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ADDIS ABABA UNIVERSITY
COLLEGE OF SOCIAL SCIENCES
SCHOOL OF SOCIAL WORK

**Challenges on the Economic Empowerment of Women in Micro and
Small Enterprise Sector: -**

The Case of Addis Ababa City, Addis Ketema Sub-City

**A Thesis Research Submitted to the School of Graduate Studies of Addis
Ababa University in Partial Fulfillment of the Master's Degree in Social Work**

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Addis Ababa. November, 2023

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Declaration

I, TewodrosAsmareGedle, hereby declare that the thesis entitled: “Challenges on the Economic Empowerment of Women in Micro and Small Enterprise Sector: -The Case of Addis Ababa City, Addis Ketema Sub-City”, submitted by me to the award of the Degree of Master of Social Work at Addis Ababa University, is a product of my original work and it hasn't been presented for the award of any other Degree, Diploma, Fellowship of any other university or institution. This work has also accredited the views of the research participants. To the best of my knowledge, I have fully acknowledged the materials and pieces of information used in the study.

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Certification

This is to certify that this thesis entitled: “Challenges on the Economic Empowerment of Women in Micro and Small Enterprise Sector: -The Case of Addis Ababa City, Addis Ketema Sub-City”, prepared by Tewodros Asmare and submitted in partial fulfillment of the requirements for the award of the degree of Master of Social Work complies with the regulation of the University and meets the accepted standards for originality and quality.

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Acknowledgments

I would like to express my deepest gratitude and appreciation to the Almighty God for the boundless blessings and guidance His divine grace has been instrumental in providing me with strength, wisdom, and perseverance to overcome challenges and achieve my goals.

I am immensely grateful to my truly committed advisor, Dr. WassieKebede, for His exceptional guidance, invaluable insights, and continuous encouragement. His expertise, patience, and unwavering belief in my abilities have been instrumental in shaping this research and broadening my intellectual horizons. I also would like to express my sincere gratitude to all the study respondents who generously shared their time and insights for the completion of my thesis. I would also like to extend my appreciation to all those who facilitated the data collection process and assisted in making this study possible.

I owe a heartfelt appreciation to my dear mother ZerfituAndarge, who has been my pillar of strength and the embodiment of unconditional love. Her unwavering support, sacrifices, and unwavering belief in my abilities have been my constant motivation. She has selflessly nurtured my dreams and provided me with a nurturing environment to pursue my education and research. Her open heart, empathy, and resilience have shaped my character and instilled in me the importance of compassion.

To my devoted sister AmeleworkAsmare, I extend my heartfelt gratitude. Her belief in my abilities and willingness to lend an ear during challenging times has been a source of comfort and motivation. I am fortunate to have her unwavering presence in my life. Lastly, I extend my gratitude to my loving little brother, FikremariyamAsmare. Your being with me fills me with joy and inspires me to strive for excellence. I eagerly await the day when we will share our lives and dreams, and I hope to be a role model and a source of inspiration for you.

To all those who have played a part, big or small, in shaping my academic and personal journey, I am eternally grateful. Your belief in me, your support, and your encouragement have made this research possible. Thank you from the depths of my heart.

May God bless every one of you abundantly

Tewodros Asmare

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Acronyms

ACSI- Addis Credit and Saving Institution

CSA- Central Statistical Agency

DBE- Development bank of Ethiopia

EED-Ethiopian Enterprise Development

GTP- Growth and Transformation Plan

MFI -Microfinance Institution

MSEs- Micro and Small-scale Enterprises

MSME- Micro, Small, and Medium-scale Enterprises

NBE- National Bank of Ethiopia

SIDA- Sweden's Government Agency for Development Cooperation

SME- Small and Medium Enterprises

UN- United Nations Organization

UNDP- United Nations Development Program,

Abstract

The purpose of this study is to assess challenges in the economic empowerment of women's micro and small enterprise (MSE) operators. The study attempted to respond to the questions (1) what are the factors that contributed to the lower performance of women-owned micro and small enterprises (MSEs), (2) the available support services by the government and financial institutions to empower women in the sector, and (3) the structural and systemic barriers in the support service system. The study employed mixed methods research. A total of 178 women MSE operators had taken part in the quantitative survey. A random sampling method was used to select survey respondents and purposive sampling techniques used to conduct qualitative interviews. Findings of the study revealed that women MSE operators faced challenges in accessing credit, input, information, and business training. Support institutions also had found to be challenged to provide context-sensitive services for women MSEs that factors like raw material shortage, lack of finance, financial literacy, and collateral issues in addressing the economic empowerment needs. The study recommends government and financial institutions should provide context-sensitive services, such as targeted incentives, simplified tax systems, and alternative financing options, and that concerned bodies should find a way to economically empower women MSE operators.

Women MSE operators, Women empowerment, economic empowerment, Addis Ababa

Chapter One: Introduction

1.1. Background of the study

Women's empowerment is about rights and equitable societies. It is defined as " supporting women in gaining power and control over decisions and resources that determine their quality of life by increasing opportunities and choices in several ways across social, legal, and economic domains" (Narayan,2002, p.10). As to our specific domain, women's economic empowerment is defined by Zoellick (2010) "as helping women to acquire increased access to economic resources and opportunities including jobs, financial services, property, and other productive assets, skills development, and market information". Thus, women's economic empowerment can be considered as expanding women's economic opportunities in terms of both labor market access and productivity. Increases women's access to economic resources and opportunities, including jobs, financial services, property and other productive assets, skills development, and market information.

Micro and Small Enterprises (MSE) are one of the many sectors where women are engaged and play their part in the overall development and growth of our country. Empowering those women has been the government and nongovernmental organizations' focus area as a means of achieving sustainable development by increasing the participation of women and ensuring that they get benefited from their engagement. Accordingly, efforts were made to facilitate access to technical, input, and financial consulting services, creating foreign and domestic market linkages for women in the MSE sector. Government and individuals are concerned with the area of conducting multiple studies and assessments to identify problems and potential barriers to engagement and create favorable outcomes aimed at assisting women who are engaged in the micro and small enterprises sector (Ethiopian Enterprise Development, 2018).

Despite those efforts aimed at economically empowering and strengthening those women who are engaged in the sector, they are still challenged to grow and move forward (Hassen, 2011). Hassen asserts that women's inability to provide collateral and other information required by the banks and financial institutions was a challenging factor. The inability to meet those institutional requirements had been found to inhibit women engaged in the MSE sector from getting credit and leasing financial services. Another study by Mulugeta (2010), puts lack of working capital, lack of market linkage, shortage of input, and problems related to infrastructure as major challenges in the economic empowerment efforts directed towards women in the MSE sector.

The findings from the previous studies conducted on the area had attempt to assess the challenges of empowering women in terms of the prevailing socio-economic condition of women MSEs and other cultural factors which limit women MSEs ability to meet the service provision requirements set by the support service institutions which poses a challenge for their economic empowerment. Unlike those previous s this study assessed the inclusiveness and context sensitivity of laws and regulations, support services provision system, institutional practices, and other potential factors challenging the economic empowerment of women who are engaged in the micro and small enterprises sector.

Thus, an assessment and examination of the challenges faced by women MSEs and the structural and institutional practice of service provision in Addis Ketema Sub-City, Addis Ababa. in terms of its conduciveness in providing context-sensitive economic empowerment services will provide some new insight. Besides this, the study ought to inform policymakers about the challenges of women who owned and operate micro and small enterprises. It is expected that this will bring about a new approach to enacting a development strategy that holistically addresses

the challenges faced by women MSE operators within accessing economic empowerment support service.

1.2. Statement of the Problem

Empowering women is empowering the family, the society and fostering the overall economic growth and development of a particular state at large. There exists increasing evidence regarding the importance of empowering women both for the advancement of women's rights and gender equality, as well as for the economic well-being of families, communities, sectors, and nations (Raesser& Blumberg, 2006). This calls for the provision of various development programs globally and at a country level to support women to benefit equally with their men counterparts. One of the various areas of intervention is the economic empowerment of women engaged in the micro and small enterprise sectors. Women-owned micro and small enterprises contribute significantly to the countrywide economy in terms of job creation and alleviation of poverty (Ongiti, 2013). Empowering women who are engaged in the micro and small enterprise sector will increase the capacity to assure the well-being of women themselves and their household's welfare. This, in turn, could contribute to the economic growth and development of the country.

Despite the global concern and the promise by the government for a commitment to work on the empowerment of women who engaged in the micro and small enterprises sector it still faced with so many challenges. Studies in this particular area reveal that empowerment efforts are challenged by different factors. A study by Hassen (2011) on practices and challenges to the economic empowerment of rural women reveals the dominance of men in various income-generating activities affects highly the economic empowerment of women in terms of ownership

of property. The study has also examined the underlying socio-cultural issues that hamper the effective implementation of women's economic empowerment programs. Another study on factors affecting the empowerment of women entrepreneurs in micro and small enterprises by Mulugeta (2010) relates the inability of micro and small enterprises led by women to provide the necessary collateral and other information needed to provide the service limits the empowerment efforts by the government and other institution that provides financial support for the women in the sector. Another study conducted on the opportunities and challenges in empowering women in micro enterprises by Teshome (2011) also identified the major challenges related to the economic empowerment of women who engaged in the micro-enterprise sector. The finding reveals that lack of market access, lack of information access, lack of affordable, appropriate technology, lack of opportunities for bulk purchase of inputs, low levels of education, access to finance, access to land for business premises, access to business development services, lack of infrastructural facilities, raw material problem, as hindering the empowerment of women in the sector.

However, those previous studies conducted in this particular area had attempt to assess the challenges of empowering women in terms of the prevailing socio-economic condition of women MSEs and other cultural factors. According to those studies findings, the prevailing socio-economic condition of women MSEs and the cultural attitude in the society against women's economic empowerment limits women MSEs ability to meet the service provision requirements set by the support service institutions which poses a challenge for their economic empowerment.

Besides this, throughout my job role, I have interacted with a diverse array of women MSEs, each bearing their unique challenges and aspirations. This wide canvas of experiences began to stir up a curiosity in me to further understand the complexities that women in SMEs face, especially in

their pursuit of economic empowerment which inspired me to take a step further and conduct a study on this critical subject. This had provided me with an insight that there was a glaring lack of comprehensive studies focusing on the specific challenges that women in SMEs face in relation to the context sensitivity of the support service system.

Therefore, this study is different from those researches discussed above by the focus area that it will emphasize investigating those factors other than the women MSEs lack of capacity to compete in the structural requirement of the support service system and other sociocultural factors that have been found out by the previous studies. In light of this, the study attempted to explore the challenges of economic empowerment in terms of the lack of different context sensitive support and incentives which are supposed to be provided for women's who are engaged in the micro and small enterprise sector.

1.3. Study Objective

1.3.1. General Objective

The general objective of this study is to explore the challenges of the economic empowerment of women who are engaged in the micro and small enterprise sector in Addis Ketema Sub-City, Addis Ababa.

1.3.2. Specific Objectives

- To explore factors that contributed to the low performance of women who run micro and small enterprises.
- To assess the existing structural and institutional practice of service provision by government and financial institutions for those MSEs
- To examine available support systems and the challenges in the implementation process by the government to empower women engaged in the micro and small enterprise sector.

- To identify structural and systemic barriers which impede the chance of accessing economic empowerment services for those women who engaged in the sector.

1.4. Research questions

To achieve the objectives of the study, the following basic questions will be raised:

1. What are the factors that contributed to the lower performance of women-owned micro and small enterprises?
2. What are the available support systems and the challenges in the implementation process by the government to empower women engaged in the micro and small enterprise sector?
3. What are the structural and systematic barriers which impede the chance of accessing economic empowerment services for those women who are engaged in the micro and small enterprise sector?

1.5. Significance of the study

This study is planned to assess the inclusiveness and context sensitivity of laws and regulations institutional support service system, and other potential factors impacting the economic empowerment of women who are engaged in the micro and small enterprises sector.

Thus, this study will:

- Provide an insight into the different entities and institutions working on women's economic empowerment on the challenges faced by women who operate micro and small enterprises.
- Provide input for institutions that work in the area of women's economic empowerment for the enactment of a new approach to micro and small development strategies that address structural and institutional barriers related to the economic empowerment of women in the sector.

- Inform policymakers on the level of economic empowerment of women in the micro and small enterprise sector for possible future intervention;
- Provide input for other researchers to further the investigation in the area of concern.

1.6. Scope of the study

Due to time and resource constraints and for the sake of making it more manageable, the scope of the study is limited to the Addis Ababa city administration Addis Ketema sub-city. A population of women MSE operators registered under Addis Ababa city of Addis Ketema sub-city from the five (5) key manufacturing sectors participated in the study.

1.7. Theoretical Framework

With an aim to understand the challenges facing women's economic empowerment in the Micro and Small Enterprises (MSE) sector, this research draws on several key theoretical frameworks. The foundation of this study is built upon the Women's Economic Empowerment (WEE) framework proposed by Kabeer (1999), which emphasizes the multifaceted nature of economic empowerment. According to Kabeer, economic empowerment encompasses not only increased income but also expanded opportunities, agency, and the ability to make strategic life choices. Kabeer's framework will guide the analysis of various challenges faced by women entrepreneurs in the MSE sector and how they impact different dimensions of empowerment.

The study also draws on Sen's Capability Approach (1985) to explore the constraints that limit women's capabilities in economic endeavors. Sen's capability approach posits that individuals have the capability to choose and achieve what they value in life, and it is essential to analyze how gender-based disparities in resources, opportunities, and societal norms affect women's capabilities within the MSE sector. This approach will enable us to investigate how gender inequalities manifest in the economic sphere and hinder women's empowerment.

In addition to individual and household-level factors, this research considers the role of institutional and structural factors. North's Institutional Theory (1991) will be employed to examine how formal and informal institutions shape the business environment for women entrepreneurs in MSEs. These institutions encompass government policies, legal frameworks, cultural norms, and access to resources. It is crucial to understand how these institutions can either facilitate or impede women's economic empowerment.

Finally, the research will apply a path analysis framework to identify the pathways through which women's economic empowerment in the MSE sector leads to broader socio-economic outcomes. This framework will help us understand and recommend how overcoming specific challenges can translate into improved well-being, increased agency, and societal transformation.

In conclusion, this theoretical framework draws on a multidimensional approach to women's economic empowerment, incorporating elements of capability theory, institutional analysis, intersectionality, and path analysis. By combining these theoretical perspectives, this study aims to provide a comprehensive understanding of the challenges faced by women in the MSE sector and will provide valuable insights to policymakers and stakeholders, aiding in the development of more effective strategies and interventions to promote women's economic empowerment in the MSE sector. By addressing the challenges related to accessing context-sensitive support and incentive systems, an enabling environment can be created.

Chapter Two: Literature Review

2. Introduction

Economic empowerment of women who are engaged in the micro and small enterprise (MSE) sector can be difficult, due to a variety of socio-economic and cultural barriers. To fully understand these challenges and develop effective strategies to overcome them, it is important to examine those challenges faced in the economic empowerment of women who are engaged in the sector. There exist several studies concerned with the challenges in the empowerment of women. However, since the focus of this research is on the economic empowerment of women who are engaged in the MSE sector, studies concerned with the empowerment of women other than the economic one will not be reviewed in detail.

Thus, this review of related literature will focus on five major themes which emerge repeatedly throughout the pieces of literature reviewed. This includes a general overview of women's economic empowerment, a review of the state of economic empowerment of women in the micro and small enterprise sector, key challenges to economic empowerment of women in the micro and small enterprises sector including, the socio-cultural factors, the limitations of women's in meeting the service requirements and challenges related to service accessibility, and, finally review on the existing policies and strategies to empower women in the MSE sector.

Although the literature presents these themes in a variety of contexts, this paper will primarily focus on their contribution to identifying the gaps and application of further inquiry on the challenges related to the economic empowerment of women in the micro and small enterprise sectors.

2.1. Women's Economic Empowerment

Economic empowerment of women can create a balance between the participation of women and men in development. The method can take various forms. According to the United Nations Development Program, [UNDP (2008), the economic empowerment of women primely focuses on human rights and social justice. There are views regarding the economic empowerment of women as a prerequisite for sustainable development. This implies that economic initiatives should embrace the rights and social aspects of women and that they should embrace all pillars of sustainability rather than focusing narrowly on economic objectives (UNDP, 2008).

As Kabeer (2009) states, achieving economic empowerment of women requires combining interventions to increase women's access to and control over economic resources. Kabeer also points out that the gender perspective in women's economic empowerment programs can strengthen the position of women in the economic sphere in societies. Involving women in economic activities can deliver desired economic and social outcomes, boost women's self-confidence, and promote women's active participation in national development (Kabeer, 2009). This means that women engaged in different economic activities should be supported to reduce vulnerability and poverty among women. Failure to offer the required policy and other forms of support increases household vulnerability to poverty, restricting the growth potential of women who are engaged in different economic sectors.

2.2. The State of Empowering Women in the MSE Sector.

The Ethiopian government has taken full responsibility for creating employment opportunities during the first Growth and Transformation Plan (GTP) period, particularly regarding women's empowerment. However, as strategies and policies which considered being

the engine of growth by the government, there has been no strong support and encouragement for women engaged in the MSE sector (EED, 2015).

According to a study by Wolday and Tassew (2017), policies, strategies, legal and regulatory frameworks, and support programs affect the growth and expansion of MSEs in Ethiopia. It is stated that the government had planned to create market linkages, provide technical and vocational training and provide other support services through input, budget, and resource allocation. Efforts had been made to provide market linkages, technology transfer, loans, and other financial support services through a single center. However, the study finds out that the quality and efficiency of technical training provided were very low. Besides these, there were relatively few respondents who received training in extension services, infrastructure support like (power and water), manufacturing facilities, credit supply, and business management. However, very few respondents have access to technical support and one-stop services (Wolday&Tassew, 2017). The study suggests that there is a need for improvement in the quality and accessibility of support services for MSEs.

On the other hand, according to Eysersualem (2016), except for market linkages to sell their products, women micro and small enterprise owners are satisfied with the quality of services provided by the government. The supply of technical training and business management training was relatively high compared to other support services, like production facilities. However, her study also finds out that the quality of one-center services, technology support, market linkages, and financing was low. The study finding also shows that high-interest rates, inadequate work space, lack of access to credit, lack of business support services, and lack of infrastructure are some of the major problems registered by micro and small enterprises owned and operated by women (Eysersualem. 2016).

Another study by Sweden's Government Agency for Development Cooperation [SIDA] (2015) points out that ensuring the desired growth of women's enterprises calls for the systematic removal of barriers to help unleash their economic potential. Other requirements to be met are ensuring women's access to education and training opportunities that enhance their organizational and business skills (both for existing enterprises and potential entrants) to ease their entry into the labor market and facilitating access to land and productive inputs and credit (SIDA, 2015). The study suggested that tackling barriers to women's enterprises requires social and economic strategies. And this is only possible by devising strategies that include tools, mechanisms, and guidelines to help improve women-owned enterprises in developing countries like Ethiopia, where the population of women represents about half of the population. Addressing these barriers requires comprehensive social and economic strategies and the development of tools, mechanisms, and guidelines to improve women-owned enterprises.

The above studies highlight the need for stronger support and encouragement for women in the MSE sector in Ethiopia. Improving the quality and accessibility of support services, addressing barriers such as high-interest rates and lack of infrastructure, and providing training and access to resources are essential for promoting the growth and empowerment of women entrepreneurs. By implementing comprehensive strategies and policies, Ethiopia can tap into the economic potential of women-owned enterprises and foster inclusive and sustainable development. Therefore, a program to support women through investing in micro and small enterprises and devising gender-responsive strategies is seen as critically important, since women in the sector are influenced by prevailing institutions such as government policies, laws, structures, and intuitional practices.

2.3. Key Challenges to Economic Empowerment of Women in the MSE Sector

2.3.1. Socio-cultural Challenges.

Studies conducted in this particular area reveal that empowerment efforts are challenged by different factors. A study by Hassen (2011) on practices and challenges to the economic empowerment of rural women reveals the dominance of men in various income-generating activities highly affects the economic empowerment of women. Hassen's study has also examined the underlying socio-cultural issues that hamper the effective implementation of women's economic empowerment programs. The study also finds out that Women's work was closely integrated with the household production system. Women are less likely to control their labor product than men and income earned by women is more likely to be used for children's food, clothes and education, and household consumption (Hassen, 2011)

In a similar study by Razavi (2007), society gives less attention and less credit to women who are involved in unpaid work. According to this study, how society and policymakers address issues concerning unpaid work has important implications for the achievement of women's economic empowerment, that they can either enhance the capabilities and alternatives of women and men or confine women to traditional roles (Razavi,2007). Usually, women are engaged in motherhood and caring roles in addition to other multiple responsibilities that create further economic empowerment, sometimes unthinkable.

A study on the assessment of the use of workplace childcare and its effects on working mothers by Frehiwot (2019) asserts that society perceived women cannot fully participate in economic activities and discourages women's participation other than caring for their children. Again, working mothers are also perceived as bad mothers when they left their children at the

daycare or with the caregiver (Frehiwot, 2019). McGrath (2014) also punts on his findings that there are also common societal perceptions that women have a much higher tendency to seek out careers in caring professions such as nursing, childcare, and administrative positions but make counters look for products and manufacturing roles that discriminate against women by profession (McGrath, 2014).

The Studies highlight men's dominance in income-generation undermines women (Hassen, 2011). Unpaid care work is undervalued, limiting women's alternatives (Razavi, 2007). Gender stereotypes influence career choices (McGrath, 2014). Workplace childcare addresses practical needs but cultural biases against working mothers remain (Frehiwot, 2019). Intersectional issues relating to marital status, disability also shape constraints. The studies also revealed that even though there are improvements in women's paid work involvement but gaps in the decision-making role have to be addressed. It also stated that socio-cultural attitudes were critical factors in hindering the economic empowerment of women.

2.3.2. Limitations of Women in Meeting the Service Requirements

According to the study by the Ministry of Industry [MOI] (2019), the incapability of women in the sector to fulfill service requirements to get access to finance was found to be the most common challenge faced in empowering women who operate their own micro and small enterprises. These are problems faced by women even before accessing financial services, for instance; the inability to provide the basic personal information required to get the opportunity, banks' collateral requirements, the difficulty of loan processing, and women's limited networking outside the business time where business decisions are regularly taking place, this study also reveals that challenges concerning access to finance are more commonly seen by micro and

small enterprises which are operated and owned by women rather than medium and large firms (MOI, 2019).

Reyes (2022) also comes up with a study finding which reveals that Ethiopian women-owned businesses are credit constrained. Reyes's study details that the disparity in access to credit is explained by the fact that women-owned small and micro enterprises tend to have smaller sizes, be younger, be less export-oriented, and have less foreign ownership participation. In other words, large, old, export-oriented firms owned by women have similar access to credit as that of men-owned firms (Reyes 2022).

A study concerned with enabling female entrepreneurs by Eysualem (2016) pinpointed that women in small and micro-enterprises faced raw material constraints which limit their ability to respond to some market opportunities they get from participating in trade fairs and related market linkage. Women who owned small and micro-enterprise market opportunities fulfilled orders due to a lack of financial capacity to buy raw materials and accessories. The order by the buyers is much higher than the amount which is produced by micro and small enterprise owners. This makes them vulnerable to profit loss because of the intermediate interference of large companies to aggregate and forward products to the final buyer (Eysualem, 2016).

A study on factors affecting the empowerment of women entrepreneurs in micro and small enterprises by Mulugeta (2010) relates the inability of micro and small enterprises led by women to provide the necessary collateral and other information needed to provide the service limits the empowerment efforts by the government and other institution that provides financial support for the women in the sector (Mulugeta, 2010).

The above studies highlight the challenges faced by women entrepreneurs in accessing finance and achieving economic empowerment in the micro and small enterprise sector. The findings suggest that women-owned businesses encounter obstacles such as limited networking opportunities, credit constraints, raw material constraints, and difficulties meeting service requirements. Addressing these challenges is crucial for creating an enabling environment that promotes the economic empowerment of women in the sector.

2.3.3. Challenges in Service Accessibility

The significance of service delivery is undeniable when it comes to its effect on empowering women who engaged in the micro and small enterprise sectors. Thus, women's economic empowerment and the consciousness of women's rights in achieving sustainable development should be given a more valuable focus in the country (UN Women, 2014).

However, despite the existing government strategies, laws, and support frameworks designed to increase the participation and benefit of women in the MSE, a study By Haftu (2009) points out that women encounter difficulties in accessing appropriate services, which hinders their ability to work effectively. This highlights the importance of addressing the barriers that hinder women's access to necessary resources and services, including education, vocational training, and other support systems.

A study conducted on the opportunities and challenges in empowering women in micro enterprises by Teshome (2011) explores the opportunities and challenges in empowering women in micro-enterprises. The findings reveal a range of challenges, including lack of market access, limited information access, inadequate technology infrastructure, difficulties in procuring inputs in bulk, low levels of education, limited access to finance and land for business premises, lack of

business development services, insufficient infrastructure, and raw material problems. These challenges collectively impede the empowerment of women in the sector.

According to the study on SME financing on women entrepreneurs in Ethiopia by Reyes (2022), focuses on SME financing and highlights the absence of systems and rules that facilitate the inclusion of gender in the incentives provided. The study also points out the lack of gender support facilities, such as childcare centers, in the vicinity of micro-enterprise clusters. Additionally, the absence of personalized and women-specific business development support services is identified as a barrier that prevents women from accessing existing opportunities like loans. (Reyes, 2022).

From the above studies it is evident that women in the micro and small enterprise sectors face a multitude of challenges in achieving economic empowerment. These challenges encompass limitations in accessing services, education, technology, market opportunities, finance, land, infrastructure, and business development support. It is crucial to address these barriers comprehensively and implement gender-responsive policies and support systems to foster the empowerment of women entrepreneurs. By providing adequate resources, services, and opportunities, women can overcome these obstacles and contribute more effectively to sustainable development and economic growth. The economic empowerment service-giving organizations, like the micro and small enterprises development offices, banks, microfinance, and other concerned institutions at a different level, need to apply and promote gender equality, inclusion, and women's economic empowerment.

2.4. Legal Frameworks, Policies, and Strategies to Empower Women in the Micro and Small Enterprise Sector

Because of the government reforms after 1991, with its public sector focus on market and private sector development. Many macroeconomic changes and restructuring have had a direct or indirect impact on the development of micro and small enterprises in Ethiopia. The Ethiopian government has enacted several policies and regulations and legal frameworks aimed at empowering women in the MSE sector (Ethiopian Enterprise Development, 2019).

The constitution of the federal democratic republic of Ethiopia, FDRE (1995) as per Article 35 of the FDRE constitution, "rights of women" are addressed descriptively, among them the following are more related to the topic in this paper. Women shall, in the enjoyment of rights and protections provided for by this constitution, have equal rights with men. The historical legacy of inequality and discrimination suffered by women in Ethiopia is taken into account, and to remedy this legacy, are entitled to affirmative measures. The purpose of such measures shall be to provide special attention to women to enable them to compete and participate based on equality with men in political, social, and economic life as well as in public and private institutions (FEDRE, 1995, p. 11).

The 2011 Industrial Development Strategy which focuses on the financial sector, raw materials supply, market linkages, and training to boost the private sector and job creation can also be considered one of the guiding frameworks for supporting the growth of micro and small enterprises in the country. According to the Ministry of Industry, MOI (2018) The Industrial Development Strategy identifies the private sector as a driving force for economic growth by ensuring macroeconomic stability, modernizing the financial sector, providing and developing

infrastructure services, human resource development, accountability and governance, efficient justice systems and job creation, and foreign trade. The expansion allows special sector support to create a conducive environment for empowering women, ensuring their effective participation in the development and building of a democratic system, and enabling them to benefit equally are among the strategic pillars and objectives set in both the Growth and Transformation Plan (MOTI, 2011).

Besides this, the Accelerated and Sustainable Development Plan (PASDEP) from 2013 to 14 to 2017/18 directed the promotion of sustainable development of micro and small enterprises, eradicating poverty, as well as providing basic training to reduce women unemployment in the country. It had also strategies directed towards improving business development services and creating market linkages to ensure the development of micro and small enterprises, which considers micro and small enterprises as one of the seven pillars of growth that will ensure economic growth and transformation in the first Growth and Transformation Plan (FDRE, 2012).

The 1997 Micro and Small Enterprise Development Strategy enacted by the Ministry of Trade and Industry, MOTE (1997) focused on developing a conducive policy, legal framework, institutional environment, and other support programs to address structural and institutional barriers to micro and small enterprises and contribute to the country's macroeconomic development. The main objectives of the strategy are to create a conducive environment for the development of micro and small enterprises in the country, with the following objectives: (i) facilitating economic growth and equitable development, (ii) creating long-term jobs, (iii) strengthening cooperation between micro and small enterprises, (iv) disposal, (v) exports and (vi) providing balanced pre-support for micro and small enterprises and large enterprises (MOTI, 1997).

The new micro and small enterprise development strategy enacted in 2018 is aimed at creating more jobs and laying the foundation for private sector development. Accordingly, the government attempted to provide support services such as manufacturing and marketing facilities, technical and management training, industrial extension, market linkages, and technology transfer. It also incorporated tools to empower women-owned enterprises by providing a variety of incentives and support to the university and technical and vocational education and training graduates, changing their attitudes towards college work and improving the saving culture (EED, 2019).

According to the study conducted by the Ethiopian Enterprise Development, EED (2019) on the participation and benefit of small and medium enterprises owned and operated by women and youth, there exists a government interest to support micro and small enterprises, there has been significant growth in women's employment and ownership in the number of micro and small enterprises. As a result, demand for the products of micro, small, and medium enterprises has arisen during the first and second Growth and Transformation Plan periods. However, the study reveals that the work done by government bodies at all levels has not grown to fit with the growth and development level of micro and small enterprises (EED, 2019). Besides this, the above study points out that the strategy had a clear desire to support micro and small enterprises owned by women. It did not have the means or institutional support to implement the strategy at all levels.

The findings from the reviewed pieces of the literature showed that the economic empowerment of women in micro and small enterprises had faced several challenges, ranging from socio-cultural and service accessibility to the inability of women in the sector in meeting the service requirements. The problems are found to be prevalent because of women's inability to

access, finance, market, and raw materials and the absence of business development support services. Besides these issues related to the work-life balance and sociocultural influence on women in the sector were the key challenges in empowering women who own and operate micro and small enterprises. The studies also reveal that women's participation in traditionally male-dominated fields has contributed to the low income they gain, although there exist different strategies aimed at the economic empowerment of women with a clear desire to support micro and small enterprises owned by women, they did not have the means or institutional support to implement the strategy at all levels. The reviewed studies also reveal that there is a limited gender consideration in different support and incentive systems, like providing women in small and micro enterprises sectors with an incentive to enter and grow their business on a reasonable scale.

The findings from the reviewed literature concerning the challenges of economic empowerment of women in small and micro enterprises sectors had found to be insufficient in addressing the issue. Further research on the area should focus on assessing the inclusiveness and context sensitivity policies, strategies, institutional practices, public infrastructure provision, and other potential factors impacting the economic empowerment of women in the micro and small enterprises sector. Thus, assessing the available support systems and the challenges in the implementation process by the government and identifying the structural and systematic barriers which impede the chance of accessing economic empowerment services for women in the micro and small enterprise sector therefore, requires further inquiry.

In an attempt to fill this gap, this study explored factors that contributed to the limited women's consideration and sensitivity in different support and incentives systems, and existing

structural and institutional practices of service provision, and examine it in terms of the conduciveness in providing context-sensitive economic empowerment services.

Chapter Three: Methodology

3. Introduction

In this chapter, the research design used, the data gathering methods and tools, the sampling techniques and sampling procedures, and the methods of data analysis are discussed. The chapter concludes by identifying the ethical considerations which had adopted in the study. The methodology presented in this study is believed to address the objective of the research, which is identifying challenges of the women who are engaged in the micro and small enterprise (MSE) sector with specific reference to the Addis Ababa city of Addis Ketema Sub-City.

3.1 Research Method

This study employed both quantitative and qualitative methods to provide a more holistic understanding and explanation of challenges in the empowerment of women who engaged in micro and small enterprises (MSEs), As Creswell (2018) suggests employing Mixed methods is most convenient when there is a need for collecting and analyzing quantitative and qualitative data and integrating both forms of data.

Thus, the study uses a sequential explanatory mixed methods design, which involves two phases. Where quantitative data is collected and analyzed first, then qualitative data is collected and analyzed based on the quantitative results (Creswell,2018). The first quantitative phase is aimed at identifying the major challenges of economic empowerment of women MSE operators and their barriers to accessing the institutional economic empowerment support services. The second qualitative phase seeks further explanation for the identified challenges of women in the MSEs in terms of the institutional support service system including, the structural and

institutional barriers, the problems with service accessibility, and the context sensitivity of support service system targeting women MSE operators.

In light of these considerations, the qualitative data obtained are used to further explain the findings from the quantitative data. This provides an opportunity to assure the generalizability, contextualization, and credibility of both types of data that are going to be obtained from the study participants.

3.1.1. Data Sources

The data collected for this study uses both primary and secondary sources. Primary data was collected directly from the women micro and small enterprise operators survey participants and key informant interview respondents. Secondary data was also been collected from the review of different government support package documents, working manuals, and assessments of related pieces of literature.

3.2. Phase I: Quantitative Method

The quantitative section of the study employed a descriptive survey research design. As Aggarwal and Ranganathan (2019) point out a descriptive design allows researchers to investigate the background of a research problem before further research can be carried out. It can be used in social science research to explore and document the nature and scope of a problem, identify trends, and provide a basis for subsequent research.

To identify the challenges of the women who are engaged in the micro and small enterprise (MSE) sector the quantitative section of the study will rely on the data which is collected using questionnaires from the women who are engaged in the micro and small enterprise sectors. The questionnaire contains questions on different issues related to the subject under inquiry. Besides

this, basic information was also collected on the demographic and socioeconomic situation of survey respondents.

3.2.1. Sampling

Population and sampling

Due to the availability of data on the population of women-owned MSEs in the Sub City. For this study, the detailed data containing a list of women MSE operators which was obtained from the Ethiopian Enterprise Development was used. Thus, a study population of 168 women micro and small enterprise operators from 10 manufacturing shades who are registered in the Addis Ketema sub-city was selected. For selecting these samples, A stratified sampling technique was used to select a sample of women from six (6) key sectors namely Agro-processing, leather, textile, chemical, woodwork, and, jewelry) taken as strata from the list of respondents obtained from the Ethiopian enterprise development and given an equal chance of representation. Then a population proportion of each sub-sector operator from the total sample size of women MSE operators was selected randomly using the systematic random sampling method.

Sample size

The sample size for the quantitative data collection was determined by using a formula. There are many formulas used for calculating sample size. The study used one of the most common formulas of sample size calculation Yamane's formula (Asenahabi,2019). Yamane's formula for sample size calculation: -

$$\text{Sample size } n = N/(1+N(e)^2).$$

The variables in this formula are:

n = the sample size =98

N = the population of the study=168

e = the margin of error in the calculation=0.065

Accordingly, 98 women MSEs operators are selected from each sub-sector and computed based on their respective population (weight), and the samples were selected by using a systematic random sampling method.

Sampling Frame

The sampling frame consists of a list of items from which the sample is to be drawn (Kothari, 2004). The women SME operator's total population and the samples which are drawn from each sub-sector are listed in the following table.

Table 1: -Sector of engagement of the target and sample population

| Sector of Engagement | Targeted population | Sample size |
|-----------------------------|----------------------------|--------------------|
| Agro-processing | 26 | 16 |
| Textile and garment | 50 | 29 |
| Leather | 65 | 38 |
| Chemical products | 14 | 8 |
| Woodwork | 4 | 2 |
| Jewelry | 9 | 5 |
| Total | 168 | 98 |

Source: The Ethiopia Enterprise Development /2023/

3.2.2. Data collection techniques

For the quantitative survey, data were drawn from a questionnaire containing both open and close-ended questions that are provided for women micro and small enterprise operators registered in Addis Ketema Sub-city. Considering the education level of the potential

respondents, the contents of the prepared questionnaire are translated into Amharic to make it clear and understandable.

The researcher also clarified the intent of this study with the women micro and small enterprise operator respondents in the study area. Furthermore, clarity was made about the contents of the questionnaire and how to administer it. Besides this, an agreement was reached with them concerning the approach appropriateness of questions, and other ethical considerations while collecting the information.

3.2.3. Variables in the Quantitative Analysis

The major variables in the quantitative phase of this study are selected in line with the research questions. In identifying and selecting variables, the study uses Buvinic. et, al (2020) tools of measuring economic empowerment of women which are identified as Contextual factors includes the formal institutions (laws, regulations, policies) and informal institutions with economic opportunities factors which includes Income generating opportunities for women. The first variable identifies the Major problems women MSE operators currently face and the second set of variables with the research question asks what are the barriers in the institutional support service and implementation problems in providing empowerment support service for women MSEs, including, the institutional and systemic barriers, the problems in service delivery and the problems with the context sensitivity of services provided for the women MSE operators. .

3.3. Phase II Qualitative Method

The qualitative section of the study uses a case study design. Case studies are one of the most common qualitative designs used to examine a person, group, community, or institution (Gustafsson,2017). This section of the study employs a qualitative multiple-case study approach.

According to Eisenhardt and Graebner (2007), multiple case studies allow wider exploring of research questions in such a way that all participants chosen must share a unifying factor, which means they all must have a direct or indirect connection to the research question or subject being studied. Thus, in this study, the data was collected using semi-structured interviews for key informants from the selected five (5) institutions by which each of the are identified as a case in terms of their relevance in explaining the major challenges women in the sector face and the structural and institutional barriers they face in accessing economic empowerment service.

3.3.1. Data Collection

With a focus on the study objective, for the qualitative section of the study information is collected through the interviewing of key informants by preparing semi-structured interview questions which are directly provided to the key government officials. Key informant interviews are undertaken after collecting and analyzing the quantitative data to collect information from concerned bodies involved in the actual implementation of the practice of economic empowerment of women in the micro and small enterprise sectors.

3.3.2. Sampling

For the qualitative data collection, a purposive sampling technique was used to select key informant interview respondents from the selected government and financial institutions working on the economic empowerment of women in the micro and small enterprise sectors. This, 5 key informant interview respondents from the Ethiopian Enterprise Development, Development Bank of Ethiopia, the National Bank of Ethiopia, Addis Microfinance Institution, and Addis Ketema Sub-City micro and small enterprise development office, were selected purposefully by considering their roles in the empowerment of women in the micro and small enterprise sector. The key informant interviews with different officials identified in terms of their relevance and

position for the empowerment service for the MSEs had arranged by confirming their choices of places, dates, and times of availability.

3.4. Method of Data Analysis

The collected raw data from the quantitative questionnaires are organized in line with the research questions and analyzed using both descriptive statistical techniques and narrations. The demographic profiles and items related to the characteristics of women entrepreneurs were analyzed using simple statistical tools, such as tables and percentages. For the identified challenges of women MSE operators and barriers in the institutional support service, descriptive statistics (mean and standard deviations) of the respondent scores are computed for the Likert statements and analyzed by comparing their mean scores and deviations among variables. The reason for using descriptive statistics is to analyze the levels and magnitude of different challenges that affect the economic empowerment of women in micro and small enterprises by the means and standard deviations of scores. The output was also categorized into different components relating to their relevance to the research question and convenience in analyzing the findings.

The data collected from qualitative semi-structured interviews was put in categories to maximize the ease of analysis and interpretation. The major themes will be identified and analyzed in line with the research questions and the findings from the quantitative data collected,

The identified themes of the qualitative survey are exposed to categorical arrangements of the quantitative survey outputs. By using an Explanatory Sequential Design, the findings from quantitative data are analyzed first, then qualitative data is collected and discussed based on the quantitative results. The data obtained through the interviews, documents, and elicitation materials are also arranged in line with the identified themes in further explaining the challenges

identified in the quantitative data analysis. During the analysis and discussion of the qualitative data, the researcher attempted to situate the case with relevance to the specific themes identified. Thus, the case description and themes are related to the specific activities and service provision of selected institutions in explaining the major support system barriers in the economic empowerment of women engaged in the MSE sector. The concerns that the study addressed are analyzed and discussed by integrating the findings from both quantitative and qualitative sections. Further explanation was also provided to clarify information on observed data in the conclusion and recommendations section.

3.5. Validity and Reliability

3.5.1. Validity

Validity refers to the degree to which a study accurately reflects or assesses the specific concept or construct that the researcher is attempting to measure (Thorndike, 1997). criterion-related, Content, and construct validity of the survey instrument are attempted to be established. In terms of criterion-related validity, the study used two different data-collecting instruments, which are a survey questionnaire and a semi-structured interview, respectively. all the agreed results concerning the major challenges of women MSE Operators and institutional challenges of implementation in the economic empowerment service delivery for Women MSE operators from the quantitative survey are identified, then the researcher would be able to have a greater confidence (validity) that the identified challenges of women MSE operators would be an input for the explanation problems in the support service system which obtained from the qualitative semi-structured interview instrument. Content validity will show the extent to which the survey items and the scores from these questions are representative of all the possible questions. Thus, an effort was made to incorporate the major challenges of women MSE operators and the institutional challenges of implementation in the economic empowerment service delivery. This

will help to assess whether the survey questions seem relevant to the subject it is aimed to measure, to establish construct validity the researcher had attempted to ensure the construction of a major problem identified by women SMEs to be concurrent with the challenges in the institutional support system. Like the systemic and structural barriers, problems with service delivery, and problems in the context sensitivity of service delivery in the support service system identified for the Likert scale questions.

3.5. 2. Reliability

In quantitative research, the reliability and validity of the instrument are very important for decreasing errors that might arise from measurement problems in the research study. Reliability refers to the accuracy and precision of a measurement procedure (Thorndike, 1997). For the quantitative survey instrument reliability, an analysis of the items that are measured on the Likert-type scale is conducted. The Likert scale uses the mean and standard deviation of responses and identifies outliers in participants' responses to the survey questions. This will help assess how well the various items in a measure appear to reflect the major identified challenges of the women who are engaged in micro and small enterprises (MSE). In such a way, the analysis will provide information on which items need rewording or even removal from the scale. The researcher also uses it to test the reliability of the survey. Besides this, the researcher used a reliability test by using some techniques, like systematically repeating the same question with different expressions. Responses from the multiple choices were then compared with the Likert scale questions responses asked in different forms for similar variables.

3.6. Ethical Consideration

The researcher has taken the support letter from the Addis Ababa University School of Social Work department office and submitted it and facilitate receiving an official permit from Ethiopian Enterprise Development, Addis Ketema Sub-City micro and small enterprise development office, and the sub-city administration office to gain the willingness to cooperate and assist the researcher. The survey respondents and qualitative survey informants also provided a consent form with a detailed explanation of the overall objective of the study ahead of time.

The interview session is administered based on the free will of the respondents. The participants are informed that they can decline if they don't want to be interviewed. To assure confidentiality, caution had also been taken not to transfer the information provided by the respondents to a third party or use it for any other purpose.

Chapter Four: Findings

4.Introduction

This chapter presents the findings obtained from both the quantitative and qualitative data collected.

For the quantitative data first, the demographic profile of respondents is analyzed and presented, followed by the characteristics of women who are engaged in the micro and small enterprise sector, and the context and need for economic empowerment service with the available support system are analyzed using frequency tables and percentages. In the third section of the quantitative data analysis the major problems that women-owned micro and small enterprise operators faced, the institutional and systemic barriers to the economic empowerment of women in the sector, the limitation in service delivery, and the problem in the context sensitivity of the support service system are presented and analyzed. Mean and standard deviations are used for the presentation and analysis of these parts.

The qualitative findings of this study were presented based on a constructive research paradigm as a constructive approach provides "context-bound" information related to "what happens on the ground" (Creswell,1994). It can provide complex descriptions of how people experience a given research issue (Mack, et al. 2005). The identified challenges to the economic empowerment of women in the MSE sector from the quantitative section were used to construct the main themes for the collection, analysis, and discussion of the qualitative data. Thus, a thematic content analysis of the qualitative data was carried out from the multiple cases identified by the different Support service system institutions.

Thus, the analyses and presentation of data obtained from the semi-structured interviews are structured based on four (4) main themes which are identified as follows: -

Theme 1: Major problems that women MSE operators currently have

Theme 2: Institutional and systemic barriers to accessing services

Theme 3: Limitation in service delivery

Theme 4: Problems with the context sensitivity of services

Based on the above identified themes both the qualitative and quantitative data collected for this study had integrated to present the findings.

Thus, each identified problem by women MSE operator participants as significant from the quantitative data output in the Likert scale analysis was further explained by the interview data obtained from respondents from the support service system institutions.

4.1. Data Analysis and Presentation

In this section, data collected from women MSE operator respondents concerning the basic demographic characteristics, the major problems they had faced, and challenges in accessing economic empowerment services from the support service institutions are presented and analyzed. Of the distributed 97 questionnaires, 89 were properly filled and collected. This accounts for about 91.7% of the total respondents, which makes it adequate to make the analysis, thus all the presentations below are made on these groups of respondents. The interview responses from five (5) key informants from the support service institutions namely from, The Ethiopian Enterprise Development, Development Bank of Ethiopia, The National Bank of Ethiopia, Addis Microfinance Institution, and Addis Ketema sub-city MSE development offices based on the relevance for addressing the research question will further explain and integrated with the quantitative findings

4.1.1. Demographic profile of respondents

The following table summarizes the demographic profile of women micro and small

enterprise operator respondents by age, educational level, marital status, family size, and experience of engagement in the sector.

Table 2. Respondents' demographic profile

| | | | |
|--------------------------------|---------------------------|-----------|------------|
| 1. Age | | Number | percentage |
| a | Below 20 | 4 | 4.49 |
| b | 21-30 | 13 | 14.60 |
| c | 31-40 | 51 | 57.30 |
| d | Above 40 | 21 | 23.59 |
| Total | | 89 | 100 |
| 2. Level of Educational | | | |
| a | Grades 1-4 | 0 | 0 |
| b | Grades 5-8 | 23 | 25.86 |
| c | Grades 10 complete | 18 | 20.22 |
| d | 10+1, 10+2 ,10+3 /diploma | 38 | 37.07 |
| e | BA/BSC & above | 15 | 16.85 |
| Total | | 89 | 100 |
| 3. Marital status | | | |
| a | Single | 37 | 41.57 |
| b | Married | 42 | 47.19 |
| c | Divorced | 6 | 6.74 |
| d | Separated | 4 | 4.45 |
| Total | | 89 | 100 |
| 4. Family size | | | |
| a | No family member | 5 | 5.61 |
| b | Less than 3 | 29 | 32.5 |
| c | 3-5 | 23 | 25.84 |
| d | Greater than 5 | 32 | 35.9 |
| Total | | 89 | 100 |
| 5. Years of Engagement | | | |
| a | Less than 1 year | 8 | 8.98 |
| b | 1-5 years | 52 | 58.42 |
| c | 6-10 years | 29 | 32.85 |
| Total | | 89 | 100 |

The table above demonstrates that the majority of the respondents are within the age category of 31-40 years (57.3%) followed by those under the category of above 40 years, which accounts for (23.59%). The remaining 14.60% and 4.49% of the respondents are under the age category of 21-30 and below 20 years, respectively.

When we see the educational level of the respondents, it is seen from the table that most women SME operators are within the grade level of 10+1 to 10+2 levels, which represents (37.07%). This is followed by those who are from grades 5-8, which takes (25.86%) of the respondents and grade 10 completes which accounts for (17.77%). The table also shows that 16.85% and 16.24% of the respondents have a degree and above. Concerning the marital status of the respondents, the above table shows that the majority are married (47.19%) followed by singles (41.57%). The remaining (6.74%) and (4.45%) of the respondents, respectively, are divorced and separated.

It also showed from the table that the majority of the respondents (38.2%) have a family size of less than three persons. The table also shows that 35.9% of the respondents have a household size greater than five persons. On the other hand, 25.84% of respondents have a family size of 3-5 persons, and the remaining 5.61% have no family members.

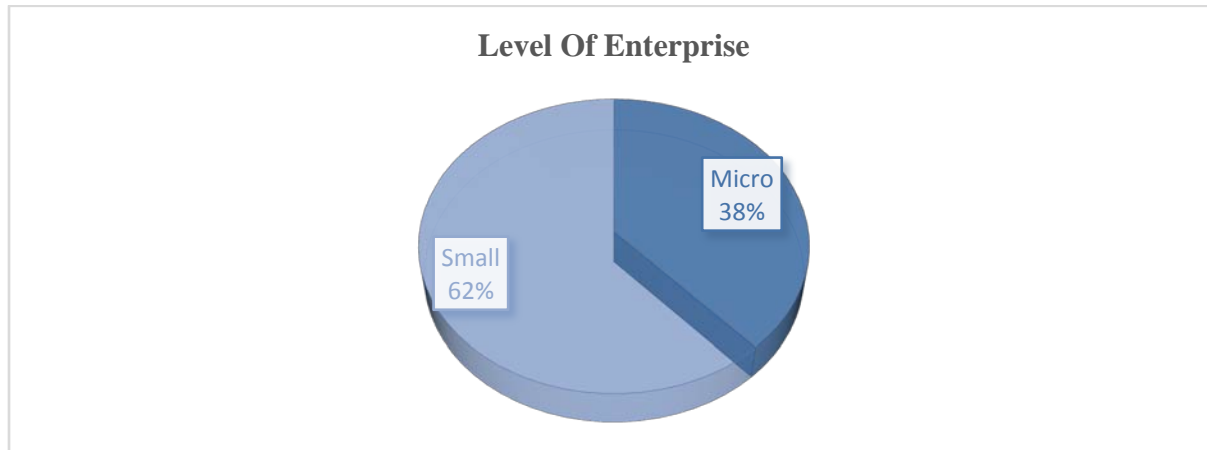
Concerning the respondents' years of engagement in the sector, the table shows that the majority of the respondents (58.42%) have 1-5 years of experience in their work. It is also shown in the table that 32.85% of the respondents have 6-10 years of engagement in their enterprise. On the other hand, 8.98% of the respondents have an experience of less than one year.

4.1.2. Characteristics of women MSE operators

Several distinct criteria make women entrepreneurs and their enterprises different from those of men counterparts, even though there are common elements. The following section shows the characteristics of respondents by the level of the enterprise, sector of engagement, the number of employees working in their enterprise, legal ownership status of the enterprise, and the source of startup capital to operate their enterprises.

A. Level of Enterprise

Chart 1. Level of Enterprise



It is indicated on the above chart that the majority of women-owned enterprises, which accounts for 61.79% found to be on the micro level, and the rest 38.21% of the respondents were on the small level

B. Sector of Engagement

The sectors in which women entrepreneurs are working are displayed in Table 3 below.

Table 3. Respondents' sectors of engagements

| | Sector of engagement | Number | Percent |
|---|-----------------------------|---------------|----------------|
| A | Agro-processing | 15 | 16.85 |
| B | Textile and garment | 27 | 30.33 |
| C | Leather | 34 | 38.2 |
| D | Chemical products | 7 | 7.86 |
| E | Woodwork | 1 | 1.12 |
| F | Jewelry | 4 | 4.49 |
| | Total | 89 | 100 |

Table 3 indicates that the majority of the respondents (38.2%) are engaged in the leather

and leather products manufacturing sector. The next significant share of textile and garment is 30.33%. The Agro-processing sector takes a share of 16.85% and the chemical sector also takes a share of 7.86%, and the rest of the women in SMEs which account for 4.49% and 1.12% respectively, are engaged in the Jewelry and woodwork sector. the above data displays that the Majority of women MSE operators are engaged in the Leather, Textile, and Agro-processing sectors which those to sectors are relatively require lower capital to start and operate. This reveals that most women MSE operators lack the financial capacity to engage in more growth-oriented manufacturing sub-sectors like Agro-processing and chemical ones because their financial capacity does not allow them to do so. Besides this, because of different socio-cultural factors, women have limited participation in some manufacturing sectors like jewelry and woodwork due to the lack of the necessary skills to operate their work in those sub-sectors.

C. Number of Employees and Operators in the Enterprises

Enterprises operated and owned by women would have a good potential to create many employment opportunities for society. Table 4 below reveals the number of employees that women entrepreneurs in SMEs employ.

Table 4. Number of employees and operators in the enterprises

| Number of employees and operators in the enterprise | | Number | Percent |
|--|--------------|---------------|----------------|
| a | Less than 5 | 48 | 53.93 |
| b | 5-10 | 24 | 26.96 |
| c | 11-15 | 2 | 2.24 |
| d | more than 15 | 15 | 16.85 |
| Total | | | 100 |

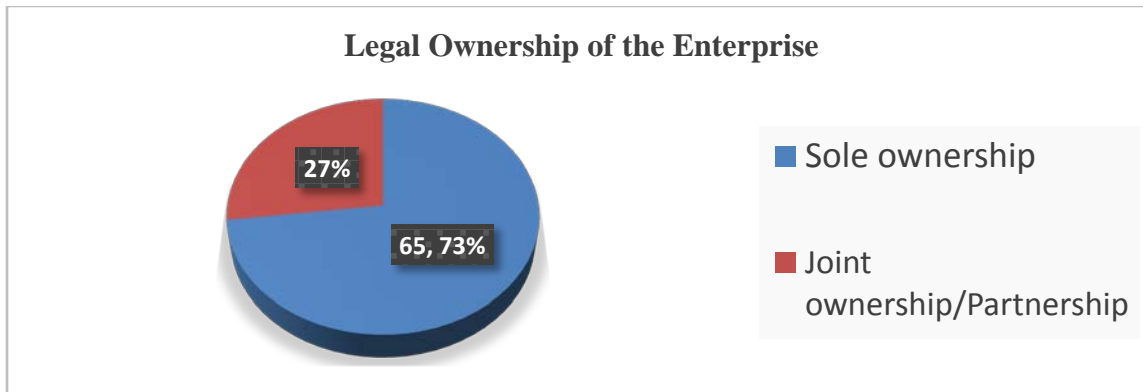
As can be seen in Table 4, the majority of the respondents (53.93%) hire less than 5 employees in their enterprise. The women who account for about 26.96% reported that they

employ 5 -10 workers in their enterprise. The table also shows that 16.85% and 2.24% of the respondents, respectively, hire more than 15 employees and 11-15 employees. The lower number of employees hired by the majority of Women MSE operators is because most women MSE operators lack the necessary capacity to finance and grow their enterprises in such a way that it accommodates a greater number of employees.

D. Legal Ownership Status of the Establishment

Enterprises are created having different legal ownership statuses such as Sole ownership, Joint ownership, Family business, Cooperative, and others (Hisrich, 2005). The following chart shows the respondents’ legal ownership status.

Chart 2. Legal ownership status of the enterprise



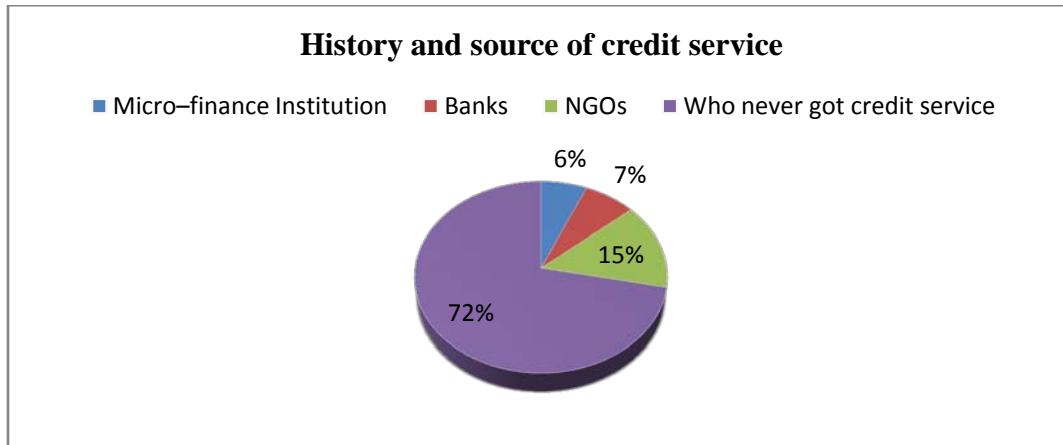
In the above the majority of the respondents (73.03%) establish their enterprise in the form of Sole ownership followed by joint ownership (26.96%). this indicates that most women-owned micro and small enterprises are owned by single women operators.

E. History and Source of Credit Service

Concerning the previous history of and source of credit services, from the total number of respondents, 61.68 % of women in the sector had responded that they had never gotten credit services from financial institutions before. The rest 39.32% % had responded that they had a

chance to get credit service at least once.

Chart 3. History and Source of Credit Service



F. The main source of start-up funding

The following table shows the main sources of start-up funds for women MSEs.

Table 5. Source of start-up funding

| Source of startup funding | | Number | Percent |
|---------------------------|--|--------|---------|
| a | Personal saving | 29 | 32.58 |
| b | Family support | 15 | 16.85 |
| c | Borrowed from relatives or friends/money lenders | 10 | 11.23 |
| d | Micro-finance institutions | 8 | 8.98 |
| e | Borrowed from Bank | 9 | 10.11 |
| f | Assistants from NGOs | 18 | 20.22 |
| Total | | 89 | 100 |

The above table shows that the majority of the respondents (32.58%) use their savings as the main source of start-up funding in financing their enterprises. It is also indicated that (20.22%) of the entrepreneurs use assistance from NGOs as their main source of start-up funding. The table above shows that (16.85%) of entrepreneurs finance their businesses with household support and only 19.10 % of the women MSE operators got their start-up financial access or credit from microfinance institutions and Banks. The rest (11.23%) and (10.11%) of

respondents had gotten their startup funding by borrowing from relatives or friends/money lenders Respectively.

G. Major Problems in the Support Services and Women’s Need for Support Service

Concerning the major problems in the support services, the respondents were asked to pick more than one problem listed that they believe had faced in their effort to access economic empowerment services. In addition to this, they also provided a question on their need for economic empowerment services to be addressed to solve their problems.

The table below displays the summary of responses from all 89 respondents, both in terms of problems that they had faced in accessing economic empowerment services and their current need for economic empowerment services. thus, their responses are ranked and summarized in the following table.

Table 6. Major problems in the support services and women's need for support services.

| Problems faced in the support services | | Number | Rank |
|---|--|---------------|-----------------|
| A | Collateral Requirements | 58 | 2 nd |
| B | Bureaucratic problems | 45 | 4 th |
| C | Lack of information | 55 | 3 rd |
| D | Corruption | 34 | 5 th |
| E | Complex service requirements | 62 | 1 st |
| F | Others ¹ | 2 | 6 th |
| The Need for Support Service | | Number | Rank |
| A | Credit access with low or optional Collateral Requirements | 82 | 1 st |
| B | Special credit Scheme for Women’s | 54 | 4 th |
| C | Working Area/shade | 40 | 5 th |
| D | Infrastructure | 18 | 6 th |
| E | Access to decision-makers | 8 | 7 th |
| F | Market linkage | 68 | 3 rd |
| G | Space for Product display | 72 | 2 nd |

The above table shows that there were numerous obstacles the women entrepreneurs had to overcome in operating their micro and small enterprises. From the identified six major challenging factors, complex service requirements were found to be ranked first, and the

¹Racism and Sexual Harassment

respondents mentioned 62 times that they had faced the problem. Secondly, the inability to meet collateral requirements was a problem that was frequently reported as challenging 58 times and in third place. The lack of information on how to access economic empowerment services is found to be a problem as mentioned 55 times. Bureaucratic problems and corruption were also ranked as 4th and 5th challenging factors which have a frequency of 45 and 34, respectively. The rest of the respondents included in the "others" category have mentioned that sexual harassment and racial issues are challenging factors in accessing economic empowerment services

In the second section of Table 6, the response from the study participants concerning their current need for economic empowerment service, and credit access with low or optional collateral requirements was mentioned as more frequently counted 82 times, and ranked first and second. The need for access to the workspace for product display was mentioned 72 times. Thirdly, the need for market linkage service was mentioned 68 times. Fourthly the need for a special credit scheme for women was counted 54 times. The rest services, including the need for a working/operating area/sh mentioned 40 times and the need for better Infrastructure was also mentioned 18 times. Finally, the need to Access decision-makers was mentioned eight times, which together hold the fifth, sixth, and seventh ranks, respectively.

4.1.3. Major Problems Faced by Women MSE Operators

There are several challenges that women in the micro and small enterprise sectors face in their growth and development. From the identified eleven (11) current problems faced by women micro and small enterprise operators. The major challenges are related to getting access to the necessary inputs, access to different business training, lack of information on how to access empowerment services, problems with accessing credit, and owning marketing premises.

According to Lubke and Muthen (2004), it is possible to find true parameter values with

Likert scale data. The following data displays the major challenges that women in the MSE sector face in their growth and development. The range of interpreting the Likert scale mean score is represented as 1.0-2.4 (disagreement), 2.5-3.4 (Neutral), and 3.5-5.0 (Agreement). In interpreting the scores, the Mean of each identified problem will be taken as the average of all scores and the Standard Deviation as an indication of how wide a range of answers there were. A low standard deviation means, there was a lot of agreement about the answers. High SD means there was a wide range of answers, indicating disagreement among respondents.

Thus, the current challenges that women micro and small enterprise operators face in their effort to growth, and economic empowerment are listed according to their prevalence and severity from the Likert scale output mean and standard deviation scores.

Table. 7. Summary of the current problems women in the Sector faced

| Major Problems Women face in the Sector | | N | Mean | Std.Deviation | Rank |
|--|---|-----------|-----------------|----------------------|------------------|
| 1 | problem with accessing credit service | 89 | 4.0337 | 1.17211 | 2 nd |
| 2 | Problems with access to the market | 89 | 3.3820 | 1.24778 | 7 th |
| 3 | Lack of access to different business training | 89 | 3.8427 | 1.74446 | 4 th |
| 4 | Challenges to owning premises land | 89 | 3.6854 | 1.51954 | 5 th |
| 5 | I am Challenged to access information | 89 | 3.8876 | 1.07066 | 3 rd |
| 6 | Lack of access to the necessary inputs | 89 | 4.0562 | 1.10097 | 1 st |
| 7 | Lack of access to the necessary technologies | 89 | 3.4270 | 1.68474 | 8 th |
| 8 | infrastructures unavailability | 89 | 2.7416 | 1.22738 | 11 th |
| 9 | Lack of technical skill training | 89 | 3.3146 | 1.58541 | 9 th |
| 10 | Lack of lease finance supports | 89 | 2.9775 | 1.19632 | 10 th |
| 11 | Lack of machine maintenance service | 89 | 3.5393 | 1.63802 | 6 th |
| Average Mean Scores | | 89 | 3.535236 | 1.380672 | |

Table 7 above depicts that there are numerous challenges to the economic empowerment of

women who are engaged in micro and small enterprises. The SPSS analysis output of the Likert scale question response shows that the severe obstacles as reported by the participants were access to the necessary inputs, access to different business training, lack of information on how to access empowerment services, problems with accessing credit services and problems with owning marketing land premises.

Access to input (Raw material)

Women micro and small enterprise operators agreed that they have a major problem with access to the necessary inputs for their enterprises with a mean of (4.0562) and standard deviation of (1.10097) which is ranked in the first place. According to the interview response from the Addis Ketema sub-city MSE development office MSE support officer "there is a recurrent raw material shortage which is mostly imported and characterized with high demand. Beside this, the shortage of foreign currency in the country had also added to the problem". According to the officer, "This seriously affects their production and destroys their client base as they cannot sustain production to meet their needs".

Access to finance (Credit)

Another major challenge identified by the survey respondents was the lack of finance. problems with accessing credit services were also found to be major problems with the respondent's agreement on the existence of the problem the mean score of (4.0337) and standard deviation of (1.17211). The interview respondent from the gender affairs director from the Ethiopian enterprise development pointed out that "there is a lack of awareness among women regarding available financial services and how to access them". Besides this, the Director also mentioned that "lack of collateral is another major challenge faced by women SMEs in accessing credit, as they often do not have the assets or property required to secure a loan. Further, women MSE operators are reported to face difficulty in accessing credit because their businesses are

often perceived as high-risk, which makes banks and Microfinance institutions hesitant to lend money.”.

Access to information

Lack of information on how to access empowerment services is the third most important problem that hinders the economic empowerment of women in the sector. The mean (3.8876) and standard deviations (1.07066) clearly show that the respondents agreed with the significant presence of the problem Access to business training had also been found to be constraining for women in the sector to access basic information on the available empowerment services and business training opportunities provided by government and non-government organizations. According to the director of the Ethiopian enterprise development, "women MSE operators are not aware of what programs exist or how to apply for support"

Lack of Business Training

. Similarly, Women MSEs in Addis Ketema Sub City agreed that they have a problem with accessing different business training from support institutions. The mean (3.84277) and standard deviations (1.174446) for problems with accessing different business training are good indicators of this. It was found out from the Likert scale analysis results those problems in accessing Business training and development are found to be significantly challenging for women MSE operators in the study area. In this regard, the MSE support Expert from the Addis Ketema sub-city MSE Development office said that “there is a lack of awareness among women regarding available business training and how to access them. Many women MSE operators also lack financial literacy and management skills, which limits their ability to growth and development”.

Access to land premises

Access to land premises was also found to be another problem identified by women MSE operators in Addis Ketema Sub-City. Despite the relative variation which can be seen from the

relatively higher standard deviation among respondents' and the standard deviation of 1.74446 and 1.51954 response problems with owning land premises on 5th ranked problems, the level of agreement from the mean score clearly shows those problems significantly affects women enterprises engaged in the sector. The MSE support Expert from the Addis Ketema sub-city MSE Development office had also added that "There is a limitation by the municipality and Sub-City land administrations in providing working premises (land), with the cooperation with all other concerned stakeholders in bringing women MSEs operators to the front".

In conclusion, women in micro and small enterprises face numerous challenges in their economic empowerment. These challenges include difficulties with accessing inputs, finance, information, business training, and land premises. Addressing these challenges is crucial for promoting the economic empowerment of women in this sector.

4.1.4. Problems with the Institutional Support Service System

There are several problems in accessing institutional support services for women micro and small enterprise operators, which are associated with different factors.

The challenges of women who are engaged in micro and small enterprises are an intricate interplay of many factors. For this study, the major challenges in accessing institutional support services are categorized into three themes: intuitional and systemic barriers, limitations in service delivery, and problems with the context and sensitivity of services. Fifteen (15) obstacles under three domains are identified as problems in accessing institutional support services.

This section of the data is displayed in table 8, 9, 10, and 11, which contains identified problems in accessing institutional support service for women in the sector. The range of interpreting the Likert scale mean score is understood as 1.0-2.4 (disagreement), 2.5-3.4 (Neutral), and 3.5-5.0 (Agreement). In interpreting the scores, the Mean of each identified

problem will be taken as the average of all scores and the Standard Deviation as an indication of how wide a range of answers there were. A low standard deviation means there was a lot of agreement about the answers. High SD means there was a wide range of answers, indicating disagreement among respondents.

However, problems related to access to the market and necessary technologies, problems with infrastructure availability, lack of technical skill training, and lack of machine maintenance service were less important problems for women in the sector. Regarding the problem with accessing necessary technologies, the respondents' agreement scale was found to be undecided.

The mean (3.4270) and the standard deviation (1.68474) confirm this idea. Regarding the problems that they have problems in accessing the market, the mean (3.3820) and standard deviation (1.24778) depict that the respondents' agreement scale is undecided, indeed less than agree. Similarly, the rest identified problems ranked from 9th to 11th which are problems with lack of technical skill training and inaccessibility of lease finance, and lack of machine maintenance service, the response scores indicate a mean of 3.3146, 2.9775, and 2.7416; and a standard deviation of 1.58541, 1.19632 and 1.22738, respectively, which shows the undecided level of agreement.

Despite the difference in the scale of agreement and the existence of the problems that women in micro and small enterprises face, the responses generated show that there are no disagreements on the availability of the problem and the mean report shows moderate agreement.

To conclude, the overall listed challenges that women in the micro and small enterprise sector face in their economic empowerment are above average with the average mean score (3.53523) and average standard deviations (1.38067). this is a good indicator that despite the level of agreement on the above-discussed problem differences they have significantly affected

the economic empowerment of women in the sectors.

4.1.4.1 Structural and Systemic Barriers

The major intuitional and systemic barriers identified concerning the economic empowerment of women in the micro and small enterprise sectors are displayed in the following table.

Table 8: Structural and systemic barriers

| Structural and systemic barriers | | N | Mean | Std. Deviation | Rank |
|--|---|-----------|----------------|-----------------------|-----------------|
| 1 | Lack of access to decision-makers | 89 | 3.0337 | 1.37716 | 5 th |
| 2 | Unfavorable legal and regulatory environments | 89 | 3.3483 | 1.56743 | 4 th |
| 3 | Problems with bureaucracies and redcaps | 89 | 3.6517 | 1.27265 | 2 nd |
| 4 | Corruption in financial institutions | 89 | 4.0899 | 1.20207 | 1 st |
| 5 | Corruption in government institutions | 89 | 3.6067 | 1.48677 | 3 rd |
| Average mean and standard deviation | | 89 | 3.54606 | 1.381216 | |

The identified institutional and systemic barriers include problems from the above quantitative data analysis with access to decision-makers, legal and regulatory frameworks that are not favorable for women, bureaucracies and red tape, and corruption in service provision in both financial and government institutions will further be discussed below

Corruption in government and financial institutions

As displayed in Table 8 above corruption in service provision in financial institutions was the prior institutional barrier in accessing economic empowerment services for women micro and small enterprises operators, respondents agreed on the availability of the problem despite a moderate level of variation on the agreement, the response shows a mean score of (4.0899) with a standard deviation of (1.20207)The support service system from government and financial institutions is challenged with several structural and institutional barriers.

Table 8 shows that the women-owned enterprises agreed on the existence of corruption in government and financial institutions' service provision. The response shows a mean of (4.0899) and (3.6067) with a standard deviation of (1.20207) and (1.4867) for the prevalence of corruption in Government and financial institution respectively. Corruption within government and financial service providers for women SMEs has been mentioned as a barrier. Women MSE operators in Addis Ketema Sub-City have reported that they have to make under-the-table payments or use personal connections to access services. The lack of transparency and fairness creates an uneven playing field for women-owned businesses. Similarly, corruption in government institutions' service provision.

Bureaucracies and red tapes

The bureaucracies and red tape within government institutions have been found to pose challenge for women MSEs with a mean score of (3.6517) and a standard deviation of (1.27265). According to the gender director from the Ethiopian Enterprise Development, "Excessive paperwork, long delays in obtaining licenses and permits, and non-transparent processes make it difficult for women entrepreneurs to start and grow their businesses. This disproportionately impacts women who often have less time to navigate complex bureaucracies" Similarly, the interview response from the loan expert from the Development Bank of Ethiopia "Although the Ethiopian regulatory environment is challenging to navigate for any business owner, but particularly difficult for women with limited time, education, and resources. Licenses and permits are required for most business activities, and the process to obtain them is complicated, time-consuming, and often requires bribes or political connections that women typically lack"

Unfavorable Legal and regulatory environment

The interview response further confirms that the legal and regulatory environment does not

always consider the specific needs and constraints faced by women MSE operators. Although there exists a microfinance support scheme and strategy and the manual emphasizes supporting women MSE operators in terms of market communication and participation, it shows a gap between the practical implementation of the strategies and legislation. According to government MSE support institutions, notably the Gender Director at the Ethiopian enterprise development, "there are gaps in the plan, which makes it more difficult to implement the MSE programming. For instance, the plan and the support package for micro and small businesses both explicitly specify that women should get half of the support services provided to MSE operators. However, bureaucracy and awareness problems from the civil servant implementers prevent women from achieving this goal. This demonstrates a disconnection between practice and the MSE tactics and laws". The MSE Support Expert from the Addis Ketema sub-city MSE Development office also stated that "there were no controls in place to prevent improper and inefficient performance in the provision of services by government support organizations". However, these women entrepreneurs responded that they have a moderate level of agreement on the challenges they faced with access to decision-makers and problems and the availability of legal and regulatory environments that are not favorable for women to access economic empowerment services. Concerning problems in access to decision-makers and problems and the availability of legal and regulatory environments that are not favorable for women, the mean scores (3.0337) for problems in access to decision-makers and (3.3483) for the availability of legal and regulatory environments that are not favorable for women) and their standard deviations of (1.37716) And (1.56743), respectively, shows that despite the visible amount of deviation among responses, a moderate level of the agreement had shown regarding the existence of the problems..

Overall, these problems with the institutional support service system hinder the economic empowerment of women in the micro and small enterprise sectors. Efforts should be made to address corruption, streamline bureaucratic processes, and ensure that the legal and regulatory environment supports women's needs

4.1.4.2 Limitation in Service Delivery

There are many challenges identified in terms of the economic empowerment of women which is related to the limitation of service delivery. The main challenges related to the institutional service delivery were lack of information on the credit service, requirement complexity in accessing services, lack of necessary skill training as requested, lack of knowledge on the requirements of the lease finance service, and lack of assistance from government bodies. As indicated in Table 9 above, from the list of identified problems about limitations in service delivery from the economic empowerment service provider institutions for the women micro and small enterprise operators.

Table 9: Limitation with service delivery

| Limitations in service delivery | | N | Mean | Std. Devi | Rank |
|--|--|----------|-------------|------------------|-----------------|
| 1 | Lack of information on the requirements for credit | 89 | 3.6292 | 1.18112 | 3 rd |
| 2 | Requirement complexity in accessing services | 89 | 3.7303 | 1.18479 | 2 nd |
| 3 | Lack of skill training as requested | 89 | 3.2135 | 1.31833 | 5 th |
| 4 | Lack of information on lease finance service | 89 | 4.0787 | .94418 | 1 st |
| 5 | Lack of assistance from government bodies | 89 | 3.2809 | 1.49991 | 4 th |
| Average Mean and Std. Deviation | | 89 | 3.5865 | 1.22566 | |

Limitation in informing the service Requirement

Lack of knowledge of the requirements of the lease finance service is ranked first with a mean

score of 4.0787 and standard deviation 0.94418. The respondents show a high level of agreement with the existence of the problem with a very low level of variation among them which indicates the severity of the problem among the women MSE operators.

Similarly, lack of information on the requirements for credit services and requirement complexity in accessing economic empowerment services were the second and the third severe problems. The respondents agree with the availability of the problem. Lack of information on the requirements for credit service has a mean of 3.6292 and a standard deviation of 1.18112. Similarly, there is also agreement on the problem of requirement complexity in accessing empowerment service. This is justified by the mean scores of 3.7303 with a deviation of 1.1811. One of the key activities that the MSE offices at different levels is supporting women MSE operators by providing information on the Service Requirements. According to the interview response from the MSE support expert from the Addis Ketema Sub City Micro and Small Enterprise development office "Even among women-owned MSEs, there were no equal opportunities besides this part of the problem was a lack of appropriate information-sharing channels through which women could get access to information"

Complex service requirements

In addition to this, it had also been explained by the interview data obtained from the gender Director in the Ethiopian Enterprise Development that "Complex service requirements in an attempt to access services like application for loans and lease financing had also mentioned that it is difficult to navigate for women with limited formal education and financial literacy beside this Complicated application forms and procedures pose significant barriers". Without proper guidance and assistance, many women-led businesses miss out on financial services that could help them expand.

However, problems identified as lack of assistance from government bodies and lack of necessary skill training as requested had ranked fourth and fifth. The respondents showed a moderate level of agreement on the problems. Their responses on lack of assistance from government bodies show a mean score of 3.2809 and a standard deviation of 1.49990. Similarly, concerning the lack of necessary skill training as requested, the respondent women in micro and small enterprises showed an undecided level of agreement with a mean score of 3.2135 and a standard deviation of 1.31833.

The above findings reveal that getting access to economic empowerment support from the government and financial institutions for women MSE operators in Addis Ketema Sub-City faced several challenges in accessing effective support services.

4.1.4.3. Problems with the Context Sensitivity of Services

One of the challenging factors that hinder the economic empowerment of women-owned micro and small enterprises is the lack of a support service system that considers the unique situation of women engaged in the sector. The following table displays the key problems with the context sensitivity of empowerment services delivery that affect the performance of women-owned enterprises. For this study, the following table displays identified problems in the context sensitivity of support services which includes high-interest rate charged by microfinance institutions, unreasonable tax level, lack of credit service with low or other optional collateral, lack of special incentives as female enterprise operator and lack of special credit services for women.

Table: -10. Problems with Context Sensitivity of Services

| Problems with The Context Sensitivity of Services | | N | Mean | Std.Devia | Rank |
|--|---|----------|-------------|------------------|-----------------|
| 1 | high-interest rate by microfinance institutions | 89 | 3.7640 | 1.16797 | 5 th |

| | | | | | |
|--|--|-----------|---------|----------|-----------------|
| 2 | unreasonable tax level | 89 | 3.8090 | 1.40516 | 3 rd |
| 3 | Lack of credit with low or optional collateral | 89 | 3.7753 | 1.28587 | 4 th |
| 4 | Lack of special incentives as female | 89 | 4.4831 | 0.91840 | 1 st |
| 5 | Lack of special credit services for women | 89 | 4.2697 | 1.23181 | 2 nd |
| Average Mean and Std. Deviation | | 89 | 4.02022 | 1.201842 | |

Lack of women-specific incentives

Table 10 portrays that having ranked first, the lack of special incentives for female enterprise operators is the major problem related to the context sensitivity of economic empowerment for women micro and small enterprise operators. The mean score (4.4831) and standard deviations (0.91840) show that the lack of special incentives for female enterprise operators was found to be a striking problem with very high agreement on the availability of the problem and little variation among the response by the survey participants. The interview response obtained from the MSE support expert in the Addis Ketema sub-city MSE development office shows "women's MSE operators have to compete on the same playing field as men who have more connections and resources. The loan application process is complicated, requiring documents like audited financial statements, cash flow projections, and collateral that most women can't provide". Besides these, it also mentioned the gender director from the Ethiopian Enterprise Development "there is no policy requiring banks to track lending to women-owned businesses, this imposes little accountability on different financial institutions in terms of addressing the special need of women MSE operators"

Lack of affordable credit services

Lack of special credit services for women had also ranked as the second most common barrier that women in micro and small enterprises face in accessing economic empowerment services. The mean score (4.2697) and the standard deviations (1.23181) displayed show the

level of agreement strongly supports the existence of constraints related to the lack of special credit services for women. As a female MSE operator in Ethiopia, accessing affordable credit can be an uphill battle. Most banks see women-owned MSEs as too risky to lend to, even though you have a solid business plan and years of experience. The interview response from the loan officer in Addis Microfinance institution also indicated that "there is a scheme for microfinance institutions to lend to MSE but they offer small loans, often without requiring asset collateral. However, the value of these assets may still be too low to qualify for the size of loans women SME operators need". Additionally, the loan expert points out that "these services are universal optional collaterals provided by holding salary rather than being women-specific financial programs designed to address women's MSES issues. Besides, those services are characterized by further problems with implementation".

Unreasonable tax level

Similarly, among the identified problems with the context sensitivity of economic empowerment service provision unreasonable tax level, lack of credit service with low or other optional collateral, and high interest rates charged by microfinance institutions, had ranked third, fourth, and fifth, respectively. The respondents showed a higher level of agreement on all identified problems.

According to the MSE support expert from the Addis Ketema sub-city MSE development office "The tax rates for small businesses, especially those run by women. value-added tax (VAT) and income tax rates for micro and small enterprises can be up to 30% of profits". The MSE support expert from the Addis Ketema sub-city MSE development office had also added that "For women MSE operators working on small margins, these taxes significantly cut into earnings and the ability to reinvest in and grow their businesses".

High-interest rate

The absence of a lower interest rate for loan schemes by microfinance institutions at reduced rates than market interest rates for women MSEs had contributed to their lower performances. The responses from women MSE operators clearly showed that the high interest rate charged by microfinance institutions have mean scores of 3.7640; and standard deviations of 1.16797, respectively in this regard, the micro and small enterprise support office expert from the Addis Ketema sub-city MSE development office pointed out that "High-interest rates are associated with borrowing from lending institutions. This is because women-owned MSEs rarely borrow as they lack collateral security". In addition, women are not organized into associations that can act as guarantors. According to the interview response from the MSE Support officer "Women MSE operators were reluctant to borrow even if they were given the opportunity because they did not want to risk losing their business ventures to lending institutions".

Lack of low or optional collateral

The lack of credit service with low or other optional collateral, charged by microfinance institutions have mean scores of 3.7753, and standard deviations of, 1.28587 and, Collateral requirements by banks and other lenders often prevent women SMEs from accessing much-needed financing. Many women simply do not have assets like land, vehicles, or equipment to put up as collateral for a loan. The National Bank of Ethiopia regulates the applicable interest rate and other cost of money charges, and licenses and supervises and regulates the operations of banks, insurance companies, and other financial institutions. Concerning the application and enforcement of low or optional collateral for women MSE operators, the credit guarantee expert from the National Bank noted "that there are new credit schemes which are introduced in recent years like credit with movable assets and credit options for women exporters which aimed to facilitate exporters' access to bank credit and enables local exporters not to lose an export market

due to inability to get bank loans". However, the expert had also mentioned that "these schemes may not be specifically tailored for the women SME operators with no capacity to participate in the export market and manage secure movable assets". Besides this, it had been mentioned by the Ethiopian Enterprise Development Gender affairs director that "some banks like Enat Bank have special collateral schemes for women credit requests they further require Women's to meet additional eligibility criteria set by the Bank. According to the director of Enat banks loan declaration posted on their website states that Women who require special credit services need to meet additional eligibility criteria set by the Bank without mentioning the details of those criteria to be met". Overall, addressing these problems and creating a more context-sensitive support service system is crucial for empowering women-owned micro and small enterprises.

4.1.4.4. Comparison of the Challenges in the Institutional Support System

Although the above challenges in the institutional support system are subdivided into institutional and systemic barriers, limitation in service delivery, and problems with the context sensitivity of services, which hinders access to the economic empowerment service by the support system, this does not necessarily mean that all have equally challenging effects Table 11 below summarizes the major challenges in accessing the institutional support services.

Table 11. Comparison of the major challenges in accessing the institutional support service

| No. | Comparison of the major challenges in accessing the institutional support service | Average Mean | Average S. D | Severity Rank |
|------------|--|---------------------|---------------------|----------------------|
| 1 | Administrative and systemic barriers | 3.54606 | 1.381216 | 3 rd |
| 2 | Problems with service delivery | 3.58652 | 1.225666 | 2 nd |
| 3 | Problems with the context sensitivity of services | 4.02022 | 1.201842 | 1 st |

The above table compares the overall impact of all identified challenges in the institutional support system for the economic empowerment of women engaged in the micro and small enterprise sectors. As shown in Table 11, the average mean score of 4.02022 and average

standard deviation of 1.201842 depict those problems with the context sensitivity of services are more severe than the others followed by problems related to the limitation on service delivery that have an average mean of 3.58652 and average standard deviation of 1.225666. The table also shows that institutional and systemic barriers have lesser severity compared to the first and second identified barriers to access economic empowerment services by women engaged in the sector, the grand mean of which is 3.54606 and the grand standard deviation of which is 1.381216.

Summary of findings

Concerning the demographic characteristics, the study found that most women micro and small enterprise (MSE) operators in Addis Katama Sub-City are adult women, which reveals that young women are not playing a significant role in the Sector. Women MSE operators are also found to have limited experience and are not educated enough to be effective in the sector. Most women MSEs are micro-level enterprises, and a gap in financial support provision is found, with over half of women never accessing credit services from financial institutions. Non-governmental organizations (NGOs) are also major start-up funders for women MSE operators in Addis Ketema Sub-City.

Women MSE operators face challenges in accessing credit, inputs, business training, basic information, and land premises. Government support institutions face factors such as raw material shortages, lack of finance, financial literacy, and lack of collateral. The government support system has also been found to be challenged with a lack of budget and financial capacity, improper planning, and policy implementation.

Institutional and systemic barriers, such as unfavorable legal and regulatory environments, bureaucracies, and corruption, have been found to pose challenges for women MSE operators.

Concerning problems in Service Delivery, the support service system was also found to have a Complex service requirement and Limitation in informing the service requirement for the women MSE operators. There are also Problems with the Context Sensitivity of Services including Lack of women-specific incentives, Lack of affordable credit services, Unreasonable tax level, low-interest rates, and lack of low or optional collateral for the women MSE operators are found to be limiting women MSEs from achieving economic empowerment.

Chapter Five: Discussion, Conclusions, and Recommendations

5.Introduction

This chapter deals with the discussion of the findings, conclusions, and recommendations of the study. The findings of this study have important implications for interventions designed to enhance the economic empowerment of women engaged in the MSE sector.

5.1. Discussion

The economic empowerment of women in the micro and small enterprise (MSE) sector is a crucial aspect of promoting sustainable development and gender equality. The findings of this research shed light on the challenges faced by women engaged in micro and small enterprises (MSEs) in Addis Katama Sub-City, particularly in terms of demographic characteristics, experience, education, enterprise size, financial support, and barriers to business development. For the challenges in the support service system, the study's findings revealed various institutional, systemic, and service-related barriers hindering women's economic empowerment in the MSE sector.

This discussion section aims to contextualize the research findings on the challenges faced by women in the MSE sector in Addis Ababa city of Addis Ketama Sub-City within the broader Ethiopian and African contexts, highlighting similarities and differences.

5.1.1. Demographic profile of women MSEs

Concerning the demographic characteristics, the study found that most women micro and small enterprise (MSE) operators in Addis Katama Sub-City are adult women, which reveals that young women are not playing a significant role in the Sector. Women MSE operators are also found to have limited experience and are not educated enough to be effective in the sector. Most women MSEs are micro-level enterprises, and a gap in financial support provision is found, with over half of women never accessing credit services from financial institutions. Non-governmental organizations (NGOs) are also major start-up funders for women MSE operators in Addis Ketema Sub-City.

The study's identification of limited experience and inadequate education among women MSE operators aligns with the findings of Abebe et al. (2019), who noted that women entrepreneurs in Ethiopia generally lack prior entrepreneurial exposure and formal education. Comparatively, similar trends have been observed in other African countries like in a study by Adisa, et al. (2016) on Nigeria, emphasizing the significance of addressing these educational and experiential gaps to enhance women's economic empowerment across the continent.

The demographic characteristics of women micro and small enterprise (MSE) operators in Addis Ketema Sub-City play a crucial role in understanding the challenges they face. The study reveals that the majority of these operators are adult women, indicating a limited representation of young women in the sector. This finding suggests that young women are not actively participating in

MSE activities, which may have implications for their economic empowerment and potential contribution to the sector.

Furthermore, the study highlights that women MSE operators have limited experience and insufficient education to effectively operate in the sector. This aligns with the findings of previous research conducted by Abebe et al. (2019) in Ethiopia, which emphasized the lack of entrepreneurial exposure and formal education among women entrepreneurs. Similar trends have been observed in other African countries, as evidenced by a study conducted by Adisa et al. (2016) in Nigeria. These findings underscore the significance of addressing the educational and experiential gaps among women MSE operators to enhance their economic empowerment not only in Addis Ketema Sub-City but also across the continent.

In terms of familial status, the research does not specifically explore differences between women with families and those without. However, it is worth considering that women with families may face additional challenges in balancing their business responsibilities with caregiving duties. This aspect could further impact their ability to access financial services, obtain necessary resources, and participate fully in the MSE sector.

The findings regarding limited experience and inadequate education, provide valuable insights into the challenges faced by women MSE operators and their demographic characteristics. Policymakers can utilize these findings to develop customized strategies that address the specific needs of women in terms of education and training programs, financial inclusion initiatives, By addressing these challenges, policymakers can create an enabling environment that promotes the economic empowerment of women, leading to more sustainable and inclusive economic development in Addis Ketema Sub-City and beyond.

5.1.2. Characteristics of women MSE operators

The characteristics of women MSE operators in Addis Ketema Sub-City are linked to the challenges they face. The prevalence of micro-sized women-led MSEs aligns with national trends, indicating limited access to resources and markets. This finding suggests that women may be operating in the micro-enterprise category due to constraints in scaling their businesses.

One notable challenge highlighted in the study is the limited access to credit services from financial institutions. This is a concern that has been observed in various studies across Africa. The lack of access to credit hinders women's ability to grow their businesses and tap into opportunities for expansion. It is crucial to address this challenge by developing targeted interventions that provide women with access to affordable and appropriate financial services.

Furthermore, the reliance on non-governmental organizations (NGOs) as major start-up funders for women MSE operators in Addis Ketema Sub-City is consistent with findings from other African countries. This emphasizes the important role that NGOs play in providing initial financial assistance to women entrepreneurs who face difficulties in accessing formal financial services. Recognizing the significance of NGOs in supporting women's economic empowerment can inform the development of policies and programs that leverage these partnerships to enhance women's access to financial resources.

When considering the difference between women MSE operators with families and those without, it is important to recognize the potential additional challenges faced by women with caregiving responsibilities. Balancing business responsibilities with family duties can be demanding and may impact their ability to fully engage in the MSE sector. This highlights the need for targeted support and policies that address the specific needs of women with families, such as access to affordable childcare or flexible working arrangements.

The study also reveals a correlation between education levels and the challenges faced by women MSE operators. Limited experience and inadequate education were identified as factors that hinder effective operation in the sector. This finding echoes previous research conducted in Ethiopia and other African countries, emphasizing the importance of addressing educational and experiential gaps among women entrepreneurs. Providing training programs, mentorship opportunities, and access to business development resources can help bridge these gaps and enhance the capacity of women MSE operators to succeed in their businesses.

The findings regarding the characteristics and their link to challenges are relevant for policymakers, practitioners, and stakeholders. Understanding the specific barriers faced by women MSE operators based on their demographic characteristics allows for the development of targeted interventions and policies. This includes initiatives to improve access to credit, promote entrepreneurship education, provide tailored support for women with families, and strengthen partnerships with NGOs. By addressing these challenges and creating an enabling environment, policymakers can promote the economic empowerment of women MSE operators and contribute to more inclusive and sustainable economic development in Addis Ketema Sub-City.

5.1.3. Major challenges faced by women MSE operators

The research findings highlight the major challenges faced by women MSE operators, which include difficulties in accessing credit, inputs, business training, basic information, and land premises. These challenges have been observed consistently across various studies conducted in different African contexts. This resonance emphasizes the systemic nature of these barriers and underscores the urgent need for collective action to address them.

The relevance of these findings lies in their implications for gender equality and economic development. By recognizing and addressing the challenges faced by women MSE operators, we

can create a more inclusive and supportive environment for their entrepreneurial endeavors. Access to credit, inputs, and training are crucial for the growth and sustainability of micro and small enterprises, and by removing the barriers that hinder women's access to these resources, we can promote their economic empowerment.

Moreover, the difficulties faced by women in accessing basic information and land premises further compound their challenges. Information is a valuable asset in business, and by ensuring that women have equal access to information about regulations, market opportunities, and support services, we can level the playing field and enhance their chances of success.

The issue of land premises is particularly significant, as secure access to land is essential for establishing and expanding businesses. Women often face discrimination and limited rights to land ownership, which hampers their ability to secure suitable premises for their Mses. Addressing this barrier is not only essential for empowering women economically but also for promoting overall economic growth and job creation.

The systemic nature of these challenges necessitates collective action and policy interventions. Governments, institutions, and stakeholders must work together to create an enabling environment that supports and promotes the economic participation of women in the MSE sector. This includes implementing favorable legal and regulatory frameworks, streamlining bureaucratic processes, and combating corruption. Targeted interventions are also needed to provide women-specific incentives, affordable credit services, and reasonable tax levels to address the specific constraints they face.

By collectively addressing these systemic issues, we can unlock the vast potential of women MSE operators and contribute to sustainable development. Gender equality and women's

economic empowerment are not only moral imperatives but also key drivers of economic growth and social progress. It is crucial to recognize the relevance of these research findings and take meaningful steps towards creating an inclusive and supportive ecosystem for women in the MSE sector.

5.1.4. Challenges in accessing the institutional support service

The research findings highlight the challenges faced by women micro and small enterprise (MSE) operators in accessing institutional support services and the relevance of these findings in addressing gender-specific constraints in various African contexts.

Institutional and systemic barriers

The study identifies institutional and systemic barriers that impede the economic empowerment of women in the MSE sector. These barriers include unfavorable legal and regulatory environments, bureaucratic hurdles, and corruption. These findings align with prior research conducted in Ethiopia, as well as in Nigeria. A study by Gebreeyesus and Guadagno (2015) noted that women entrepreneurs often encounter complex bureaucratic processes and lack of access to information about regulations, and in Nigeria, Osabutey et al. (2017) found that corruption exacerbates barriers to entry for women entrepreneurs, which emphasizes the systemic nature of these challenges across different African countries. Women entrepreneurs often encounter complex bureaucratic processes and lack access to information about regulations, resulting in inefficiencies and inequality. The presence of these barriers calls for collective action and policy interventions to create a more supportive and enabling environment for women MSE operators.

limitations in the support service

The study highlights the limitations and complexities within the support service system, particularly in terms of informing women about service requirements. Inadequate information dissemination about available services hinders women's engagement in the MSE sector and

constrains their economic empowerment. This resonates with the research conducted by Ayalu et al, (2023) in Ethiopia, which emphasized that inadequate information dissemination about available services hinders women's engagement in the MSE sector emphasizing the importance of addressing information asymmetry as a priority. Improving access to information about financial and business support services can significantly enhance women's participation and success in the MSE sector across various African contexts.

Challenges in context-sensitivity of services

The study identifies context-sensitive challenges, such as the lack of women-specific incentives, affordable credit services, and reasonable tax levels. These findings align with a study by Faisal et al., (2018). in Uganda, which highlighted the absence of tailored financial products and the burden of high taxes on women-owned MSEs. In Tanzania, Naegels et al., (2017) found that inadequate access to credit services and high interest rates disproportionately affect women entrepreneurs. This commonality underscores the need for targeted policies and interventions that address gender-specific constraints in accessing financial resources. By acknowledging the unique socio-economic contexts of each nation, policymakers can design interventions that are appropriate and effective for specific countries while addressing the overarching challenges faced by women MSE operators.

While the challenges identified in this study align with similar research conducted in Ethiopia and other countries, it is important to recognize the subtle differences that reflect the unique socio-economic contexts of each nation. Legal and regulatory hurdles may vary due to distinct legal frameworks, and the availability of support infrastructure and awareness about women's economic empowerment may differ, influencing the severity of challenges. Taking these

contextual factors into account is crucial in designing tailored interventions and policies that effectively address the challenges faced by women MSE operators in specific African contexts.

In conclusion, the research findings shed light on the institutional, systemic, and context-specific challenges faced by women MSE operators in accessing support services. These findings are relevant as they call for collective action, policy interventions, and the dissemination of information to create an enabling environment for women's economic empowerment. By addressing these challenges, policymakers can promote gender equality, foster inclusive economic growth, and unlock the full potential of women entrepreneurs in the MSE sector across various African countries.

5.2. Conclusion

The research conducted on the economic empowerment of women in the micro and small enterprise sector in Addis Ababa City, specifically within Addis Ketema Sub-City, has shed light on the challenges faced by women MSE operators. The study's findings indicate that these operators encounter numerous obstacles that hinder their economic empowerment.

One significant challenge highlighted by the research is the limited access to inputs, such as raw materials and supplies, which impose a significant financial burden on many women SME operators. Furthermore, obtaining loans from banks and financial institutions to start or expand their businesses is a struggle for women MSEs due to the lack of collateral, such as property, which is often required as security by banks. The study also reveals that women MSE operators in Addis Ketema Sub-City lack access to information on government and non-government programs and services that could support their empowerment and business training opportunities.

Another critical challenge identified in the study is the difficulty faced by women SME operators in claiming and accessing land for their businesses. This issue restricts their potential for economic growth and empowerment.

The research emphasizes that access to context sensitive financial services, particularly loans, is a major barrier to the economic empowerment of women MSE operators. It suggests that addressing this challenge requires approaches such as financial education, financial inclusion, and financial empowerment.

The stance of this paper is to highlight the importance of providing women with equal economic opportunities to fully realize their potential. The study underscores the need for policymakers and practitioners to take note of the challenges faced by women in accessing economic opportunities. By addressing these challenges, policymakers can create more sustainable economies that support the economic empowerment of women.

The findings of this research are significant as they provide valuable insights into the specific challenges faced by women MSE operators in Addis Ketema Sub-City. These insights can inform policy decisions and guide practitioners in implementing measures that address the identified challenges. By doing so, policymakers can create an enabling environment that promotes women's economic empowerment and contributes to more inclusive and sustainable economies.

5.3. Recommendations

Based on the major findings of this study, the following recommendations are forwarded with the view to strengthen the economic empowerment of women MSE operators in the study area.

- Addressing the barriers that hinder the growth and sustainability of women MSE operators is crucial for their economic empowerment. To provide better support, it is recommended to study women-owned MSEs more closely in order to identify ways to enhance their access to credit, inputs, information, training, and government support. By connecting women entrepreneurs to these resources, they can successfully start and grow their businesses.
- The government and financial institutions play a vital role in addressing structural and institutional barriers that disproportionately impact the economic empowerment of women MSE operators. Complex bureaucracies, corruption, unfavorable laws and regulations, and inadequate infrastructure and services should be addressed. Removing these barriers will be key to unlocking the potential of women entrepreneurs in Addis Ketema Sub-City. Improving access to finance, property rights, and contract enforcement can be achieved through more inclusive policies.
- To effectively empower women through micro and small enterprises, the government and financial institutions must address challenges such as information gaps, complex requirements, and lack of assistance. Simplifying processes, improving outreach, and providing guidance can help more MSE operators in Addis Ketema Sub-City utilize available support services to grow and thrive.
- Special incentives, targeted funding, simplified application processes, and programs that understand the experiences of women can make a significant difference. It is crucial to level the playing field and provide women with real opportunities to thrive in the business sector.
- Reforming tax rates, simplifying licensing procedures, and providing education and

support for women business owners are steps the Ethiopian government could take to alleviate the disproportionate burden of taxes and regulations on women entrepreneurs. Creating a more equitable environment for women in business would help unlock their economic potential and support broader economic growth.

- Government and financial institutions should provide more context-sensitive services that consider the specific constraints and needs of women MSE operators. This includes targeted incentives, simplified tax systems, and alternative financing options to help unlock their potential. With the right support, these enterprises can significantly contribute to the country's economic growth and development.
- To address the issue of lacking assets as collateral for traditional bank loans, the National Bank of Ethiopia could establish a loan program that assesses borrowers' creditworthiness through cash flow analysis and character references, rather than relying solely on collateral. This would lower a key barrier for women seeking credit. Targeted interventions and innovative approaches can help overcome longstanding barriers faced by women business owners in accessing the financing they need to expand and prosper.
- It is crucial for the National Bank of Ethiopia to effectively implement the financial inclusion criteria outlined in its proclamation. By putting the strategy into effect as soon as possible, it can strengthen the economic empowerment of women MSE operators and ensure that the intended impact is realized

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APENDEXES
APENDEXE A
INFORMED CONSENT

For the Survey Respondents

Challenges of the economic empowerment of women who are engaged in the micro and small enterprise sector in the Addis Ababa Addis Ketema sub-city

I am Mr. Tewodros Asmare Gedle, a master's degree student at Addis Ababa University School of Social Work, and I am currently researching the above topic. I am conducting this research to examine the challenges of the economic empowerment of women who are engaged in the micro and small enterprise sector in the Addis Ababa, Addis Ketema sub-city. This will support my research into the barriers that women face while trying to advance their economic status in micro and small businesses. About women's economic empowerment in micro and small companies, I would love to learn about your ideas, opinions, and experiences. The research outcomes would be distributed to pertinent organizations to tackle the barriers impeding women employed in the MSE sector from attaining financial autonomy. There will be suggestions on how to get rid of these barriers and create an environment that encourages women to work in the sector

.It is voluntary to participate in this investigation. You are allowed to choose not to participate in the study. You are NOT necessary to give your name or address in order to maintain confidentiality. Your identity will stay anonymous throughout the research report, and you won't be mentioned in the study's results. To the best of my knowledge, taking part in this study shouldn't have resulted in any harm. I will be pleased to address any inquiries you might have. Do you have any questions? For further questions about this research and related issues, contact Mr. Tewodros Asmare Gedle.

Phone. 0918184627 or 0901115554 Email. Tedyas30@gmail.com

I have read the above consent form/the above consent form has been read to me;
I have fully understood its contents and I consent to participate in this research project.

Signature: Date

THANK YOU

APPENDIX B
Addis Ababa University
College of Social Science
School of Social Work
Survey Questionnaire

This questionnaire is designed to investigate “the challenges of the economic empowerment of women who are engaged in the micro and small enterprise sector in the Addis Ababa, Addis Ketema sub-city." I kindly remind you that the response given to you will only be used as input for the research work. In addition, I would like to be grateful for the sacrifices you will make in completing this questionnaire.

Section I

Dear. participant. please put the " X" symbol in the box provided for each question to the response that you feel is appropriate.

1. Demographic Information

1.1. Age

A. below 20 Years B. 21-30 Years C. 31-40 years D. above 40 years

1.2. Level of education and training

A. Can't read and write B. Grades 1-4 C. Grades 5-8
D. Grades 10 complete E. 10+1 & 10+2 F. 10+3 /diploma
G. BA/BSC and above

1.3 Marital status

A. Single B. Married. C. Divorced D. Widowed E. Separated

1.4. Family size

A. No family member B. Less than 3 C. 4-5 D. More than 5

1.5. Years of engagement in the sector

A. Less than 1 year B. 1-5 years C. 6-10 years
D. More than 10 years

2. Characteristics of Women-Owned Enterprises

2.2. In which of the following sectors your enterprise belongs to?

Note: -You can select more than one if you are engaged in multiple sectors:

- A. Agro-Processing B. Textile C. Leather D. Chemical
E. Woodwork F. Metalworks G. Jewelry
H. Other please (specify)-----

2.3. What is the level of your enterprise?

- A. Micro B. Small

2.4. How many employees do you have at the moment??

- A, less than 5 B. 6-10 C. 11-15 D. more than 15

2.5. What is the legal ownership status of the establishment?

- A. Sole ownership B, Joint ownership C. Family business
D. Cooperative E. Other (specify)-----

2.6. What was your main source of start-up funding?

- A. Personal saving B. Family saving C. Micro-finance loan
D. Borrowed from Bank E. Assistant from NGOs
F. Others (specify) -----

3. Factors that contributed to the low performance of women and Structural and systemic barriers to accessing economic empowerment services

3.1. Have you ever gotten financial support from any institution?

- A, yes B. No

3.2. If your answer is yes to question no 3.1, where did You find the support?

- A. Development Bank of Ethiopia B. Addis credit and saving institution
C. non-governmental organizations D. Private loan
E. others. please specify -----

3.3. Do you face any problems in the process of accessing financial support services?

- A. Yes B. No

3.4. If your answer is Yes for question No 3.3, what specific problem have you faced?

Note: - you can select more than one.

A. Fulfilling collateral requirements

B. Bureaucratic barriers

C. Lack of transparency

D. Corruption

E. Lengthy requirements

F. Others please specify-----

3.5. Have you ever accessed special support services by being a female enterprise operator?

A. Yes B. No

3.6. If your answer to question Number 3.6 is yes, what support service did you get?

A. Credit service with Low and optional collateral B. Special lending options

C, Special market linkage for women

D. Others Please specify, -----

3.7. What support could help tackle the challenges you have been facing?

Note: - you can select more than one support you need.

A. Credit service with Low and optional collateral

B. Special lending options for women

C. Working space /shade

D. Infrastructure development

E. Access to decision-makers

F. Special market linkage for women

G. Training on marketing options

Others please specify-----

Section II

The following questions are aimed at identifying the major challenges that you have faced in running your enterprises. After you read each item, evaluate them concerning your enterprise and then put a tick mark (X) under the choices below.

5=Strongly Agree 4=Agree 3=undecided 2=Disagree 1=Strongly Disagree

| N. o | Item | Agreement Scale | | | | | |
|------|--|-----------------|---|---|---|---|--------|
| | | 1 | 2 | 3 | 4 | 5 | remark |
| A | Problems that women's owned enterprises have | | | | | | |
| 1. | I have a problem with accessing credit service | | | | | | |
| 2. | I have no access to the market for my products | | | | | | |
| 3. | I have no access to different business training | | | | | | |
| 4. | I am challenged to own premises land to run my business | | | | | | |
| 5. | I am Challenged to access information to grow my business | | | | | | |
| 6. | I don't have access to the necessary inputs (raw materials) | | | | | | |
| 7. | I don't have the necessary technologies to improve my business | | | | | | |
| 8. | There are no infrastructures available | | | | | | |
| 9. | I didn't get the necessary technical skill training | | | | | | |
| 10. | Lack of access to lease finance services | | | | | | |
| 11. | I never got machine maintenance service | | | | | | |

| N.o | Item | Agreement Scale | | | | | |
|-----|--|-----------------|---|---|---|---|--------|
| | | 1 | 2 | 3 | 4 | 5 | remark |
| | Challenges in the Support Service System | | | | | | |
| A | Structural and systemic barriers | | | | | | |
| 1. | Legal and regulatory environments are not favorable for women | | | | | | |
| 2. | I don't have access to decision-makers | | | | | | |
| 3. | There are problems with bureaucracies and red taps | | | | | | |
| 4. | There is corruption in service provision in financial institutions | | | | | | |
| 5. | There is corruption in government institutions' service provision | | | | | | |
| B | Limitation on in-service delivery | | | | | | |
| 1. | I don't have information on the requirements for credit service | | | | | | |
| 2. | There is requirement complexity in accessing services | | | | | | |
| 3. | I didn't get the necessary skill training as requested | | | | | | |
| 4. | I don't know about the requirements of the lease finance service | | | | | | |
| 5. | I don't get assistance from government bodies | | | | | | |
| C | Problems with Context Sensitivity of Services | | | | | | |
| 1. | There is a high interest rate charged by microfinance institutions | | | | | | |
| 2. | The tax level imposed on my business is unreasonable | | | | | | |
| 3. | There is no credit service with low or other optional collateral | | | | | | |
| 4. | I never got benefit from special incentives as a female | | | | | | |
| 5. | I did not benefit from special credit services for women | | | | | | |

Thank you Very much

APPENDEX C
በአዲስአበባዩኒቨርሲቲ
የሶሻልወርክትምህርትክፍል
የዳሰሳጥናትመጠይቅ

ይህመጠይቅየተዘጋጀውበአዲስአበባአዲስከተማክፍለከተማበጥቃቅንናአነስተኛዘርፍየተሰማሩሴቶችንየኢኮኖሚአቅምለማሳደግ የሚጋጥሟቸውንተግዳሮቶችላይጥናታዊምርምርለማካሄድነው።

ከመጠይቁየሚገኘውምላሽለምርምርስራግብአትነትብቻእንደሚውልበትህትናአሳወቃለሁ።

በመሆኑምይህንንመጠይቅለመሙላትለሚከፍሉትመስዋዕትነትናላደረጉልኝትብብርበቅድሚያምስጋናየንማቅረብእፈልጋለሁ።

እባክዎየጥያቄምላሽዎንበምላሹትይዩያለውሳጥንላይየ "X" ምልክትበማድረግይግለጹ።

ክፍል I

1. መሰረታዊመረጃ

1.1. ዕድሜ

ሀ. ከ20 አመትበታች ለ. 30 ዓመትሐ. 31-40 መ. ከ40 በላይ

1.2. የትምህርትደረጃ

ሀ. ማንበብናመጻፍለ. ከ1ኛ- 4ኛክፍልሐ. ከ5-8ኛክፍል

መ. 10ኛክፍልያጠናቀቀሠ. 10+1 & 10+2 +3 /ዲፕሎማ

ረ. ዲግሪእናከዚያበላይ

1.3 የጋብቻሁኔታ

ሀ. ያላገባችለ. ያገባችሐ. አግብታየፈታችመ. የተለያየች

1.4. የቤተሰብአባላትብዛት

ሀ. ብቸኛለ. ከ 3 በታችሐ. ከ 4-5 መ. ከ 5 በላይ

1.5. በዘርፉውስጥየቆየበትዓመት

A. ከ1 አመትበታችB. 1-5 ዓመትሐ. 6-10 ዓመት

መ. ከ 10 ዓመትበላይ

2. የሴትአምራችኢንተርፕራይዘችአንቀሳቃሾችተጨባጭሁኔታ

2.1. የእርስዎኢንተርፕራይዘየተሰማራውበየትኛውዘርፍነው?

ማሳሰቢያ: - በተጨማሪነትየተሰማሩበትዘርፍካለከአንድበላይመምረጥይችላሉ

ሀ. አግሮ-ፕሮሰሲንግለ. ጨርቃጨርቅሐ. ቆዳናየቆዳወጤቶችመ. በኬሚካልወጤቶችሠ.

የእንጨትሥራረ. የብረታብረትስራዎችሰ. ጌጣጌጥናማእድን

ረ. ሌላካለ (ይግለጹ) -----

2.2. የኢንተርፕራይዘርደረጃምንድንነው?

ሀ. ጥቃቅን ለ. አነስተኛ \

2.3. በድርጅቱውስጥያሉየሰራተኞችብዛት?

ሀ. ከ5 በታች ለ. 6-10 ሐ. 11-15 መ. ከ15 በላይ

2.4. ኢንተርፕራይዘርደረጃውናሕጋዊባለቤትነትሁኔታእንዴት?

ሀ. በብቸኛባለቤትነት ለ. የጋራባለቤትነት ሐ. የቤተሰብንግድ

መ. በማህበር ሠ. ሌላካለ (ይግለጹ) -----

2.5. ስራውንለመጀመርያገኙትየመነሻገንዘብምንጭምንነበር?

ሀ. የግልቁጠባ ለ. ቤተሰብድጋፍ ሐ. ከቁጠባተቋምበተገኘብድር

መ. ከባንክበተገኘብድር ሠ. መንግሥታዊካልሆኑድርጅቶችበተገኘድጋፍ ረ. ሌላካለ (ይግለጹ)

3.

በሴቶችየሚንቀሳቀሱአምራችኢንተርፕራይዘርደረጃውንችግርችናየኢኮኖሚአቅማቸውንለማሳደግእንዳይችሉየሚያግዷቸውየ አገልግሎትአሰጣጥ፤መዋቅራዊናየአሰራርአንቅፋቶች

3.1. ከዚህበፊትየብድርወይምየገንዘብድጋፍአግኝተውያውቃሉ?

ሀ. አዎ ለ. የለም

3.2. ለጥያቄቁጥር 3.1 መልስዎአዎከሆነየገንዘብድጋፍንያገኙትከየትነው ?

ሀ. የኢትዮጵያልማትባንክ ለ. ከአዲሱብድርናቁጠባተቋም

ሐ. መንግሥታዊካልሆኑድርጅቶች መ. ከግለሰብበተገኘብድር

ሠ. ሌላካለይግለጹ -----

3.3. የገንዘብ/ የብድርድጋፍአገልግሎትበማግኘትሂደትውስጥችግርአለ?

ሀ. አለ ለ. የለም

3.4. ለጥያቄቁጥር 3.3 መልስዎአለከሆነምንየተለየችግርአጋጥሞታል?

ማሳሰቢያ: - ከአንድበላይመምረጥይችላሉ

ሀ. የብድርዋስትና/ ማስያዣመስፈርቶችንአለማሟላት

ለ. የቢሮክራሲያዊመስናክሎች

ሐ. ግልጽየሆነመረጃማጣት

መ. ሙስና

ሠ. የተንዛዙየአገልግሎትመስፈርቶች

ረ. ሌላካለእባክዎትይግለጹ -----

3.5. ሴትየኢንተርፕራይዝአንቀሳቃሽበመሆንዎበልዩሁኔታአገልግሎቶችንአግኝተውያዉቃሉ ?

ሀ.አዎ ለ. አይ

3.6 ለጥያቄቁጥር 3.5 መልስዎአዎከሆነያገኙትየድጋፍአገልግሎትምንድንነው?

ሀ. የብድርአገልግሎትበዝቅተኛማስያዣማግኘት ለ. ለሴቶችብቻበልዩሁኔታብድርማግኘት ሐ.

ለሴቶችልዩየገበያትስስር

3.7. ያጋጠሙዎትንተግዳድቶችለመቋቋምምንድጋፍሊረዳይችላል?

ማሳሰቢያ: - ከአንድብላይመምረጥይችላሉ.

- A. የብድርአገልግሎትበዝቅተኛማስያዣማግኘት
- B. ለሴቶችብቻበልዩሁኔታብድርማግኘት
- C. የመስሪያቦታ
- D. የመሠረተልማት (ኤሌክትሪክ፡መንገድ) ግንባታ
- E. ከዘርፉየመንግስትአመራሮችንማግኘት
- F. ለሴቶችልዩየገበያትስስር
- G. የምርትማሳያቦታማግኘት

እባክዎትሌላካለይግለጹ -----

APPENDEX D

ክፍል II

የሚከተሉት ጥያቄዎች በሴቶች የሚንቀሳቀሱ ኢንተርፕራይዞች ያጋጠሟቸውን ዋና ዋና ግሮችና የአሰራር ማነቆዎች ለመለየት ያለመነው። እያንዳንዱን ሃሳብ ከገመገሙ በኋላ ከፊት ለፊት ባሉት ምርጫዎች ስር የ (X) ምልክት ንያስቀምጡ።

5 = በጣም እስማማለሁ 4 = እስማማለሁ 3 = እርግጠኛ አይደለሁም 2 = አልሰማምም 1 = በጣም አልሰማምም

| ተ.ቁ | ሁኔታ | የሰምምነት ደረጃ | | | | | |
|-----|---|------------|---|---|---|---|--------|
| | | 1 | 2 | 3 | 4 | 5 | አስተያየት |
| ሀ | ሴት ኢንተርፕራይዞችን ቀላል ለማድረግ ያሉ ባቸው ግሮች | | | | | | |
| 1 | የብድር አገልግሎት የማግኘት ግብር አጋጥሞኛል። | | | | | | |
| 2 | ለምርቶቹ የገበያ የማደረግ ስድስት ሰዓት ስኬት ስኬት | | | | | | |
| 3 | የተለያዩ የንግድ ሥራ ስልጠናዎችን አላገኘም | | | | | | |
| 4 | የመሰሪያ ቤታችን ግብር አለብኝ | | | | | | |
| 5 | ንግዴን ለማሳደግ የመረጃ እጥረት አለብኝ | | | | | | |
| 6 | አስፈላጊ ግብዓቶች (ጥሬ ዕቃዎች) ለማግኘት አቸገራለሁ | | | | | | |
| 7 | ሥራዬን ለማሳደግ አስፈላጊው ቴክኖሎጂ የለኝም | | | | | | |
| 8 | የመሠረተ ልማት (ኤሌክትሪክ፣ ማህንገድ) ግብር አለ | | | | | | |
| 9 | የሊዝማሺን ድጋፍ አላገኘሁም። | | | | | | |
| 10 | የማሽን ጥገና አገልግሎት አላገኘሁም። | | | | | | |

| ተ.ቁ | ሁኔታ | የሰምምነት ደረጃ | | | | | |
|-----|--|------------|---|---|---|---|--------|
| | | 1 | 2 | 3 | 4 | 5 | አስተያየት |
| ሀ | የተለያዩ ተቋማዊ ድጋፎችን ለማግኘት ያጋጠሙት ግዳሮች | | | | | | |
| 1 | መዋቅራዊ እና የአሰራር እንቅፋቶች | | | | | | |
| 1 | የዘርፉን የአስተዳደር አካላትን ማግኘት አልቻልኩም። | | | | | | |
| 2 | ለሴቶች ምቹ ያልሆኑ የሥራ ስልጠናዎች አሉ። | | | | | | |
| 3 | አገልግሎት ለማግኘት ለሌሎች ለሌሎች የተጓዘው አሰራር አለ። | | | | | | |
| 4 | በፋይናንስ ተቋማት በአገልግሎት አሰጣጥ ላይ የሙስና ግብር አለ። | | | | | | |
| 5 | በመንግስት ተቋማት አገልግሎት አሰጣጥ ላይ ሙስና አለ። | | | | | | |
| ለ | በአገልግሎት አሰጣጥ ላይ ያሉ ውስንነቶች | | | | | | |
| 1 | የብድር አገልግሎት መስፈርቶች ላይ በቋሚ መረጃ የለኝም። | | | | | | |
| 2 | አገልግሎቶችን ለማግኘት የሚቀመጡ መስፈርቶች ውስብስብ ስላሉቸው | | | | | | |
| 3 | በተጠየቅኩት መሰረት አስፈላጊውን የክህሎት ስልጠና አላገኘሁም። | | | | | | |
| 4 | በሊዝማሺን ስለአገልግሎት መስፈርቶች ላይ መረጃ የለኝም። | | | | | | |
| 5 | ከመንግስት አካላት እርዳታ አላገኘሁም። | | | | | | |
| | የአገልግሎቶች የሴቶችን ተጨባጭ ሁኔታ ያለማገናዘብ ግሮች | | | | | | |
| 1 | በማይክሮፋይናንስ ተቋማት የሚከፈለው የወለድ መጠን ከፍተኛ ነው | | | | | | |
| 2 | የተጣሉትን የግብር መጠን ምክንያታዊ አይደለም። | | | | | | |
| 3 | በዝቅተኛ ማህንገድ ወይም በሌላ አማራጭ የሚሰጥ የብድር አላገኘም። | | | | | | |
| 4 | ሴት እንደ መሆኔ ልዩ ማህንገድ ታቻዎችንና ጥቅማጥቅሞች አላገኘሁም። | | | | | | |
| 5 | ለሴቶች በቻ በልዩነት ለሚሰጥ ብድር አገልግሎት የለም | | | | | | |

በጣም እስማማለሁ!

APPENDIX E

The semi-structured interview Guide for the purposively selected participants from different Government and Financial Institutions

This semi-structured interview will be conducted with the key informant interview participants selected purposively. The questions for each respondent will be modified and provided based on their relevance to their organizational role concerning the specific challenges identified during the analysis of the quantitative survey.

The participants will be drawn from the following.

- The Ethiopian Enterprise Development,
- The Development Bank of Ethiopia,
- The National Bank of Ethiopia,
- Addis Microfinance Institution
- Addis Ketema sub-city micro and small enterprise development offices

Each semi-structured interview is planned to take about an hour.

Introduction

My name is Tewodros Asmare Gedle and I am a graduate student at the Addis Ababa University School of Social Work. I am doing this research for partial fulfillment of my Master of Arts in Social Work. I am conducting this research to explore the challenges of the economic empowerment of women who are engaged in the micro and small enterprise sector in the Addis Ababa, Addis Ketema sub-city.

I am interested in your experience, perspective, and attitude regarding the challenges of economic empowerment of women who are engaged in the micro and small enterprise sector. The results of the study will be shared with those organizations working closely with the economic empowerment of women who are engaged in the micro and small enterprise sector.

Statement of Rights and Confidentiality:

Participation in the research is voluntary. You are free to participate in the study or opt out at any time. Besides, you, as a person, will not be referred to in the results of the study and your identity will remain anonymous throughout the research report.

Research objectives

Objective 1. Factors that contributed to the low performance of women who run micro and small enterprises.

1. How do You explain the institutional support from your organization in terms of addressing the main factors that contributed to the low performance of women in the sector?
 - Access to input
 - Access to credit
 - Access to information
 - Access to business training

Objective 2. Assess the existing structural and institutional practice of service provision for those women who own and operate micro and small enterprises

2.1. Do you think the MSE Strategy encourages women in the MSE sectors? How?

2.2. Would you please explain the specific strategic support offered to women-owned MSEs in your organization?

2.3. Is there any mechanism to assess how women are getting benefited from government support? Please explain.

2.4. What support in your organization is in place to specifically promote women's participation in MSEs?

2.5. What women-specific MSE supports are specifically designed by your organization and are in place?

2.6. What problem did you face with women-operated enterprises concerning borrowing and Collateral and lease finance services?

2.6. What measures did you take to solve the problem you experienced?

Objective 3. Examine available support systems and the challenges in the implementation process by the government to empower women engaged in the micro and small enterprise sectors.

3.1. What are the main institutional barriers in the available support system for women in accessing economic empowerment services?

Please explain the concerns.

- Corruption in government institutions' service provision
- Corruption in service provision in financial institutions
- Unfavorable legal and regulatory environments are not for women
- Problems with bureaucracies and red tapes.

3.2. What are the main problems in **service delivery** for the economic empowerment of women in the sector?

- Lack of information on the requirements for credit service
- Requirement complexity in accessing services
- Lack of awareness of the requirements of the lease finance service
- Lack of assistance from government bodies

3.3. How do you assess women's **context sensitivity** of women in the sector?

- Lack of credit with low or optional collateral
- Lack of special incentives as female
- Lack of special credit services for women
- high-interest rate by microfinance institutions
- unreasonable tax level

3.4 From your experience, how can we address the challenges of the economic empowerment of women who are engaged in the micro and small enterprise sector besides the government strategy of support for women-owned MSEs?

3.5 Besides what I have asked you, is there anything that you could mention concerning the economic empowerment of women who are engaged in the micro and small enterprise sectors?

Thank you Very Much!