisfied by their work, and in any ways they withdraw themselves from self-employment and income generating activities.

Therefore, the major objective of this research is to identify the major problems of women who have been given short term trainings by different training providers to start their own job and income generating activities particularly in sample selected areas of Addis Ababa City Administration, and to suggest possible solutions. More over, the study attempts to address the following specific objectives.

1. Identify the major constraints of women's income generating activities done by women in Addis Ababa City Administration;
2. Identifying the major determinant factors that initiate women to undertake income generating activities as a source of self-employment;
3. Assess the training capacity of women in to self-employment
4. Assessing the support given to women to promote income generating activities by micro small enterprises and government institutions.
5. Investigating production capacity, and market accessibility of women participating in income generating activities; and
6. Investigating the attitudes of women towards their current benefits from their income generation activities.

In relation to the above major and specific objectives, the research is attempted to answer the following basic questions:

1. What are the basic problems of trained women in their income generating activities in Addis Ababa City Administration?
2. What are the major determinants that lead women to self-employment related income generating activities?
3. Is the level of training given women sufficient and relevant to create income/job?
4. Do women get adequate support from the micro small enterprises and government?
5. Do women involved in income generating activities (in the area under study) have appropriate market accessibility?
6. How is the attitude of women involved in income generating activities towards their benefits?

1.3 Significance of the Study

The growth of population number without parallel economical development of a country brings about poverty. This problem is mostly true in developing countries, especially, sub-Sahara African countries including Ethiopia.

Thus, poverty and unemployment reduction should be burning issues of governmental and Non-governmental development agencies. This discourse has led to the introduction of entrepreneurial skill development programs, which in other words is a Technical, and Vocational Education and Training program. To bring about sustainable development in countries like Ethiopia, there is a need for designing new educational policy that can produce medium skilled man- power that can create jobs and generate income for themselves (MOE, 2006:25).

Regarding the fruits of vocational education (Byram, 1956: 67), stated that, "vocational education is specialized education designed to prepare the future worker for initial employment or to enable workers to improve and progress in their vocations."

Initiating women to participate in income generating activities create job-opportunities for unemployed women. Supporting women for income generating activities through micro small-enterprise and vocational training is just empowering women as a productive human resource and to generating income for themselves in particular, and to the national economy at large.

Therefore, this study is believed to have the following importance:

1. The study could enable the policy makers, development planners, non-governmental and other concerned parties to give valuable information on the actual status of income generating activity program implementation; and this would facilitate stakeholders to improve their implementation capacity.
2. The study is also assumed to be used as a source of reference to those individuals, groups, and organizations to do further research works in the area under study.

To sum up, the study results are expected to serve as a means to provide accurate, relevant, and timely information with minimum possible cost for policy makers regarding to income generating activities, and initiating unemployed poor women for self-employment and income generating activities.

1.4 Delimitation of the Study

In order to accomplish the study successfully in terms of magnitude, area to be covered, and resources required to conduct the research, delimitation is mandatory. The study was delimited to kebele 55 in Nifas-SilkLafo, kebele 20 and 21 in Addis Ketema, kebele 14 and 13 in Yeka, and kebele 17 and 18 in Cherckos Sub-cities of Addis Ababa City Administration. It was also delimited to women who have taken short term training from different training centers and who are involved in different income generating activities in areas described above. The selection of the region as a setting for the study is based on the researcher's experience as a worker in the region that helped him to sense the problem.

1.5 Limitation of the Study

1. Absence of adequate resource materials related to empirical literature on the issue under study was one determinant limitation of the study.

2. The researcher was obliged to take too much time in consulting and convincing women beneficiaries to fill questionnaires, for most of them had low educational backgrounds.

Thus, the study was accomplished successfully by addressing the above problems through the assistance from the advisor and by creating good approach with respondents.

1.6 Operational Definitions

Business Development Service: as all external non-financial supports to Micro-Small Enterprises that increase operational capacity, access to markets, management skills, financial efficiency and access to networks that enable a number of Micro-Small Enterprises to access markets, know-how, networks, information, etc (Anderson, 2001).

Development: collective and sustainable social and economics well being of a community bringing about a decent standard of living and equity within a society. It also refers in this context to the reduction of poverty, unemployment and underemployment to rapid industrialization (ILO, 2005)

Enterprise: - refers to a unit of economic organization or activity whether public or private engaged in the manufacture of goods. In addition the central statistical Authority, for the purposes of its surveys attached various definitions to enterprises in different sectors namely the informal sector cottage or handicrafts, small-manufacturing industries and medium and large-scale manufacturing industries (CSA, 2003).

Micro Enterprises: Micro enterprises are business enterprises found in all sectors of Ethiopian economy with a paid-up capital of not more than birr 20,000 (\$2,500) but excluding high-tech consultancy firms and other high-tech establishments (Zewde and Associates 2000)

Small Enterprises: are those business enterprises with a paid-up capital of above Birr 20,000 and not exceeding Birr 500,000 and excluding high tech consultancy firms and other technology establishments (Zewde and Associates, 2000)

TVET: Refers to all forms and levels of technical and vocational educational process involving in addition to general knowledge, the study of technologies business and related fields and

the acquisition of practical skills, know how attitudes and understanding related to occupation in the various sectors of economic and social life (UNESCO, 1999).

Underemployed: One who does not use his/her full knowledge and skill, who works less than 40 hours per week. Moreover, according to the definition of Sugiyarto (2007) it is the underemployed comprise all workers who are involuntarily working less than the normal duration of work determined for the activity and seeking of available for additional work.

Formal Sector: Registered economic activities working in accordance with recognized rules or conventions made in proper form explicit and definite.

Informal sector: Unregistered, small not done or made according to a recognized form, irregular, and unofficial economic activities.

CHAPTER TWO

Review of Related Literature

2.1. Concepts of Income Generating Activities

Income Generating Activities can be seen as the initiation phase in the progression to small business development. It offers women the opportunity to join the labor force and to learn necessary skills for involvement in economic activities. The Initiative is to improve the lives of poor women by improving their participation in the economy, creating self-sustenance and economic empowerment (Eshetu, 2003). According to Eshetu, income generating activities are designed to create economic opportunities to help poor women fight their desperate living conditions; it aims to economically empower them through engaging them in productive income-generating activities

Income Generating activities tend to give women a higher status within the family and studies generally indicate that the greater the amount of income under women's control the greater amount devoted to their children's education, health and nutrition (UNIFEM, 2000:97-99).

To the benefits for women, income generating activities to be supported and should be those traditionally undertaken by women, and located in or near the home. Potential income generating activities should concern activities where women can use skills they already possess. FAO, (1996) for example, indicated that rural women have skills to do small-scale plant and agricultural and animal production, processing and preservation. Areas for potential promotion include home gardens (aromatic and medicinal plants and herbs vegetables), indoor plants, flowers, fruit tree nurseries, animal production dairy products, sewing, knitting embroidering, and carpet making; of course potentialities are various according to the specific conditions of the village (FAO, 1996:65-70).

2.2. The need of income to women

Women have been shown to spend more of their income on their households. When women are helped to increase their incomes, the welfare of the whole family is improved.

Women's success benefits are more than one person. Several institutions confirmed the well-documented fact that women are more likely than men to spend their profits on household and

family needs. Women's Entrepreneurship Development Trust Fund (WEDTF cited in Cheston, 2002:8) for example in Zanzibar, and Tanzania reported that women's increased income benefits their children, particularly in education, diet, health care, and clothing.

According to a WEDTF (2002), 55 percent of women's increased income is used to purchase household items, 18 percent goes for school, and 15 percent is spent on clothing.

In her research on the poverty level of female-headed households, Chen, a researcher at the London School of Economics, cites a number of studies on Latin America that lend credibility to the commonly held belief that women spend a greater percentage of their income on their households than do men. She also noted that, men usually only contribute 50 percent of their salaries to the collective household fund (Chen, 2004).

Therefore, women should have their own income, if women are benefited by having their own income, the whole family will become beneficiary. Women who are empowered will have the power to make the life choices that are best for them, and although many empowered women will choose to invest in their families.

It is believed that increasing women's access to microfinance will increase household income, which will then translate into improved well-being for women and enable women to bring about wider changes in gender inequality. In economic empowerment women's access to savings and credit through microfinance programs gives them a greater economic role in decision making through their decision about savings and credit, which in turn would optimize their own and the household welfare (Mayoux, 2001, cited in Rookie 2007:10).

Since women constitute nearly half of the population, they can become a great resource in the development process if they are properly mobilized and organized (Roy, 1998:348).

In this regard, government and non-government agencies must promote several activities, including the establishment of effective democratic processes at the grassroots level, poverty alleviation, furthering women's right, and education, health care and providing them access to income generating activities.

2.3. Income Generating as a Means of Empowering Women

2.3.1. Empowering Women

In discussing the relation between empowerment and poverty reduction, World Bank defines empowerment as the expansion of freedom of choice and actions and increasing one's authority and control over the resources and decisions that affects ones life (World Bank, 2001:6). Similarly, Kabeer sees women's empowerment as a process through which women gain the ability to take ownership and control of their lives. Key elements here are the expansion of choices and the ability to make strategic life choices (Kabeer, 2001 cited in Daw, 2001:6).

The report also indicated that, although the process of empowerment depends on women themselves, by involving consciousness raising, participation, and organizing themselves, it can also be facilitated through education, capacity building, training and other measures.

Change has to happen in the structures and legal frameworks (family laws, property rights, etc) in order to make the self-transformation process of empowerment sustainable (Kabeer, 2001, cited in World Bank 2001:8).

Empowerment of women is crucial for their emancipation and meaningful participation in the decision making process at every level. Women continue to remain under-represented at all levels of decision-making and their achievements all too often remain invisible and unacknowledged, and their voices unheard (Rookie, 2007: 7).

In Ethiopia for example, women form the core of the family and household, they work longer hours than men and do more of the total work than men, and they contribute more to the development of society at large. Despite their contribution, women have not been enjoying the fruits of development equally with their male counterparts due to the multi-faceted, gender based problems they face (Genene, 2005: 7).

Hence, to bring about this change women's social, economical and political empowerment is crucial.

Therefore it is possible to say that Ethiopian women are no exception from the existing deprivation of rights of decision-making and therefore, need empowerment at every level.

The World Bank study (Gleb,. 2003: 6) pointed out how Africa needs to capitalize on its unexplored growth potential, as they contribute half of the labor force, but whose productivity and growth has been affected by discriminatory practices in access to education and training and limited control over resources.

Similarly, the Thirty-Eighth Session of the Conference of the African Ministers of Finance, Planning and Economic Development, held in May 2005 in Abuja, Nigeria, Governments stated that one of the ways for promoting growth and reducing poverty and achieving Millennium Development Goals, among other measures is through strong investment in people, particularly Africa's women who have long been excluded from full economic participation in the societies.

On the top of these, gender inequalities increase women's vulnerability to HIV/AIDS. Gender inequality remains a big challenge in particular in sub-Sahara Africa, despite the recognition that educating and empowering women and girls are important to achieving all Millennium Development Goals. Various reasons have been cited as to why Africa is off track in terms of meeting the Millennium Development Goals targets. As reported by MDG (2005:8-10), persistent gender inequality and discrimination is one among other constraints.

Therefore, the active participation of women in developmental activities should be considered as one main issue of the whole society including women themselves to achieve millennium development goals in all economical, social, and cultural contexts.

2.3.2. Economic Empowerment

Women's economic empowerment is recognized as one means for reducing poverty and economic growth. Women play significant role in African economies, and are highly represented in the micro and small enterprises sub-sector.

To ensure the economic empowerment of women in Ethiopia for example, the women development initiative project (WDIP) which came into being in 2001, is a learning and innovative credit scheme aimed at enhancing the social and economic welfare of households in

selected poor districts by improving and increasing women's opportunities through increased skills, productivity and income(Eshetu, 2003: 1). Eshetu added that, the Ethiopian government established the Ethiopian Women Development Fund (EWDF) to oversee different grassroots women's projects in response to women's economic difficulties. The WDIP was designed and implemented by the Women's Affairs Office (WAO), which is organized under the Prime Minister's Office (PMO) to support women's economic empowerment.

The World Bank reports that societies with high levels of gender inequality experience higher levels of poverty, slower economic growth, weak systems of governance, and a lower standard of living (WB, 2001).

The report also added that putting working capital in the hands of women may have also an effect on their economic and social empowerment, and may also have a positive impact on the health, education, and quality of life of the entire family.

Thus, in order for a woman to be empowered, she needs access to the material, human, and social resources necessary to make strategic choices in her life.

2.4. Determinants of Income Generating Activities

Women entrepreneurs are likely to diversify their businesses, switching from one to another depending on the level of profits and sometimes managing various small activities simultaneously to limit risk. Anthropological studies also argue that women's diversification of their businesses is their strategy for survival not necessarily to avoid risk (Kantor, 2001: 32).

Determining the reasons why women owned and managed enterprises have low growth rate as compared to male headed enterprises is not as straightforward as some suggest the main reasons being lack of credit, skills and markets. Although these are important factors that can influence the growth of enterprises, the reasons for female led enterprises low growth are diverse and are intertwined in economic, cultural and social dynamics (ILO, 2004: 10).

2.4.1. Lack of Role Models

Role models are people who present an image of success and achievement. These types of people are one of the most important sources of motivation. However, people do not fit the image of these individuals due to different reasons. Absence of role models can be considered as a major problem for many people; particularly, women may face lack of role models due to cultural problems.

In light with this, Peter Drucker gave the following profile of an entrepreneur, "Some are eccentrics, others painfully correct conformists; some are fat, and some are lean; some are worriers; some relaxed; some drink quite heavily, others are total abstainers; some are persons of great charm and warmth; some have no more personality than a frozen mackerel, " (Drucker, 1966: 22).

In British Colombia for example, the South Peace Secondary School has established an enterprise centre for students to give role models. The Center's Director claims that their programmes are "inoculating our kids against unemployment. Our objective is to present self-employment as a career option" (Taylor 1994: 17). Taylor also concludes that in many educational institutions around the world, the value of career education and vocational guidance has played an important part in the self-employment promotion.

How ever, this is not true in our country, common sense dictates that in Ethiopia there is no good role models that motivate young people to self employment.

2.4.2. Initial Capital

Women face in obtaining finance for their business is due to their lack of previous business experience, the absence of sufficient collateral upon which the loan can be secured, or the result of a general bias against women taking such initiatives. Limited access to finance can have two results (Kenyon and White, 1996: 26). First, it may prevent woman from initiating their business idea. It is not mean that women are prevented from starting their own business totally, but it is assumed that the number is considerable. The second result is that people who start a business do so under-capitalized. That is, business viability is threatened as a result of limited access to finance.

Regarding this Kenyon and White(1996) indicated that women becomes experienced when they came to obtaining commercial finance for their business, many are required to find finance from "alternative sources". There were a wide variety of methods (legal and illegal) used by women to finance their business, (Kenyon and White, 1996: 26) including: loans provided by family members; loans provided by friends; additional employment (i.e. finding a casual, part-time, or in some cases even a full-time job, to provide extra money to live on or to invest into the business); seeking a financial partner or investor - usually older people with more financial resources; personal loans; working from home to reduce the costs of the business.

Even though it is not well researched; loans provided by family members, personal loans, and, additional employment are the most common source of beginning capital for poor people to start their own business in Ethiopia. Working from home is also one method to reduce cost of number of micro small enterprises, and this is predominantly seen in Addis Ababa small business operated by women in front of their doors.

2.4.3. Access to Micro-finance Institutions

Microfinance is the provision of savings, credit and/or other financial products in small amounts to primarily poor customers conventionally believed not to have the capacity to save as well as considered unwilling and unable to pay the high interest rate required to cover credit transaction costs (Biss, 1998).

Micro finance interventions are intended to increase incomes, contribute to individual and household livelihood security, and change social relations for the better, which is not always the case in reality (Tesfay, 2003: 38). In fact, Tesfay argues that financial services are not always the most appropriate poverty reducing intervention because the poorest often face more pressing needs in terms of primary health care, education, and employment opportunities.

Tesfay, (2003: 38) wrote

"Some of the micro-finance institutions (in Ethiopia) have made modest advances toward alleviating poverty by extending credit facilities to the poor. They have been able to reach an impressive number of borrowers and many have benefited from their services. Nevertheless, micro finance institutions in Ethiopia have many problems. Failure of repayment of loans, limited capital, and weak management, lack of adequate training and entrepreneurial skills and experience are some of the pressing problems."

From the above one can understand that even if micro-financial institutions are on the way to be strong, currently they are not in a position to satisfy the demand of the borrowers due to the above mentioned constraints.

Women's lack of assets, due to the gender discriminatory property and inheritance practices in many of the African countries limit women's access and control over resources. For example, female headed households in Uganda claimed that their inability to finance their start up capital prevented them investing in businesses and trade activities (Dolan 2002, cited in USAID 2005: 13-15). According to USAID report, the lack of both start up and working capital limits the size, type and location of income generating activities.

In recent decade micro-credit institutions, however, have gained greater prominence in filling in the financial resource gaps to the poor in general and to poor women in particular. Even though recent study argue that the current lending mechanisms (loan ceiling and other limitations) used by micro-finance institutions are not geared towards the growth of the micro-enterprises. Because micro-entrepreneurs can not take loans beyond the limited size, they tend to take repeated loans and try to grow "horizontally" by diversifying their businesses and engaging themselves in multiple small-scale businesses (Stevenson, & St-Onge, 2005: 13).

There is also another school of thought that recognizes the limitations of micro-finance institutions from the perspective of women's empowerment. Mayoux (2004:15) argued that cost effective ways of integrating micro-finance with other empowerment interventions, including group development and complementary services are still lacking. From the above premises, Mayoux perceived the term empowerment here means that as women control decisions on savings and credit, they can optimize their well-being and those of their households.

2.4.4. Training Capacity of Women

A study conducted among women micro enterprise operators in Kenya showed that lack of access to improved technology (including training in business skills) acted as a barrier to expansion, rather than as a barrier to entry in the micro-small enterprise sector. The study states that technology is likely to be synonymous with new tools or new machinery that the micro-entrepreneur can not afford (Gichira, 1992). Likewise, a brief study sponsored by the Christian Relief and Development Agency (CRDA) in 1998 revealed that failure to promote and develop

improved technology has discouraged women in the southern part of Ethiopia from producing and marketing "enset" (banana used as staple food) on a commercial scale (Tsegaye, 1998).

2.4.5. Business Development Services

In order to assist the development of the micro and small enterprise sector, it is essential that both the financial as well as the non-financial service needs of the sector are equally addressed.

Non-financial services - or as it is known today - "business development services" (BDS), refer to a wide range of services used by entrepreneurs to help them manage and strengthen the capabilities of their businesses. According to the small enterprise education and promotion (SEEP) guide, business development services include the following seven major categories: market access, input supply, technology and product development, training and technical assistance, infrastructure, policy or advocacy, and alternative financing mechanisms. In order to bring about adequate impact, these services have to be tailored to the needs of individual entrepreneurs and delivered by BDS providers in a business-like manner (Zewde & Associates, 2002).

About BDS (Zewde & Associates, 2002: 33), in Ethiopia, the range of business services enjoyed by micro-small enterprises is very limited, and often the services are less effective and they are not tailored to the needs of individual businesses.

Therefore, government, private sector and non-governmental donors should support business development service providers in order to strengthen their services and able to utilize them properly.

2.4.6. Lack of Market Access and Market Information

Some of the literature on Ethiopian women entrepreneurs, particularly micro enterprise operators, indicates that women entrepreneurs face serious difficulties in marketing their products or services. Zewde and his associate (2002: 13) has revealed that this problem is often caused by the fact that women entrepreneurs produce and try to market their products or services around the homestead, thereby limiting their market to individual buyers or the immediate neighborhood. Often these practices stem from a lack of information about market opportunities or access to

markets. It is furthermore essential that the marketing of products should be linked to quality, price and timeliness of delivery of goods and services.

Studies reported women's micro and small entrepreneurs often complaining about the lack of demand for their products, although according to the earlier mentioned study in Southern Africa, they do not respond to increased markets (DAI, 2005: 15).

The (DAI, 2005) report also showed as there are various factors that limit women's income generating activities access to markets. As noted earlier, women disproportionately experience limited mobility due to various factors linked to either their family responsibility or cultural practices. Those who can travel lack the market information on products and inputs, thus become dependent on the middle traders who buy their products at relatively lower than the market price. Because women often produce small amounts, they are limited to the local village markets, where the market for their products and services are already saturated.

In addition to the above, other factors such as improved technology for preserving and storage facilities close to market areas are some of the constraints related to marketing of goods in Addis Ababa city women operated micro-small enterprises.

2.4.7. Weak Infrastructure

The low development of roads and lack of transport affects both male and female entrepreneurs. But, a closer examination at the gender differentiated impact of weak infrastructure on women and men and their respective income generating activities tells a different story. As indicated earlier, women's ability to be more actively engage the micro-small enterprises in their economic activities is partly affected by the heavy labor burden and time poverty associated with their family responsibilities. Women who live in communities with low infrastructure, (transport, water and sanitation and energy) are worse affected. Studies have shown how women's time burden is affected by inadequate transport systems. A World Bank study (Malmberg Calvo, 1996: 14) reported that 87 percent of trips in rural Africa take place on foot. Of this, the time women spent accounts for more than 65 percent of the household's time and effort put on transport. The study also found that the average daily load of women carried was 20 kilograms for 1.4 to 5.3 kilometers). Some studies suggest that access to roads can improve women's income – in Cameron

women in a village on a main road earned more than those located 90 minutes away from the road (Lovell, 2000, cited in Grown, C. and others 2005: 14).

This is also true in Ethiopian rural areas; to sale their products Ethiopian farmers should go long distances. Even in Addis Ababa, one major problem for women traders is insufficient availability of transport services to take their commodities in different “guilt” markets.

2.4.8. Labor Burden

Women have higher labor burden. Family and community responsibilities take a lot of women’s time that could be applied for improving their income generating efforts. Their responsibility for childcare (often caring for three to six children at a time) limits their mobility and obliges them to generate income in less favorable environment for business. Although statistical data are not available on the share of children attending early childhood education, there is greater shortage of affordable childcare and preschool programs even in urban areas of Ethiopia. Collecting fuel-wood is a predominately-female responsibility in most of African countries, including Ethiopia. A study conducted in three countries reported that women spend up to 300 hours a year in Ghana, Tanzania, and 800 hours a year in Zambia collecting fuel wood (Malmberg Calvo, 1994, cited in Grown, C. and others 2005: 15). The research also showed in northern Ghana, it was reported that the productivity of shea butter production was affected due to shortage of fuel-wood and lack of alternative energy. A total of 20 hours of arduous work (women’s labor) is needed to produce one kilo gram Shea butter. Use of adequate energy and improved technology can dramatically reduce the amount of time and drudgery of labor need and increase productivity and income of women.

Therefore, improvement in the infrastructure needs to take account of both women’s and men’s needs and their equal participation are essential for the success of initiatives in the sector.

2.4.9. Production Capacity

Another distinct characteristic of female enterprises is the limited growth potential of the many women managed micro-small enterprises. As indicated above women’s enterprises have low growth rate, partially due to the type of business activities they run. However, studies have shown women’s and men’s enterprises have different growth rates even those which operate in the same sub-sector. A study (Downing and Daniels 1992: 11) conducted in four southern African countries

has shown that in Swaziland women's businesses in retail, textiles and wood-based production grew at annual rates of 7 percent, 3 percent and 4 percent respectively. In the same sub-sectors, men's enterprises grew at 11 percent, 4 percent and 26 percent annually. Similar patterns were documented in Zimbabwe for the retail trade where women's businesses grew by 11 percent, while men's demonstrated a 15 percent growth. In South Africa the study also shows a considerable gap between the growth of female (growing at 22 percent, 12 percent, and 22 percent and male (34 percent, 15 percent and 50 percent respectively) in the mentioned sub-sectors.

As the study noted these gender focused growth trends could relate to gaps in profitability, potential for growth, or objectives related to growth.

Women who want to expand their business often have insufficient financial resources to buy inputs in bulk so as to minimize their costs (AEMFI, 2002). Many women-owned enterprises therefore suffer a disadvantage in the price of inputs because of the lack of economies of scale.

2.4.10. Lack of Business Premises

Lack of working space can be considered as women entrepreneur overall major constraint to growth. Lack of appropriate business premises tends to force many women to operate their businesses from home or resort to unsuitable and sometimes unsanitary working conditions (ILO, 2003). Most Ethiopian micro-small enterprises face challenges in accessing plots of land and facilities to produce and market their products, but women entrepreneurs quite often report harassment by the police when attempting to conduct their business activities on street corners.

About lack of business premises, Lois Stevenson and Annette St-Onge (2005) wrote:

"Under Ethiopia's land tenure system, the government owns all land and provides long-term leases to the tenants; this system continues to hamper growth for Small Micro-Enterprises as entrepreneurs are unable to use land as collateral for loans to construct premises."

2.5. Determinants of Women Empowerment

Empowerment of women and gender equality are prerequisites for achieving political, social, economic, cultural, and environmental security among all peoples. Empowerment of women should be reflected on the decision making power. Thus, women's ability to influence or make

decisions that affect their lives and their futures is considered to be one of the principal components of empowerment by most scholars. It is much less clear, however, what types of decisions and what degree of influence should be classified as empowerment in different contexts.

Three major indicators of empowerment like participation in household decision making, control over income, and access to assets have been taken into consideration to evaluate overall empowerment situation as shown below.

2.5.1. Participation in Household Decision Making

Participation in household decision making examines the extent of women empowerment. Household decision making presents a comparative picture of women's participation in different aspects of household decision making.

In light with this, Hoq (1997: 52) indicated that, "the extent of participation is determined by like boldness of women to express opinion, awareness of their rights and share of contribution to the family income." Hoq also added that women's ability on buying goods for personal use and households assets, availing treatment and recreational facilities are some signs of women's household decision making powers.

2.5.2. Control over income.

Irrespective of the type of activity and level of income, women's full control over their personal earnings is rare (Desta, 1999:53). However, widows, divorced and abandoned women hold relatively more control over their income than others. In most cases, women living with husbands have partial control over their income, and in some cases have no control at all. Usually they spend their income in consultation with their husbands. The report also shows the extent of control over a women's income is some times determined by the attitude of her husband and other family members.

2.5.3. Access to Assets

Women's access to assets is determined by their religion, level of income, amount of savings and the attitudes of husbands and other family members towards them.

Women's increased economic role is improving their position in society by allowing them to prove their economic capabilities. The indicators couldn't be measured easily. However even

getting greetings from neighborhood, which is not experienced before their access, is considered as an improvement in their livelihood. It has a very high social impression (Tadelech, 2006:7).

Although the process of empowerment varies from culture to culture, several types of changes are considered to be relevant in a wide range of cultures. Some of these changes include increased participation in decision making, more equitable status of women in the family and community, increased political power and rights, and increased self-esteem. Women's ability to influence or make decisions that affect their lives and their futures is considered to be one of the principal components of empowerment by most scholars (Cheston, 2002: 56).

2.6. Women and Vocational Training

Vocational education or Vocational Education and Training (VET), also called Career and Technical Education (CTE)) prepares learners for careers that are based in manual or practical activities, traditionally non-academic and totally related to a specific trade, Occupation or vocational, It is sometimes referred to as technical education, as the learner directly develops expertise in a particular group of techniques or technology (Brodhead, 2000)

Training may mean a myriad of things. It may refer to formal, technical, and vocational training for post-primary students or school leavers without a job history. Training may also concern people who have worked all their lives. Some training programs link directly with the informal labor force, while others constitute indirect routes to informal sector employment and self-employment. More broadly, the term training applies to any transfer of knowledge, skills or attitudes which is organized to prepare people for production activities, or to change their working behavior (Fluitman 1989:4).

According to Coombs, training could be divided into: (a) formal training which refers to the "hierarchically" structured and chronologically graded educational system; and (b) non-formal training which refers to a varied assortment of organized and semi-organized educational activities operating outside the regular structure and routine of the formal system. The latter is aimed at serving a variety of learning needs of different sub-groups (Coombs, 1974).

Other researcher for example, Zaudneh (1994:16) also wrote about informal training as it may be directed to people who never went to any school, school dropouts and school-leavers for whom

there was no room at the next level, graduates who never obtained the job they hoped for, women solely responsible for feeding their family but never trained because men were supposed to do the earning, peasants pushed off their land (by fellow men, population pressure or natural disasters), workers replaced by machines or redundant civil servants, handicapped people, refugees and so on. He also stated that informal training for self-employment, unlike the formal training for wage-employment in the formal sector, is characterized by its intimate relationship with production, and its delivery of immediate outcomes.

Therefore, in order to reduce the severity of unemployment, women have to be enabled through livelihood skills and informal vocational training centres to become more productive. Skill areas and training contents will be based on the results of local market and training needs assessments and the educational background of the participants.

Training should facilitate the development of entrepreneurial skills, desirable attitudes for entrepreneurship, and an entrepreneurial outlook. This training should enable women to respond to demands of the labor market and also to create demand and stimulate changes in the labor market.

Skill training programs show a marked division between sexes. For instance, in Zambia, girls were segregated in programs for sewing/home craft, shop assistantship and nursery school assistantship training. The participation of girls and women in vocational education and training has been limited (Van der Wees and Romijn, 1995:15). Courses in carpentry, agriculture, electrical repairs and maintenance, upholstery and tin-smithing were exclusively for boys.

In light with this, (Haan 1989:12) indicated that the employment potential of these courses given to girls and women were seriously questionable. The girls were not given training in essential business skills to own and manage their sewing services). As long as women are confined to training and/or work experiences in a narrow range of low-productivity occupations, the businesses they establish will have limited potential for growth and income generation (Van der Wees and Romijn, 1995).

Another problem of women in the vocational and skill training is the orientation of training centre to the literate, and those who have the mobility and time to attend centre-based courses of a

relatively longer duration. Since their educational attainment is low, training for those who need it most may have to use methodologies which are not dependent on the written word and which are participatory in nature and promote group or self-training. Action-oriented or group-learning techniques, mobile training and the use of mass media have been found useful in reaching women (Haan 1989:13-14).

2.7. Alleviating Poverty through Vocational Education; the Nigerian

Experience:

According to the Federal Government of Nigeria (1981:5), "Technical Education is defined as that aspect of education which leads to the acquisition of practical and applied skills as well as basic scientific knowledge". Usoro (2000:17) noted that five types of technical educational institutions are notable outside the universities, the pre-vocational and vocational schools at the post- primary level, the technical colleges, the Polytechnics and Colleges of Technical Teacher Education at post secondary level.

Poverty is raging African continent compared with other continents, poverty in Africa is frightening. According to the African Development Bank, 40 to 45% of Africa's population live in absolute poverty and 30% belong to the extreme poor. Those in absolute poverty live in \$2 per day while those in extreme poverty live on below \$1 per day. These statistics are worrisome and frightening with a destabilizing influence that may exacerbate conflicts, environmental degradation, crime and violence (Ovia, 2003:4).

The socio-economic conditions prevalent in Nigeria are worth mentioning. They include inflation, unemployment. Unemployed adults can not maintain a family; children in such situations are often forced to dropout of school and join the army of street traders to provide whatever income they can for the family.

Fafunwa in Ukeje (1979:4) made it clear that African reconstruction, rebirth; development can only become a reality when Africa is prepared to place more emphasis on technical and vocational education. Continuing he noted that the African builders of tomorrow will be drawn from an army of skilled technicians, engineers, scientists and the likes, who have technical skills and a good

general educational background as well as millions of Africans with elementary, secondary or university education who are also able to turn screws and axes.

Other research works also indicated that vocational and skill training programs enable individuals to learn about, explore and prepare for a trade. These occupations are found in any of the career clusters (manufacturing, construction, communication and transportation) and identifiable in the dictionary of occupations which functions in the designing, producing, processing, fabricating, assembling, testing, modifying, maintaining, servicing or repairing of any product or commodity (Usoro; 2000:5).

Lessons Learned from Nigeria

As Nigerians tried to alleviate poverty through vocational education, we Ethiopians also should give high recognition to vocational and technical education and training. We shall know poverty is one major problem for us. Therefore, we can learn some experience from Nigerian.

1. Poverty can be alleviated through vocational training by upgrading the competencies of citizens.
2. If women and men educate, and acquire knowledge and skill, they can create their own job thus, unemployment may be reduced.
3. Technical and Vocational Education and Training can be given into different levels; it can be also given formally or in-formally, for short period or long duration and also on the basis of trainees educational level, from this we can learn that even house mothers can be trained through vocational training and create their own job and income.

2.8. Women Employment and Employability

"Employment is the way out of poverty" and ..."poverty alleviation cannot succeed without job creation", Ethiopian's Prime Minister, H.E. Meles Zenawi emphasized in his opening speech, held at the ILO 10th African Regional Meeting, with the focus on 'Decent Work for Africa', in December 2003 in Addis Ababa.

The African economy is characterized by the presence of a large segment of people engaged in the informal economy. The term informal economy means different things in different contexts. The ILO, 2004, together with other stakeholders, used a more comprehensive and broader definition of

the informal economy. According to the report, the informal economy is comprised of (i) informal employment without secure contracts, benefits etc, (ii) informal employment in informal enterprises (small unregistered or unincorporated enterprises including: employers, employees, own account operators, and unpaid family workers in informal enterprises, and (iii) informal employment outside of informal enterprises including domestic workers, temporary, casual or part-time workers etc. The informal economy employs a larger share of the economically active population in Africa.

One of the reasons for the large share of informal employment is the inability of the formal sector (public and private sectors) to absorb the growing labor force. For example, in Tanzania out of 700,000 people who enter into the labor market annually, only about 40,000 can expect to be employed in the formal economy (ILO & AfDB, 2004:9).

According to other study studies (Chen, 2004:9), over 80 percent of new jobs created in Africa is in the informal economy. The informal economy is an important source of employment and income for women in Africa and elsewhere. In sub-Saharan Africa 84 percent of women are informally employed, as compared to 63 percent of men. In fact, sub-Sahara Africa has the highest share of women employed informally, compared to the rest of the developing countries and North Africa, each having 60 and 43 percent respectively. Working informally provides women and their families the much needed income to stay on the verge of poverty. In Ghana for example, three-fourth of the households depends on women's small and micro income generating activities for their survival for more than half of the time (Beneria, 2005: 76).

Women's groups, training providers, employers, workers' organizations and research institutions, need to identify the training which will yield the highest pay-off, and to get the best possible job for trainees. This information is also needed by government policy-makers and training providers.

The changes taking place from the training in the work environment require training to be not only for the acquisition of technical skills but also for the acquisition of skills such as negotiating, communicating and working in teams. Providers of training should take into account and utilize the ways in which women work, learn and interact in a social and work environment.

2.8.1. Women Employment in Ethiopia

The MOLSA report indicated that women entrepreneurs largely engage in activities that are in the domain of traditional household-related activities such as the preparation of food and drink and handicrafts (MOLSA, 1997:34). Outside of these fields of employment women work in a number of other industries including: leather, chemicals, plastic, beverages, ceramics, candle and hollow blocks. Women in rural Ethiopia are also predominantly engaged in the production of handicraft items, particularly traditional goods. The main industries in this respect are: tailoring, pottery, carpet making and weaving. Most of the activities in which women are engaged are known to be seasonal, especially in the rural areas, and such activities may lend the micro-small enterprises to flexible working hours, which fit in well with the women's multiple domestic responsibilities ((MOLSA, 1997)

As we noted above, women are more likely to be employed in activities that are less risky and consequently in activities which normally produce low returns. Women therefore, find it difficult to engage in growth-oriented activities. The level of education of an entrepreneur has a direct effect on the income earned from micro-small enterprises, except in the area of handicrafts, which have been found to have negative social values (MOLSA, 1997). Similarly, a study conducted in North Shoa Zone, emphasized the direct relationship between education and income level. It deduced that relatively high education might improve rationality and stimulate diversified use of resources in marginal areas.

2.8.2. Unemployment and Under-employment

Economic report on Africa 2005 indicated that, the highest incidence of poverty in the world, Africa urgently needs to create more employment and thus tackle the scourge of hunger, malnutrition and the overall low living standards the continent continues to witness.

The report also added unemployment is one of the greatest challenges to Africa's development, with an estimated 10.9 per cent and 10.4 per cent of job seekers unemployed in 2003 in Sub-Saharan and North Africa, respectively. These are respectively the second and third highest unemployment rates in the world, with the Middle East region experiencing the highest rate.

Based on the current demographic trends, it is estimated that Africa would need to create about 8 million new jobs every year in order to absorb the rising numbers of job seekers.

Under employment is a situation where in a worker is employed but not in a desired capacity, that is in terms of composition, hours, skill level, and experience furthermore as stated by ADB (2005:222) from a light different view under employment can take four forms: working less than full time, having higher skills than needed by the job, over staffing and having raw labor with few complimentary inputs.

Under employment is typically categorized and defined into visible and invisible under employment, where the former of work of in adequate duration and the latter refers to work of inadequate productivity. However, most of the time attention tends to focus on visible under employment rather than inadequate productivity (Brewer, 2004:10).

Regarding under employment, Sugiyarto (2007: vii) proposed the cut off- point to measure under employment. He stated that "all workers who are involuntarily working less than the normal duration of working determined for the activity. Moreover, the recent approach at the international level is the promotion of a 40-hour per week as a standard to realized by the ILO member states, and results indicate that the proposed cut-off point of 40 hours per week is the best one.

Concerning the intense of under employment in Ethiopia, ESDP (2002:14) concluded as unemployment and under employment is one of important development goals for reducing persistent and extreme poverty. Moreover, Mulat and others, (2005:10) indicated that the mean hour worked by employed population is far from the standard hours per week, that is only three and half hours per day, reflecting high level of under employment in Ethiopia.

2.8.3. Self Employment and its Concepts

The design of women enterprise policies, strategies and programs should recognize the various entry points or pathways into enterprise. The most popular motivation for self-employment is to "make my own job". Unfortunately, for many, this decision is made because of unemployment or the failure to continue studies. The challenge then, is to increase the number of pathways into

enterprise so that self-employment appears as something other than an option of last resort (White&Kenyon1996:16).

One way in which young men and women enter into their own enterprise is through a family business, that is, through growing up in families where business is a way of life. As they grow older, these young people become more involved in the business and, eventually, run it the Small Micro-Enterprises themselves. Other young people move into self-employment after a period of employment where they have learned skills or saved some money to put into their business. For others, self-employment is presented as a possible career opportunity when leaving school.

2.9. Women Entrepreneur

Several studies have shown that women's prominence in the micro and small entrepreneurship are due to various factors including easy entry. A study conducted in Ethiopia, Kenya and Tanzania by the African Development Bank and ILO (2004) indicated that micro-enterprises with less than 10 employees constitute over 99 percent of their micro, small and medium sized enterprises. The study further estimates that the share of women is reported to be approximately 65 percent in Ethiopia, 45 percent in Kenya and 43 percent in Tanzania.

Moreover, many women enter into micro-entrepreneurship out of economic necessity and lack of other employment options. Because of their multiple responsibilities at home, women often choose the type of income generating activity that would allow them to manage from home.

A review of African Micro-Small Enterprises also indicated that 45 percent of the female headed micro and small enterprise were home-based as compared to only 19 percent of the male headed micro and small enterprises (USAID 1995, cited in DAI 2004:10).

Another common characteristic of women owned Micro-Small Enterprises is the type of economic activity in which they are engaged. In Africa many women are engaged in food processing, basket making, cloth dying, soap making etc (DAI, 2005).

Women are generally disproportionately represented in informal sector occupations. The term informal economy means different things in different context. The ILO, together with other stakeholders, used a more comprehensive and broader definition of the informal economy.

Accordingly, the informal economy is comprised of (i) Informal employment without secure contracts, benefits etc, (ii) Informal employment in informal enterprises (small unregistered or unincorporated enterprises including: employers, employees, own account operators, and unpaid family workers in informal enterprises, and (iii) Informal employment outside of informal enterprises including domestic workers, temporary, casual or part-time workers etc.

Unable to gain higher-level and better-paid jobs in the formal sector, women often turn to self-employment in the informal sector as their sole source of income. In urban areas of Tanzania, for instance, about 80% of the total female labor force is self-employed and 53% of all informal sector workers are females (Shields 1980:3).

There has been a notable increase in the number of women entering self-employment in the world. Self-employed women make up an ever-increasing segment of the American labor force, reflecting both increased labor force participation as well as greater entry to self-employment. Recent research by Devine in America (1994a and 1994b) shows that the self-employment rate among women increased from 4.1 percent in 1975 to 6.7 percent in 1990. Devine's results suggest that one of the primary causes of this increase is the presence of a self-employed spouse; a working wife is nearly four times as likely to be self-employed if her husband is also self-employed.

Bruce added to this idea as, married women are nearly twice as likely to have some self-employment experience if their husbands have ever been self-employed. If a husband's self employment experience increases the probability that his wife will become self employed, higher self-employment rates should exist for women whose husbands were self-employed in any previous year (Bruce, 1998:7).

As a group, self-employed women are distinct from both female wage and salary earners and self-employed men. Self-employed women are more likely to be aged between 35 and 44 years. However, the majority of Ethiopian women operate their Micro and Small Enterprises under very adverse conditions. According to (ILO, 2005) report, Not only is it difficult for them to find premises, find markets for their products, and access information and credit, but they also have limited access to training and BDS support, especially in rural areas. Their education levels are low, they have responsibility for all domestic chores, and they often have to seek permission from

their husbands to travel to trade fairs or for training. Even if they do want to grow their enterprises, they hit the “micro-finance ceiling” after five or six rounds of borrowing and are stuck!

Similar report done by CSA survey of 1997 indicated that, women entrepreneurs choose to engage in business: because of the small amount of investment needed to start an enterprise; to establish a micro business for survival and due to the absence of any other alternatives to engage in.

From this increased in number of women entrepreneurs one can understand that, the engine behind any entrepreneurial venture is profit that is; entrepreneurs in general seek a return on their capital as reward for their financial investment and the associated risks that they have taken. A strong desire to achieve and the willingness to take risks are seen as some of the most important characteristics of a successful entrepreneur.

CHAPTER THREE

Research Design and Methodology

The main objective of this study is to investigate the problems of women involved in income generating activities in Addis Ababa city Administration. Therefore, descriptive survey method was employed. The reason why the researcher employed descriptive method was that, descriptive research helps to describe and interpret the actual events that exist now and existed in the past and that have influences on the present, and also there by it tries to make the necessary recommendations for adjustment (Seyoum and Ayalew, 1989:59)

3.1 Sources of Data

The data for this study were gathered from primary and secondary sources. The primary sources of data for the study were mainly gathered from; (a). Women involved in income generating activities who participated in short term trainings provided by different training providers in Addis Ababa City Administration, and (b). Addis Ababa City Micro-Small Enterprise Executives working at different levels.

About the first sample respondents, they were women who currently do different income generating activities for their livelihood, whereas the second sample respondents were officials of micro small enterprise who are working in different positions and assist women in income generating activities, through providing credit support, technical assistance, short term training, and business development services.

Regarding the secondary sources, up to date, accurate and relevant literature had to be analyzed to gather necessary information about the problems under study. Besides, official documents such as statistical evidences, annual reports of the sub-cities and kebele micro-small enterprises were thoroughly assessed to gather full and quality information about the problem under study.

3.2. Sample Population and Sampling Techniques

According to the information obtained from Addis Ababa City Administrative, in Addis Ababa City Administrative, there are ten sub-cities. From these, only four of them were included as

sample areas. These sub-cities were Nefas silk Lafto, Addis Ketema, Cherckos, and Yeka. These sub-cities were selected purposively, since the numbers of sub-cities are less in number, which are ten, and purposive sampling method was assumed appropriate to select the convenient problem area for the study by the researcher. From each sample sub-city administration one kebele was selected purposively. Based on the information from sample sub-city micro –small enterprise offices, the researcher obliged to use purposive sampling method to select sample kebeles because women income generating activities were well organized, and sufficient number of respondents could be available only in these kebeles. The location of these sample selected kebeles were kebele 55 from Lafto Nefas Silk, kebele 17 and 18 from Cherkos, kebele 13 and 14 from Yeka, and lastly kebele 20 and 21 from Addis Ketema .

From a total of 1400 women income generating activity participants identified in selected sample kebeles, 210 sample respondents were selected proportionally to that of the total number of women involved in income generating activities in each selected kebeles randomly to ensure the representativeness of samples for each selected kebeles.

Regarding the selection of officials, one officer was selected from each sample selected sub city micro small enterprise office and four micro-small enterprise officers from each sample selected kebele using purposive sampling method in order to select purposively the one who has sufficient information about the determinant problems of women income generating activities.

Table -1 Sample respondents

Kebele	Sub-city	Sample
55	Nefas silklafto	72
20 and 21	Addisketema	42
13 & 14	Yeka	54
17 & 18	Cherckos	42
Total		210

Source: researcher Field result, 2008.

3.3 Data Collection Instruments and Procedures

3.3.1 Instruments for Data Collection

To secure reliable and adequate information, selection of appropriate data collection instrument is essential. Therefore, the researcher mainly employed questionnaires, interviews, and document analysis. The questionnaire was prepared in Amharic and English languages in order to solve the possible misunderstanding and misinterpretations in the case of language on the parts of the respondents. The questionnaires were mainly closed ended and few open-ended items. Questionnaires were used because of their appropriateness to gather relevant information, opinions, and attitudes from large number of respondents with in a short period of time. Moreover, it gave freedom for respondents to give their responses with out any fear. Besides, questionnaire, structured interview used to get necessary detailed information from sample selected sub-city micro-small enterprise officials. After appointments were scheduled in their offices, the researcher made interviews with the purposively selected respondents. Then, the gathered information was organized in words.

Depending on the types of questions, choices and rating scales were used in the questionnaires. The researcher used the questionnaires to collect information from beneficiary women respondents and micro small enterprise officials. Relevant documents collected from sample sub-city micro small enterprise office, and sample kebele micro enterprise offices. Moreover, pilot testing had been carried out in Yeka sub-city kebele 16 women income generating activity which is not included in the actual sample study area, but having similar background with the actual respondents of the study. Accordingly, the researcher able to modify eight questions those need modification to ensure the validity and appropriateness of the study instruments.

3.3.2 Procedures of Data Collection

In order to assess the problems of women in income generating activities in Addis Ababa City Administration, data from two different groups of respondents', document from sub-city and kebele micro-small enterprise offices were gathered and analyzed. Relevant literature was also reviewed to see what efforts have been made to resolve the problems under study, and proper data gathering tools were prepared. Pilot testing were also used to check the appropriateness of the

data gathering instruments. After improving the questionnaire on the basis of the feed-back from the pilot testing conducted, necessary explanations on how to complete the questionnaires had been given by the researcher to the respondents in their kebele office in which they made a meeting once per week. Then the questionnaires were distributed and by the assistance of the researcher the respondents filled the questionnaires. This activity was continued for five weeks until the 210 questionnaires were filled. Finally, the completed questionnaires were collected and the data analyses were made using appropriate statistical tools. Regarding the interview made the researcher with four sample sub-city micro-small enterprise officials has carried out successfully and interpreted thoroughly.

3.3.3 Methods of Data Analysis

The data analysis process was done using the latest version 15.0 software of statistical package for social sciences (SPSS). Responses to both close ended and open-ended questions the raw data were collected from the field had been collected organized and systematically framed with tables according to the similarities of issues that rose in the questionnaire. The data analysis and interpretation had been carried out by using Frequency and Percentage; Chi-square, T-test, and ANOVA were used as appropriate.

1. Percentage and frequency counts were employed to analyze various characteristics of the sample population. These statistics tools helps to determine the relative standing characteristics such as age, sex, qualification and for other questions with ordinal and nominal characteristics (Yekunoamlak, 2000).
2. ANOVA was employed to compare two population means. ANOVA is used to test the null hypothesis that the means of two or more population are the same against the alternative hypothesis that all population means are not the same (Mann, 1995:634).
3. The Chi-square was employed for nominally measured variables
4. Independent sample T-test was employed to compare means for two groups of cases (Healey, 1999: 225).

CHAPTER FOUR

Data Analysis and Interpretations

This chapter deals with the analysis and interpretation of the data gathered from the sample respondents. Relevant data and information collected through two categories of questionnaires were presented and analyzed. Of the two categories of questionnaires the first category was employed to women beneficiaries (WB), of income generating activities, who are currently involved in different types of income generating activities in Addis Ababa City Administration. The second category was employed to gather information from Micro-Small Enterprise Officials, such as Sub-city and Kebele MSE officials.

All of the total number of questionnaires distributed 230 (100%) were filled and returned. From this total, responses of 4, Sub-city officials, 16 Kebele Micro-Small Enterprise Officials, and 210 women beneficiary respondents were presented and analyzed using tables and statistical tools by using the latest SPSS Version 15.0 for windows. Hence, based on the responses obtained from the

on the basic questions raised in chapter one of the study.

4.1 Characteristics of Sample Respondents

This section contains the background and characteristics of sample respondents. Detailed descriptions of sample respondents such as sex, age, educational level, marital status, address, and types of income generating activities were included. As a result, the response of sample respondents and necessary relevant data were organized, presented, and described.

Table 2: Personal background of WB respondents

No	Background description	Respondents	
		N	%
1	Age		
	1. 18 - 25	38	18.1
	2. 26 - 30	55	26.2
	3. 31 – 40	85	40.5
	4. above 40	32	15.2
	Total	210	100
2	Address		
	1. Nefas-silk Lafto	71	34
	2. Addis Ketema	44	21
	3. Cherchos	43	20
	4. Yeka	52	25
	Total	210	100
3	Marital Status		
	1. Un married	25	12
	2. Married	134	64
	3. Divorce	22	10
	4. Windowed	29	14
	Total	210	100

Table 2 above shows the age category of sample women involved in income generating activities; and the highest number of women beneficiaries in IGA are age group range between 31 and 40 years, and the lowest number of income generating activity participants age group being above 40. The number of young women, age range between 18 and 25 involved in income generating activities is also significant.

Regarding the address of respondents, both women beneficiaries of IGA are living in study Sub-cities. That is, 71 (34%) of the sample groups live in Nefas silk, 52 (25%) in Yeka, and 44 (21%), and 43 (21%) live in Addis Ketema, and Cherkos respectively.

Concerning the marital status of respondents, the majority 134 (64%), of women beneficiaries are married; while only 25(20%) are unmarried. From the above Table 2, we can understand that the highest involvement of women in income generating activity is found by married and aged group 31-40. This finding is consistent with Bruce (1998: 7) that described “married women are nearly twice as likely to have some self-employment experience if their husbands have ever been self-

employed.” Bruce also added that self-employed women are more likely to be aged between 35 and 44 years.

Table 3: Description of Respondents by their Current IGA

No	Item	Respondents	
		N	%
1	Type of IGA		
	1. Dry food	34	17
	2. Trading	95	45
	3. Beauty salon	12	6
	4. Bed renting	13	6
	5. Baltna	47	23
	6 Training embroidery	7	3
	Total	210	100

Item 1 of Table 3 describes the type of IGA involving by sample women respondents. Among these women respondents, the highest number 95 (45%) are involving in Trading activities. Baltna 47(23%) and dry food 34 (17%) preparation are the second and third respectively. This finding is consistent with AFDB and ILO (2004), that women’s prominence in MSE are those easily entry activities, and (DAI, 2005 stated that one common characteristic of women owned Micro-Small Enterprises is the type of economic activity in which they are engaged. In Africa many women are engaged in food processing, basket making, cloth dying, soap making.

Table 4: Educational Level of Respondents

Educational Level	Respondents			
	WB		MSEO	
	N	%	N	%
1-8	96	46	-	-
9-10	30	14	-	-
11-12	56	27	-	-
Certificate	18	8	4	20
10+3(Diploma)	10	5	9	45
BA/BSc	-	-	5	25
MA/MSc	-	-	2	10
Total	210	100	20	100

Table 4 shows the educational level of sample respondents. From the total number of women IGA beneficiary respondents 94 (45% were not completed their basic education, 86 (41%) also between grade 9 and 12 the rest 18 (9%) and 10 (5%) are certificate and diploma holders respectively. Regarding the qualification of MSEO, about 4(20%) were certificate holders. Large number of MSEO respondents 9(45%) and 5(25%) were diploma and first degree holders respectively. Only 2(10%) were second degree holders.

Therefore, it is possible to conclude that the educational level of most women involving in income generating activities is low in their education. This lower level of education may have its own impact in managing their business and productivity.

Regarding the educational level of MSEO, more than 60% of sample respondents were Diploma and Certificate holders, and 25% sample respondents were BA/BSc holders, while the rest 10% were masters' degree holders.

Table 5: Service Years of Micro-Small Enterprise Officials

Respondents service in years.	MSEO respondents	
	N	%
a. 1-5 years	5	25
b. 6-10 years	8	40
c. 11-15 years	6	30
d. >15 years	1	5
Total	20	100

Table 5 shows the services year of MSEO respondents. As seen in the table, more than 70% of them have between six to fifteen years of service. From this the researcher assumed that since these respondents have worked for many years in micro small enterprises, they know the problem of women income generating activities.

4.2. Analysis and Interpretation of the Data

In this part the study has made an attempt to examine the perception of respondents and interpreted their responses. As a result, the response of sample respondents and necessary relevant data were organized, analyzed and interpreted to report the final findings of the research.

Table 6: Duration of Training given to WB

Item	WB		MSEO		Df	χ^2	
	N	%	N	%		value	Sig.
Was the length of given training enough?							
a. Yes	186	89	5	25	1	52.409	.000
b. No	24	11	15	75			
Total	210	100	20	100			

(Significant at an alpha level < 0.05)

Table 6 depicts the perception of WB and MSEO sample respondents regarding whether the given training was sufficient or not. About 186 (89%) WB respondents replied that the given training is sufficient and only 24(11%) of sample women respondents replied as it was insufficient. On the other hand, 15(75%) of MSEO respondents replied that the duration of the training given was not enough, and only 5(25%) were indicated that the duration of given training is sufficient.

The Pearson Chi-square also indicated that, there is a strong significant difference between the two study groups on the given question. Regarding the duration of the given training, from the interview made by the researcher with Addis Ketema sub-city, since the type of income generating activities currently involved by these women's are petty trading and food preparation women need intensive training but the given training was not sufficient to be competitive in the area.

Table 7: Training Providers, Similarity of Training and Current IGA

No	Item	WB	
		N	%
1	Who gave Training		
	a. government	156	74
	b. NGO	46	22
	c. Private	8	4
	Total	210	100
2	Was the training similar with current IGA?		
	a. Yes	198	77
	b. No	32	23
	Total	210	100

On item 1 of Table 7,156(74%) of respondents were trained from governmental organizations, and 46(22%) of sample respondents were trained by non-governmental organizations. However, the role of private institutions in this area was very low, which was 8(4%).

Thus, large numbers of sample respondent WB have been trained directly or indirectly from government organizations. With regard to the similarity between the given training and current income generating activity, 198 (77%) were responded as it was similar. However, about 33(23%) WB respondents indicated that the given training was not similar. From this we can understand that the given training for those women under study was consistent with their current business activities and it may have its own contribution to create their own job.

Table 8: perception of respondents towards the strength of given training

	WB		MSEO		DF	χ^2	
	N	%	N	%		Value	Sig.
Training is strong to create job or income.							
a. Strongly Disagree	-	-	-	-	2	2.597	.273
b. Disagree	97	46	13	65			
c. Moderately agree	57	27	3	15			
d. Agree	56	27	4	20			
e. Strongly agree	-	-	-	-			
Total	210	100	20	100			

(Significant at an alpha level < 0.05)

Table 8 depicts the perception of WB and MSEO sample respondents regarding the degree of strength of the given training to create job or income. About 97(46%) WB and 13(65%) MSEO respondents disagree about the strength of training, 57(27%) WB and 3(15%) MSEO Respondents however moderately agree about the strength of given training. About 56(27%) WB and 4(20%) MSEO respondents were agreeing about the strength of training. The Pearson Chi-square also indicated that, there is no significant difference between the two study groups regarding the strength of given training to create job or income for women under study. Therefore, it is possible to conclude that the contribution of given training was not strong to create job for income.

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e. Strongly agree	-	-	-	-			
Total	210	100	20	100			

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Table 9: Summary report of ANOVA on Facilities of Training

	Resp.	N	SD	Mean		SS	DF	MS	F	Sig.
Trainers were skillful	WB	210	.839	2.42	Between Groups	2.552	3	2.552	3.772	.053
	MSEO	20	.605	2.05	Within Groups	154.231	226	.676		
	Total	230	.827	2.39	Total	156.783	229			
Well equipped training materials	WB	210	.738	1.44	Between Groups	.820	3	.820	1.481	.225
	MSEO	20	.813	1.65	Within Groups	126.245	226	.554		
	Total	230	.745	1.46	Total	127.065	229			
Match of training with educational level of trainees	WB	210	.583	1.25	Between Groups	28.641	3	28.641	81.502	.000
	MSEO	20	.688	2.50	Within Groups	80.124	226	.351		
	Total	230	.689	1.36	Total	108.765	229			
Training was supported by practice	WB	210	.770	2.44	Between Groups	19.860	3	19.860	34.144	.000
	MSEO	20	.681	1.40	Within Groups	132.614	226	.582		
	Total	230	.816	2.35	Total	152.474	229			

Scale: Disagree= 0, moderately Agree =1, Agree =2, strongly agree =3

The quality of trainers, availability of well equipped training materials during training, matching of training with educational level of trainees, and training supported by practice are some of necessary facilities for quality training in order to create job or income for trainees.

Regarding the knowledge and skills of trainers for both WB and MSEO respondents rated above the average that indicated the qualities of trainers was more than moderate. The analysis of variance indicates that the difference between groups is very close to being statistically significant at the 0.05 level. Therefore, it is possible to conclude that the trainers were skillful and knowledgeable.

Concerning the availabilities of well equipped training materials, both study groups rated below the average, that indicates the availability of these training materials were not sufficient. The analysis of variance indicated that there is no significant different between the two study groups. Therefore it is safe to conclude that the availability of training materials during training was not sufficient.

With regard to matching of training and educational level of trainees, WB respondents rated below the average that indicates there is no matching of training and educational level of trainees. However, MSEO rated above the average that shows there is matching of training and educational level of trainees. The analysis of variance indicated that there is highly statistical difference between the two study groups.

Whether the given training was supported by practical applications, WB rated below the average and MSEO respondents rated above the average. From this we can understand that there is no agreement between the two study groups about whether training was supported by practice. The analysis of variance also shows that there is statistically significant different between the two study groups.

Regarding the facilities of training, the interviewee from Addis Ketema sub-city micro-small enterprise described as the trainers were experienced. However, the availabilities of training materials were not as such sufficient due to the fact that the prices of these needed materials are increased rapidly.

Table 10: Report on Additional Training

No	Item	WB		MSEO		Df	χ^2	
		N	%	N	%		value	Sig.
1	Is there additional training after you start IGA					1		
	a. Yes	149	71	16	80			
	b. No	61	29	4	20			
	Total	210	100	20	100		.737	.391

(Significant at an alpha level < 0.05)

Table 10 shows whether respondent women beneficiaries have taken additional training or not. To this, 149 (71%) WB and 16 (80%) MSEO respondents revealed as they have taken additional training and about 61 (29%) WB and 4 (20%) MSEO respondents responded as they hadn't taken additional training. Therefore, one can understand that large numbers of women were obtained additional training after they start their own income generating activities. The employed chi-

square test $\chi^2 = 0.737$ and p-value of 0.391 shows there is no statistically significant difference between the two groups of respondents about the given additional training.

Therefore, it is possible to conclude that there was additional training given to women under study while they have been doing their income generating activities.

Table 11: Descriptions about Employment

No	Item	Respondents	
		N	%
1	Were you employed before you start your IGA		
	a. Yes	76	36
	b. No	134	64
	Total	210	100
2	If your answer is yes, how long had you been working per week		
	a. Below 15 hours	23	30
	b. 15-30 hours	15	20
	c. 31-40 hours	3	4
	d. above 40 hours	35	46
	Total	76	100

Item 1 of table 11 shows the employment of sample WB respondents. The respondents were asked whether they were employed before they have started their own income generating activities or not. To this, 76 (36%) of respondents responded as they were employed and 134 (64%) of respondents as were unemployed. Therefore one can see that large numbers of respondents were unemployed during starting their income generating activities.

Concerning the employed respondents, as can be seen in the above table, about 23 (30%) answered as they had been working below 15 hours per week. 15 (20%) also responded as they had been working 15-30 hours per week, and about 35 (46%) of respondents accounted more than 40 hours per week.

Therefore, it is possible to conclude that about half of employed women were working less than 40 hours per week before they have started their own income generating activities. This finding is consistent with Mulat (2005: 10) that the mean hours work taken by employed population is far from the standard hours for work per week (40 hrs per week). So that it is also possible to

conclude that there was under employment and the existence of this under employment may lead women under study to search of self-employment and income generating activities.

Table 12: Summary of independent T-test on determinant reasons of unemployment

No.	Items	Resp.	N	Mean	SD	T-test	Sig.
1. absence of employment		WB	210	.31	.465	.593	.554
		MSEO	20	.25	.444		
2. no interest to be employed		WB	210	.04	.203	-7.133**	.000
		MSEO	20	.45	.510		
3. no interest by low salary		WB	210	.02	.153	-11.949**	.000
		MSEO	20	.60	.503		
4. Lack of knowledge & experience		WB	210	.12	.325	-1.040	.299
		MSEO	20	.20	.410		
5. house work burden		WB	210	.10	.307	-.619	.537
		MSEO	20	.15	.366		
6. no information		WB	210	.09	.281	-4.398	.314
		MSEO	20	.40	.503		

Rating Scale: Disagree = 0, Moderately Agree =1, Agree =2

As can be seen from table 12, the result of T-test on the determinant reasons of unemployment shows that there was no statistically significance difference between the WB and MSEO at alpha 0.05 level for items 1, and 4. This indicates that there was no difference perception on absence of employment, and lack of knowledge and experience as being the determinant reasons of unemployment of women who currently run their own income generating activities before starting their own business. Similarly, item 5 of the same table the result of T-test indicates that there is no statistically significance difference between the study groups regarding house work burden was a cause for unemployment of women under study. However, the remaining items 2, 3, and 6, there were statistically significant different between the two study groups. More over, when this difference was examined each mean value of MSEO in items 2, 3, and 6 were grater than in WB respondents.

Therefore, it is possible to conclude that the two group respondents have only some insignificant degree of correlation in their evaluation of the determinant reasons of women before they had been starting their income generating activities.

Table 13: Report on self employment and IGA

No	Item	Respondents	
		N	%
1.	Why do you prefer to start your own IGA?		
	a. for independence	91	43
	b. for self-growth opportunity	71	34
	c. to use flexible time	9	4
	d. job security	6	3
	e. no other alternative	33	16
	Total	210	100
2.	Which motivate you to start your own IGA?		
	a. Family and neighbor	55	26
	b. types of training you take	79	38
	c. culture of enterprise	19	9
	d. micro small enterprise & government	44	21
	e. NGOs	13	6
	Total	210	100

Table-13 shows reasons those women under study to their income generating activities and factors that motivate them to start their own business. Regarding to reason, that lead respondents to start their own income generating activities, 91 (43%), which is the largest, are to be self-independence. On the other hand, Searching for self growth opportunity 71 (34%) and 33(16%) with no other alternative stands second and third respectively. However, this finding is not consistent with African Development Bank and ILO (2004) that women enter into micro-small entrepreneurship out of economic necessity and lack of other employment options.

Item 2 of the above table shows factors that led respondent women to start their own business. Accordingly, 79(38%) were motivated by the type of training they took from training providers. About 55 (26%) and 44 (21%) of respondents were also motivated by their family members and their neighbors; and by micro-small enterprise respectively. Therefore it is possible to conclude that offering training can motivate these respondent women to start their own business like having on entrepreneur from family member and neighbor. This finding is also consistent with Zewdneh (1994:16) that revealed informal training is used for self-employment, unlike that of formal training which is mainly used for wage-employment in the formal sector.

Table 14: One-way ANOVA on the determinate problem of women Income Generating Activities

	Resp.	N	Mean	SD		SS	DF	MS	F	Sig.
Starting capital	WB	210	.70	.457	Between Groups	.166	2	.166	.805	.370
	MSEO	20	.80	.410	Within Groups	46.895	227	.206		
	Total	230	.71	.453	Total	47.061	229			
Required skills and knowledge	WB	210	.55	.499	Between Groups	.041	2	.041	.166	.684
	MSEO	20	.50	.513	Within Groups	57.024	227	.250		
	Total	230	.54	.499	Total	57.065	229			
Social acceptance of wise	WB	210	.58	.495	Between Groups	1.441	2	1.441	5.940	.016
	MSEO	20	.30	.470	Within Groups	55.324	227	.243		
	Total	230	.56	.498	Total	56.765	229			
Women being harassed	WB	210	.38	.486	Between Groups	2.552	2	2.552	10.971	.001
	MSEO	20	.75	.444	Within Groups	53.031	227	.233		
	Total	230	.41	.493	Total	55.583	229			
Encouraged being stay home	WB	210	.42	.495	Between Groups	2.650	2	2.650	11.123	.001
	MSEO	20	.80	.410	Within Groups	54.324	227	.238		
	Total	230	.45	.499	Total	56.974	229			
Males negative attitude towards women IGA	WB	210	.37	.484	Between Groups	3.354	2	3.354	14.642	.000
	MSEO	20	.80	.410	Within Groups	52.229	227	.229		
	Total	230	.41	.493	Total	55.583	229			

Rating Scale: Disagree = 0, Moderately Agree =1, Agree =2

In the above Table14, starting capital, required skills and knowledge, social acceptance of women to income generating activities, women being harassed during starting their own income generating activities, encouragement to stay at home rather than creating their own jobs, and males' negative attitude towards women income generating activities are summarized as a problem for women not to involve in income generating activities.

Regarding the problem of starting capital women beneficiaries rated nearly equal the average (0.70) and micro small enterprise officials rated above the average (0.80). The result of analysis of variance revealed that there is no significant difference between the mean score of the two group respondents. Therefore, it is possible to conclude that staring capital is one main problem for women under study. This finding is also consistent with (Dolan 2002, cited in USAID 2005: 13-

15) report indicated that lack of both start up and working capital limits the size, type and location of income generating activities.

Moreover, from the interview made by the researcher with Yeka kifle katema micro small enterprise official, starting capital, and required skills and knowledge are the main problems for women who are going to start their own income generating activities. Other micro-small enterprise official from Nefas Silk Lafto sub-city, on the same interview question indicated as working place and marketing areas are the determinant problems.

Concerning the necessary skills and knowledge of women who were going to start their own income generating activity, WB respondents rated nearly equal to the average (.55) and micro small enterprise officials rated below the average (.50). The result of analysis of variance revealed that there was no significant difference between the mean scores of the study groups.

Therefore, the researcher concludes that needed skills and business knowledge for these women under study is one determinant factor that inhibits from their performance in their income generating activities.

With regard to social acceptance of women who start their own income generating activity, WB respondents rated nearly equal to the average (0.58) and micro small enterprise officials rated below the average (0.30). As one way ANOVA result shows there is significant difference between the mean score of the respondents.

Regarding item 4, 5, and 6 of Table 14, WB rated below the average and MSEO rated above the average. The result of one-way ANOVA indicated that there are significant differences between the mean scores of the two study groups.

Table 15: Report on satisfaction of beneficiaries from their IGA

Item	N	%
1. Are you satisfied by your IGA?		
a. Yes	186	88.6
b. No	24	11.4
Total	210	100
2. Which satisfy in your IGA?		
a. current income is good	11	6
b. promising for future	56	30
c. opportunity to be employed	18	10
d. being independence	72	38
e. being entrepreneur	18	10
f. all	11	6
Total	186	100
3. Attitude of family and friends towards IGA		
a. Positive	138	66
b. Negative	32	15
c. Not clear	40	19
Total	210	100

Table 15 shows the extent to which women under the study were satisfied in their own income generating activities and what made them satisfied. With Regard to the first item, about 186(89%) of respondents confirmed that, they were satisfied, 24 (11%) of respondents were answered as they were not satisfied.

Regarding the second item, 72(38%) respondents indicated as they were satisfied for they were doing independently. by being independence. About 56(30%) were also satisfied by considering future promising of their income generating activities; the rest were also replied as they were satisfied by considering themselves as entrepreneur, creating opportunity to be employed in other organizations, and small number of respondents also answered as they were satisfied by the current income they obtained from the activity.

On the other hand, from the total number of respondents gave their responses, large number 138 (66%) replied that the attitude of their families and friends towards their income generating activities were positive. Whereas, 32(15%) respondents showed that the attitude of their families and friends towards their income generating activities were negative, and the rest 40(19%) replied that the attitude of their families and friends were not clear

Therefore, it is possible to conclude that women involving in their income generating activities are satisfied by being independent and have also positive vision for their future. Moreover, their families and friends developed positive attitude towards these women' income generating activities.

Table 16: Summary table of one way ANOVA regarding the sources of finance to budget women IGA

	Resp.	N	Mean	SD		SS	DF	MS	F	Sig.
Own asset to start IGA	WB	210	.24	.427	Between Groups	.348	2	.348	1.990	.160
	MSEO	20	.10	.308	Within Groups	39.895	227	.175		
	Total	230	.23	.419	Total	40.243	229			
Getting start up as a credit form	WB	209	.56	.498	Between Groups	.694	2	.694	2.845	.093
	MSEO	20	.75	.444	Within Groups	55.367	227	.244		
	Total	229	.57	.496	Total	56.061	229			
Collateral is required to get credit	WB	210	.30	.461	Between Groups	.200	2	.200	.958	.329
	MSEO	20	.20	.410	Within Groups	47.695	227	.209		
	Total	230	.30	.457	Total	47.896	229			
Credit from individuals is easy	WB	210	.31	.463	Between Groups	.065	2	.065	.303	.582
	MSEO	20	.25	.444	Within Groups	48.631	227	.213		
	Total	230	.30	.461	Total	48.696	229			
No information to get credit from mf	WB	210	.22	.415	Between Groups	.017	2	.017	.101	.751
	MSEO	20	.25	.444	Within Groups	39.674	227	.174		
	Total	230	.22	.416	Total	39.691	229			

Rating Scale: Disagree = 0, Moderately Agree =1, Agree =2

Concerning whether women under study have their own asset to finance or budget, WB respondents rated nearly equal to the average (.24) and MSEO rated below the average (.10). The result of analysis of variance revealed that there is no statistically significant difference between the mean scores of the study groups. Therefore it is possible to conclude that women under study have no their own asset that could be used to start their own income generating activities.

Regarding getting start up capital as a credit from MFI, WB rated nearly equal to the average (.56) and MSEO respondents rated above the average (.75). The result of analysis of variance indicated that there is no significant difference between the mean scores of the two study groups. Therefore

it is possible to conclude that getting start up capital in the form of credit from Micro-Financial Institutions is not an easy task.

One of the major problems in the process of getting credit from MFI is the requirement of collateral. Regarding this, WB respondents rated equal to the average (.30), and MSEO respondents rated below the average (.20). Therefore, one can conclude that collateral is required to get credit from MFI to secure the loan.

As we have seen from the above, getting credit from MFI requires collateral, and also we have seen that women have no their own asset to start income generating activities. As a result, women should find other source of capital from individual lenders. Accordingly, all WB and MSEO respondents rated nearly equal to the average about the question whether getting credit from individuals is easy or not. The result of analysis of variance indicated that there was no significant difference between the mean scores of the study group. Therefore, it is possible to conclude that getting loan from individual lenders is not easy.

Regarding whether women under study were accessed to information about how and where credit is available, WB and MSEO respondents rated nearly equal to the average. The analysis of variance also indicated that there is no significant difference between the two groups of respondents. Therefore it is possible to conclude that women under study have no sufficient information about how and where credit is obtained from MFI.

Table 17: Descriptions about Market accessibility of Women Income Generating Activities

No	Item	Respondents	
		N	%
1.	Where do you sell your products?		
	a. In the market	49	23.4
	b. at working place	76	36.4
	c. at display shop	13	6.2
	d. door to door/near home	72	34
	Total	210	100
2.	Who were your customers?		
	a. Wholesaler	3	1.4
	b. Retailers	6	2.9
	c. End users	147	70.0
	d. all	54	25.7
	Total	210	100
3.	How was demand of your products in the market?		
	a. Low	83	39.5
	b. Medium	87	41.5
	c. high	40	19.0
	Total	210	100

Table 17 indicates the place where women under study sell their products. Large number of respondents 76 (36.4%) answered as they sold their products at their working places, whereas, 72 (34%) sold their products near their home. Only 49 (23.4%) sold their product in the market area. From this, the researcher can conclude that large number of women could have a problem of market to sell their products. This finding is also consistent with Zewdie and his associates (2002:13) revealed that, “ the problem is often caused by the fact that women entrepreneurs produce and try to market their products or services around the home stead, thereby limiting their market (products or services) around the home stead, thereby limiting their market to the individual buyers or the immediate neighborhood.”

Regarding the customers of women who purchase their products, about 147 (70%) sold their products to end users or household consumers. Insignificant number of respondents responded as they sold their products for wholesalers and retailers.

The last item of the table indicates the demand of their products in the market. To this, large number of respondents 87 (41.5%) responded that the demand of their products in the market was

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	Total	210	100
2.	Who were your customers?		
	a. Wholesaler	3	1.4
	b. Retailers	6	2.9
	c. End users	147	70.0
	d. all	54	25.7
	Total	210	100
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	a. Low	83	39.5
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	c. high	40	19.0
	Total	210	100

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The last item of the table indicates the demand of their products in the market. To this, large number of respondents 87 (41.5%) responded that the demand of their products in the market was

medium; and about 40 (19%) revealed as it was high. However, a considerable number of WB respondents (41%) of respondents answered as it were low.

Therefore, it is possible to conclude that Products and services offer by women have low demand in the market. To this other Study report indicated that those women's micro and small entrepreneurs often complaining about the lack of demand for their products (DAI, 2005: 15).

Table 18: Support Obtained from MSE

Item	Respondents				DF	χ^2	
	WB		MSEO			Value	Sig.
	N	%	N	%			
Did you obtain sufficient support from MSE?					1	14.341	.000
a. Yes							
b. No							
Total	91	43	0	-			
	119	57	20	20			
	210	100	20	100			

(Significant at an alpha level < 0.05)

(Significant at an alpha level < 0.05)

As it is shown in Table 18, respondents were asked whether obtained support from micro-small enterprise institution is sufficient. Accordingly, 119(57%) WB and all MSEO respondents confirmed that the support from MSEO was not sufficient. On the other hand, a little bit less than half of WB respondents (43%) asserted that the support from MSEO is sufficient. The employed chi-square shows there is significant difference between the two study groups.

Table 19: Summary table of one way ANOVA regarding on types of support given to women IGA from Micro-Small Enterprises

	Resp.	N	Mean	SD		SS	DF	MS	F	Sig.
Finance	WB	210	.42	.495	Between Groups	2.000	2	2.000	8.310	.004
	MSEO	20	.75	.444	Within Groups	54.874	227	.241		
	Total	230	.45	.498	Total	56.874	229			
Training	WB	210	.55	.499	Between Groups	2.267	2	2.267	9.605	.002
	MSEO	20	.90	.308	Within Groups	53.824	227	.236		
	Total	230	.58	.495	Total	56.091	229			
consultancy	WB	210	.54	.500	Between Groups	.479	2	.479	1.935	.166
	MSEO	20	.70	.470	Within Groups	56.395	227	.247		
	Total	230	.55	.498	Total	56.874	229			
Business plan preparation	WB	210	.06	.233	Between Groups	.679	2	.679	10.280	.002
	MSEO	20	.25	.444	Within Groups	15.064	227	.066		
	Total	230	.07	.262	Total	15.743	229			
work place	WB	210	.07	.250	Between Groups	.127	2	.127	1.851	.175
	MSEO	20	.15	.366	Within Groups	15.617	227	.068		
	Total	230	.07	.262	Total	15.743	229			
market area	WB	210	.03	.180	Between Groups	.081	2	.081	2.160	.143
	MSEO	20	.10	.308	Within Groups	8.567	227	.038		
	Total	230	.04	.194	Total	8.648	229			

Rating Scale: Disagree = 0, Moderately Agree =1, Agree =2

Items in the above table are expected to give to women who start their own income generating activities from micro small enterprise. Whether these items were properly addressed or not, let us see the results of the findings. Concerning given financial support, WB respondents rated nearly equal to the average (.42) and MSEO rated above the average (.75). The result of analysis of variance revealed that there is statistically significant difference between the mean scores of the study groups.

Regarding the training, WB rated below the average (0.55) and MSEO rated above the average (.90). The result of analysis of variance indicated that there is significant difference between the mean scores of the study groups.

In relation with consultancy service given to women, WB respondents rated nearly equal to the average (.54) and MSEO rated above the average (.70). The result of analysis of variance indicated that there was no significant difference between the mean scores of the study group.

Therefore, it is possible to conclude that consultancy service to women under study were given even though a considerable number of respondents responded that it is not given, this finding is not consistent with Zewde & Associates (2002: 33) indicated that in Ethiopia, the range of business services enjoyed by MSE is very limited.

With regard to business plan preparation, the result of analysis of variance indicated that there is significant difference between the study groups.

Item 5 Table 19 shows about whether working place was given to women under study. To these, WB respondents rated equal to the average and MSEO rated above the average. Lastly, the result of analysis of variance indicated that there is no significant difference between the studies groups regarding working place was given to women involved in income generating activities. Therefore, it is possible to conclude that getting working place is a determinant problem for women in income generating activities.

Concerning item 6 of Table 19, WB respondents rated nearly equal to the average and MSEO rated above the average. Similar to item 5 of Table 19, the analysis of ANOVA indicated that there was no significant difference between the two study groups. Therefore, the researcher conclude that getting marketing area to sale their products is also another determinant problem for women under study.

About the given support from micro-small enterprise, the researcher mad interview with Cherkos sub-city micro-small enterprise official, and the official indicated that finance through credit bases, short term training, consultancy service and business development services were given. Regarding the working and marketing places “the government of Addis Ababa city administration believed to be solve, and will try to give appropriate working and marketing areas especially for self-employed women.” About working and marketing problems (ILO, 2003) revealed that, Most Ethiopian micro-small enterprises face challenges in accessing plots of land and facilities to

produce and market their products, thus women entrepreneurs quite often report harassment by the police when attempting to conduct their business activities on street corners.

Table 20: Report on rate of interest on borrowed capital.

Item	Respondents					χ^2	
How was rate of interest on borrowed capital?	WB		MSEO		DF	value	Sig.
	N	%	N	%			
a. Low	48	23	13	65	2	17.708	.000
b. Medium	50	24	4	20			
c. High	112	53	3	15			
Total	210	100	20	100			

(Significant at an alpha level < 0.05)

Table 20 shows how was the amount of rate of interest for borrowed capital from micro-finance institutions. More than 50% Women beneficiary respondents responded that as it was “High”, on the other hand large numbers of MSEO respondents were responded that as it was “Low.”

The employed chi-square shows there is highly significant difference between the study groups at alpha<0.05 significance level. Therefore, it is possible to conclude that the amount of interest rate for borrowed capital is a major problem on the side of women beneficiaries. How ever more than 60% Micro Small Enterprise Officials have seen this problem as it is low

Based on responses gathered through open-ended questions whether respondents had the access to borrow initial capital from individuals or families with low interest rate unlike micro-financial institution’s, large number of respondents indicated as they didn’t have the access for the reason that individual lenders or families were not confident enough to the success of the business. Regarding the interest rate of borrowed capital for women as initial capital, the interview made with Nefas Silk Lafto sub-city indicated that the interest rate of borrowed capital for women income generating activities by micro financial institutions is not high compared to other financial institutions.

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	WB		MSEO		DF	value
	N	%	N	%		
How was rate of interest on borrowed capital?						
a. Low	48	23	13	65	2	17.708
b. Medium	50	24	4	20		
c. High	112	53	3	15		
Total	210	100	20	100		.000

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Table 21: Independent T-test on determinant problems of productivity of women IGA

NO	Items	Study groups	N	Mean	SD	T	P-value
1	operating expense	WB	210	2.34	.911	-1.230	.220
		MSEO	20	2.60	.681		
2	less profit from IGA	WB	210	2.53	.672	.181	.856
		MSEO	20	2.50	.688		
3	poor growth prospect	WB	210	2.36	.808	3.243	.001*
		MSEO	20	1.75	.786		
4	less current asset	WB	210	2.65	.647	.672	.502
		MSEO	20	2.55	.686		
5	needed business Knowledge & experience	WB	210	2.22	.893	2.799	.006*
		MSEO	20	1.65	.671		
6	location of IGA or market	WB	210	2.71	.512	.521	.603
		MSEO	20	2.65	.671		
7	insufficient sold of products	WB	210	2.32	.764	1.792	.074
		MSEO	20	2.00	.858		
8	interest of debts	WB	210	1.87	.851	-.395	.693
		MSEO	20	1.95	.826		
9	Support obtained from the Govt.	WB	210	2.15	.816	2.668	.008*
		MSEO	20	1.65	.671		
10	Infrastructure	WB	210	1.73	.861	2.475	.014*
		MSEO	20	1.25	.444		
11	commitment for IGA	WB	210	1.90	.821	-.522	.602
		MSEO	20	2.00	.795		
12	family & individual problems	WB	209	1.85	.812	1.298	.196
		MSEO	20	1.60	.821		

Rating Scale: Not problem =0, Minor problem =1, Problem=2, major problem =3

As can be seen from the table the result of T-test on the major determinant factors of productivity of women income generating activity show that there was no statistically significant difference between the WB and micro small enterprise officials at alpha 0.05 level for items 1, 2, 4, 6, 7, 8, 11, and 12. This indicates that there was no difference perception on the major determinate factors of productivity of women income generating activities between the study groups. However for the remaining 3, 5, 9 and 10 there was statistically significant difference between the WB and MSEO respondents at an alpha less than 0.05 levels. More over when this difference was examined each mean value of items 3, 5, 9 and 10 were grater than in WB respondents than in MSEO respondents.

In addition to the above T-test result, the researcher made an interview with Nefasilk Lato sub-city micro-small enterprise official. Accordingly, the interviewee described that the productivity of women income generating activities are affected by operating costs (like cost of renting house, light, water ,transportation), having less amount of working capital, and lack of appropriate working and marketing areas.

Therefore, it is possible to conclude that the two groups of respondents have only some significant degree of correlation in their evaluation of the determinant factors of productivity of women income generating activities.

Table 22: Future prospect of women income generating activities

Is current IGA promising?	Respondents					χ^2	
	WB		MSEO		DF	value	Sig.
	N	%	N	%			
	Yes						
No	192	91	16	80	1	2.757	.097
	18	9	4	20			
Total	210	100	20	100			

(Significant at an alpha level < 0.05)

Common experiences tell us future prospect of income generating activities is one main problem. About this problem 192 (91%) WB and 16 (80%) MSEO respondents indicated that the current income generating activity has good promising for future. However, 18(9%) and 4 (20%) WB and MSEO respondents indicated that it was not promising for future respectively.

The employed chi-square ($\chi^2 = 2.757$ and p-value of .097) shows that there is no significant difference between the two groups of respondents.

Therefore, even if certain number of respondents perceived as it has no good prospect, these number is not bring statistical differences and it is possible to conclude that current income generating activities has good prospect. Moreover, regarding future prospect of women income generating activities the researcher made detail interview with Yeka sub-city micro-small enterprise official. About this, the official answered as “women income generating activities will have good prospect for future if they get sufficient training and business development service from government.” However, this finding is not consistent with ILO (2005) report that clearly described as the majority of Ethiopian women operate their micro and small enterprises under very adverse effect.

CHAPTER FIVE

Summary, Conclusion, and Recommendation

This chapter includes summary of the major findings and recommendations of the study

5.1. Summary

2. The prime purpose of this research was to investigate the major problems of women into income generating activities in Addis Ababa City Administration and to suggest possible solutions. The study tries to achieve the major and specific objectives of the study.

5.1.1 Summary on Characteristics of Respondents

1. The entire main study group was female because the objective of the study was to see specifically women income generating activities. Regarding the MSEO respondents nearly equal males and female respondents were involved.
2. Regarding age and marital status of women beneficiary respondents, they were predominantly aged between 26 and 40 years, and above half of them were married. About 14% of respondents were widowed and family headed.
3. Concerning the Educational back ground of respondents; half of them were below completing basic education (grade eight). Only 9% and 5% were certificate and 10+3(diploma) holders respectively.
4. Regarding the type of income generating activity, sample women respondents predominantly involved in Trading, and Food processing.

5.1.2. Summary on vocational Training of WB Respondents

1. Large number of respondents obtained training from governmental organizations; but finding of the study shows the duration of these given training was not sufficient to create job or income.
2. Most given training are similar to the current income generating activities of women beneficiaries.

3. Regarding training facilities, there were no well equipped training materials, more over, there was mismatch of the training with educational level of trainees, and since the educational level of trainees was low.

5.1.3. Summary on Employment, under/unemployment, and self-employment.

1. Large number of Respondent women was unemployed during starting their income generating activities. The finding also shows about half of employed women were worked below the Standard working hours per week declared by the ILO member states. Thus, look of alternative to get lively hood may lead Women under study to self- employment and income generating activities.
2. Absence of employment, no alterative to be employed by low salary, lack of skill and experience, lack of in formation where vacancies are found were some of the reasons of unemployment.
3. The finding of the study also shows look for independence, self growth opportunity, no other alternatives were some factors that initiate women under study in to self- employment and income generating activities.

5.1.4. Summary on Determinant problems of women Income generating Activities

1. Starting capital for women in to self-employment and women income generating activities is one critical problem.
2. The problem of skill and experience for women under study was not a determinant problem. This may be because most of women under study have some pre-experience when they were going to start their income generating activities in addition to their training obtained from training providers. But this problem has been effectively seen during expansion of their income generating activities.
3. Regarding harassment, encouraging women being stay at home, males negative attitude towards women income generating activities were not a major problem,

5.1.5. Summary on Attitudes of women towards their Income Generating Activities:

Women under study were satisfied by their current Income generating Activities. Being independence, Self growth opportunity, and assuming themselves as an entrepreneur were some of the factors that gave satisfaction. They can also receive social acceptance, respect ion, and love from their families and neighbors.

5.1.6. Summary on market Accessibility of women IGA.

1. Large number of women beneficiary respondents sold their products where they produce, and near their door or home; most of them did not have display shops and market. As a result of this, these women sold their products to end users and house hold consumers found near their home.
2. The demands of products in the market were medium and low. This is may be caused by inaccessibility of market and high selling price of their products, as a result of high rising of cost of production.

5.1.7. Summary on extent of support given to women Income Generating Activity from Micro-Small Enterprises:

The extent of support from Micro-Small Enterprise was not sufficient. Even though, there were some positive measures that had been taken it was not as expected by women under study, particularly in providing working premises and marketing areas.

5.1.8. Summary on future prospect and extent of productivity of women Income Generating Activities

1. Large number of the two groups of respondents agreed that the current women Income Generating Activities has good prospect for future. This good prospect of the activity also created satisfaction for women under study.
2. The result of T- test on the major determinant factors of productivity of women income generating activities indicated that there was no statistically difference between WB and MSEO respondents for variables such as existence of high operating cost, making less profit, running the business by less working capital, insufficient sold of products, high rate of interest for debts, commitment of beneficiaries and personal problems. How ever, there

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5.1.8. Summary on future prospect and extent of productivity of women Income Generating Activities

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2. The result of T- test on the major determinant factors of productivity of women income generating activities indicated that there was no statistically difference between WB and MSEO respondents for variables such as existence of high operating cost, making less profit, running the business by less working capital, insufficient sold of products, high rate of interest for debts, commitment of beneficiaries and personal problems. How ever, there

was high statistically significant difference in items such variables as poor growth prospect, skills and experience, location of IGA (production & marketing area), support obtained from government, and the availability of good infrastructure. Therefore, from aforementioned finding, the two groups (WB and MSEO) have only half significant degree of correlation in their evaluation of the determinant factors of productivity and under utilization of women income generating activates.

5.2. Conclusion

Based on the major findings of the study, the following conclusions were drawn. Raising income levels through income generating activities for women has rarely been effective. This is largely attributed to lack of training materials, inappropriate training and lack of productive experience. Training of women in the formal and informal sector is one of the direct strategies to promote women who want to create their employment opportunity sources or income. On the other hand, training alone is not sufficient for a successful women's income generation or employment creation. Addressing the need for starting capital, working and marketing areas, encouraging women to create their own job are crucial.

Self-employment is an important source of employment and income for women. Women who create their own job /income generating activities develop self- confidence and satisfaction by considering themselves as entrepreneur, and most of them have positive vision for their future related to their business. Women under study face serious difficulties in working and marketing their products. The women entrepreneurs produce and try to market their products or services around the homestead, thereby limiting their market to individual buyers or the immediate neighborhood. On the other hand, the existence of this serious difficulties in working and marketing areas for women involved in income generating activates indicated that there had been no sufficient support from micro-small enterprises and government institutions. Therefore, Getting start up capital, lack of appropriate training due to lack of equipped training material, rate of interest for borrowed capital, lack of consultancy service, high operating costs, house work burden, working and marketing places are the determinant problems that need to be solved to increase the productivity of women income generating activities.

5.3. Recommendations

In this section of the study, recommendations are presented that will help decision makers in the area to reconsider past shortcomings and to undertake corrective measures for the success of the future accomplishment. On the basis of research findings and conclusions drawn, the following recommendations are forwarded for further policy considerations and applications in promoting future women income generating activities.

1. Regarding the type of income generating activities women are involved in the study areas, trading dominantly practiced. However, this activity is occupied by large number of traders; women under study could not resist the intense of competition to make sufficient profit. Hence, the researcher recommends that women under study will be benefited if they shift their current income generating sources to other income generating activities where competition is low, like beauty salon, dry food preparation, baltna, and so on.
2. Self-employment should not be considered as a means when some one lacks alternative employment in governmental and non-governmental organizations; rather, it has to become necessary fallback alternative and safety net for many citizens.
3. Concerning the educational level of women under study, the finding of the study show that a large number of them are below grade eight. Lower level of education of these women may affect the designing of appropriate courses for training. More over, due to the low level of their education, women under study might face difficulties in managing their time and capital. On the top of these, lower educational levels of beneficiaries inhibit expansion of their income generating activities. Therefore, it was recommended that governmental, non-governmental organizations, private institutions, educational institutions and all of the concerned groups regarding women should insist on providing basic education for women under study.
4. With regard to support given to women beneficiaries to promote income generating activities by micro-small enterprises, even though some were done as summarized above, it was not sufficient to solve the current problems of women under study. Particularly, place of work and marketing of their products are the determinant untouched problems. Hence, it is to be recommended that micro-small enterprises should be strong and well organized in human and material resources to enhance the support that need to be given to these women beneficiaries. More over, micro-small enterprises in collaboration with

Addis Ababa city government should solve the problem of plots of land as working and marketing of their products for these poor women trying to create their own job and income rather than looking for employment from formal sectors.

5. A large number of women beneficiaries of income generating activities responded that they took training from governmental organizations. Regarding training, the researcher recommended that even though the government has opportunities and responsibilities of providing training to these poor women optimists, the role of non-governmental and private institutions should be illuminated. In addition the researcher also recommended that the training should include entrepreneurship skills, organizing the trainees into groups, developing small-scale business ideas and organizing access to micro credits. More over, it is a good idea for women to choose the skill they want to adopt, the business they want to learn, or the business they want to under take. Concerning the mechanism of identifying the necessary skills that need to be given to these women under study, let them give opportunities to choose the type of skills which can help them to create job or income on the basis of their previous experience rather than preparing courses with out discussing the beneficiaries.
6. For the unemployed poor women, women's income generating activity related programs should be addressed. Access to initial capital, skill development training, career advice, and mentor support have to be provided to promote self-employment and income generating activities.
7. Finding a secure place to work, well located and with flexibility to accommodate business expansion are requirements of women who are establishing their own business. Regarding markets, the premises should be chosen by making a comparative analysis between the costs and benefits to be gained. Before choosing the location for market, carrying out simple preliminary study concerning the potential buyers and the nature of products must be considered.
8. Further study in the area of women income generating activities need to be carried out focusing on the outcome of these women income generating activities in relation to reducing women unemployment and economic benefits to themselves and at large as macro level.

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APPENDICES

APPENDIX A

ADDIS ABABA UNIVERSITY COLLEGE OF EDUCATION

DEPARTMENT OF BUSINESS EDUCATION (VOCATIONAL EDUCATION MANAGEMENT)

This Questionnaire is developed to be filled by Women who are involving in income generating activities by making their own job.

The purpose of the questionnaire is to get necessary primary data on the “Problems of skill trained women in income generating Activities in Addis Ababa City Administration” that helps to identify the major problems of women who involve in income generating activities and to forward possible solutions.

Therefore, **your responses have great value in this research output.**

Thank you in advance for your Valuable time and effort.

Notice: 1. No need to write your name

2. For multiple choice items you can choose more than one answer if you believe

3. Put a tick mark (“√”) on the number you believe

4. For blanks write your short answer.

Part one related to personal background

101. Age.

1. 18-25

2. 26-30

3. 31-40

4. Above 40

102. Address.

1. Nefas Silk

2. Addis Ketema

3. Cherckos

4. Yeka

103. Marital status.

No	Marital status	Put a “√”
1.	Unmarried	
2.	Married	
3.	Divorce	
4.	Widowed	

104. Type of Income Generating Activities

1. Dry Food

2. Trading

3. Beauty Salon

4. Bed Renting

5. Baltna

6. Tailoring and Embroidery

105. What is your educational level? _____

Part two: Questionnaire related to Training of respond

201. Did the length of training sufficient to start IGA?

1. Yes
2. No

202. From which organization did you get training?

1. Government organization
2. Non-governmental Organization
3. Private organizations

203. Did the training you have taken was similar to your current income generating activities?

1. Yes
2. No

204. Training was strong to create job or income.

1. Strongly Disagree
2. Disagree
3. Moderately Agree
4. Agree
5. Strongly Agree

205. The followings are facilities of training. Read them and Rate appropriately. (Strongly Disagree=0, Disagree= 1, Agree=2, strongly agree= 3)

No	Variables	SDA 0	DAG 1	AG 2	SAG 3
1.	Trainers were skillful and knowledgeable				
2.	Well equipped training material				
3.	Training was supported by Practice				
4.	Match of training with educational level of trainees				

206. Did you get additional training after you start your income generating activities?

1. Yes
2. No

207. If your answer is No, why?

1. Absence of information
2. You did not seek information
3. Weak link between micro-and small enterprise agencies.
4. Others

208. Who covers the expense of the training cost?

1. Other governmental organizations
2. Micro finance institutes
3. NGOs
4. Your own family/yourself

Part three. Related to Employment and under Employment

301. Were you employed before you start your IGA?

1. Yes 2. No

302. If your answer is yes, for how many hours did you work per week?

1. 15- 30 hours
2. 31- 40 hours
3. Above 40 hours

303. If your answer is No, what were the major reasons? Answer the following by (✓) (Not problem=0, Problem= 1, Major Problem= 2)

No	Items	Not problem 0	Problem 1	Major problem 2
1.	Absence of job opportunity			
2.	No willingness to be employed			
3.	Insufficient skill and experience			
4.	no interest by low salary			
5.	house work burden			
6.	no information			
7.	Other			

Part four: related to self- employment and Motivation of income generating activities:

4.1. Do you think income generating activities you do currently as a means of self- employment?

1. Yes 2. NO

4.2. What factors lead you to current income generating activities than bring employed?

- | | |
|--------------------------|---------------------------|
| 1. To be independence | 2. Search of job security |
| 2. Growth opportunity | 4. No alternative |
| 5. Flexible working time | 6. Current income is high |
| 7. Other specify _____ | |

4.3. Which motivate you to start your own IGA?

1. Family and neighbor
2. Type of training you take
3. Culture of enterprise
4. Micro small enterprise & government
5. NGOs

404. What do you think about the problems of women who are going to start their own income generation at the initial level? Please answer the following variable by (✓)

No.	Items	Not problem 0	Problem 1	Major problem 2
1.	Start-up capital			
2.	Lack of business Knowledge			
3.	Discriminatory practices			
4.	Sexual harassments			
5.	Being encourage to stay home			
6	Males negative attitudes towards your activity			
7.	Working place			
8.	other			

405. Do you have any suggestion to reduce the above problems and encourage women's' participation in self-employment activities?

406. Are you satisfied by your current achievements of income generating activities?

1. Yes
2. No

407. If your answer is "Yes", in which case/s?

1. The income is good
2. The business is promising for future
3. Opportunity to employee in other organization
4. Other _____

408. What is the attitude of your families and friends towards your income generating activities?

1. positive
2. Negative
3. Not clear

Part Five: related to Access to budget in financing income generating Activities:

501. Please rate the following major factors those can have positive or negative influences to start your own business. (Put a “√”)
(Strongly Disagree=0, Disagree= 1, Agree=2, strongly agree= 3)

No	variables	SDA 0	DAG 1	AGR 2	SAG 3
1.	You have your own asset as start –up capital				
2.	Getting start up capital from financial institutions is easy				
3.	Collateral is required to get start up capital from financial institutions.				
4.	I have no enough information how to get finance from Micro- financial institutions.				
6	Others				

Part six: Related to Market accessibility

601. Where did you sell your product/s
- 1. At the market place
 - 2. At your working place
 - 3. In the display shop
 - 4. Other _____
602. Who are your customers?
- 1. Whole sellers
 - 2. Retailers
 - 3. End users
 - 4. All
603. How is the demand of your product/s in the market?
- 1. High
 - 2. Medium
 - 3. Low
604. If your answer is “Low”, why?
- 1. The price is high
 - 2. The quality is low
 - 3. Competition is high
 - 4. Awareness of the customer about your product/s is low
 - 5. Your market place is not easily accessible for buyers
 - 6. Other _____

Part Seven: Questions regarding support obtained from MSE.

701. Did you support from micro –finance institutes?

1. Yes
2. No

701. If your answer is “Yes” the followings were address properly, answer by (✓) (strongly disagree=0, Disagree=1, Agree=2, Strongly Agree=3)

No	Type of given support	SDA 0	DAG 1	AGR 2	SAG 3
1.	Finance				
2.	Training				
3.	Supervision and consultancy				
4.	Business plan preparation				
5.	Working place/ production area/				
6.	Market to sell your products				
7.	other				

702. If your answer is ‘No,’ what was the reason?

1. Micro-finance institutes have no capacity to support
2. No interaction with them
3. Micro-finance institutions aren’t willing to support you.
4. You are not willing to support by them
5. Other _____

703. If Micro-finance Institutes support your income generating activities by finance, what do you think about the interest rate?

1. High
2. Medium
3. Low

704. If your answer is “High”, do you have other source of financing your income generating activities?

1. Yes
2. No

Part Eight: Related to Productivity of your income generating activities

801. In the following table there are about 13 variables related to the Determinant factors of productivity of your income generating activities. Rate the following as (No problem=1, Moderate problem = 2, and Major problem = 3).

No	Items	Not problem 1	Moderate Problem 2	Major problem 3
1.	Heavy operating expense			
2.	Insufficient profit			
3.	Poor growth prospect			
4.	Insufficient working capital			
5.	lack of business knowledge & skill			
6.	Poor market location			
7.	Inventory difficulties			
8.	High interest rate			
9.	Lack of support from government			
10.	Lack of infrastructure(light, water telephone, transport)			
12.	Lack of commitment			
13.	Family and personal problems			
14	Others			

802. Please suggest some possible suggestions to solve the above problems.

APPENDIX B

አዲስ አበባ ዩኒቨርሲቲ

የስነ-ትምህርት ኮሌጅ

የድህረ ምረቃ ትምህርት መርሃ-ግብር

ይህ መጠይቅ የተዘጋጀው የአጭር፣ የመካከለኛ እና የእረጅም ጊዜ ስልጠና ወስደው በግልም ሆነ በማህበር ከተደራጁ በኋላ የተለያዩ ገቢ ሊያስገኙላቸው የሚችሉ ስራዎችን በመስራት ላይ ባሉ ሴቶች እንዲሞላ ነው።

የቃል መጠይቁ ዋና ዓላማ በአዲስ አበባ ከተማ በተለያዩ ገቢ የሚያስገኙ ስራዎች ላይ የተሰማሩ ሴቶች ያሉባቸውን ችግሮች ለይቶ ማወቅና ለችግሮች መፍትሔ የሚሆኑ ሃሳቦችን ለመስጠት ነው።

ስለዚህም የእርሶዎ መልስ ለዚህ ጥናት መላካት ከፍተኛ ዋጋ እንዳለው ተገንዝበው የበኩለዎን መልካም ትብብር እንድያደርጉ በአክብሮት ተጠይቀዋል።

ለመልካም ትብብረዎ ሁሉ በቅድሚያ ከፍተኛ ምስጋና አቀርባለሁ።

- ማሳሰቢያ፡
1. በዚህ መጠይቅ ላይ ስም መጻፍ አያስፈልግም
 2. አማራጭ ለተሰጣቸው ጥያቄዎች ከአንድ በላይ መመለስ ይቻላል
 3. መልስ ነው ብለው ያመነብትን ቁጥር /✓/ ምልክት ያድርጉበት።
 4. አማራጭ ላልተሰጣቸው ጥያቄዎች በተሰጠው ክፍት ቦታ መልሱን /አስተያየተዎን/ ይስጡ።

ክፍል አንድ፡- የተጠያቂ የግል ሁኔታ

101. ዕድሜ _____
102. አድራሻ ክ/ክ _____ ቀበሌ _____
103. የትምህ/ደረጃ _____
104. የጋብቻ ሁኔታ
 1. ያላገባች
 2. ያገባች
 3. የተፋታች
 4. የሞተባት
105. አሁን የምትሰራው የስራ አይነት-----

ክፍል ሁለት፡- ስልጠናን በተመለከተ የቀረበ መጠይቅ

201. የወሰድሽው ስልጠና ከምትሰራው ስራ ጋር ተዛማጅ ነውን?
 1. አዎ
 2. አይደለም

202. ስራ ከጀመርሽ በኋላስ ተጨማሪ ስልጠና ወስደሽ ታውቂያለሽ?

1. አዎ
2. አይደለም

203. ለጥያቄ ቁጥር “202” መልስሽ አዎ ከሆነ ስልጠናውን የሰጠው ማን ነው?

1. የመንግስት ድርጅቶች
2. መንግስታዊ ያልሆኑ ድርጅቶች
3. የግል ስልጠና እና ምክር አገልግሎት ስጭ ድርጅቶች
4. አነስተኛና ጥቃቅን ተቋማት
5. አነስተኛ የገንዘብ ተቋማት
6. ሌላ _____

204. ለጥያቄ ቁጥር “202” መልስሽ አይደለም ከሆነ ምክንያቱ ምንድን ነው?

1. የመረጃ አለማግኘት
2. መረጃ የት እንደሚገኝ ስለማላውቅ
3. ከአነስተኛ ጥቃቅን ተቋማት ጋር ግንኙነት ዓለመኖር
4. ስልጠናውን ስለማልፈለገው
5. ሌላ ካለ ይጥቀሱ-----

205. የወሰድሽው ስልጠና ስራ ፈጥሮ ለመስራት ምን ያህል ጠቃሚ ነው?

1. ከፍተኛ
2. መካከለኛ
3. ዝቅተኛ

206. ለጥያቄ ቁጥር “205” መልስሽ ከፍተኛ ከሆነ ስልጠናውን ከፍተኛ ያደረጉትን በተመለከተ የሚከተሉትን አንብቦ በጣም አልስማማም 0፣ አለስማማም 1፣ እስማማለሁ 2፣ በጣም እስማማለሁ 3 በማለት ምልክቱን አድርጊ /✓/።

ተ.ቁ		0	1	2	3
	ዝርዝር				
1	አሰልጣኞች በቂ ዕውቀትና ችሎታ አላቸው				
2	ለስልጠና የሚያስፈለጉ ቁሳቁስ በቂ ነበሩ				
3	ስልጠናው በተግባርም ነበር				
4	ስልትናዉ ከሰለታኞች ትምህርት ጋር ተመታታኝ ነበር				

207. ለስልጠናው የወጣውን ወጭ ማን ነበር የክፈለው

1. አነስተኛ የገንዘብ ተቋማት
2. የመንግስታዊ ድርጅቶች
3. መንግስታዊ ያልሆኑ ድርጅቶች
4. ሰልጣኞች እና ቤተሰቦቻቸው
5. ሌላ _____

ክፍል ሦስት :- ስራንና ቅጥርን በተመለከተ የቀረበ መጠይቅ

301. የራስሽን ስራ መስራት ከመጀመርሽ በፊት የመንግስት/ መንግስታዊ ያልሆኑ ድርድቶች ተቀጥረሽ ነበር?
1. አዎ 2. አይደለም
302. ለጥያቄ ቁጥር “301” መልስሽ “አዎ” ከሆነ በሳምንት ምን ያህል ሰዓት ትሰራ ነበር?
1. ከ15 ሰዓት በታች 3. ከ30-40
2. ከ15-30 ሰዓት 4. ከ40 ሰዓት በላይ
303. ለጥያቄ ቁጥር “301” መልስሽ “አይደለም” ከሆነ ችግሮች ምን ነበሩ? ችግር ላልሆነው 0፣ ችግር ለሆነው 1፣ ከፍተኛ ችግር ለሆነው 2 በማለት ምልክት አድርጉ(✓)

ተ.ቁ	የታሰቡ ምክንያቶች	0	1	2
1	ተቀጥረው የሚሰሩበት ስራ ማጣት			
2	ተቀጥሮ የመስራት ፍላጎት አለመኖር			
3	ስራ የት እና እንዴት እንደሚገኝ መረጃ አለማግኘት			
4	በቂ ልምድና ችሎታ አለመኖር			
5	የቤት ወስጥ ስራና ልጅ ማሳደግ ስላለብኝ			
6	አነስተኛ ክፍያ ያላቸውን ስራዎች ስለማልፈልግኛል			
7	ሌላ ካለ ይተቀስ			

ክፍል አራት፡- የስራ ፈጣሪነትና የገቢ ማስገኛ ስራን በመፍጠር ላይ የተመለከተ የቀረበ መጠይቅ

401. መንግስታዊና መንግስታዊ ይልሆኑ ድርጅቶች ተቀጥሮ ከመስራት የራስሽን ስራ እንድትፈጥረ ያነሳሳሽ. ምክንያት ምንድን ነው?
1. ራስን የመቻል ስሜት
 2. ለግል ሰርቶ የማይገኝ ፍላጎት
 3. ባመቸሽ ሰዓት ለመስራት
 4. የስራ ዋስትና እንድናገኝ ስለፈለግሽ
 5. ሌሎች አማራጮች ባለመገኘታቸው
 6. የዕለት ገቢው ጥሩ ስለሆነ
 7. ሌላ _____
402. ይህን ስራ እንደትጀምረ ያነሳሱሽ ተጨማሪ ምክንያቶች ምንድን ናቸው?
1. ከቤተሰብ /ከጎረቤት ጥሩ ምሳሌ መኖር
 2. የወሰድሺው ስልጠና ዓይነት
 3. የስራው አይነት ስለሚስጠና ተወዳጅ ስለሆነ
 4. የቀበሌና የመንግስት የአነስተኛና ጥቃቅን ተቋማት ኃላፊዎች
 5. መንግስታዊ ይልሆኑ ተቋማት
 6. ሌላ _____

403. ይህን ስራ ስትጀምሪ ሊገጥሙ ከሚችሉ ችግሮች ውስጥ የሚከተሉት ተዘርዝረዋል እንደየ ችግሮች መጠን ችግር ላልሆነው = 0 ችግር = 1, ዋና ችግር 2 በማለት በተሰጡት ቁጥሮች ስር ምልክት (✓) አድርጉ።

ተ.ቁ	ዝርዝር ችግሮች	0	1	2
1	ስራ መጀመር የሚያስችል ገንዘብ ማጣት			
2	ችሎታና ልምድ አለመኖር			
3	የተለያዩ ስራውን የሚያጥላሉ ጉዳዮች			
4	ጾታዊ ትንኮሣዎች			
5	ስራውን ከመጀመር ቤት እንድትሆኝ መገፋፋት			
6	በምስራው ስራ ላይ የወንዶች አሉታዊ እይታ			
7	የስራ ቦታ በቀላል አለማግኘት			
8	ሌላ ካለ ይተቀስ			

ከዚህ በላይ ችግር ይሆናል የተባሉትን ለመፍታትና ሴቶችን በስራ ፈጣሪነት ማበረታታት የሚቻልበትን የመፍትሄ ሀሳብ ካለሽ ይጠቀስ።

404. አሁን እየሠራሽ ባለሽው ስራ ደስታ ይሰማሻልን?

1. አዎ 2. አይደለም

405. ለጥያቄ ቁጥር “404” መልስሽ አዎ ከሆነ ምክንያቱሽ ምንድን ነው?

1. የምታገኝው ገቢ ጥሩ ስለሆነ
2. ስራው ወደፊት ጥሩ ራዕይ ስላለው
3. የስራ ልምድ አግኝተሽ ለመቀጠር ስለሚያስችል
4. ራስሽን መምራት በመቻልሽ
5. የስራ ፈጣሪነት ስሜት በመስማት
6. ሌላ-----

406. ይህን ስራ በተመለከተ ጓደኞችሽና ቤተሰቦችሽ ያላቸው አመለካከት?

1. አውንታዊ
2. አሉታዊ
3. ግልጽ አይደለም

ክፍል አምስት :-ይህን ስራ ለመጀመር ገንዘብ ከየት እንደተገኘ የቀረበ መጠይቅ

501. የሚከተሉትን አንብቦ በጣም አልስማማም 0፣ አልስማማም 1፣አስማማለሁ 2፣ በጣም እስማማለሁ 3 በማለት ምልክቱን አድርጊ /✓/

ተ.ቁ	መጠይቅ	0	1	2	3
1	ስራዬን ለመጀመር የግሌ ገንዘብ ነበረኝ				
2	ስራዬን ስጀምር ከገንዘብ ተቋማት በቀላሉ ገንዘብ አግኝተል				
3	ከገንዘብ ተቋማት ገንዘብ ለመበደር የማሲያዣ ሃብት ይጠየቃል።				
4	ስራዬን ለመጀመር የሚያስችል ገንዘብ ከግለሰቦች በቀላሉ መበደር ችያለሁ				
6	ከገንዘብ ተቋማት ገንዘብ እንደት መበደር እንደሚቻል ምንም መረጃ የለኝም				
7	ሌላ ካለ የተቀሰ				

ክፍል ስድስት:- ገበያንና ሽያጭን በተመለከተ የቀረበ ቃለ መጠይቅ

601. ያመረታችሁትን ምርት የት ትሸጣላችሁ?

1. ገበያ
 2. የምታመርቱበት ቦታ
 3. ምርት ማሳያ ቦታ
 4. ቤት ለቤት
 5. ሌላ ካለ_____
602. ያመረታችሁትን ምርት ለማን ትሸጣላችሁ?

1. ለጅምላ ገዥዎች
 2. ለችርቻሮ ሻጮች
 3. ለተጠቃሚዎች
 4. ለሁሉም
603. የምርታችሁ በገበያ ላይ ተፈላጊነት ምን ያህል ነው?

1. ከፍተኛ
 2. መካከለኛ
 3. ዝቅተኛ
604. ለጥያቄ “603” መልስሽ “ዝቅተኛ” ከሆነ ምክንያቱ ምንድን ነው?

1. የመሸጫ ዋጋችሁ ውድ ስለሆነ
 2. የምርታችሁ ጥራት ጥሩ ስላልሆነ
 3. ከፍተኛ ውድድር ስላለባችሁ
 4. ደንበኞቻችሁ ስለ እናንተ ምርት መረጃ ስለሌላቸው
 5. የመሸጫ አካባቢያችሁ ለገዥዎች የማይመች /ሩቅ/ ስለሆነ
 6. ሌላ_____

ክፍል ሰባት:- የአነስተኛ የገንዘብ ተቋማትን ድጋፍ በተመለከተ የቀረበ መጠየቅ

701. ከአነስተኛ የገንዘብ ተቋማት ድጋፍ አግኝተሽ ታውቁያለሽ

1. አዎ
 2. የለም

702. ለጥያቄ ቁጥር “701” መልስሽ “አዎ” ከሆነ ስለተደረገልሽ ድጋፍ የሚከተሉትን አንብቦ በባህሪ አልስማማም 0፣ አለስማማም 1፣ እስማማለሁ 2፣ በባህሪ እስማማለሁ 3 በማለት ምልክቱን አድርገ /✓/

ተ.ቁ	የተገኘው ድጋፍ አይነት	0	1	2	3
1	የገንዘብ				
2	የስልጠና				
3	የማማከር				
4	ፕሮጀክት ቅረጻ				
5	የማምረቻ ቦታ				
6	የገበያ ቦታ				
7	ሌላ ካለ ይተቀስ				

703. ለጥያቄ ቁጥር “701” መልስሽ አይደለም ከሆነ ምክንያቱ ምንድን ነው?

- 1. አነስተኛ የገንዘብ ተቋማት እናንተን ለርዳት አቅም የላቸውም
- 2. ከአነስተኛ የገንዘብ ተቋማት ጋር ያላችሁ ግንኙነት አነስተኛ ነው
- 3. አነስተኛ የገንዘብ ተቋማት እናንተን ለመርዳት ፍላጎት የላቸውም
- 4. ከአነስተኛ የገንዘብ ተቋማት ድጋፍ አልጠየቅንም
- 5. ሌላ ምክንያት ካለ _____

704. ከአነስተኛ የገንዘብ ተቋማት ገንዘብ በብድር አግኝታችሁ ከሆነ የወለዱ መጠን ምን ይህል ነው?

- 1. ከፍተኛ
- 2. መካከለኛ
- 3. ዝቅተኛ

705. ለጥያቄ ቁጥር “704” መልስሽ “ከፍተኛ” ከሆነ ከሌላ ቦታ መበደር የምትችይበት ሁኔታ አለ?

- 1. አዎ
- 2. አይደለም

ክፍል ስምንት፡ የሥራ ምርታማነትን በተመለከተ የቀረበ መጠይቅ

801. የሚከተሉትን ለምርታማነት መቀነስ /ማደግ/ መንስኤ ይሆናሉ ተብለው የታሰቡትን በተመለከተ እንደየ ችግሮች መጠን ችግር ላልሆነው= 0 ችግር = 1, ዋና ችግር 2 በማለት በተሰጡት ቁጥሮች ስር ምልክት (✓) አድርጊ።

ተ.ቁ	የታሰቡ ችግሮች	0	1	2
1	ከፍተኛ የሥራ ማሰኬጂያ መኖር			
2	በቂ ያልሆነ ትርፍ ማግኘት			
3	የዕድገት ተስፋ አለመኖር			
4	በቂ የሆነ የተንቀሳቃሽ ገንዘብ አለመኖር			
5	ስራውን በተመለከተ ልዩ እውቀት አለመኖር			
6	ጥሩ የሥራ ቦታ አለመኖር			
7	የምረት በበቂ ሁኔታ አለመሸጥ			
8	የወለድ መጠን ከፍተኛመሆን			
9	በቂ ያልሆነ ስልጠና			
10	ከመሠንግስት እርዳታ አለመኖር			
11	የመሠረተ ልማት አውታሮች /መብራት፣ ውሃ፣ ስልክ፣ መጓጓዣያ/ አለማደግ			
12	የአላማ ጽናት አለመኖር			
13	የቤተሰብ ችግር			
14	ሌላ ካለ ይተቀስ			

APPENDIX C
ADDIS ABABA UNIVERSITY
COLLEGE OF EDUCATION
DEPARTMENT OF BUSINESS EDUCATION (VOCATIONAL EDUCATION
MANAGEMENT)

This Questionnaire is developed to be filled by Micro-Small Enterprise Officials who are working in different Sub-City and Kebele Micro-Small Enterprise offices in Addis Ababa City Administration.

The purpose of the questionnaire is to get necessary primary data on the “Problems of skill trained women in income generating Activities in Addis Ababa City Administration,” that helps to identify the major problems of women who involve in income generating activities and to forward possible solutions.

Therefore, **your responses have grate value in this research output.**

Thank you in advance for your Valuable time and effort

Notice: 1. No need to write your name

2. For multiple choice items you can choose more than one answer if you believe

3. Put a tick mark (“√”) on the number you believe

4. For blanks write your short answer.

Part one related to personal background

101. Age.

1. 18-25

2. 26-30

3. 31-40

4. Above 40

102. Address.

1. Nefas Silk

2. Addis Ketema

3. Cherckos

4. Yeka

103. What is your educational level?

1. below Certificate

2. Certificate

3. 10+3 (Diploma)

4. BA/BSc

5. MA/MSc

Part two: Questionnaire related to Training of respond

201. Did the length of training given to women into income generating activities sufficient to start IGA?

1. Yes
2. No

202. The followings are facilities of training. Read them and Rate appropriately. (Strongly Disagree=0, Disagree=1, Moderately Agree=2, Agree =3)

No	Variables	SDA 0	DAG 1	AGR 2	SAG 3
1.	The given training was strong to create income or job.				
2.	Trainers were skillful and knowledgeable				
3.	Well equipped training material				
4.	Training was supported by Practice				
5.	Match of training with educational level of trainees				

203. Did you support women income generating activities by giving additional training after they have started income generating activities?

1. Yes
2. No

204. If your answer is No, why?

1. Absence of information
2. They did not seek information
3. Weak link between micro-small enterprise agencies and women into IGA
4. Others

205. Who covers the expense of the training cost?

1. Other governmental organizations
2. Micro finance institutes
3. NGOs
4. Your own family/yourself

Part three. Related to Employment and under Employment

301. What do you think about the employment of these women before they came into their own income generating activities?

1. Employed
2. Unemployed

302. If your answer is No, what were the major reasons? Answer the following by (✓) (Not problem=0, Problem= 1, Major Problem= 2)

No	Items	Not problem 0	Problem 1	Major problem 2
1.	Absence of job opportunity			
2	No willingness to be employed			
3	Insufficient skill and experience			
4	no interest by low salary			
5	house work burden			
6	no information			
7	Other			

Part four: related to self- employment and Motivation of income generating activities:

401. What do you think about the problems of women who are going to start their own income generation at the initial level? Please answer the following variable by (✓)

No.	Items	Not problem 0	Problem 1	Major problem 2
1	Start-up capital			
2	Lack of business Knowledge			
3	Discriminatory practices			
4	Sexual harassments			
5	Being encourage to stay home			
6	Males negative attitudes towards your activity			
7.	Working place			
8.	other			

402. Do you have any suggestion to reduce the above problems and encourage women’s participation in self-employment activities?

Part Five: related to Access to budget in financing income generating Activities:

501. Please rate the following major factors those can have positive or negative influences to start women income generating activities (Put a "√")
(Strongly Disagree=0, Disagree= 1, Agree=2, strongly agree= 3)

No	variables	SDA 0	DAG 1	AGR 2	SAG 3
1	Women have their own asset as start –up capital				
2	Getting start up capital from financial institutions is easy				
3	Collateral is required to get start up capital from financial institutions.				
4	Women have no enough information how to get finance from Micro- financial institutions.				
5	Others				

Part six: Questions regarding support obtained from MSE.

601. Did your organization give support to women income generating activities?

1. Yes
2. No

602. If your answer is "Yes" the followings were address properly to women who involve in income generating activities. Answer by (✓) (strongly disagree=0, Disagree=1, Agree=2, Strongly Agree=3)

No	Type of given support	SDA 0	DAG 1	AGR 2	SAG 3
1.	Finance				
2.	Training				
3.	Supervision and consultancy				
4.	Business plan preparation				
5.	Working place/ production area/				
6	Market to sell your products				
7	other				

603. If your answer is 'No,' what was the reason?

1. Micro-finance institutes have no capacity to support
2. No interaction with them
3. Micro-finance institutions aren't willing to support you.
4. You are not willing to support by them
5. Other _____

604. If Micro-finance Institutes support women into income generating activities by finance, what do you think about the interest rate?
1. High
 2. Medium
 3. Low

605. If your answer is "High", do you think other source of borrowing available to women into income generating activities?
1. Yes
 2. No

Part seven: Related to Productivity of your income generating activities

701. In the following table there are about 13 variables related to the Determinant factors of productivity of your income generating activities. Rate the following as (No problem=1, Moderate problem = 2, and Major problem = 3).

No	Items	Not problem 1	Moderate Problem 2	Major problem 3
1	Heavy operating expense			
2	Insufficient profit			
3	Poor growth prospect			
4	Insufficient working capital			
5	lack of business knowledge & skill			
6	Poor market location			
7	Inventory difficulties			
8	High interest rate			
9	Lack of support from government			
10	Lack of infrastructure(light, water telephone, transport)			
11	Lack of commitment			
12	Family and personal problems			
13	Others			

702. Please suggest some possible suggestions to solve the above problems.

APPENDIX D

ADDIS ABABA UNIVERSITY
COLLEGE OF EDUCATION
DEPARTMENT OF BUSINESS EDUCATION (VOCATIONAL EDUCATION
MANAGEMENT)

This interview is developed to gather necessary detailed information from micro-small enterprise officials who are working in sample selected Sub-Cities of Addis Ababa Micro-Small Enterprise offices

The purpose of the interview is to get necessary detailed primary data on the "Problems of skill trained women in income generating activities in Addis Ababa city administration," that helps to identify the major problems of women involving in income generating activities and to forward possible solutions.

1. How do you evaluate the duration of given training to women who are involved in income generating activities?
2. How do you think about human and other facilities of training materials during training period?
3. What are the major problems of women who are involved in their income generating activities?
4. What are the types of support your organization gave to women involved in income generating activities?
5. How do you think the interest rate of borrowed capital by women involved in income generating activities?
6. How do you evaluate the current productivity of women involved in income generating activities?
7. What do you think the future of women involved in income generating activities?

Thank you

DECLARATION

I here by declare that this thesis is my original work and that all sources of information used for the thesis have been duly acknowledged.

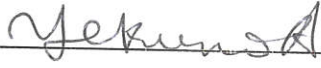
Name: Endale Ayalew

Signature: 

Date: July, 2008

This thesis has been submitted for examination with my approval as a university advisor.

Name: Dr. Yekunoamlak Alemu

Signature: 

Date: July, 2008

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