



ADDIS ABABA UNIVERSITY
COLLEGE OF SOCIAL SCIENCES
FACULTY OF BUSINESS & ECONOMICS

**CHALLENGES THAT AFFECT THE GROWTH OF WOMEN OWNED
SMALL AND MEDIUM ENTERPRISE: A CASE STUDY OF ARADA SUB
CITY**

**A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR THE DEGREE OF MASTER OF SCIENCE IN MANAGEMENT
SPECIALIZATION IN INNOVATION MANAGEMENT AND ENTREPRENEURSHIP**

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ADDIS ABABA, ETHIOPIA

Declaration

I, the undersigned declare that this thesis entitled “Challenges that affect the growth of women owned small and medium Enterprise: A Case study of Arada sub city” is my own original work and that all sources have been accurately reported and acknowledged, and that this document has not been submitted for a degree in any other universities.

Serkalem Koru

Signature

Date

Statement of Certificate

This is to certify that **Serkalem Koru** has completed her thesis entitled “Challenges that affect the growth of women owned small and medium Enterprise: A Case study of Arada sub city.” is her original work and is submitted for examination with my approval as thesis.

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This is to certify that the thesis entitled, *“Challenges that affect the growth of women owned small and medium enterprise:- A case study of Arada sub-city”* was carried out by Serkalem Koru under the supervision of Yohhanes Workaferahu (Ph.D) submitted in partial fulfillment of the requirements for the degree of Master of Science in Management complies with the regulations of the University.

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List of Acronyms/Abbreviations

| | |
|-------|---|
| SME | Small and Medium Enterprise |
| TVET | Technical, Vocational and Educational Training |
| WEDP | Women Entrepreneurship Development Project |
| IFC | International finance Corporation |
| OECD | Organization for Economic Corporation Development |
| STATA | Statistics and Data |

Abstract

Small and Medium Enterprises (SMEs) are still an issue that is interesting to study because it is recognized that small businesses have a major role in employment and contribution to the gross domestic product. This study sets out to provide detailed information on the main factors that currently affect the growth of women owned small and medium enterprise which started out as small and eventually grew into medium and large scale industries. The study considered the total population of 65 respondents in Arada sub city. Both descriptive and econometric analysis was employed to determine factors influencing the growth of women manufacturing industries. The study found that only few numbers of women in the manufacturing industry have transformed their business from small to medium enterprises and no one transferred to large scale industries. The result from econometrics analysis confirmed that those enterprises who took loan from bank has positive and significant influence on transformation of women owned enterprise. The study further observes that years of experience in the industry and receiving related training plays an important role in the success and growth of women owned enterprise. Interestingly, the study did not find any evidence of gender related burden to affect the growth of women owned enterprise targeted in the study.

Key words: Growth, SMEs, Training, quality

CHAPTER ONE

1.1. INTRODUCTION

Entrepreneurship is widely considered as an important ingredient in the modern global economic development process (Audretsch and Fritsch, 1991). Entrepreneurship is increasingly recognized as an important driver of economic growth, productivity, innovation and employment, and it is widely accepted as a key aspect of economic dynamism. Transforming ideas into economic opportunities is the significant issue of entrepreneurship. History shows that economic progress has been significantly advanced by pragmatic people who are entrepreneurial and innovative, able to exploit opportunities and willing to take risks (Hisrich, 2005). Entrepreneurship is a virtue that is capable of removing all the vices associated with economic growth, social disparities and employment. Many countries of the world are actively looking for ways and means to promote Entrepreneurship. (Getamesay, 2017)

Historically, it has become gradually apparent that, Small and Medium Enterprises (SMEs) truly contributed to employment and economic development (Wube, 2010). But it was not common to see women owned businesses more effective especially in the developing countries like Ethiopia. Moreover, in Africa most women owned small and medium enterprises are opposed with the challenges of developing their businesses and promoting the tradition of innovation and entrepreneurship especially on cultural products (OCED, 2009; Wube, 2010). Solving the challenges why women owned small and medium enterprises not transferred in to large scale industries is important to any development process.

Women's economic activities, particularly in self-employment, empower them economically and enable them overall to contribute more to the development of their country (Sarri and Trihopoulou, 2004). Recent statistics confirm that women's economic activities play a crucial role in the growth of many of the world economies (Minniti et al., 2005). In many countries women entrepreneurs are taking leading role in helping their respective governments to establish and develop strong small and medium enterprises (SMEs) that contribute significantly to economic growth (Getamesaw, 2017).

However, for various reasons, the business environment in Ethiopian's women has not been encouraging to small and medium enterprise growth. Many women culturally neglected and mistreated by their husband especially in rural countries where culture focus on woman. Identifying the value and importance, now a day's Ethiopia is paying at least some attention in order to create an environment conducive for the establishment of women-owned small and medium enterprises. Since Ethiopia has limited capital government support to SMEs depending up on the importance of the sector in the economy. Accordingly growth oriented sectors are selected for maximum support and the rest non selected sectors will get minimum support. (Konjit Debela) From those selected sectors this study look on manufacturing Enterprise. Women are very much encouraged to participate in growth oriented sectors.

In the recent context of our country Ethiopia, the newly elected prime minister has also given more emphasis to the contribution of educated women. This can be inferred from the equal number of nominated women at different minster level. This women empowerment can be taken as exemplary for focusing on small and medium women owned enterprise in the country.

Among the sub-cities in Addis Ababa region, Arada sub-city is one in which a small number of women Entrepreneurs are Transferred in to medium Enterprise. Information taken from Federal industry development bureau shows from 65 enterprise in Arada sub city 13 women entrepreneurs are found who are Transfer from small to medium. Women entrepreneurship problems are great in Arada as compare to the other sub city. That is why this study selects the above sub city.

Thus, the purpose of this study was to find out the women entrepreneurs performance and their challenges in running their business. Moreover, the researcher was providing indications to women entrepreneurs on the improvement of their performance and provides solution towards their challenge they are facing to perform their operation.

1.2. Statement of the Problem

Despite the enormous contribution of women to the socio-economic wellbeing of their families and communities, it received very little attention from society (Buame, 2000; Saffu and Takyiwaa-Manu, 2004). This has resulted in gross underestimation and under-utilization of the women's socio-economic contribution and potential. In Ethiopia the federal government small and medium enterprises especially, women owned Enterprises still have a problem on growth.

From all 10 sub cities found in Addis Ababa, the numbers of enterprises who transfer from small to medium and from medium to large scale industries are less in number and almost none respectively. Among the enterprises found, in Arada sub city, around 20% of the enterprise transferred into medium and no enterprise has shifted in to large scale industries according to Arada small and medium manufacturing industry development office report. According to IFC report (2011), "A number of factors have been investigated as contributing to the slow growth of women-owned businesses, including institutional and regulatory issues, lack of access to finance, relatively low rates of business education or work experience, risk aversion, confinement of women's businesses to slower growth sectors, and the burden of household management responsibilities."

The lack of attention given to women's experience of entrepreneurship is evidence of a wider problem of gender effects being omitted from main stream research studies into social phenomena. Carter (1993), for example, notes that "historically women have been left off the small business research agenda or made invisible by research practices or in other ways written out of the analysis of self-employment". Others have argued that the neglect of female entrepreneurship is part of a much wider problem which has resulted in the social sciences being structured in a manner which favors the male experience.

This study believes that the challenges facing women entrepreneurs need to be studied based on empirical data because of the importance of the subject as discussed earlier. By doing so the study understands the specific bottleneck why women owned small and medium enterprise fail to transfer their enterprise to medium and large-scale industries and the possible measures that can be put in place to improve their growth and success.

1.3. Objective of the Study

1.3.1. General Objective

The general objective of the study was to establish performance determinant of women owned small and medium enterprise in Arada sub city.

1.3.2. Specific Objectives

- To examine the impact of training on the growth of women owned small and medium enterprise.
- To investigate the impact of product quality on the growth of women owned small and medium enterprise
- To assess the effect of socio-cultural practice on the growth of women owned small and medium enterprises
- To explore the difference source of finance used by women and how this affects the growth of women owned small and medium enterprise

1.4. Research Question

- To what extent does training have effect on the growth of women owned SMEs
- How does source of finance used by women affect the growth of women owned SMEs
- What are the challenges that affect the growth of women owned SMEs
- In what way product quality affect the growth of women owned SMEs

1.5. Research Hypothesis

Hypothesis 1

H₀: There is no significant relationship between Socio-Cultural practices and the growth of women owned small and medium enterprises

Hypothesis 2

H0: Sources of finance does not influence growth of women owned small and medium enterprises

Hypothesis 3

H0: There is no significant effect between entrepreneurial training and the growth of women owned small and medium enterprises

Hypothesis 4

H0: There is no significant effect between product quality and growth of women owned small and medium enterprises

1.6. Significance of the Study

In Ethiopia women should have access to innovate new things for job. Despite our country has many cultural and different ethnics there is cultural food, cultural beverages and cultural dressing so many women create new things based on these things. All women owned small and medium enterprise can benefit from this research to improve their growth. This is possible only if the obstacles of women enterprise are solved. Generally the findings of this study are useful to the stakeholders including government policy makers, academic researchers. The study also should be seen as part of an element of growth effort in identifying the factors that challenges the performance of women owned small and medium enterprises towards their success.

1.7. Limitation of the Study

The study assessed the performance of women owned small and medium enterprise in Addis Ababa sub city particularly in Arada sub city. There are 10 sub cities in Addis Ababa where a number of small and medium women owned enterprise were operating. But due to time and finance constraints the researcher limited in Arada sub city. Although, there are different challenges that affect the growth of small and medium women owned enterprises, this study is limited to socio-culture practice, source of finance, training and product quality.

1.8. Scope of the Study

The research limits its boundaries around women owned small and medium enterprise within one of the sub cities in Addis Ababa which is Arada. The researcher have taken all the population from this sub city.

1.9. Organization of the Study

The rest of this paper is organized as follows: Chapter two presents empirical and theoretical review of the literature related to the issue of the performance of women owned small and medium enterprise; Chapter three provides research design and methodology; Chapter four contains results and discussion; and Chapter five gives summary, conclusion and recommendations. A Reference of related literature is referred while writing the paper and appendices are included after chapter five.

CHAPTER TWO

2. LITERATURE REVIEW

This section shall review the previous researchers who have pointed out literature related to this study. It shall also indicate challenges that affect the growth of women owned small and medium enterprises. The review will cover the following, definition of entrepreneurship, classification of women owned small and medium enterprise, accesses to finance, access to get training , socio-cultural practice and quality of their products that influence the growth.

2.1. The nature of Entrepreneurship

Robert, Michael, Dean (2013) Entrepreneurship plays an important role in the creation and growth of businesses as well as in the growth and prosperity of regions and nations. These large-scale outcomes can have quite humble beginnings. It involves action individuals use their knowledge and motivation to overcome ignorance to form a belief that there exists and opportunity for someone.

According to (Smile, 2008)

“Entrepreneurship basically has to do with business activities of individual person or group of persons called entrepreneur/s. Thus, for the concept of entrepreneurship to be well understood one need to know who an entrepreneur is, how the entrepreneur can be easily recognized, as well as the entrepreneurial process. The understanding and knowledge of these concepts is crucial for this study on women’s entrepreneurship, to provide a rich background and insight into the entrepreneurial phenomenon.”

Entrepreneurship is the phenomenon associated with entrepreneurial activity that is the enterprising human action in pursuit of the generation of value, through the creation or expansion of economic activity by identifying and exploiting new products, processes or markets (Ahmad and Seymour, 2008). Researchers have therefore devoted a great deal of time and effort over the last decades trying to shade a clear picture of the entrepreneurial personality and the roles that entrepreneurs play.

A general review of literature revealed that from the time of Adam Smith in 1776 through to the middle of the twentieth century, entrepreneurship literature was dominated by economists focusing upon the outcomes of the entrepreneurship phenomenon. The earliest of these views,

originated by Cantillon (1755), portrays an entrepreneur as the individual who assumes the risk for the firm. To him, the essence of the function of the entrepreneur is to bear uncertainty. According to Jennings (1994), Cantillon regarded everyone engaged in economic activity as an entrepreneur. Robert and Michael (1989) in their book “In almost all of the definition of entrepreneurship, there is agreement about the behavior that includes: 1) Initiative taking 2) the organizing and reorganizing of social/economic mechanisms to turn resources and situations to practical account 3) the acceptance of risk or failure.

2.2. Women-Owned SMES

Women-owned enterprises are classified differently in different countries. The World Bank, however, in its Enterprise Survey (World Bank 2015) uses two ways to identify a woman-owned enterprise: (i) an enterprise owned only by women, or (ii) an enterprise managed by women. This definition is used widely in African countries including Ethiopia when referring to women-owned enterprises. The Organization for Economic Co-operation and Development (OECD) defines a woman-owned enterprise as one in which a woman solely owns all the assets or capital (OECD 2012).

Women-owned enterprises are those that are wholly owned by a woman or women (Harding, 2007). Importantly, women work very hard in every sector that is service, manufacturing and then in Ethiopian economy. In Ethiopia women owned enterprise mean that the enterprise established by women to increase their living standard in to good. Especially in rural area they start from the problem they have with their husband by money.

Women entrepreneurs are simply women that participate in entrepreneurial activities, who take the risks involved in combining resources together in a unique way so as to take advantage of the opportunity identified in their immediate environment through production of goods and services (Okafor and Mordi, 2010). The Addis Ababa women entrepreneurs association also briefly defines women entrepreneurs as those women in Addis Ababa who own and run trade, industry, handicraft, services and other business enterprises (Women Entrepreneurs Association, 2002).

2.3. Classification of Women Owned SME

Classifying an enterprise into small and medium is difficult because there is no single agreed measurement for classifying. Small and medium are usually independent firms which employ certain number of employees. In the European Union the most frequent upper limit designation in small and medium is 250 employees but some countries set the limit in to 200. While in the United States consider small and medium the limit is fewer than 500 employees.(OECD, 2005)

The new classification is done for all business sectors and also takes better account different types of relationship between enterprises. And also ensures that different support measures are awarded only to the one that needs them. Changes are also done because the businesses are now days more innovative and technology plays a crucial role as well. (EU Commission, 8) Because of there is no agreed classification of small and medium enterprise it is also difficult for the women owned.

2.4. Review of Determinant Variables

2.4.1. Access to Finance

The need for finance is important for the success of any firm is it big or small for women or men owned enterprise (Kung'u, 2011). According to (Andrew,2014) There are various financial challenges that face women owned small enterprises i.e. high cost of credit, high bank interest charges, poor family background, and a lot of criteria's in accessing a loan facility. Access to finance and credit facilities hugely affect the growth of women owned small and medium businesses. Insufficient capital has led to failure of many business projects.

Many female-operated small and medium enterprises suffer from inadequate capital investment and run their businesses with little or no access to economic resources, and no or insufficient access to loans and ineffectual financial marketing (Drbie and Kassahun, 2013; Wasihun and Paul, 2010). Women face startup difficulties such as lack of a source of initial capital. Many women find their initial financing by way of borrowing from formal sources. However, the major difficulty for entrepreneurs, especially for women, is accessing credit due to collateral requirements of the banks. Even if they can access financial credit, the money borrowed is rarely sufficient to address the financial gap or expand their businesses (Wasihun and Paul, 2010).

In Ethiopia most of small and medium find their finance from microfinance institutions in addition to their own source. The National Bank of Ethiopia states in its Directive No. MFI/28/20156 “it has been found necessary to enable microfinance institutions to meet the credit needs of their clients in a flexible manner.” But this is not true when we come in to practice. There is a difficulty to get credit from big banks like Commercial Bank of Ethiopia.

2.4.2. Accesses to get Training to Women Entrepreneurs

Adequate skills are very important for the growth of one business. Lack of awareness about institutions that help women to participate in economic activities, and lack of entrepreneurial skills are important problems for women (Wasihun & Paul, 2010).

In the sector, practical skills are being required and quite a big number of women are not having these skills and this has seen many of their businesses failing. Professional training is very important in entrepreneurial world otherwise the projects will end up failing. Family and community responsibilities take a lot of women’s time that could be applied for improving their income generating efforts. Women’s responsibilities for child care are often cited as reasons for women’s low participation in skills training and literacy programs, which are crucial for improving business management skills of female. In Ethiopia a TVET programs are started to fill the gap of one’s entrepreneurial skills.

2.4.3. Quality of their Products

Quality is widely recognized as one of the most important disciplines/strategies or competitive priority for an organizational development (Sharma and Kodali, 2008). It is clear that quality has emerged as a strategic competitive tool for organizational success (Yong and Wilknsn, 2002). In today’s business environment, organizations cannot afford to ignore the strategic implications of quality for its competitive position (Rohitrana & Boon-Itt, 2001). Of the few studies in developing countries, the majority has examined quality practices of large firms. Thus, studies on adoption of quality practices by SMEs in developing countries, particularly in Africa, are few (Magd, 2008).

Deming (1986) considered quality and process improvement activities as the catalyst necessary to start an economic chain reaction. Improving quality leads to decreased costs, fewer mistakes, fewer delays, and better use of resources, which in turn leads to improved productivity, which enables a firm to capture more of the market, which enables the firm to stay in business, which results in providing more jobs (Summers, 2006).

The quality concept has been a popular research topic in marketing and management literature where researchers have attempted to identify key dimensions of quality initiatives and performance. Researchers have defined the concept of quality in different ways ranging from perception of value (Summers, 2006) to conformance to requirements (Deming, 1986), fitness to use (Juran, 1979) and finally to meeting customer's expectations (Oakland, 2004). Quality is a customer determination based on the customer's actual experience with the product or service, measured against his or her requirements stated or unstated, conscious or merely sensed, technically operational or entirely subjective and always representing a moving target in a competitive market (Cole, 2002). Gupta (2004) points out that importance of quality as "quality is an important strategic dimension and a key competitive weapon that can't be ignored by any enterprise."

2.4.4. Socio-Cultural Practice

According to Wetherly (2011) and Felicia et al. (2013) socio-cultural environment is described as an environment which consisting of everything that is not contained within the economy or political system. It is a social-cultural system which is made up of collection of activities and relationships through which people engage in their personal and private lives which include population features, age, ethnicity, religion, values, attitude, lifestyles and associates (Wetherly, 2011). These environmentally relevant patterns of behavior lead to the creation of different cultural values in different societies, some of which influence the decision to create new businesses. Therefore, culture, as distinct from political, social, technological or economic contexts, has relevance for economic behavior and business performance (Shapiro & Sokol, 1982; Shane, 1993).

Negative attitudes and stereotypes created by society towards the career woman constitute major challenges with the view that man's job is more important (Crampton and Mishra 1999).

Although not all women fit this stereotype, such an attitude breeds identifiable barriers to women's advancement. There are already attitudes that identify women as 'lacking career commitment, are not tough enough, don't want to work long or unusual hours, are too emotional, won't relocate, lack quantitative and analytical skills and have trouble making decisions.

2.5. Empirical Literature

A number of studies have to be examined the performance of women owned small and medium enterprise. Thus, the following section reviews the empirical literature related to the performance of women owned small and medium enterprise with a particular focus on those that have been conducted more recently, as far as they are the best indicators of the current situation. The studies conducted in different countries other than Ethiopia and in the Ethiopian context are reviewed.

More than half of all women entrepreneurs in Ethiopia often face gender related challenges in establishing new businesses as well as operating or expanding existing businesses (Amha and Admassie, 2004). A work by (Eshetu and Zeleke, 2008) argue that in spite of the enormous importance of the micro, small and medium enterprises (MSME) sector to the national economy with regards to job creation and the alleviation of abject poverty among impoverished women in Ethiopia, the degree of recognition and strategic support provided to the sector is grossly inadequate.

Some empirical evidence highlighted at prior to and post enterprise establishment, women face various challenges unlike their male counterparts. For example, studies in the 1980's began to report unique barriers confronting women business owners. Most significant factors include discrimination experienced by women seeking venture capital and exclusion from financial business networks (Hisrich and Brush, 1987). On the same talk, a study titled "Gender and Cross-cultural Dynamics in Ethiopia", by Hader study (quoted in Zewdie and Associates, 2002) was conducted across 11 ethnic groups residing in about 94 per cent of the country, and it confirmed that Ethiopia is a male-dominated, patriarchal and tradition-oriented society.

A study by (Buttner and Rosen, 1992) found that a primary and continuing obstacle faced by women appears to be difficulty in securing capital funding for new business ventures. In most

countries, including Ethiopian, government and private sector financial institutions, banks and other lending institutions use availability of collateral as a criterion when evaluating applications for financial assistance. Adoption of this collateral-based lending approach erodes the supply of finance to small businesses. (Riding and Swif, 1990) concluded that financial conditions for women business owners were less favorable than for men: women more often had to pay higher interest rates, find more collateral, and provide a spouse's cosignatory.

As shown in the theoretical frame work, socio cultural factors have enormous influence in the performance of women own enterprise. A study by (Andrew, 2014) explores factors that undermine the performance of women small and medium enterprises in Mombasa central business district. According to the result, availability of resources, cultural practices and training positively influence the success of these small and medium enterprises.

According to (Desta, 2010), women face significant constraints in accessing resources due to socio-cultural factors that relegate women's roles to the domestic sphere and therefore denying them access to important resources. (Growe and Montgomery, 2001), found that in addition to the demands of a career and family, women also experience the additional behavioral expectation placed on them by society – the burden of child rearing. Butler (2003) referred to a study by Cole on British women entrepreneurs, which found out that many of the respondents considered that there was a 'distinct' conflict between their roles as wives, mothers and business women. A study conducted in Dodoma urban and cham wino districts in Dodoma region by (Maziku et al, Majenga and Mashenene, 2014) assessed the effects of socio-cultural factors on the performance of women small and medium enterprises. Their study generally concludes that socio-cultural factors have negative effect on the performance of women SMES. This implies that, women SMEs stressed under such socio-cultural factors cannot perform outstandingly.

Kimathi, (2016) examine the Entrepreneurial determinants affecting sustainability of women owned small and medium enterprises in Kenya. The study found that factors components (Competition, access to capital, access to skilled Labour, domestic attachment and information technology) have a great positive influence on the sustainability of women owned SMEs.

Some empirical works presented problem of marketing and accessibility to initial capital as a challenge for women owned enterprises. As the study compiled by (Schuler and Riley, 2010; Stevenson and Jarillo, 2003) illustrates, the major problems faced by women entrepreneurs are competition from better quality products and marketing problems and accessibility to initial capital. Moreover, evidence by (Girme, 2015) in a study conducted in Gulele Sub-City, Addis Ababa, Ethiopia, was found absence/inadequate knowledge about market, problem in quantity/quality of production has negatively affect the performance of women from the growth of small to medium enterprise.

Getamesay, (2017) differentiate challenges that affect women entrepreneurs' business performance. The result of the study reveals that expensiveness of the rent cost of the shop, high cost to acquire new technology, lack of skill to adopt new technology, lack of market information, inadequacy of credit institutions, high collateral requirement for banks and other lending institutions, high interest requirement for banks and other lending institution, decision making problem, and the problem of using different legal advantage to expand the business are variables that are statistically significant and have influence on women entrepreneurs business performance.

Shahnorbanun, Masoomah and Muriati, (2010) explore in their study quality management in small and medium enterprise experience from the developing countries current implementation of quality management tools and advanced improvement techniques within some Malaysian small and medium enterprises in order to enhance a deeper understanding of quality management and what factors impact on how quality control is managed in these organizations. They concluded that the majority of Malaysian firms have not given due attention for developing their quality aspects in the past. Especially, the more complex quality tools and techniques are barely used among them. Consequently, for sustaining their competitiveness, they have to embrace quality management techniques efficiently, as large organizations need assurance of high quality goods and services from small and medium enterprises.

CHAPTER THREE

3. METHODOLOGY

3.1. Research Design

This survey applied a survey strategy which allows researcher to collect data from a sizable population in a cost-effective way. The principal nature of the study rested on investigating the impact of social, economic and cultural on the growth of women owned enterprise. In dealing with social studies we used the term Ex post facto research for descriptive research studies. The characteristic of this method is to report whatever result that come up in the analysis.

3.2. Population

The total population of the study was all active women entrepreneurs who are involved in the manufacturing sectors in Arada sub city. Manufacturing sectors are selected as growth oriented sectors. The total number of population in Arada sub-city is 65 so we used all the population of manufacturing sectors.

3.3. Data types and Source

Both primary and secondary sources of data used for this study. The secondary data include information that was obtained mainly from different small and medium office reports, bulletins, websites and literatures, which are relevant to the study, gathered from various sources to complement the survey-based analysis. The primary sources of data was administered by distributing questioners to all manufacturing small and medium women entrepreneurs and interviews conducted with the relevant stakeholders (Microfinance and related kind of institution). The research aimed to gather information both of a quantitative and qualitative nature, with a variety of scaled, rank order, dichotomous, and multiple-choice questions.

3.4. Method of data Analysis

After the data has been collected, the statistical package for social science (STATA) used to analyze the data obtained from primary sources. The raw data first entered on Microsoft excel and exported to STATA software package. Before dealing with each of the variables, the

researcher did basic cleaning for all variables to avoid some errors that could possibly arise from data entry process.

Binary choice model estimation was conducted to quantify the impact of different socio-economic characteristics on the impact of women small and medium enterprises. We estimate the following equation

$$Y = \beta_1 X1 + \beta_2 X2 + \beta_3 X3 + \beta_4 X4 + e$$

Y is the dependent variable which takes dummy variable where “1” stands for those enterprise who have managed to transform their operation from small to a medium enterprises and “0” other wise

X1= Consists the Socio-cultural practice

X2= Represents Access to Finance

X3= Stands for Accesses to get Training to Women Entrepreneurs

X4= Stands for qualities of their product

3.5. Ethical Consideration

Research ethics was taken in to consideration in the process of data collection. The interview was done after the consent of the interviewer by informing the broad purpose and importance of the study. The researcher was further inform that their participation is entirely voluntary. Moreover, the researcher was ensured the respondent the information they are providing will not be used for any other purpose than academic purpose.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

The focus of this study was to analyze and interpret data on the reason that weaken the growth of women owned small and medium enterprises. Data was collected through questionnaires, interviews and focused Group Discussions, which were formulated and guided by the objectives of this study. The outputs were generated using Microsoft Excel and the statistical package of STATA software. In this analysis every question addressing each objective have been separately analyzed and later related.

4.2 Response rate

Background information forms a very important foundation for this study. In this case the background information required through questionnaires and analyzed in this study it includes; age bracket, marital status, household size and level of education of the respondent. For every research question, some information was required from the total population in Arada sub city.

4.3. Demographic characteristics of respondents

In this part, the data collected in answering the basic questions are presented and analyzed. The area of focus was one of the sub cities of Addis Ababa, which were Arada sub city where women owned small and medium enterprises were chosen.

Table 4.1. Percentage of women by age categories

| | Number | Percentage |
|---------------|--------|------------|
| Lessthan 20 | 1 | 1.54 |
| Between 21-30 | 24 | 36.92 |
| Between 31-40 | 37 | 56.92 |
| More than 40 | 3 | 4.62 |
| Total | 65 | 100 |

From Table 4.1.above, the study indicates that majority of women were under the age group of 31-40 years accounting for 56.92% of the total number of respondent which shows that more adult women engaged in small and medium enterprises as means of their livelihood. The remaining enterprises owned by the age group between 21-30 accounting for 37%, above 40 years accounting for 4.62% and below 20 years account for 1.54%.

Table 4.2. Percentage of women by marital status

| | Number | Percentage |
|----------|--------|------------|
| Married | 31 | 47.69 |
| Single | 32 | 49.23 |
| Divorced | 2 | 3.08 |

Table 4.2. Shows the percentage of women by the marital status 47.69% of the respondents were married while 49.23% were single never married. Only 3% were divorced.

Table 4.3. Percentage of women by educational level

| | Number | Percentage |
|---------------|--------|------------|
| Less than 10 | 8 | 12.31 |
| 10 complete | 18 | 27.69 |
| 10+1 and 10+2 | 13 | 20 |
| Diploma | 8 | 12.31 |
| BA and above | 18 | 27.69 |
| Total | 65 | 100 |

Looking at the education level of women in the industry (Table 4.3), the majorities of the respondents are in possession of Grade 10 completed qualifications (27.69%) and BA and above (27.69%), followed by those with 10+1 and 10+2 level qualifications (20%). The remaining 12.31% and 12.31% of the respondents are in possession of a Diploma and less than Grade 10 respectively. The capacity of enterprise to compete with other is supported by education which is related to knowledge, skills, problem-solving, ability, discipline, motivation, self- confidence, innovation and behavior of entrepreneurs. This allows them to identify market opportunities and gather resources required to manage the enterprise so that the performance is increased.

Table 4.4. Percentage of women by work experience

| | Number | Percentage |
|-------------------|--------|------------|
| Less than 1 | 1 | 1.54 |
| Between 1-5 year | 50 | 76.92 |
| Between 6-10 year | 11 | 16.92 |
| More than 10 year | 3 | 4.62 |
| Total | 65 | 100 |

Table 4.4 present percentages of women by work experience. It is found that those who have experience between 1-5years accounts for (76.92%). Majority of the business enterprises have not yet lasted for more than 5 years in operation, as it is shown in the table. Work experience between 6-10 years accounts only (16.92%). The remaining respondents who have work experience of less than 1 year and more than 10 years are (1.54%) and (4.62%) respectively. There is no doubt that the experience gained in running entrepreneurial activities was insufficient for those enterprises to transfer from small to medium or from medium to large scale. According to Arada sub city manufacturing industry bureau the number of new women enterprise is increased.

Table 4.5. Percentage of women by household size

| | Number | Percentage |
|----------------|--------|------------|
| Less than 3 | 4 | 6.15 |
| Between 4-5 | 48 | 73.85 |
| More than five | 13 | 20 |
| Total | 65 | 100 |

From our total population, the percentage of women who has household size between4-5 is (73.85%) (Table 4.5).This implies that large family size will enforce an entrepreneur to be more responsible to increase their productivity which will result to the growth of their enterprise. The rest are found to have household size of more than 5 and less than 3 (20%) and (6.15%) respectively.

Table 4.6. Percentage of women by legal entity.

| | Number | Percentage |
|-------------|--------|------------|
| Private | 47 | 72.31 |
| Joint | 2 | 3.08 |
| Association | 16 | 24.62 |
| Total | 65 | 100 |

From the table 4.6 above, (72.31%) of the enterprise is owned by private owned enterprise followed by (24.62%) and (3.08%) of the enterprise owned by association and joint respectively.

Table 4.7. Who motivated you to start your enterprise?

| | Number | Percentage |
|--------|--------|------------|
| Myself | 58 | 89.23 |
| Family | 3 | 4.62 |
| Friend | 4 | 6.15 |
| Total | 65 | 100 |

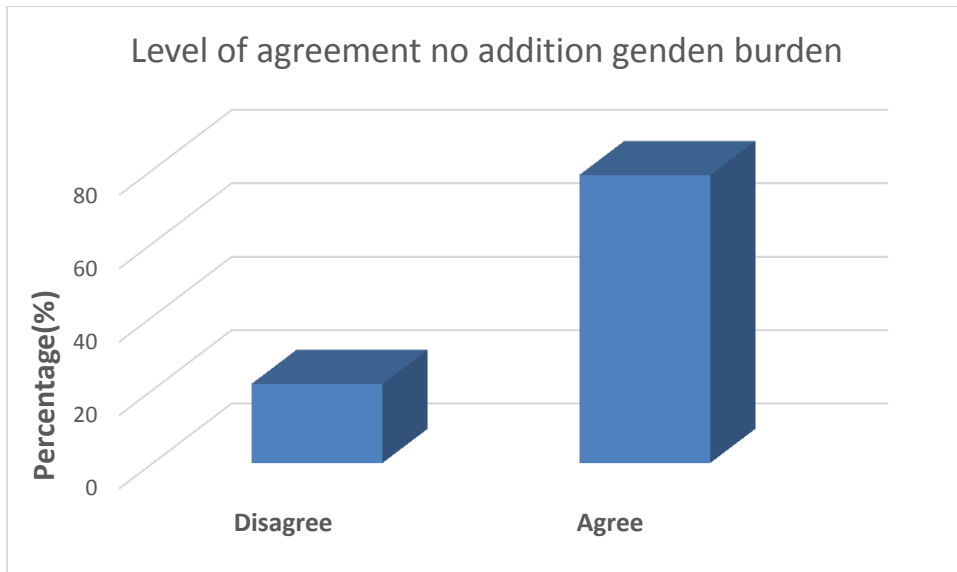
Table 4.7 shows the motivation factor to start their enterprise. Almost all of the enterprise started their business by themselves (89.23%) in order to create job opportunity for themselves. Followed by friends and family (6.15%) and (4.62%) respectively.

Table 4.8. Major source of money to start the enterprise

| | Number | Percentage |
|------------------------------|--------|------------|
| Private saving | 46 | 70.77 |
| Gift from family | 2 | 3.08 |
| Inheritance | 1 | 1.54 |
| EKUB | 1 | 1.54 |
| Borrowing from friend | 1 | 1.54 |
| Loan from bank | 7 | 10.77 |
| Loan from non-government | 4 | 6.15 |
| Other | 1 | 1.54 |
| Private saving and bank loan | 2 | 3.08 |
| Total | 65 | 100 |

From table 4.8.above (70.77%) started the enterprise from their private saving. The least number of respondents (10.77%) start their business by taking bank loan. Small number of respondents starts their business from different source.

Figure 1: Level of agreement on *gender related burden*



The graph chat above (figure 1) illustrates percentage of women on the level of agreement about gender related burden they face in their business operation. 78.46% of the respondents have reported to have no additional gender related burden. While the remaining 21.54% of the respondents have mentioned to have additional gender related burden.

Table 4.9. Percentage of women transforming their business

| | Number | Percentage |
|-------------------|--------|------------|
| Yes | 15 | 23.1 |
| No | 50 | 76.9 |
| Total Observation | 65 | 100 |

From the above, (Table 4.9) from the total population of Arada sub city those who transferred the enterprise from the small to medium are 15 accounting for 23.1%. According to Arada small and medium manufacturing industry report there was 13 women enterprises transferred their enterprise from small to medium but the study find 15 enterprise. The remaining 76.9% did not transfer their enterprise from small to medium enterprise. Surprisingly enough none of the

respondent has transformed their business from medium to large scale. So, it would be very important to assess those factors relevant to the growth of business specifically for those owned by women.

The next graph will further look at the different challenges reported by the enterprise owners to transform their business as they wish.

Figure 2: *Challenge for no transformation since establishment*

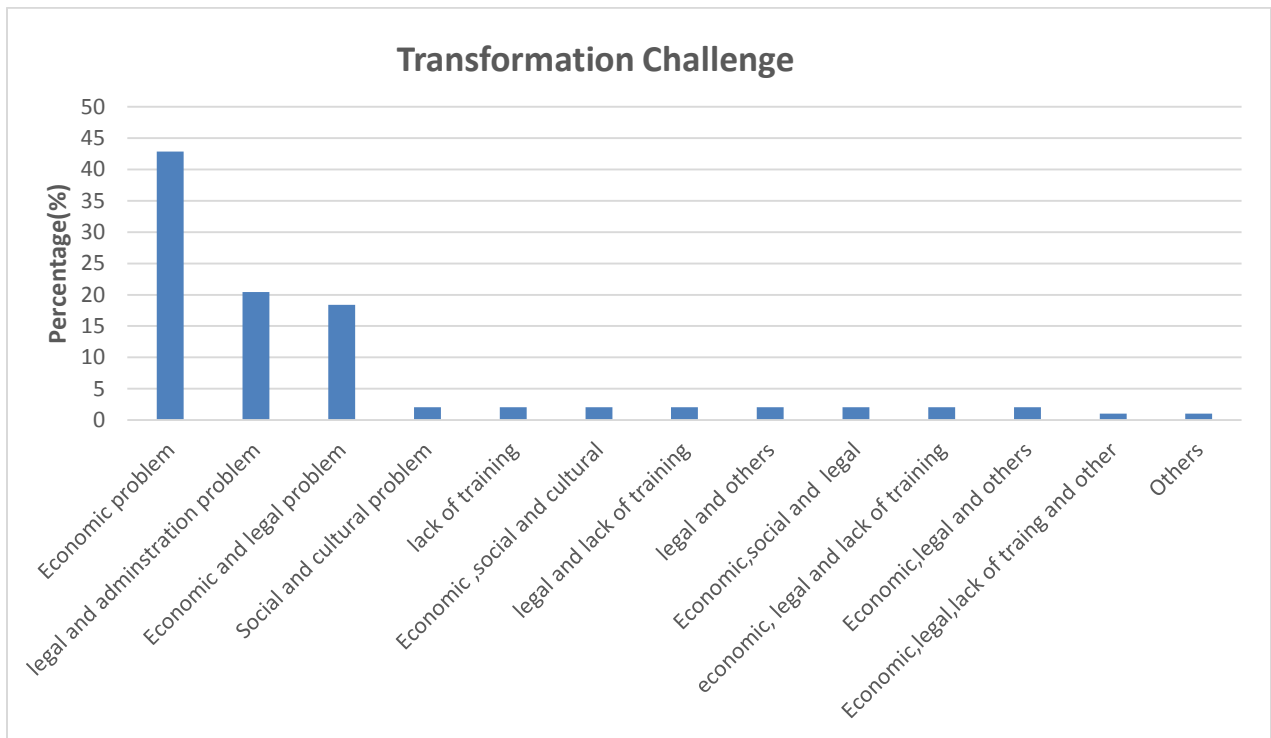


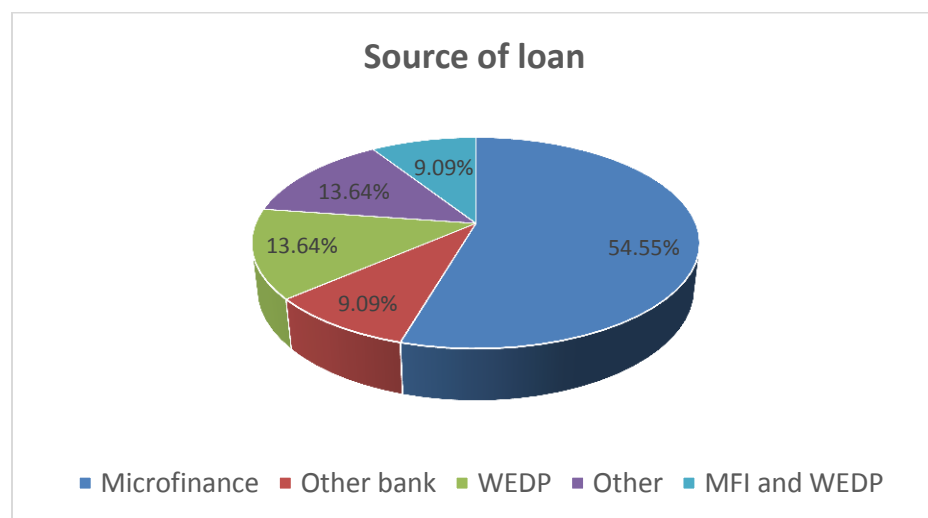
Figure 2 above presents different reasons that encountered the enterprise to transform their business. Respondent were asked the primary reason for not transforming their business from small to medium enterprise. Accordingly, around 42% have reported to have economic and financial problem. Whereas around 20% of them have problem related to legal and administration issues and around 18% have reported to encounter multiple problems (economic, finance and legal problem).

Table 4.10. Percentage of women who took loan from bank

| | Number | Percentage |
|-------|--------|------------|
| Yes | 22 | 33.8 |
| No | 43 | 66.15 |
| Total | 65 | 100 |

From all the respondents asked, only 22 of them have taken loan from bank (Table 4.10) to expand their enterprise. The other 66.15% of the respondents did not take bank loan.

Figure 3: Percentage of women who took loan by type of bank



The pie chart presents percentage of women who took loan from different source. It is found that 54.55% of the women took loan from microfinance 13.64% took loan from WEDP and the other remaining respondent (9.09%) took from Microfinance and WEDP. No women took loan from other bank like commercial bank of Ethiopia.

Table 4.11. Age categories and business transformation

| | Percentage (%) |
|---------------|----------------|
| Less than 20 | 0.0 |
| Between 21-30 | 12.5 |
| Between 31-40 | 27.0 |
| More than 40 | 66.7 |

Transformation of business by different age categories is presented on table 4.11. Significantly higher percentage (66.7%) of women who have transformed their business from small to medium falls in the age categories of more than 40 years this result is followed by age categories between 31-40 years old (27.0%). On the other hand, women who are very young (less than 20) did not transform their enterprise from small to medium scale. This result indicates that women at older age are more matured and have acquired ample experience in the enterprises to run their business efficiently.

4.3. Regression Assumption Tests

The mean of the residuals will always be zero provided that there is a constant term in the regression.

Heteroskedasticity test (Constant variances)

The Breusch-Pagan / Cook-Weisberg test for heteroskedasticity shows that at 5% level of significance, the p-value is higher showing that heteroskedasticity is not significant in the model.

Breusch-Pagan / Cook-Weisberg test for heteroskedasticity

Ho: Constant variance

Variables: fitted values of enterprise transformation

$\chi^2(1) = 4.57$

$\text{Prob} > \chi^2 = 0.0325$

The null hypothesis is constant variance which means there is no heteroskedasticity in data and the p-value is less than 0.05 so we can't reject our null hypothesis. In order to correct heteroskedasticity issue in our data, we use robust errors in the model estimation to do some kind of adjustment in p-Values and correct heteroskedasticity problem.

Multicollinearity test

Table 4.12. Multicollinearity test

| Variables | VIF |
|--|-------------|
| No gender burden | 2.25 |
| Received technical training (1=yes) | 2.08 |
| borrow from world bank | 1.96 |
| Confirmed by quality std measurement (1=yes) | 1.87 |
| No market computation | 1.66 |
| Age (No of years) | 1.59 |
| Level of education | 1.43 |
| Experience (Years) | 1.42 |
| Marital status (1=married) | 1.39 |
| Information about trading opportunities | 1.39 |
| World bank loan targeted to women | 1.39 |
| Training on small and medium enterprise | 1.19 |
| Mean VIF | 1.63 |

We use variance inflation factor to determine if the model has multi-collinearity issue. Variance inflation factor (*VIF*) quantifies how much the variance is inflated. The general rule of thumb is that VIFs exceeding 4 warrant further investigations, while VIFs exceeding 10 are signs of serious multi-collinearity requiring correction. The value of VIF in our case is 1.63, which indicates that the model is not suffering from multi-collinearity issue.

Normality distribution of residual

Normality test helps to determine how likely it is for a random variable underlying the data set to be normally distributed. There are several normality tests such as Skewness Kurtosis test, Jarque Bera test, Shapiro Wilk test, Kolmogorov-Smirnov test and Chen-Shapiro test. We used Jarque Bera test to test for normality assumption. If the p-value is lower than the Chi(2) values then the null hypothesis cannot be rejected.

Jarque-Bera normality test: Chi (2) 4.48 P value 0.125

The P-value is lower than the chi(2) values so residual is normally distributed.

Pair wise estimation

A Pearson product-moment correlation coefficient was calculated to assess the relationship between two variables. Pair wise correlation coefficient was conducted to assess the relationship between the marital status of the enterprise owner and enterprise performance (table 4.13). There was positive correlation between being a married woman and enterprise transformation [$r=0.35$, $p<0.001$] indicating positive effect of having partner on the growth of their enterprise. Among the different type of training received by women in the business, some of them are found to have strong relation with the growth of women owned enterprise. There was a moderate positive correlation between enterprise transformation and training on KAISON [$r=0.25$, $p<0.04$] and There was a moderate positive correlation between enterprise transformation and training on entrepreneurship given for expansion of small and medium enterprise [$r=0.22$], $p<0.07$]. Assuring product quality is one of the other key variables to improve the performance of women owned enterprises. We found a positive correlation between those enterprise whose production is confirmed by the quality standard measurement office and women success in terms of transforming their business from small to medium enterprises [$r=0.27$], $p<0.027$].

Table 4.13: Pearson product-moment correlation coefficient

| | Pairwise correlation | P-value |
|---|----------------------|---------|
| Correlation between enterprise transformation and bank loan | 0.3799*** | 0.001 |
| Correlation between enterprise transformation and training on KAISON | 0.2503** | 0.044 |
| Correlation between enterprise transformation and employee's no | 0.6436*** | 0.000 |
| Correlation between enterprise transformation and training on SME | 0.221* | 0.078 |
| Correlation between enterprise transformation and prod quality confirmation | 0.2739** | 0.027 |
| Correlation between enterprise transformation and marital status | 0.35*** | 0.003 |
| Correlation between enterprise transformation and household size | 0.51*** | 0.000 |

Where * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$

4.4. Regression Analysis

Table 4.14.: presents women owned enterprise logistic regression outcomes on the probability of transforming their business. The study used this model because the dependent variable is binary variable (yes/no type) where respondent who has transformed their business from small to medium enterprise will be given one and those who do not transform their business will be given zero value. Most of the respondent in this study were responding with in the scale of agreement measuring the success factor among women entrepreneur (such as 1=strongly disagree 2=disagree 3=difficult to decide 4=agree 5= strongly agree). The study changed all these categories in to two, where we gave one for those who respond agree despite its level and zero for those who responded to disagree.

The study has tested the underline assumption for multiple regressions. As stated on regression assumption tests we test normality using Jarque-Bera in which the assumption of normality has been met. The total population is also large enough (65 respondents) to assume reasonable normality of the scales. The study has also tested multi co-linearity, the degree of correlation among the explanatory variable. As shown in the regression assumption tests, the values of tolerance and a variance inflation factor (VIF), and all the VIF values are less than 10.

The R Square score of 0.738 implies that 73.8% of the performance of women owned enterprises in Arada sub-city has been explained by the independent variables included in the model (such as age of owner, marital status, education level, entrepreneurial skills, financial sectors and training). This means 26.2 % of the variation of performance may be attributed to other factors not included in this model. The Standardized coefficient (beta) values for ‘training on small and medium enterprise’ is positive and significant ($p < 0.001$) and thus support the alternative hypothesis three. It means that the more receiving technical training on small and medium enterprise, the higher the possibility of success in business among women entrepreneurs in manufacturing sector.

This study results also confirmed that loan from financial institution has a significant influence on success of women entrepreneurs in business ($p < 0.001$) and this reject our null hypothesis which says do not form strong basis on the performance of women owned small and medium enterprise between business success and source of finance. The relationship is a positive

relationship which means that the more availability of loan from financial sector, the higher the success women owned manufacturing enterprises.

Possession of relevant specific sector skills and experiences helps women in the sector to transform their business from small to medium enterprise. Finding of evidence from log it estimation showed that having longer year of work experience increase the likelihood of transforming their business from small to medium enterprise and this result is statistically significant at 5 percent level of significance.

In order to see gender influence in terms of transforming their business, the study includes a variable reflecting the socio-cultural issue in the country. However, as can be observed from the regression outcomes (Table 14), there is no significant relationship between additional gender related burden and probability of transforming their business.

Table 14: Logistic estimation: Determinants of women owned enterprise transformation from small to medium enterprise

| Variable Name | Coefficient | Std.err | Z | P-value |
|---|-------------|---------|-------|---------|
| No gender burden | 0.638 | 0.67 | 0.95 | 0.343 |
| Received technical training from TVET (1=yes) | 2.831 | 1.08 | 1.81 | 0.07 |
| borrow from world bank | -0.487 | 0.87 | -0.56 | 0.1 |
| Confirmed by quality std measurement (1=yes) | 2.551 | 1.37 | 1.86 | 0.001 |
| No market computation | -0.223 | 0.56 | -0.4 | 0.69 |
| Age (No of years) | -0.155 | 0.72 | -0.22 | 0.828 |
| Level of education | -0.066 | 0.41 | -0.16 | 0.871 |
| Experience (Years) | 3.333 | 1.59 | 2.1 | 0.036 |
| Marital status (1=married) | 2.700 | 2.33 | 1.17 | 0.004 |
| Information about trading opportunities | 0.525 | 0.80 | 0.66 | 0.51 |
| World bank loan targeted to women(WEDP) | 1.199 | 0.94 | 1.28 | 0.001 |
| Training received from small and medium manf. Enterprise dev't agency | 1.439 | 0.71 | 2.03 | 0.000 |
| Constant | -15.274 | 7.31 | -2.09 | 0.037 |
| No observation=59 | | | | |
| R-square=73.8 | | | | |
| p-value= 0.000 | | | | |

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1. Introduction

The major findings in this study are summarized; conclusions drawn based on the findings and recommendations made alongside for further studies following the limitations of the study.

5.2. Summary of Findings

In this study, it was designed to see the growth of women owned small and medium enterprises. In the process of answering the basic questions, a questionnaire that includes demographic profiles, challenges affecting the growth of women owned small and medium entrepreneurs was designed. Structured interviews were held with the women small and medium entrepreneurs and financial institutions to seek the truth in funds accessibility. The data has gotten analyzed using STATA software.

From the findings of this study we have seen that only few numbers of women in the manufacturing industry have transformed their business from small to medium enterprises and no one transfer to large scale industries. Economic problem (such as lack of finance) was reported to be the major challenge to transform their business from small to medium level. Moreover, it was found that training center is reported to be the primary source of knowledge acquired to run their business.

From the demographic characteristics, the study concludes that, marital status, family size, entrepreneurial skills, is found to have significant effect on the performance of women owned enterprise. The study further observes that years of experience in the industry plays an important role in the success and performance of women owned enterprise.

The study sought to find out the influence of finance services on performance of women owned enterprises in Arada sub-city. The study confirmed that those enterprises who took loan from financial institution has positive and significant influence on transformation of women owned enterprise.

The study concludes that there is a need to boost technical and vocational training institutes for women. This is because from the regression outcome we obtained that receiving different training from small and medium manufacturing enterprise development agency lead to a positive change in performance of enterprise.

5.3. Recommendations

Based on the findings of the study, the following recommendations are forwarded to existing and potential women entrepreneurs; relevant stakeholders and government institutions:

- The introductions of additional training centers like Small and Medium Manufacturing Enterprise Development Agency with a various curriculum to train existing and potential entrepreneurs with the relevant know how that is in line with operating their businesses successfully. For instant the Small and Medium Manufacturing Enterprise Development Agency found around Shebelle, which was started four years ago trained only 280 women from the total 900 but during these years from the total of 900 trainers.
- Develop mechanisms to support women entrepreneurs increase their confidence to spread their product worldwide. Helping women entrepreneurs getting trainings including IT training assists them to become good communicator, negotiator and manage business relationships more effectively.
- Government assistance by prepare market place for their item to sell. Since most women enterprises operate on a small scale, they often find it difficult to access information. Introducing their products through trade fairs and other promotional activities, will help them to transfer their enterprise into medium and large scale industries.
- During data collection almost all respondents told that no one confirms their product's quality as in Ethiopian Quality Standard Agency. However if government establishes quality confirmation offices especially for those who engaged in Women owned Small and Medium enterprises will help them improve quality of their products in order to get market.
- The study also recommends agencies like Ethiopian Quality Standard Agency that run quality inspection for large scale industries other than SME, should restructure their inspection practices and its implementation in SMEs.

- Banks, micro-financiers and other lenders of finance should extend their portfolios to women owned small and medium enterprises and offer flexible and appropriate lending packages. Further, they should also provide a wider range of loan options, with different interest rates as per the loan amount, repayment terms and conditions which are based on the varying needs of the businesses. Recently commercial bank of Ethiopia opened new department for small and medium enterprise to give loan.
- The government and relevant ministries should provide platforms through which women entrepreneurs can engage in discussion with policy makers so that they can come up with SME approachable legislation and incentives such as decreasing tax rates or interest rates on loans for small and medium manufacturing enterprise.

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Appendix

Addis Ababa University

Department of management

MSC Management-Innovation and Entrepreneurship

Post graduate program

This questionnaire is prepared to assess the challenge faced by women owned enterprise to transform their enterprise from small to medium and from medium to large scale enterprise. This questionnaire is aimed at only for research purpose and would like to confirm you that it has no other purpose than the proposed study. Thus this is to kindly request you to fill the following questions with your full knowledge. Thanks in advance for your cooperation.

Notice: There is no need to write your name on this questionnaire

Sectiona 1: general information

1. Age

- A. Less than 20 years
- B. Between 21-30 years
- C. Between 31-40
- D More than 40 years

2. Level of education

- A. Less than 1o level of education
- B. 10 years completed
- C. Level 1-2
- D Level 3-5
- E. BA and BSC and above

3. Work experience

- A. Less than one year
- B. between 1-5 years
- C. Between 6-10 years
- D. more than 10 years

4. Marital status
 - A. Single
 - B. Divorced
 - C. Widowed
 - D. Death of husband
5. Household size
 - A. less than three
 - B. between 4- 5
 - C. more than five

Section two: Women enterprise and characteristics of their enterprise.

6. Types of work engaged in
 - A. trading
 - B. production
 - C. Service
 - D. other (Specify)
7. Number of employees in your organization
 - A. Less than 5
 - B. Between 6-10
 - C. More than 10
8. What is the legal entity of your enterprise
 - A. Private
 - B. Joint
 - C. Family
 - D. Association
 - E. other (specify)
9. Why do you want to open your own enterprise?
 - A. Family experience
 - B. Interest to create job for myself
 - C. It has high earning/return
 - D. I had no option
 - E. Other (specify)
10. Who motivated to start this business
 - A. Myself
 - B. Family

- C. Friend
- D. other(specify)

11. Where did you get the knowledge and skill to run the business?

- A. From school
- B. From training center
- C. From Family
- D. From experience
- E. Other (specify)

12. If the answer to the above question is Yes, what is the relationship to you?

- A. Father
- B. Mother
- C. Brother
- D. Sister
- E. Grand father
- F. Grand mother
- G. other(specify)

13. What was the main source of money to start the business?

- A. Private saving
- B. Gift from family
- C. Inheritance
- D. EKUB
- E. Borrowing from friend /gift/support
- F. Loan from bank
- G. Loan from non-governmental organization
- H. Other (specify)

14. What was the type of enterprise you started with?

- A. Small enterprise
- B. Medium enterprise
- C. Large Enterprise

15. Ever since the establishment of your enterprise was there any transformation of enterprise (eg from small to medium or from medium to large)?

- A. Yes, there was transformation
- B. No

16. If the answer is yes to the above question, what was the transformation?

- A. From small to medium enterprise
- B. From medium to large scale enterprise

17. How long did it take to make this transformation?

- A. From 1- 5 years
- B. From 5- 10 years
- C. Above 10 years

18. If there was no transformation what do you think was the challenge? Rank starting from the main reason

- A. Economic and Financial problem
- B. Social and cultural problem
- C. Problem of quality of production
- D. Legal and administration problem
- E. Lack of training
- F. Other (specify)

19. Did you take the loan from Banks?

- A. Yes
- B. No

20. If the answer is yes from which bank?

- A. From Microfinance
- B. From other Commercial banks
- C. Form WDP
- D. Others

21. If the answer is no choose one from the list

- A. Problem of collateral
- B. Disagreement with Family
- C. Fear of interest rate
- D. Others

Section Three: The following are list of activities which are considered as a challenge for women owned small and medium enterprise. Please mark your response according to the level of agreement

- 1. Strongly disagree
- 2. Disagree
- 3. Difficult to decide
- 4. Agree
- 5. Strongly agree

| No. | Issues | Level of agreement | | | | | Remark |
|--------|---|--------------------|---|---|---|---|--------|
| | | 1 | 2 | 3 | 4 | 5 | |
| | 1. Economic and Finance issues | | | | | | |
| 22.1. | I am users of microfinance and other credit institution | | | | | | |
| 22.2. | I am satisfied with the loan received from microfinance and other financial institution | | | | | | |
| 22.3. | Marketing of my product is good | | | | | | |
| 22.4. | I received training relevant for my work | | | | | | |
| 22.5. | I believe that my customers are satisfied with my production | | | | | | |
| 22.6. | I have enough information about trading opportunities | | | | | | |
| 22.7. | I have supply of important technologies | | | | | | |
| 22.8. | There is no strong market competition | | | | | | |
| 22.9. | There is enough infrastructure facilities | | | | | | |
| 22.10. | There is no problem of raw material | | | | | | |
| | 2. Socio-Cultural issues | | | | | | |

| | | | | | | | |
|--------|---|--|--|--|--|--|--|
| 23.1. | My enterprise has good reputation in the society | | | | | | |
| 23.2. | I have no ethnic discrimination | | | | | | |
| 23.3. | The society has good perception about my production | | | | | | |
| 23.4. | I have no additional gender related burden from being a woman | | | | | | |
| 23.5. | I did not encounter gender discrimination | | | | | | |
| 23.6. | I don't have cultural influence | | | | | | |
| 23.7. | I didn't encounter any gender related problem in implementing legal and other administrative issues | | | | | | |
| | | | | | | | |
| | 3. Production quality | | | | | | |
| 24.1. | My production is confirmed by the quality standard measurement office | | | | | | |
| 24.2. | I have someone in my organization who control the quality of production | | | | | | |
| 24.3. | I received comment from my customer about my production quality seasonally | | | | | | |
| 24.4. | I incorporate the comment from my customer on production quality | | | | | | |
| | | | | | | | |
| | 4 .Legal and administrative issues | | | | | | |
| 25.1. | I found the support received from government relevant | | | | | | |
| 25.2. | I have good collaboration with government | | | | | | |
| 25.3. | I had no legal and policy issue in the process of my work | | | | | | |
| 25.4. | I can still borrow money even tough I don't have collateral | | | | | | |
| 25.5. | I can borrow money from world bank targeted to finance women enterprise | | | | | | |
| 25.6. | the interest from financial institution was fair | | | | | | |
| 25.7. | I have received training for small and medium enterprise development Agency | | | | | | |
| 25.7. | I am beneficiaries of government benefits | | | | | | |
| 25.8. | It is very Hassel to accomplish any affairs/activities | | | | | | |
| 25.9. | The legal and administrative situation is favorable | | | | | | |
| 25.10. | The taxation is commensurate with the business | | | | | | |

Section four: The following are lists of questions related with technical support and training for women owned small and medium enterprise. Please mark your response according to the level of agreement

| No | | Level of agreement | | | | | remark |
|---------|---|--------------------|---|---|---|---|--------|
| | | 1 | 2 | 3 | 4 | 5 | |
| | Lists of supports | | | | | | |
| | 26.1. training support | | | | | | |
| 26.1.1. | I received technical training on marketing matter from technical and vocational institution | | | | | | |
| 26.1.2. | I received training on planning and report from technical and vocational institution | | | | | | |
| 26.1.3. | I received training on machine maintenance from technical and vocational institution | | | | | | |
| 26.1.4. | I received training on customer handling from technical and vocational institution | | | | | | |
| 26.1.5. | I received technical support from technical and vocational institution | | | | | | |
| | 26.2. Machine support | | | | | | |
| 26.2.1. | I received training on machine maintenance from technical and vocational institution | | | | | | |
| 26.2.2. | I received support on technology transformation from technical and vocational institution | | | | | | |
| 26.2.3. | I received skill development training from technical and vocational institution | | | | | | |
| 26.2.4. | I received training on entrepreneurship from technical and vocational institute | | | | | | |
| | 26.3. Support on expansion of Small and medium enterprise | | | | | | |
| 26.3.1. | I am beneficiaries of the training given for expansion of small and medium enterprise from SME development agency | | | | | | |
| 26.3.2. | I am beneficiaries of the training on CAISON given for expansion of small and medium enterprise | | | | | | |
| 26.3.3. | I am beneficiaries of the training on entrepreneurship given for expansion of small and medium enterprise | | | | | | |
| 26.3.4 | I am beneficiaries of different skill program given by SME development agency | | | | | | |

የአዲስ አበባ ዩኒቨርሲቲ

የአስተዳደር ሳይንስ ት/ክፍል

የድህረ ምረቃ ፕሮግራም

ይህ መጠይቅ በአነስተኛና መካከለኛ ተቋማት ላይ የተሰማሩ የሴት ነጋዴዎች ወደ ከፍተኛ ኢንዱስትሪዎች ለመሸጋገር ያጋጠማቸውን ችግሮች ለመዳሰስ የተዘጋጀ ነው። በመሆኑም መጠይቁ ለጥናቱ ዓላማ ብቻ የሚውል መሆኑን በመገንዘብ በጥንቃቄ እንዲሞሉልኝ በትህትና እጠይቃለሁ። ለሚደረግልን ትብብር በቅድሚያ ከፍተኛ ምስጋናየን አቀርባለሁ።

ማሳሰቢያ፡- በመጠየቁ ላይ ስም መፃፍ አያስፈልግም።

ክፍል አንድ፡- አጠቃላይ መረጃ

- | | | |
|----------------|--|----------------------------------|
| 11. ዕድሜ | ሀ. ከ20 ዓመት በታች ሐ. 37-40 ዓመት | ለ. 21-30 ዓመት መ. ከ40 ዓመት በላይ |
| 12. የትምህርት ደረጃ | ሀ. ከ10 ክፍል በታች ሐ. 10+1 እና 10+2 ሠ. ቢ.ኤ/ቢ.ኤስሲ እና በላይ | ለ. 10 ክፍል ያጠናቀቀች መ. 10+3/ዲፕሎማ |
| 13. የስራ ልምድ | ሀ. ከ1ዓመት በታች ሐ. 6-10 ዓመታት | ለ. 1-5 ዓመታት መ. ከ10 ዓመት በላይ |
| 14. የጋብቻ ሁኔታ | ሀ. ያገባች ሐ. አግብታ የፈታች | ለ. ያላገባች መ. ባሏ በሞት የተለያት |
| 15. የቤተሰብ መጠን | ሀ. ከ3 በታች ሐ. ከ5 በላይ | ለ. ከ4-5 |

ክፍል ሁለት፡- የሴት ነጋዴዎችና የተቋማቸው ባህርያት

- | | | |
|------------------------------------|-------------------------|--------------------|
| 16. የተሰማሩበት የስራ መስክ/ዘርፍ | ሀ. ንግድ ሐ. አገልግሎት | ለ. ምርት መ. ሌላ ካለ |
| 17. በድርጅቱ ውስጥ ተቀጥረው የሚሰሩ ሰራተኞች ቁጥር | ሀ. ከ5 በታች ሐ. ከ10 በላይ | ለ. ከ6-10 |

18. የድርጅቱ ህጋዊ ምስረታ ምንድን ነው?

- ሀ. የግል
- ለ. የጋራ
- ሐ. የቤተሰብ
- መ. የማህበር
- ሠ. ሌላ ካለ

19. የራስዎን ድርጅት ለመክፈት የፈለጉት ለምንድን ነው?

- ሀ. የቤተሰብ ልምድ ስለሆነ
- ለ. የራሴ ስራ ለመፍጠር ፍላጎት ስለነበረኝ
- ሐ. ከፍተኛ ገቢ ስለሚያስገኝ
- መ. ሌላ አማራጭ ስለሌለኝ
- ሠ. ሌላ ካለ

20. ድርጅቱን ለማቋቋም እና ለመጀመር ያነሳሳዎት ማን ነው?

- ሀ. ራሴ
- ለ. ቤተሰብ
- ሐ. ጓደኛ
- መ. ሌላ

21. ድርጅቱን ለመምራት የሚያስፈልግዎትን ዕውቀት እና ክህሎት ያገኙት ከየት ነው?

- ሀ. ከትምህርት ቤት
- ለ. ከስልጠና ተቋማት
- ሐ. ከቤተሰብ
- መ. ከልምድ
- ሠ. ሌላ

22. በቤተሰብዎ ውስጥ ስራ ፈጣሪ የሆነ ሰው አለ?

- ሀ. አለ
- ለ. የለም

23. መልስዎት ሀ ከሆነ ዝምድናው ምንድን ነው?

- ሀ. አባት
- ለ. እናት
- ሐ. ወንድም
- መ. እህት
- ሠ. ወንድ አያት
- ረ. ባል
- ሰ. ሴት አያት
- ሸ. ሌላ

24. ስራዎትን ለመጀመር የተጠቀሙበት ዋና የገንዘብ ምንጭ ምንድን ነው?

- ሀ. የግል ቁጠባ
- ለ. ከቤተሰብ ስጦታ
- ሐ. ውርስ
- መ. በዕቁብ
- ሠ. ከጓደኛ ብድር/ስጦታ/ድጋፍ
- ረ. የባንክ ብድር
- ሰ. መንግስታዊ ካልሆነ ድርጅት ብድር
- ሸ. ሌላ

25. ድርጅቶን በመጀመሪያ ሲያቋቋሙ በየትኛው የኢንተርፕራይዝ ዓይነት ነው?

- ሀ. በአነስተኛ
- ለ. በመካከለኛ
- ሐ. በከፍተኛ

26. ድርጅቶች ከተቋቋመበት ጊዜ ጀምሮ ሽግግር አድርጓል ወይ?

ሀ. አዎ አድርጓል ለ. አላደረገም

27. ለተ.ቁ. 16 አዎ አድርጓል ከሆነ መልስዎ ከየት ወደ የት?

ሀ. አነስተኛ ወደ መካከለኛ ለ. ከመካከለኛ ወደ ከፍተኛ

28. ሽግግር ለማድረግ ምን ያህል ጊዜ ወሰደ

ሀ. ከ1-5 ዓመት ለ. ከ5-10 ዓመት ሐ. ከ10 ዓመት በላይ

29. ለተ.ቁ. 16 አላደረገም ከሆነ መልስዎ ተፅዕኖ ያሳደረበት ነገር ምንድነው ብለው ያምናሉ?

ከዚህ በታች የተዘረዘሩትን ውስጥ ከከፍተኛ ወደ አነስተኛ በቅደም ተከተል አስቀምጡ ሌላ ተጨማሪ ችግሮች ካሉ ይጥቀሱ፡፡

ሀ. ምጣኔ ሀብታዊ ችግር

ለ. ማህበራዊ እና ባህላዊ ችግሮች

ሐ. የምርት ጥራት ችግር

መ. ህጋዊና አስተዳደራዊ ችግሮች

ሠ. የስልጠና ችግር

ረ. ሌላ ካለ

30. የባንክ ብድር ወስደው ተጠቅመው ያውቃሉ

ሀ. ተጠቅሜ አውቃለሁ

ለ. ተጠቅሜ አላውቅም

31. መልስዎ ተጠቅሜ አውቃለሁ ካሉ ከየትኛው የባንክ ተቋም

ሀ. ከማይክሮ ፋይናንስ

ለ. ከሌሎች የንግድ ባንኮች

ሐ. ከአለም ባንክ ጋር በመተባበር ሴቶችን ለማበረታታት በሚሰጠው ብድር

መ. ሌላ ካለ

32. መልስዎ ተጠቅሜ አላውቅም ከሆነ ምክንያቶችን በቅደም ተከተል ይግለፁ

ሀ. የማስያዢያ ንብረት ያለመኖር

ለ. ከትዳር አጋር ጋር ባለመስማማት

ሐ. የወለድ መጠንን በመፍራት

ሠ. ሌላ ካልዎት

ክፍል ሶስት፡- በሴቶች የሚመሩ አነስተኛና መካከለኛ ኢንተርፕራይዞች የስራ እንቅስቃሴ ላይ ተፅዕኖ ሚያሳድሩ ጉዳዮች

ከዚህ ቀጥሎ በሴቶች የሚመሩ አነስተኛና መካከለኛ ኢንተርፕራይዞች ላይ ተፅዕኖ ያሳድራሉ ተብለው የሚጠበቁ ጉዳዮች ተዘርዝረዋል፡፡ የእያንዳንዱን ተፅዕኖ ከድርጅቶቻቸው ነባራዊ ሁኔታ ጋር በማያያዝ ለምርጫዎች የ/√/ ምልክት በማድረግ ምላሽ ይሰጡ፡፡

5. በጣም እስማማለሁ

3. ለመወሰን እቸገራለሁ

4. እስማማለሁ

2. አልስማማም

1. በጣም አልስማማም

| ተ.ቁጥር | ጉዳዮች | የስምምነት ደረጃ(መጠን) | | | | | ምርመራ |
|--------|---|-----------------|---|---|---|---|------|
| | | 1 | 2 | 3 | 4 | 5 | |
| | 1. ምጣኔ ሀብታዊ ጉዳዮች | | | | | | |
| 23.1. | ማይክሮ ፋይናንስ የብድር ተቋማት እንዲሁም ሌሎች ተቋማት በሚሰጡት የብድር አገልግሎት ተጠቃሚ ነኝ | | | | | | |
| 23.2. | ማይክሮ ፋይናንስ የብድር ተቋማት እንዲሁም ሌሎች ተቋማት በሚሰጡት ብድር ረክቻለሁ። | | | | | | |
| 23.3. | የምርቴ የገበያ ሁኔታ ጥሩ ነው። | | | | | | |
| 23.4. | ስራዬን ለመምራት የሚያስችለኝን ስልጠና አግኝቻለሁ። | | | | | | |
| 23.5. | በምርቴ ጥራት ደንበኞቼ ረክተዋል። | | | | | | |
| 23.6. | የንግድ አጋጣሚዎችን ለመጠቀም የሚያስችለኝ በቂ መረጃ አለኝ። | | | | | | |
| 23.7. | አስፈላጊ የቴክኖሎጂዎች አቅርቦት አለኝ። | | | | | | |
| 23.8. | በገበያ ላይ ጠንካራ የሆነ ፉክክር የለም። | | | | | | |
| 23.9. | አስፈላጊ የሆኑ መሰረተ ልማቶች ተሟልተዋል። | | | | | | |
| 23.10. | የጥሬ ዕቃ ችግር የለብኝም። | | | | | | |
| | 2. ማህበራዊ እና ባህላዊ ጉዳዮች | | | | | | |
| 24.1. | በህብረተሰቡ ዘንድ ደርጅቴ ጥሩ ተቀባይነት አለው። | | | | | | |
| 24.2. | የጎሳ/የብሄር/የቡድን አድሎ የለኝም። | | | | | | |
| 24.3. | ህብረተሰቡ ለኔ ምርት ጥራት ያለው አመለካከት ጥሩ ነው። | | | | | | |
| 24.4. | በሌትነቴ ሌሎች ተደራራቢ የጾታ ሀላፊነቶች የሉብኝም። | | | | | | |
| 24.5. | የጾታ አድሎ የለብኝም። | | | | | | |
| 24.6. | የባህል ተፅዕኖ የለብኝም። | | | | | | |
| 24.7. | የፈቃድ እና የመሳሰሉ የአስተዳደራዊ ጉዳዮችን ለማስፈፀም የጾታ በደል ደርሶብኝ አያውቅም። | | | | | | |
| | 3. የምርት ጥራት ጉዳዮች | | | | | | |
| 25.1. | የምርት ጥራት እና ተስማሚነት ደረጃ መዳቢ ምርቴን ያረጋግጣል | | | | | | |
| 25.2. | በድርጅቴ ውስጥ የምርት ጥራት የሚቆጣጠር አካል አለኝ | | | | | | |
| 25.3. | ከደንበኞቼ በየወቅቱ ስለ ምርት ጥራት አስተያየት እቀበላለሁ | | | | | | |
| 25.4. | ከደንበኞች ጥራትን በተመለከተ የተሰጠኝን አስተያየት በመቀበል ተግባራዊ አደርጋለሁ። | | | | | | |

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|--------|--|--|--|--|--|--|--|--|
| | 4. ህጋዊና አስተዳደራዊ ጉዳዮች | | | | | | | |
| 26.1. | ከመንግስት አካላት የሚደረግልኝ ድጋፍ ጥሩ ነው። | | | | | | | |
| 26.2. | ከመንግስት አካላት ጋር ያለኝ ትብብር ጥሩ ነው። | | | | | | | |
| 26.3. | በእንቅስቃሴ ላይ ያጋጠሙኝ ሐጋዊ ተቋማዊና ፖሊሲያዊ ማዕቀቦች የሉም። | | | | | | | |
| 26.4. | ማስያዣ የሚሆን ቋሚ ንብረት ባይኖረኝም ገንዘብ መበደር እችላለሁ። | | | | | | | |
| 26.5. | ሴቶችን ለማበረታታት ከአለም ባንክ ጋር በመተባበር ለብድር አገልግሎት ከተቋቋመው ድርጅት ብድር መበደር ችያለሁ። | | | | | | | |
| 26.6. | አብዳሪ ተቋማት የሚያስከፍሉት የወለድ መጠን ተመጣጣኝ ነው። | | | | | | | |
| 26.7. | ለአነስተኛና መካከለኛ አምራች ኢንዱስትሪ ማስፋፊያ የሚሰጠው ስልጠና ወስጃለሁ። | | | | | | | |
| 26.7. | የመንግስት ጥቅማ ጥቅሞችን ተጠቃሚ ነኝ። | | | | | | | |
| 26.8. | ጉዳይ ለማስፈጸም ያለው ውጣ ውረድ ከፍተኛ ነው። | | | | | | | |
| 26.9. | አጠቃላይ ያለው ህጋዊና አስተዳደራዊ ሁኔታ ምቹ ነው። | | | | | | | |
| 26.10. | በመንግስት የሚጣለው የግብር መጠን ተመጣጣኝ ነው። | | | | | | | |

ክፍል አራት:- በሴቶች የሚመሩ አነስተኛና መካከለኛ ተቋማት ከቴክኒክና ሙያ የሚደረግላቸው የስልጠና ድጋፍ

ከዚህ ቀጥሎ ቴ/ሙ ተቋማት ለአነስተኛና መካከለኛ ድርጅቶች የሚያደርጉትን ድጋፍ የሚያሳይ የትብብር ነጥቦች ተዘርዝረዋል፤ ከእርስዎ ድርጅት አኳያ በመገምገም ምርጫዎችን የ/√/ ምልክት በማድረግ ምላሽ ይስጡ።

| ተ.ቁጥር | ጉዳዮች | የስምምነት ደረጃ(መጠን) | | | | | ምርመራ |
|---------|---|-----------------|---|---|---|---|------|
| | | 1 | 2 | 3 | 4 | 5 | |
| | 27.ትብብር ነጥቦች | | | | | | |
| | 27.1. የስልጠና ድጋፍ | | | | | | |
| 27.1.1. | ከቴ/ሙ ተቋማት ገበያ ነክ ስልጠና አግኝቻለሁ። | | | | | | |
| 27.1.2. | ከቴ/ሙ ተቋማት የዕቅድና ሪፖርት ስልጠና አግኝቻለሁ። | | | | | | |
| 27.1.3. | ከቴ/ሙ ተቋማት የማሸን ጥገና ስልጠና ተሰጥቶኛል። | | | | | | |
| 27.1.4. | ከቴ/ሙ ተቋማት የደንበኛ አያያዝ(አገልግሎት) ስልጠና አግኝቻለሁ። | | | | | | |
| 27.1.5. | ከቴ/ሙ ተቋማት የቴክኒክ ድጋፍ ተደርጎልኛል። | | | | | | |
| | 23.2. የማሸን ድጋፍ | | | | | | |
| 27.2.1. | ከቴ/ሙ ተቋማት የማሸን ጥገና ስልጠና ድጋፍ ተደርጎልኛል። | | | | | | |
| 27.2.2. | ከቴ/ሙ ተቋማት የቴክኖሎጂ ሽግግር ድጋፍ ተደርጎልኛል። | | | | | | |
| 27.2.3. | ከቴ/ሙ ተቋማት የክህሎት ሥልጠና አግኝቻለሁ | | | | | | |
| 27.2.4. | ከቴ/ሙ ተቋማት ኢነተርፕሪንሲፕ ሥልጠና አግኝቻለሁ | | | | | | |
| 27.2.5. | ከቴ/ሙ ተቋማት ቢዝነስ ፕላን ሥልጠና አግኝቻለሁ | | | | | | |
| | 23.3. አነስተኛና መካከለኛ ማኑፋክቸሪንግ | | | | | | |

| | ኢንተርፕራይዝ ማስፋፋያ ድጋፍ | | | | | | |
|---------|---|--|--|--|--|--|--|
| 27.3.1. | አነስተኛና መካከለኛ ማኑፋክቸሪንግ ኢንተርፕራይዝ ማስፋፋያ በሚሰጠው ስልጠና ተጠቃሚ ነኝ | | | | | | |
| 27.3.2. | አነስተኛና መካከለኛ ማኑፋክቸሪንግ ኢንተርፕራይዝ ማስፋፋያ በሚሰጠው የካይዘን ስልጠና ተጠቃሚ ነኝ | | | | | | |
| 27.3.3. | አነስተኛና መካከለኛ ማኑፋክቸሪንግ ኢንተርፕራይዝ ማስፋፋያ በሚሰጠው የኢንተርፕራይዝ ስልጠና ተጠቃሚ ነኝ | | | | | | |
| 27.3.4 | አነስተኛና መካከለኛ ማኑፋክቸሪንግ ኢንተርፕራይዝ ማስፋፋያ በሚሰጠው የተለያዩ የሙያ ስልጠና ተጠቃሚ ነኝ | | | | | | |