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ADDIS ABABA UNIVERSITY

COLLEGE OF BUSINESS & ECONOMICS

DEPARTMENT OF PUBLIC ADMINISTRATION AND DEVELOPMENT

MANAGEMENT

MASTERS OF ART IN PUBLIC MANAGEMENT AND POLICY

ASSESSMENT OF ENTREPRENEURIAL ORIENTATION OF RURAL WOMEN

ENGAGED IN MICRO AND SMALL ENTERPRISES: THE CASE OF

WALMARA WOREDA OROMIA NATIONAL REGIONAL STATE

BY

FEKEDE MOSISA DEBELA

JULY, 2019

ADDIS ABABA, ETHIOPIA

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WOREDA OROMIA NATIONAL REGIONAL STATE**

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**A Thesis Submitted to the Institute of Business and Economics Department of Public
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Master of Art in Public Management and Policy.**

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DECLARATION

Here with I, declare that, this paper is prepared for the partial fulfillment of the requirements for Masters of Art in Public management and policy entitled “**Entrepreneurial Orientation of Rural Women Engaged in Micro and Small Enterprises in the Case of Walmara Woreda**” is prepared with my own effort. This report is the presentation of my original research work. It has not been submitted in any another degree or diploma at any university or other institution. The information taken from published or unpublished work of others has been acknowledged appropriately in the text list and reference is given.

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Advisor’s Approval

This research project paper has been submitted for examination with my approval as a university advisor.

Advisor: **Elias Birhanu (PhD)**

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Acronyms

AEMFI	Association of Ethiopian Micro finance Institutions
CSA	Central Statistical Authority
EO	Entrepreneurial Orientations
FeMSEDA	Federal Micro and Small Enterprise Development Agency
HLCLEP	High Level Commission on Legal Employment of the Poor
ILO	International Labor Organization
MOTI	Ministry Of Trade and Industry
MSEs	Micro and Small Enterprises
NEPAD	New Partnership for African Development
PASDEP	Plan for Accelerated and Sustained Development to End Poverty
ReMSEDA	Regional Micro and Small Enterprise Development Agency
USD	United States Dollar

Abstract

This study was designed to assess the entrepreneurial orientation of rural women engaged in Micro and Small Enterprises sector. The study has examined the business operators' motivational factors, opportunity and challenges during start up and growth, awareness of Women entrepreneur those engaged in micro and small enterprises the policy involved in Micro and Small Enterprises in Walmara Woreda. Data on motivation, opportunity and challenges faced women and their awareness on policy issues were collected from 53 business women by questionnaire and from 3 head of the MSEs by interview those were randomly chosen from MSE firms. Data has been collected through questionnaires, interview and observation. After the data has been collected, it was analyzed using simple statistical techniques (frequency and percentages). Women in this study were motivated to start their own business by both pull and push factors, such as the need for independence, the desire to be self-employed, support their family and self-achievement. They are currently facing obstacles, such as lack of working space, lack of working capital and lack of credit facilities. Estimation results of the descriptive analysis indicated that having prior business experience together with good educational background led to acquaintance with entrepreneurial orientation that can be used to enhance radical innovation, pro-activeness and risk taking behavior in micro and small enterprises. It is hoped that the findings of this study discussed here can benefit the business women, other researchers and important parties in the field of entrepreneurship or other support programmes. The study concludes that risk taking, innovation and pro-activeness have relationship with women entrepreneurship orientation in the study area. Finally this study also concludes that EO is a multidimensional activities and that these dimensions vary independently. Based on the major findings, these recommendations were forwarded: there should be capacity building for women entrepreneur; there should be family support for them and building awareness of women entrepreneurs.

Key Words: *Entrepreneurial Orientation (EO), Micro and Small Enterprise (MSE)*

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

The important role that small business and entrepreneurship play in stimulating economic activity, creating job, alleviating poverty and uplifting living standards have been recognized internationally as well as in Africa (Van Vuuren & Groenewald,2007). It is widely accepted that the Micro and Small Enterprise (MSE) sector has the potential to provide a livelihood for a considerably large number of people in least developed countries such as Ethiopia (Stevenson & St-Onge, 2005). In Ethiopia, micro and small enterprise specifically are considered to be the domain of poor rural and urban women. However, studies confirm that women in Ethiopia are engaged in a wide variety of economic activities and that their income from such activities have been continued to be pivotal to the survival of the poor families.

In successful developing countries, MSEs by virtue of their size, location, capital investment and their capacity to generate greater employment, have demonstrated their powerful propellant effect for rapid economic growth. Micro and small enterprises (MSEs) are believed to have a vital role in poverty reduction, employment generation as well as economic development in poor countries like Ethiopia.

Literature on MSE in Ethiopia is scarce, particularly on the subject of women entrepreneurs. However, the crucial economic and social contribution played by this sector has been recognized by the Ethiopian Government, as evidenced by the introduction of a policy strategy on women in the MSE sector. In line with African countries the majority of micro enterprises in Ethiopia are dominated by one-person operation (ILO, 2003).

Generally, women-owned businesses are concentrated in the low growth segments, face constraints such as poor access to finance, lack of business development service and business network, limited exposure to business management experience and the challenge of juggling business with household and family responsibilities (Desta, 2010). Women entrepreneurs are often described as "survivalist " and dominate low skill, low capital intensive, often informal and micro businesses. Women tend to focus on businesses that are continuation of their domestic roles, such as the services sector. The potential for growth of women's enterprise is said to be very low and is driven less by entrepreneurial drive than the need for survival (Desta, 2010).

Since most of the research on women entrepreneurs had focused on the demographic, family, occupational and educational background as well as any difference between male and female entrepreneurs, leaving the more specific question what motivate them and the status of their entrepreneurial orientation which consists of risk taking, innovativeness and pro activeness behaviors are unanswered. Therefore, this particular research study aims to provide reasons on why some women choose to become entrepreneurs by examining the motivational factors. The study also identified the entrepreneurial orientations of women engaged in small business. Demographic factors such as age, level of education, marital status are considered.

1.2. Statement of the Problem

Different countries around the world including Ethiopia are formulating policies to make it easier to start business. This change could benefit women entrepreneurs significantly. McClelland (2005) in the doing business report, indicated that countries that ranked highest on its ease of doing business scale, are associated with higher percentages of women entrepreneurs and employees in comparison with their male counterparts.

In Africa, the equal right of women and their equal participation in the social, cultural, economic and political life have remained elusive. As such, they are still the main victims of poverty, social prejudice, lack of access to health services and education. African women entrepreneurship development is generally inadequate and beset with numerous constraints and challenges, which have to do with culture, religion, entrepreneurial behaviors such as lack of innovativeness, ability and willingness to take calculated risks, determination, and lack of economic independence and their total perceptions in entrepreneurship(Ozigbo & Ezeaku, 2009).

Based on Zewede and Associate (2002) and ILO (2003), lack of working capital; lack of management skills; problem of finding work spaces and sale outlets; low levels of education and lack of confidence to take risk in business are considered to be some of the main problems faced by women engaged in micro and small enterprise.

Women entrepreneurs in Ethiopia, are described as functioning with in a “male dominated patriarchal and tradition-oriented society" where socio-cultural dynamics with in the domestic and social spheres determine the status of women and the differential participation of women and men in public spheres. Desta, (2010) have shown that although women face similar constraints to their men counterparts, there are also differences. First the "generic" constraints

may affect women differently from men and secondly, women may face additional constraints because of who they are and the socio-cultural context they are in. This has had a significant impact on gender roles and relations. It affects women's ability to travel away from home, own larger animals, and even control their own independent income.

To respond to the needs of women to materialize their economic potential and thereby to improve their standard of living it is necessary to design programs by applying mainstreaming strategy. However, lack of adequate information on these women is problematic in the understanding of their successful entrepreneurial process, making it difficult to plan and implement policies and strategies to assist them.

It is anticipated that this paper makes a valuable contribution to the women entrepreneurship literature and there by specific conceptual insight for decision makers, planners, development partners, and women entrepreneurs by providing knowledge about women entrepreneurial orientation in developing MSE sectors. In this particular study it is imperative to look in to basic motivational factors from push and pull factors (which include psychological, socio-demographical, economic and institutional), opportunities and challenges faced by those women engaged in MSEs, the awareness of women entrepreneurs regarding the existing policies and strategy support were also examined.

The researcher recognizes that the process of starting a business is highly interactive and that it is a combination of personality as well as environmental factors that motivate individuals. Hence, the lead for this study was taken from recent holistic study on women entrepreneurs.

The aim is not to provide generalization concerning women entrepreneurs in the MSE sector but to provide an initial basis for deepening our conceptual understanding on women business owners in the woreda as well as the country. Therefore, the above problems invited the researcher to carry out a study on assessing the entrepreneurial orientation of rural women engaged in Micro and Small Enterprises sectors in Walmara woreda. To achieve this purpose, the researcher specifically formulated the following basic research questions:

1.3. Research Questions

To address or to meet the research objectives, the research focuses on the following basic questions:

1. What motivates women to start their own business?
2. What opportunities and challenges do women business operators in Micro and

Small Enterprise sectors face?

3. What is the awareness level of Women entrepreneurs engaged in micro and small enterprises on the policy support?

1.4. Objectives of the Study

1.4.1 General objective

- ❖ To assess the entrepreneurial orientation of rural women engaged in Micro and Small Enterprises sectors.

1.4.2 Specific objectives

- To identify what motivates women to start their own business.
- To examine the opportunities and challenges faced by women in the Micro and Small Enterprise.
- To identify the awareness of Women entrepreneur those engaged in micro and small enterprises on the policy Issues

1.5. Significance of the Study

Women should create their own jobs and become entrepreneurs since opportunities of getting employment in either government, non-government or a private organization is currently almost declining (Gemechis, 2007). This is possible only if the barriers of women entrepreneurs are solved. The primary aim of the study is for the partial fulfillment of the requirement of masters of art in public management and policy at Addis Ababa University. However, rather than doing only for academic purpose the researcher sought to exert further effort to contribute something of beneficial to the district. Therefore, the study is intended as one input to existing Women Entrepreneurs those engaged in MSE in walmara district. Also it shows what areas of support should be needed for the women entrepreneur those engaged in MSE. Generally the result of this study gives clear insight, which will help the beneficiaries at large to improve women entrepreneurship activity success.

1.6. Scope of the Study

The study was conducted in Oromia regional state Finfinne area special zone in walmara Woreda. Out of 53 kebeles of the woreda only 5 (five) of them were selected. Namely Walmara choke, Robgaba, Bakaka, Wajitu arbu, and Barfata I. These kebeles were selected by non-probabilistic sampling that is by purposive sampling because this helps the researcher to use the research skill and prior knowledge in selecting respondents who best meet the

purpose of the study. The study was restricted on assessment of entrepreneurial orientation of rural women engaged in Micro and Small Enterprises.

This research is about personal and environmental i.e. pushing and pulling factors within the context of the existing policy support environment. It mainly emphasizes on major personal and environmental factors that motivate women to start a business and what hinders them manage and expand their business.

1.7. Limitations of the Study

The main problem during the survey period was time constraints, financial problem, and few of the women entrepreneurs were totally not willing to fill the questionnaires were the main problem. The other problem was some peoples were not motivated to give true information during the interview and on filling questionnaires. The study by no means claims to be conclusive i.e. difficulties to draw the general conclusion about MSEs in walmara woreda with this specific sample size. It would rather serve as a spring board for further studies in the study area. Although the aforementioned problems have happened, the researcher applied different method of data collection techniques to keep the reliability and the validity of the data that determine the end result of the whole research. Therefore, what the researcher did was, convincing the operators to fill the questionnaires and to minimize the extent of unfilled questionnaires so as to make the data representative and the outcome of the research findings credible.

1.8. Organization of the Study

This paper is organized into five chapters. The overarching theme of the research focused on entrepreneurial orientation of rural women engaged on MSEs in walmara woreda. The study report structured as follows: Chapter one is introduction part, Chapter 2 presents literature review, Chapter 3 provides the research methodology for the study, and Chapter 4 presents results and analysis of findings. Finally, chapter 5 presents summary, conclusions and recommendations part.

1.9. Definition of Terms

Entrepreneurial orientation is a set of personal psychological traits, values and attitudes strongly associated with a motivation to engage in entrepreneurial activities (Lumpkin & Dess, 1996).

Women entrepreneurial orientation is the dependent variable in the study. The dependent variable is women's entrepreneurial orientation in the micro and small enterprises. The following are the independent variables affecting entrepreneurial orientation among women business owners in the MSEs Sector. Which includes socio-demographic, personal, socio-economic and other regulative and support environment influencing entrepreneurial orientation in the micro and small enterprise sector.

Pull Factors: Are positive influences, associated with free choice such as desire for power and money, the motivation to improve their communities and the need for self-fulfillment. Pull factors can be measured in terms of motivating issues such as desire for wealth, power, social status, independence and fulfilling employment.

Push Factors: Are negative influence such as under employment, unemployment, job dissatisfaction and the need for work flexibility to accommodate family obligations that encourages women to engage in entrepreneurship.

This will be measuring items of motivational issues like dissatisfaction with income and type of work, difficulty in finding work and need for work flexibility and hating of the glass ceiling.

Definition of Micro and Small Enterprises.

A new set of definitions is provided that takes into consideration: the number of employed workers, total assets and two broad sectoral classifications (industry and service).

Micro Enterprises: Enterprises employing up to 5 persons including the enterprise owners and family members, with total assets of not more than ETB 100,000 (USD 4,630). 1. for the industrial sector (including manufacturing, construction and mining): Enterprises employing a maximum of five persons, including the enterprise owners and family members, with a total asset of not more than ETB 100,000 (USD 4,630); and

2. for the service sector (retail trade, transport, hotel, tourism, and information technology and maintenance services): Enterprises employing a maximum of five persons, including the enterprise owners and family members, with a total asset of not more than ETB 50,000 (USD 2,310).

Small Enterprises: 1. for the industrial sector (manufacturing, construction and mining): This refers to enterprises employing 6-30 persons and with a total asset of from ETB 100,001 up to ETB 1,500,000 (USD 4,630 up to USD 69,500)

2. for the service sector (retail trade, transport, hotel, tourism, and information technology

and maintenance services): This refers to enterprises that are employing 6-30 persons, and with total asset of at least ETB 50,001 and up to ETB 500,000 (USD 2,310 up to USD 23,150). (FeMSEDA, 2011)

Women entrepreneurs: women in MSEs running their own business rather than employed in any organization.

CHAPTER TWO

REVIEW OF RELATED LITERATURES

2.1 Entrepreneurship

Entrepreneurship definition has never received consensual agreement, even from the early days of discussion, thus various theories surfaced (Casson, et al. 2006). Historical review of 'white paper' reveals that the term entrepreneur was first used in reference with economic theory by an Irish economist Richard Cantillon (1755), who stated that, an entrepreneur is the expert in taking risk. This led to refining of the risk definition by Frank Knight (1921). Entrepreneurs are people who take measurable risks and reap the rewards for taking such risks. Next an idea came from Schumpeter (1934), who defined entrepreneurs, as innovators who create new industries, thus playing the role of changing the structure of the economy (Casson et al., 2006).

Is starting a small business entrepreneurship? It has been the general inclination to associate small business start-up and management as entrepreneurship (Morris, 1998). Small business are autonomously owned and managed, are not influential in their fields and usually do not undertake many new or innovative practices (Kuratko & Hodgetts, 2007). They opt to be unadventurous and more passive in nature seeking only for stable sales, profit and growth. The owner managers who manage the small firms may or may not be an entrepreneur. Entrepreneurship is not just creation of business, and the following definitions will offer further insights into the subject:

- A process of change, whereby the outcome of change is not known until the entire change process has been completed (Stokes & Wilson, 2006).
- A process where individual or organizations and teams create value by combining, distinct package of resource inputs to tap the opportunities in the environment. It is deemed to occur in any organizational context and potential outcomes maybe new product or services, processes, markets, ventures and technologies (Morris, 1998).
- A process of creating something new which is worthy and by investing time and personal initiative and also taking ownership of the risks which may result. These risks are financial, psychic and social risks. Nevertheless it may also results in financial success, personal satisfaction and independence (Hisrich et. al., 2008).

- A process which is partly creation of business, which encompasses characteristics of seeking opportunity, taking risk beyond the safety netting and having the determination to push an idea through to reality.

Based on the above elaborations and clarifications we can safely state that entrepreneurship, is a process which is change orientated, opportunity seeking, has components of risk, which may result in financial rewards, personal satisfaction and produces outcomes such as product, service, process which may be astounding.

2.2 Entrepreneurial Orientation

In the early days, strategic management literature on entrepreneurship only focused on the concept of ‘what business shall we enter?’ But with the progress of strategic management field, the focus of the entrepreneurship was centered on the ‘process of entrepreneurship’ which included methods, practices and decision-making styles managers used to act entrepreneurially or more aptly referred to as ‘strategic posture of the firm’. This strategic posture has been described as EO and a firm which has high levels of innovativeness, pro-activeness and risk-taking is labeled as having ‘entrepreneurial strategic posture’ (Covin & Slevin, 1989). Contrastingly a firm which has low level of the three dimensions is described as having ‘conservative strategic posture’. Moreover Covin & Slevin (1989) also imply that all three dimensions of EO act as a single dimension of strategic orientation. Other clarification on EO by Morris (1998), states that entrepreneurship has two components one is attitudinal and the other is behavioral. This attitudinal component is further elaborated as readiness of an individual or firm to take up new opportunities and responsibilities for effecting creative change. Meanwhile the behavior component is defined as series of actions which are required to move an idea to implementation. The fundamental entrepreneurial attitude and behavior creates EO or entrepreneurial intensity and the dimensions of EO are pro-activeness, risk-taking and innovativeness (Morris, 1998).

The variable nature of entrepreneurship, whereby the frequency of entrepreneurship refers to number of entrepreneurial event and degree of entrepreneurship refers to the level of innovativeness, pro-activeness and risk-taking events and the combination of both produces EI or EO. Lumpkin and Dess (1996), elaborated on the term EO, which they refer to methods, practices, and decision-making styles managers adopt to act entrepreneurially when undertaking a new venture. This behavior is a reflection on the willingness to engage in entrepreneurial behavior (Wiklund, 1998). Whereas entrepreneurship is defined as a new

venture, EO is defined as the process of entrepreneurship at firm-level. This sums up the definition of EO as a process which consists of action and strategies a particular firm embarks to realize its goals and aspirations.

2.3. The Nature of Entrepreneurial Orientation

Entrepreneurial orientation has been largely based on the work of Miller (1983) who suggests that a firm's degree of entrepreneurship could be seen as the extent to which it innovates, takes risks and acts pro-actively. Innovativeness is the predisposition to engage in creativity and experimentation through introduction of new products/services in the market. Risk-taking involves taking bold actions by venturing into the unknown, borrowing heavily, and/or committing significant resources to venture into unknown environments. Pro-activeness is an opportunity-seeking, forward-looking perspective characterized by introduction of new products and services ahead of the competition and acting in anticipation of future demand.

Lumpkin and Dess (1996) suggest that two other dimensions of entrepreneurial orientation are salient. These are competitive aggressiveness and autonomy. Competitive aggressiveness is the intensity of a firm's effort to outperform rivals and is characterized by a strong offensive posture or aggressive response to the actions of competitors. This aspect is used to measure how entrepreneurial firms deal with threats. On the other hand, autonomy is the independent action undertaken by entrepreneurial leaders or teams directed at bringing about a new venture and seeing it to fruition. Literature suggests that entrepreneurial behavior is often generative and creative involving the autonomous actions of organizational actors (Bird, 1989). It follows then that firms that have an entrepreneurial orientation are more prone to focus attention and effort towards opportunities such as those found in new markets.

Entrepreneurial orientation refers to a firm's strategic orientation, capturing specific entrepreneurial aspects of decision-making styles, methods, and practices (Lumpkin & Dess, 1996). Given the importance of entrepreneurship to firm performance, entrepreneurial orientation could be an important measure of the way a firm is organized. Specifically, entrepreneurial orientation enhances the performance benefit of the resources of firms through focusing attention on the utilization of these resources to discover and exploit opportunities. Consequently, entrepreneurial orientation can explain, in part, the managerial processes that allow some firms to be ahead of the competition. This is possible because entrepreneurial orientation facilitates firm action based upon early signals from its internal

and external environments (Lumpkin & Dess, 1996).

2.4. Micro and Small Enterprises (MSEs)

The definition and concept of MSEs vary between countries in the world. There was no common agreement on what distinguish micro enterprise (MIE) from small enterprise (SE) or small enterprise from a medium enterprise (ME). Sizes of employment, capital, investment or turnover are used as criteria to categorize enterprise along scales of operation and define micro, small, medium and large enterprises. This categorization is important for functional and promotional purposes to achieve the desired levels of development (HLCLEP, 2006).

A small and micro enterprise can range from less than 100 workers in Indonesia, to as much as 3000 workers in China (Tambunan, 2009). In Indonesia are those with 100 workers or more while in Vietnam, they are units with 300 or more full time employees. Comparison between countries become difficult since in some countries, definition of MSE base on number of employees, value of fixed or productive assets (excluding land and building) varies, or annual revenues also vary between sectors or even among departments or agencies. The definitions used to describe the MSE sector in Kenya are based on employment size (and include both paid and unpaid workers) (Stevenson & ST-onge, 2005). A micro enterprise is defined as having no more than 10 employees; and a small enterprise with 11-50 employees; and medium and large enterprise with more than 50 employees.

In the case of Ethiopia, there is lack of uniform definition at the national level to have a common understanding of the MSE sector. The CSA surveys do not define the term MSE as such. Instead, they are based on terms such as informal sector, small scale manufacturing industry, and cottage and handcrafts. While the definition by Ministry of Trade and Industry (MOTI) uses capital investment, the Central Statistical Authority (CSA) uses employment and favors capital intensive technologies as a yardstick.

The definition used by MOTI, which uses investment as a yardstick, has been developed for formulating micro and small enterprise development strategy in 1997. According to the MOTI; micro enterprises are those businesses enterprises, in the formal and informal sector, with a paid up capital of not exceeding birr 20,000 and excluding high tech consultancy firms and other high tech establishments. Small enterprises are those business enterprises with a paid up capital of above birr 20,000 and not exceeding birr 500,000 and excluding high tech consultancy firms and other high establishments.

On the other hand, CSA (1997) categorizes enterprise into different scales of operation on the size of employment and the nature of equipment. According to CSA; establishments employing less than 10 persons and using motor operated equipment are considered as small scale manufacturing enterprise. Enterprises in the micro enterprise category are subdivided into informal sector operations and cottage industries; cottage and handcraft industries are those establishments performing their activities by hand and using non-power driven machines. The informal sector is divided as household type establishments or activities which are non-registered companies and cooperatives operating with less than 10 persons.

According to the new Federal Micro and Small Enterprises Development Strategy (2011), Micro Enterprises are enterprises employing up to 5 persons including the enterprise owners and family members, with total assets of not more than ETB 100,000 (USD 4,630).

1. For the industrial sector (including manufacturing, construction and mining): Enterprises employing a maximum of five persons, including the enterprise owners and family members, with a total asset of not more than ETB 100,000 (USD 4,630); and
2. for the service sector (retail trade, transport, hotel, tourism, and information technology and maintenance services): Enterprises employing a maximum of five persons, including the enterprise owners and family members, with a total asset of not more than ETB 50,000 (USD 2,310).

Small Enterprises

1. for the industrial sector (manufacturing, construction and mining): This refers to enterprises employing 6-30 persons and with a total asset of from ETB 100,001 up to ETB 1,500,000 (USD 4,630 up to USD 69,500)
2. for the service sector (retail trade, transport, hotel, tourism, and information technology and maintenance services): This refers to enterprises that are employing 6-30 persons, and with total asset of at least ETB 50,001 and up to ETB 500,000 (USD 2,310 up to USD 23,150). (FeMSEDA, 2011)

Women entrepreneurs: women in MSEs running their own business rather than employed in other organization.

2.5. Women in Micro and Small Enterprise Sectors

The importance of micro and small enterprise in social and economic development, and the need to support their viability, expansion and growth is accepted in most countries irrespective of their stage of economic development. In many African countries the promotion and development of MSEs is often a priority item in the policy agenda as their

contribution to poverty alleviation is widely acknowledged.

However, data on women in the MSE sector particularly on the subject of women entrepreneurs is very limited. The paucity of data on the MSE sector in general, as well as on the participation and role of women in MSE and the lack of any national profile of women entrepreneurs or their enterprise, does not allow for any kind of extensive analysis of their situation. The 1997 CSA survey revealed that 65 percent of urban micro enterprises are run by women and that 26 percent of small-scale producers are women. As Stevenson & St-Onge (2005) if one assumes these percentage applied to the total MSE sector statistics, then there were about 380,000 women micro-enterprisers in Ethiopia in 1997 (65 percent of 584,913) and just over 710 women owners of small enterprises(26 percent of 2731). Based on Stevenson and St-Onge (2005), this number of about 380,000 women owned MSE is likely to be a significantly underestimated figure for the reason that it does not include all women who operate in subsistence farming and petty trading in rural area.

As in the case elsewhere, the individual characteristics of an entrepreneur, such as sex, ethnicity or religion often influence the opportunities of Ethiopian women entrepreneurs (Zewede & Associates, 2002). Of these characteristics, sex difference is the most widely relevant factor. Women and men generally have different degrees of access to opportunities that affect their individual abilities to participate in economic activities.

The same report by Zewed and Associates, (2002) and AEMFI, (2009) conclude that Ethiopian women entrepreneurs are severely disadvantaged in both the economy and society. They generally have very low level of education, a low literacy rate, a multiple responsibilities including caring children, preparing family food, while at the same time carrying on their enterprise activities to earn enough income to cover the basic necessities of life.

In terms of the sector of activities, women tend to pursue areas where they have gender-based skills and know-how, such as food processing, clothing and hairdressing. Gender biases in the technical training sector also tend to confine them to such areas (Zewed & Associates, 2002). Many women turn to micro-enterprise because they are essentially marginalized in the labor force and unable to find employment alternatives; in effect, they are driven to entrepreneurial activity out of necessity. Their lack of mobility (due to their large families and household responsibilities), coupled with their lack of ability to secure proper operating premises means they are often home based and this prevents them from seeking out markets, information on

better economic opportunities, and business assistance (Stevenson & St-Onge, 2005).

2.6. Motivational Factors

As recommended by Botha (2006) in previous research, it is important to determine the factors that motivate women to start their own business. This knowledge regarding the profile of the women entrepreneur might enable policy makers and planners to create an encouraging environment for women entrepreneurs in the MSE sector to start their own business.

Existing literature from Asian developing countries among others such as Das (2000), Raju (2000), Sasikumar (2000), suggest that there are three categories of women entrepreneurs, that is "Chance", "Force" and "Created" entrepreneurs. These different categories are based on how their businesses got started, or the main reason or motivations behind starting their business. Chance entrepreneurs are those who start a business without any clear goals or plans. Their business probably evolved from hobbies to economic enterprise overtime. Forced entrepreneurs are those who were compelled by circumstances (e.g. death of spouse, the family facing financial difficulties) to start a business, their primary motivation, hence, tend to be financial. Created entrepreneurs are those who are "located, motivated, encouraged and developed" through, for instance, entrepreneurship development programs.

Heilman and Chen (2003) as well as Botha (2006) argued that various push and pull factors exist that can motivate women to start their own business. Push factors as the more negative factors, such as unemployment and retrenchment, which force people to become entrepreneurial in order to survive. They regard pull factors to be the more positive factors, such as government support and role models, which might influence people to choose entrepreneurship as a career option. Ghosh and Cheruvalath (2007) found that only one-fifth of women are drawn into business by pull factors. The rest are forced in to entrepreneurship by push factors.

Many women in Ethiopia turn to micro and small enterprise because they are essentially marginalized in the labour force and unable to find employment alternatives; in effect, they are driven to entrepreneurial activity out of necessity (Stevenson & St-Onge, 2005). Their lack of mobility (due to their large families and household responsibilities), coupled with their lack of ability to secure proper operating premises means they are often home –based this prevents them from assistance.

Women had chosen to run their own business as opposed to pursuing another economic

option such as seeking employment. The major reason for this choice was the desire to be self-employment followed by business being a family tradition (ILO, 2003).

Entrepreneurial activities arise from different circumstance and motives that drive the decision to start business. The decision to become self-employed may stem from the push effect of (the threat of) unemployment, but also from pull effects induced by a thriving economy producing entrepreneurial opportunities (Reynolds, 2002). Opportunity based entrepreneurship involves those who choose to start their own business by taking advantage of an entrepreneurial opportunity. Necessity based entrepreneurship involves people who start a business because other employment options are either absent or unsatisfactory.

According to the scholars Heilman and Chen (2003), the following pull factors to entrepreneurship are relevant to women entrepreneurs, i.e. the need for independence, achievement and self-fulfillment; providing a challenge to the female entrepreneurs; improving the financial position of women entrepreneurs and their families; the desire to be their own boss and to control their own life; it provides more flexibility for balancing work and family; they can develop and commercialize a hobby; entrepreneurship gives them the opportunity to make a contribution to the community and be reckoned for that; and the influence of role models such as their parents, family, friends or leading entrepreneurs in the community can make entrepreneurship an attractive prospect or career choice to them.

Push factors such as dissatisfaction with salaried job/career frustration; redundancy (or retrenchment and the lack of available work); insufficient family income and the need to supplement their income; women hitting the glass ceiling and being frustrated by that the need for a flexible work schedule to balance their work and family obligations are highlighted by various scholars.

2.7. Demographic Factors and Women Entrepreneurship in MSEs

Kaplan (1988) found that motivation to startup new business ventures differed depending up on the age of the women business owner and the circumstance of founding; specifically whether the creation of the business represented job transition of a re-entry in to the work force.

According to Reynolds (2002) people between the ages of 25-44 are most likely to be involved in entrepreneurial activity. Older people are expected to have more experience in the labor market enabling them to engage in entrepreneurship more easily.

Individual with a high level of education are more likely to engage in entrepreneurship. An individual with more work experience, a higher level of education, more knowledge of the market and business practice is more likely to be able to identify an opportunity for starting a new business (Wit & Van Winden, 1989). On the other hand, it may be expected that people with a low level of education have more difficulties finding a paid job, and therefore, see no other possibility than to engage in entrepreneurship. Hence high educated people are more likely to pursue opportunity based venture while less educated entrepreneurs are more involved in necessity entrepreneurship.

Rasheed (2002) found that demographic factors such as gender, age and marital status have an impact on entrepreneurial intention of women. Similarly, another important factor influencing the choice and performance of women is human capital such as educational background and previous work experience. Human capital plays an important role in with respect to entrepreneurial know-how as well as access to external resources (NEPAD, 2003).

In his various researches Reynolds (2002), established that married men and women worked harder and performed better in managing a business because of social, financial and psychological support than single, divorced or widowed individuals because of family responsibility and commitment.

2.8. Factors affecting entrepreneurship

Even though entrepreneurship has its own advantages, it is not free of problems. For this there are a number of factors classified the basic factors that affect entrepreneurs in to two broad categories –economic and social. The economic factors include competition in the market; lack of access to the market ,lack of access to raw material ,lack of capital or finance, lack of marketing knowledge; lack of production/ storage space; poor infrastructure; inadequate power supply and lack of business training. The social factors include lack of social acceptability; having limited contacts outside prejudice and class bias; society looks down upon; attitude of other employees; and relations with the work force.

Besides this, Gemechis (2007) and Hisrich (2005) added Social and cultural attitude towards youth entrepreneurship; entrepreneurship education; administrative and regulatory framework; and business assistance and support; barriers to access technology are crucial factors that affect entrepreneurial success.

2.9. Constraints and Challenges Facing the Sector

In most developing countries, MSEs face a wide range of constraints and they are often

unable to address the problems they face on their own -even in effectively functioning market economies. According to CSA (1997) & Zewede & Associates (2002) most MSE faced critical constraints both at the operation and startup level. Some of these constraints and challenges include lack of access to market, finance, business information, business premises (at affordable rent), and access to appropriate technology, access to quality business infrastructure and in some cases discriminatory regulatory practice.

Another survey report by the CSA on urban informal sector indicate that there were 999,380 persons engaged in the informal sector in urban areas, 80% of which are informal sector operators while the remaining 20% are persons employed in the informal sectors. In terms of gender, a large majority 60% are female. About 46% of the totals are engaged in the manufacturing while 38% are in trade, hotel and restaurants. The report stated that the source of initial capital for 89% of the total urban informal sector establishment/activities was own savings (45%), borrowed from friends/relatives (23.92%) and assistance from relatives/friends (20%). These findings proved that informal sector operators getting loan from formal financial institution, mainly from banks are very few. Based on this report, the top three problems faced by urban MSEs operators during startup stage are lack of sufficient capital (38%), inadequate skills (10%) and lack of premises (6%). Informal sector operators also face problems after starting their operation; once again shortage of working capital came up as the most important problem cited by 30% of the establishment; while limited market and health problems become the second and the third obstacles with 28% and 6% of the establishments identifying them as their key problems.

2.10. Policy Support and MSE Development Strategy

It is important to consider gender and other dimensions of difference in any program or policy design situation because of the tendency for gender blind (race-blind, class-blind etc) design to incur costly unintended consequences. Such supposedly blind policies and programs tend to benefit society's dominant groups. This is because they do not recognize that others within the community or economy have different needs and interests due to the roles, responsibilities and opportunities assigned to them by society (ILO, 2003).

Accordingly therefore a legal and regulatory framework that creates an enabling environment is crucial for the promotion and growth of micro and small enterprise in general and women entrepreneur in particular. The Ethiopian Government recognized the contribution of the MSE sector for they are important vehicles to address the challenges of unemployment,

economic growth and equity in the country, and released the country's first micro and small enterprise development strategy in November 1997(MOTI, 1997). The primary objective of the national strategy is to create an enabling environment for small and micro-enterprises. To further ensure the proper institutional coordination for MSE support functions, the Government created the new Federal Micro and Small Enterprise Development Agency (FeMSEDA) in 1998. In 2000, the Regional Government also provided for the establishment of Regional Micro and Small Enterprise Development Agencies (ReMSEDA) to provide extension services to MSE at the regional, zonal and woreda level.

The government also incorporating MSEs in its various sectoral policies and strategies. For instance PASDEP consider the MSE sector as a development factor from perspective of the private sector development. It state that;- creating employment opportunities to alleviate the challenges of unemployment, especially in urban areas through integrating MSE growth with TVET and unleashing the potentials of Ethiopians women will expedite the development of micro and small enterprises. The industrial development strategy which recognizes the private sectors as an important factor for implementation of the strategy views MSEs, as springboards for future industrialization. The national urban development policy places high emphasis on MSEs as means of creating jobs and requires urban administration to involve MSEs in their development projects like housing and road construction.

2.11. The 2011 New Micro and Small Enterprise (MSE) development strategy

The Ethiopian government released the country's first Micro and Small Enterprise Development Strategy in November 1997. The primary objective of the national strategy framework is to create an enabling environment for small and micro-enterprises. The specific objectives are to:

- ❖ Facilitate economic growth and bring about equitable development;
- ❖ Create long-term jobs;
- ❖ Strengthen cooperation between MSEs (to jointly address hindering obstacles, take up opportunities and build collective efficiency);
- ❖ Provide the basis for medium and large scale enterprises;
- ❖ Promote exports (especially in leather, textiles, and horticulture, where Ethiopia has comparative advantages);
- ❖ Balance preferential treatment between MSEs and larger enterprises.

Since then, the Government has taken a number of actions to change the regulatory

environment for MSEs, simplify the business registration and licensing process, revise the Investment Law, create new MSE agencies, and establish a legal framework for private sector development. The Government's recent Industrial Development Strategy identifies MSEs as a key priority.

2.11.1 MSE Development Strategies and Support during Stages

1. The level of development of MSEs has two major dimensions. The first is the transition of an enterprise from micro to small and from small to medium enterprise level. The second is the process whereby MSEs maintain and strengthen their competitiveness within their own category of MSE. Development support provided by Government of Ethiopia shall take into account these two transitional processes.

2. The experience of Malaysia shows that enterprises have four levels of growth: startup, growth, expansion and maturity.

i. At enterprise startup, the objectives of support are to enhance the access of enterprises to skilled labour, facilitate supply of raw materials and access to infrastructure and build their marketing skills.

ii. At the growth stage, the objectives of the support are to enable enterprises to obtain certificates of competence, achieve product and service standards, benefit from tax relief and obtain technical support.

iii. At expansion stage, support shall be provided to enterprises to build their technological capacity, enhance their managerial competencies, develop their own trademarks, marketing networks, and information and communication services as well as get access to venture capital and outsourcing possibilities.

iv. At maturity stage, enterprises shall be provided with support in building product design capacity, promoting trademarks, industrial expansion and access to external financing.

3. The provision of enterprise support in Japan has three levels: launching, strengthening and securing stages.

i. The support provided at the launching stage is to enable enterprises to withstand startup level challenges. Support includes: 80% of the startup capital with ten years repayment period and integrated enterprise development support comprising training and advisory services will be provided at national, regional and city levels.

ii. At the strengthening level, the support is more professional as it focuses on building the management competencies of enterprises. A temporary assignment of experts is a typical

example for such kind of support.

iii. At the maturity level, the support has more of a preventive nature as the aim is to enable enterprises to withstand current and future risks that may occur.

4. The international experience described illustrates the presence of enterprise based initiatives (schemes) and that these schemes are targeted at overcoming the challenges enterprises face at different stages of their growth.

5. In comparison to the international experience, enterprise support schemes in Ethiopia were not packaged taking into account the growth stages of enterprises. The support was characterized by a blanket approach and its implementation was not well supported by sound data and information management, and was sometimes marred by the absence of standard monitoring and evaluation and therefore a limited ability to learn from experiences. The growth of enterprises is therefore divided into three stages of development by taking into account the international experience and formulating the experiences gained so far by Government of Ethiopia in promoting the development of MSEs over the past few years as well as with a view to avoiding the weaknesses observed and thereby establish enterprises that achieve sustainable growth.

6. The aim of adopting an approach based on three levels of enterprise growth is to enable enterprises to register continuous and sustained growth as well to put in place an integrated and transparent framework of criteria and support. Accordingly, three growth stages, namely startup, growth and maturity are identified.

2.12. Empirical Review on the Determinants Influencing Entrepreneurial Orientation of MSEs in Developing Countries

Small and micro enterprises (SMEs) are the focus of political, business and management research (Amoros, Bosma, & Levie, 2013) with their benefits firmly embedded in the business literature. They are integral to contemporary economic and social regeneration (Franco & Haase, 2010), key driver for innovation and above all significant contributors to employment generation (Lussier & Halabi, 2010). Despite their well-established importance, there is still no universally accepted definition for SMEs with significant variations in different countries, no single agreed-upon definition of success, no universally accepted model to incorporate all aspects of small business success and with knowledge being more fragmented than cumulative. Most importantly, SMEs tend to exhibit high failure rates and poor performance levels (Arasti, Zandi, & Talebi, 2012) with their success and/or survival

receiving an ever-increasing attention from academia and practitioners alike. Business literature features a wide range of success factors through a number of conceptual frameworks that attempt to capture aspects of SMEs success. However, their importance appears to be relative and varies with the business environment. This inevitably creates a need for more empirical studies to investigate the critical success factors in each individual industry and in a specific country setting. An industry where small businesses have a particularly strong presence is the European and especially the UK chemical distribution (Chemagility, 2012). The ‘research problem’, which also becomes the basis for this study, is the fact that critical success factors (CSFs) for SMEs depend upon and vary with the industry and country they operate in. Therefore, in order to uncover the factors critical to small business success, it is necessary to investigate these factors within a specific industry and geographical context. With the UK chemical distribution being an important yet understudied industry with very little known about small businesses and their success, a clear research gap is established.

Some research findings identified that entrepreneurial orientation as a significant antecedent of business growth, a factor that has an overall positive effect on business performance and a source of differentiation or competitive advantage for SMEs in the UK. In fact, this study reinforces the strong relationship between EO and the longevity and long term performance of the business (Andersson & Tell, 2009). Conversely, a lack of entrepreneurial orientation and attributes are further established as common reasons for small business failure and low entrepreneurial activity. In other words, should SMEs in the specific industry lack entrepreneurial behaviour - in means of risk-taking, innovativeness and pro-activeness - they are faced with stagnation and eventually failure, affecting the whole industry.

2.13. Growth of Micro-Enterprises: Empirical evidence from Ethiopia

In Ethiopia, the case country of this study, a nation-wide urban informal sector survey by the Central Statistical Agency (CSA, hereafter) indicates that the urban informal sector consisted of 584,911 micro enterprises that gave employment to 730,969 people.² Another survey by CSA in 1999 shows the urban informal sector employment increased to about 1.15 million comprising about 50.6 percent of the 2.88 million total urban employments. Women employment accounts for about 58% of the employment in the informal sector.

The Ethiopian government recognizes the significance of this sector and shows its dedication

to promote the MSEs development by the Issuance of National Micro and Small Enterprises Strategy in 1997 and the Establishment of the Federal Micro and Small Enterprises Development Agency. Ethiopia's industrial development strategy issued in 2003 also singled out the promotion of MSEs development as one of the important instruments to create productive and dynamic private sector. The promotion of this sector is justified on the grounds that enhancing growth with equity, creating long-term jobs, providing the basis for medium and large enterprise and promoting exports etc. The strategy puts a means to support the MSEs such as, infrastructure, financial facilities, supply of raw materials, and training (Ageba and Ameha, 2004).

Several empirical studies indicate that other entrepreneur/firm characteristics might affect business expansion. Socio-demographic backgrounds of the entrepreneur for example, entrepreneur/owner age, sex, marital status are important determinants of the entrepreneur's ability and aggressiveness (for review, Kiggundu, 2002). Formality of the business might also affect firm growth prospect. Business registration and license are means of formalizing the business. Formalizing a business entails both costs and benefits to the registered. There are two types of costs from being formal. These are fiscal and transaction costs at which the first include taxes and other fees required by the authorities and the transaction cost might arise due to the monetary and time cost involved in registering. The business may, however, benefit from formalizing its business. Banks will consider loan applications only from those run their business formally. Access to import and foreign exchange and government programs for example, business service, finance, training, or public procurements also put registration as pre-requisite. These benefits might affect the productivity and the growth prospect of the micro and small firms. There is little empirical evidence on the effect of formality on firm expansion.

2.14. Conceptual Framework of the Study

Entrepreneurship orientation is generally considered as combined function of the environment as well as individual personal entrepreneurial competencies. Based on this general conceptual framework, a pre-requisite to developing the supply of women entrepreneurs is the creation of various socio-economic and political instruments which can work toward making specific aspects of the environment more conducive and supportive to potential, as well as existing, women entrepreneurs.

Therefore, from an operational point of view a broad gender based conceptual framework is adopted in this study which incorporates an exploration in to various aspects- principally the socio-cultural, educational and legal aspects which to a large extent determine personal and motivation traits. It is contended that working exclusively with an isolated set of these categories does not produce conducive environment for the growth of entrepreneurship among women in Ethiopia.

The conceptual framework for this study is adapted from Shane and Venkataraman (2000). This model consists of environmental factors that help to develop cultural values and economic factors among individuals within the society including women. Both elements are the foundation to the motivating factors that influence women individuals to become entrepreneurs.

Those motivating factors (pull and push) include family background, education, previous occupation, social network, economic factors, financial factors and infrastructure facilities. The psychological factors are personality characteristics and perception of entrepreneurs. Personality characteristics comprise work ethics, performance measures and risk taking, while the perceptions of entrepreneurs take account of economic environment; pushing factors to become entrepreneur, the importance of business functions and the performance measures.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. Background of the study area

The study will be carried on Walmara district in the Oromia regional state of Finfinne area special zone. It is located about 32 km west of Addis Ababa along Addis Ababa- Ambo road. The capital town of Walmara administrative district is Holota. The study area is around this town. According to the data obtained from woreda land and environmental protection office, the district has a total land area of 736.88 square kilometers. It has an estimated population density of 218.6 people per square kilometer.

The hottest period of the woreda is from January to March and the minimum temperature it receives is during the months of June to August. Walmara woreda is one of the woredas in the Oromia Region of Ethiopia. Walmara is bordered on the south by Sebeta Hawas, on the west by mirab shewa zone, on the northeast by Sululta, and on the north by Mulo and on the east by Addis Ababa city. The highest point in the woreda is mount wechacha(3191 meters)which is located in the southern part of the woreda covers 2500 hectares. The other highest point is mount menagesha which is (2800 and 2900 meters). The administrative center of the woreda is Holota town.

There are different ethnic groups found in the woreda such as Oromo, Amahara, Gurage and Tigre. The population is largely dominated by Oromo people. Almost all the people spoke Afan Oromo language including other ethnic groups except a few Ethnic groups speak Amaharic and Gurage language.

The 2007 national census reported a total population for this woreda is 83,823 of whom 42,115 were men and 41,701 were women; from this 3,352 or 4% of its population were urban dwellers.

The majority of the inhabitants observed Ethiopian Orthodox Christianity with 86.72% reporting that as their religion, while 4.61% observed Protestantism, and 6.36% of the populations were practiced traditional beliefs (CSA, 2007).

Hence its main economic activities relay on crop production. Agro ecology of the woreda is characterized and dominated by dega/ highland. The topography of the livelihood of the

woreda is dominated by undulating (ups and downs) and plain features. There are vegetation types of bush, shrubs and forests. In addition, Phosphorous, Timber and etc are natural resources found in Walmara.

3.2. Research Design

The sampling design of the study composed of the types of the study, sampling technique, sampling frame, and sample size.

3.2.1. Types of the study/Research

Concerning the type of the research, it was descriptive because the aim had been to describing the existing facts about the existing entrepreneur of the rural women those engaged in MSEs and its extent. The reason for using this design is that it enables to describe the different factors of women entrepreneurs in MSEs as they exist.

3.2.2. Population and Sample Size

The target population of the study is women engaged in micro and small enterprises business in walmara wereda. Based on the nature of the problem, through non-random sampling technique 60 samples were taken from all sectors. Also, as a rule of thumb as stated by Mulugeta (1999), 30% is enough for the population less than 1000. Therefore, since the population is less than 1000, which is 190, then 30% of them which are 57 women entrepreneur engaged in MSE were chosen and distributed them proportionally to each sampled sectors, in addition from 11 MSE sectors head 3 interviewees were selected. Thus a total of 57 respondents and 3 interviewees were involved in the study.

3.2.3. Sampling Techniques

Walmara wereda is purposively chosen due to the fact that it is the researcher interesting place. In addition the wereda's kebeles were purposively chosen due to women entrepreneur engaged in MSE found in the small town and near the town and also these kebeles are directly related to the issue and to find appropriate answers for all the questions supplied. Since such kinds of research is going to be newly conducted in the woreda, being close to the small town (as researcher observation) is considered to be very helpful to smoothly conduct the research. Because most of the women entrepreneur engaged in MSEs are found in small town and nearby. In addition, support in terms of data provision from the woreda Government institutions such as Agency of MSE and Trade and Industry office become more

or less easier.

Non-Random sampling was used to select 57 women owned businesses from the sector that has a member of 190 and 3 women those head of the sectors randomly selected from 11 MSE sectors to identify the profile of women owned businesses that could participate in the study. A list of 57 women-owned businesses was purposely selected from five kebeles of the woreda. Depending on the sampling frame the questionnaire survey was prepared with number of the lists of women entrepreneur engaged in Micro and Small Enterprises.

3.3. Sources of Data

The study used both primary and secondary source of data. Quantitative data was collected through review of secondary documents and survey of primary information from respondents.

3.4. Types of Data

Both qualitative and quantitative type of data were employed.

3.5. Methods of Data Collection

In this study, the primary data were collected using questionnaires, interviews and observations. The instruments were selected because of suitability for gathering important data for study. Secondary data were collected from relevant sources by reviewing them. Qualitative information was sought through observations and interview with business operators in five kebeles of the woreda. Secondary data was collected from different sources such reports, books, websites and literatures which are relevant to the study. Primary data was gathered from 53 respondents of women engaged in micro and small enterprises in the woreda and 3 interviewees conducted with Micro and Small Enterprises sectors office.

Generally, this study employed questionnaire, interview, and observation in order to collect relevant and adequate data. Then to make the chosen research method competent to respond to the research purpose and objectives the above instruments were discussed accordingly:

Questionnaire: The questions in the questionnaire were open and close ended questionnaires that were distributed to the selected sample to collect primary data. These questionnaires were used to draw out information on the profile of the respondent and their business; motives for starting business; development in business since it started; critical barriers to start and expand business since it started; future plan and their entrepreneurial orientation. The

questions was prepared in English and then translated into Afan Oromo since Afan Oromo is an official working language of the woreda which can avoid language barriers while gathering the data.

Interview: Semi-structured interview was employed and conducted through face to face contact with the targeted representatives of the sectors to gather more detailed information, either at the respondents' work of place or elsewhere.

Observation: Observation was conducted to collect qualitative data. It was intended to supplement qualitative results to the data that was obtained through questionnaire and interviews those women engaged in Micro and Small Enterprises. The Data gathered through observing is their business activities, the business expansion, their motivation for growth and other necessary objects.

3.6. Procedures of Data Collection

In order to gather the necessary data, a group of respondents were actively involved in the study and data collection instruments were developed by the researcher based on the five Kebeles of women entrepreneurs, officer from MSE coordination office were treated through interview. The rationale behind these respondents was to consolidate the reliability of information.

3.7. Method of Data Analysis

Descriptive statistical techniques such as frequency counts and percentages were used to describe and summarize the data collected. The data collected through questionnaires was categorized and presented in table forms as per their similarities, and analyzed and discussed. Besides, the data obtained from open-ended items and interviews was qualitatively analyzed by discussion and narration.

Depending on the results of the analysis; interpretations and necessary discussions was made to clarify the issue. Finally, the major findings of the study were identified, conclusion was drawn, and feasible recommendations were forwarded.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

This chapter presents and analyzes the data collected and discusses it accordingly. First, background information of the respondents is analyzed and presented followed by the process of starting and developing the business, opportunity and challenges of women business operators in MSE, business women's awareness on policy issues, and Entrepreneurial Orientation of Business Women in Micro and Small Enterprises. All are analyzed using frequency, tables and percentages. Finally, discussions are made based on the data presented and analyzed.

Of the totally distributed questionnaires (57), 53 were properly filled and collected. This amounts 92.98% of the total respondents. Additionally, 3 interviews were held with Micro and Small Enterprises head of the sectors. Since this is adequate enough to make the analysis, all the discussions below are made on these groups of respondents.

4.1. Background information: The result of the study with respect to the profile of the women presented by age, marital status, level of education, type of enterprises, and jobs before joining the enterprises as follows.

4.1.1. Age characteristics

Table 1: Age of the respondents in years

S. No	Age categories in years	Frequency	Percent
1	21-30	22	41
2	31-40	19	36
3	41-50	9	17
4	Less than or equal to 20(≤ 20)	2	4
5	Above 50	1	2
	Total	53	100

Source: Survey data (March, 2019)

As shown in Table 1 above 4 percent of the respondents were aged less than or equal to 20

years old, 41 percent of the respondents were aged between 21- 30 years old, 36 percent of the respondents were aged between 41-50 years old, and 2 percent of the respondents were above 50 years old. This shows that most of the respondents were in the economically active age category, that is more than 90 percent of respondents were aged between 21 and 50 years old.

4.1.2. Marital status

Table 2: Marital status of respondents

S. No	Items	Business category		Total Frequency	Percent
		Micro	Small		
1	Married	21	7	28	53
2	Single	17	5	22	41
3	Divorced	1	1	2	4
4	Widowed	1	-	1	2
	Total	40	13	53	100

Source: Survey data (March, 2019)

As shown in Table 2, 41 percent of the respondents were single, 53 percent of the respondents were married, 2 percent of the respondents were divorced, and 4 percent of the respondents were widowed. This shows majority of the respondents were married and involved in undertaking family care responsibilities as wives and mothers.

In terms of the size of the businesses, more married women were operating micro enterprises than small enterprises and also single women were operating micro than small enterprises. This shows women in the enterprises need working premises and financial support to grow into small enterprise from micro enterprises.

4.1.3. Level of education

Table 3: Educational level of the business women

S. No	Educational level	Frequency	Percent
1	High school completed	29	55
2	TVET Certificate	12	23
3	High school not completed	8	15
4	College diploma	4	7
	Total	53	100

Source: Survey data (March, 2019)

As indicated above in Table 3, all of them had formal education. The result showed that, they can write and read and easily understood every written document. Educated women business operators were found that creativities, innovators and risk takers than uneducated women business operators.

4.1.4. Types of Enterprise

Table 4: Types of Respondents Enterprises

S. No	Name of the business	Business category		Total Frequency	Percent
		Micro	Small		
1	Traders	37	6	43	81
2	Services	2	4	6	11
3	Manufactures	1	3	4	8
	Total	40	13	53	100

Source: Survey data (March, 2019)

As Table 4 indicates 81 percent of the respondents engaged on trades, 11 percent of the

respondents engaged on services and 8 percent of the respondents engaged on manufacturing. This shows majority of women business operators engaged on the trades.

As the interviewee responded women could easily start trades than the other enterprise category. Their main products were sale of cosmetic and sale of different products, those engaged on the trade activities. Those engaged on the service did tea and coffee, restaurant and hair dressing activities. Finally those engaged on manufacturing produced house and office furniture.

With regard to size of enterprise, the result has indicated that 86 percent of traders fall under micro enterprise and 14 percent of them fall under small enterprise, 25 percent of manufactures fall under micro enterprise and 75 percent of them fall under the small enterprise, 33 percent of service sectors fall under the micro enterprises and 67 percent of them fall under the small enterprises. A larger percentage of small enterprises were on manufacturing activities. This shows the transition from micro to small enterprises was very easy in manufacturing sectors than the others.

4.1.5. Previous Experience before Starting the Current Business

Table 5: Position prior to starting their Business

S. No	Position	Frequency	Percent
1	Student	17	32
4	Unemployed	16	30
3	House wife	12	23
4	Employed	8	15
	Total	53	100

Source: Survey data (March, 2019)

As shown above on Table 5, 70 percent of the respondents had jobs prior to starting or running their current business. In this case only 30 percent of the respondents were economically inactive prior to current business.

4.1.6. Age of the enterprises

Table 6: Years of the enterprises

S. No	Year	Frequency	Percent
1	Between 2003 and 2018	53	100
	Total	53	100

Source: Survey data (March, 2019)

As indicated in Table 6 above, all of the business established between 2003 and 2018. This shows all of them were young enterprises.

4.2. The Process of Starting and Developing the Business

4.2.1. Motivation for Starting Businesses

Table 7: Motivational factors (combined response)

S. No	Motivating factors	Frequency	Percent
1	Desire to be self employed	51	96
2	Self-achievement	50	94
3	Need of independence	47	89
4	Creating jobs	43	81
5	No other alternative for incomes	24	45
6	Contribution to family income	16	30
7	Following role model	4	8
8	Family tradition	3	7
9	Easy to start and run	3	6

Source: Survey data (March, 2019)

Table 7 indicates what were the motivators driving them actually start and own a business.

The above table summarized the motivating factors. According to the table, the major (96%) motivating factors were strongly agree that desire to be self-employed followed by self-achievement and improving financial opportunity.

As recommended by Botha (2006), it is important to determine the factors that motivate women to own businesses. This knowledge might enable policy makers to create an encouraging environment for women to start their own businesses.

The result of the study showed that various push and pull factors motivates women to start their own businesses. Push factors are more of negative factors, such as unemployment and lack of available work, insufficient family income, and the need to supplement their income. The pull factors are more of relevant to women business operators, i. e the need for independence, achievement and self-fulfillment, improving the financial position of women and their families and the influence of role models. The finding of this study revealed that they were drawn into business by pull and push factors. As respondents were responded, they strongly agree that increasing income, self-achievement, creating jobs, providing new innovation and contribution to family income were factors which motivate women entrepreneurs financial opportunity also motivates women to start their business.

As to the support of spouses and other family members the result of this study showed that majority of spouses (93 percent) and other family members (72 percent) were supportive of the women starting a business as follows.

Table 8: Response of Family members and spouse during the beginning of the business

S. No	Responses during start up	Family members	Percent	Spouse	Percent
1	Reacted badly	1	4	-	-
2	Not supportive	6	24	2	7
3	Supportive	18	72	26	93
	Total	25	100	28	100

Source: Survey data (March, 2019)

The study revealed that those women who married with relatively a well to do husband, the main reasons for starting business were to create their own jobs and to reduce dependency on their spouse's income. This indicates that it is unwise to totally depend on husbands or family

income. According to table 8 above only one woman reported that her family members had reacted badly (at the growth stage of the business). The other 31 percent respondents revealed that during started up they didn't get support from anybody. The remaining participants reported that they got support from members and spouses. The result revealed that it is highly unlikely that the family will oppose her efforts to be self-employed, unless the nature of the business is such that is exposes her to situations that may not be culturally acceptable to the family.

4.2.2. Source of the Financial Resources for the Current and Start-up Stage that Motivate Women Business Operators

Table 9 shows that the main source of finance when the business has started. The result showed that the main source of startup capital was from micro finance which accounts 36 percent, followed by own personal savings. The rest of startup capital has been provided mainly from credit and assistance from friends and relatives.

Table 9: Sources of startup funding

S. No	Source of startup capital	Frequency	Percent
1	Micro finance institutions	19	36
2	Personal saving	13	24
3	Household	10	19
4	Borrowed from relatives or friends/ money lenders	5	9
5	Equeb	2	4
6	Borrowed from Bank	2	4
7	Assistance from friends/ relatives	1	2
8	Inheritance	1	2
	Total	53	100

Source: Survey data (March, 2019)

According to the table 9 above 19 percent of the finance were come from household which represent support from husband and family. Assistance from friends/ relatives and inheritance contributes the least percent of startup fund. The women were also asked if they had any source of startup funding. The result shows own saving, micro finance, household assistance and equb helped them to run their businesses.

4.2.3. Support Service Obtained

Majority of the women had received no assistance from external service in establishing the business. When women were asked about their forms of support in getting the business started these were very much in terms of family and friends. About 87 percent of business women surveyed stated that financial and material support from spouse, family, and friends respondents felt that support. 9 percent of the respondents felt that conducive government policy environment helped them to be organized and accessed a micro finance support from the local government.

Table 10: Respondent's financial and material support at start up

S. No	Supporting bodies	Frequency	Percent
1	Spouse	26	49
2	Other family members	18	34
3	Local Government	5	9
4	Friends	2	4
5	Community	2	4
	Total	53	100

Source: Survey data (March, 2019)

4.3. Opportunity and Challenges

4.3.1. Opportunities

4.3.1.1. Factors Facilitating Business

Availability of market, skill and experience acquired prior to starting their business, support from family and spouse, support from friends, role model and availability of credit in kind were cited as having played a critical role in facilitating the startup (Table 11).

Based on the multiple response of the respondent's (Table 11) availability of market, prior skill and experience, support from family and spouse and support from friends were identified as the most important opportunity to start their business. The women also received

different non- financial support from various sources, such as advice given by friends and relatives, and encouragement from spouse, friend and family members.

Table 11: Factors facilitating starting business (Multiple Response)

S. No	Factors Facilitating Business	Frequency	Percent
1	Credit in kind	36	68
2	Support from spouse	26	49
3	Perceived availability of market	18	34
4	Availability of working place	18	34
5	Support from family	18	34
6	Skill and experience	8	15
7	Strategic location of business	6	11
8	Local Government strategy	5	9
9	Relatively new business	4	8
10	Role model	4	8
11	Easy to start and run	3	6
12	Support from friend	2	4
13	Community support	2	4

Source: Survey data (March, 2019)

An interview with business women support these result. The respondent of interviewee reported that market is an opportunity for all who provide quality and consistent services and products. All women participated on interview have got support from their spouses, parents or other close relatives in starting the business, and they reported that this support played a very significant role in the development of the business.

4.3.1.2. Decision Making

The finding showed that women business owners are largely independent in making decisions concerning their business, particularly with regard to the utilization of the money generated from their business. Accordingly, 91 percent of entrepreneurs make decisions with regard to the utilization of money generated from their businesses (Table 12). There is a significant involvement of spouse in making joint decision 9 percent of the enterprise. This could be due to the fact that a micro and small enterprise may not require more resource and the

management and also it was easy that didn't lead women business owners to seek the assistance of their spouse or other family members. But when the enterprises grow to small enterprise it may be more complex which lead them to seek assistance.

Table 12: Decision on the enterprise money

S. No	Attributes	Frequency	Percent
2	My self	48	91
1	My husband	5	9
	Total	53	100

Source: Survey data (March, 2019)

The management and financial decision made by women have been found to be positively and significantly related to entrepreneurial orientation of women. The more the women have made a decision on the enterprise money the level of her EO would be enhanced significantly. Therefore, decision makings of women have to be improved, to expand and diversify the business.

The study result showed that 13 percent of the enterprise owners keep their money generated from the enterprises separately from their personal money (Table13). Women in small enterprises appear to be significantly better position in this regard compared to micro enterprise operators. This may be due to better level of awareness and skill small scale enterprises owners had and the push from the public sector to keep records.

Table 13: Keeping enterprise money separate from personal money.

S. No	Attributes	Business Category				Total Business	
		Micro		Small		Frequency	Percent
		Frequency	Percent	Frequency	Percent		
1	No	37	92	9	69	46	87
2	Yes	3	8	4	31	7	13
	Total	40	100	13	100	53	100

Source: Survey data (March, 2019)

4.3.2. Constraints

4.3.2.1. Constraints at start

Women business owners in this study faced a number of constraints in starting their business. However, as shown in Table 12 the three most notable constraints cited by almost half of the respondent were lack of working space, lack of working capital and lack of credit facilities as the major constraints to start their business. Other constraints include family pressure and lack of confidence.

The result of the interview showed that interviewee used various means to overcome some constraints they faced during started up phase. Some of them were using their own house as working premises to avoid the high rent of working premises. It is also pointed out that sometimes they relocate their business premises to other a relatively lower rented working premises.

Table 14: Constraints in establishing the business (Multiple responses)

S. No	Constraints	Frequency	Percent
1	Lack of credit facilities	44	83
2	Lack of working capital	43	81
3	Lack of working space	38	72
4	Lack of skilled labor	28	53
5	Access to raw materials	22	42
6	Lack of confidence	20	38
7	Lack of female role model	19	36
8	Family pressure	14	26

Source: Survey data (March, 2019)

4.3.2.2. Constraints to Growth and Expansion

Besides, to factors facilitating growth, the respondents were asked to indicate, the three critical barriers to the development of their enterprises (Table 15). When the multiple responses to the three biggest obstacles were considered, the most critical problem to growth was reported as lack of skill in negotiation (72 percent), followed by lack of managerial knowledge (66 percent), lack of adequate working capital (53 percent), lack of confidence to take riskier business (49 percent). Business category women working in micro enterprise constrained with the problem of adequate working capital, whereas lack of managerial skill hinder the growth of small scale enterprises.

Lack of negotiations skills is appeared to be a particular problem for women in both categories of businesses. During the interview some of the women pointed out that due to their conservative family background and cultural reasons it has been difficult to the women to approach the customers and get services from government offices, such as credit.

Table 15: Constrains to growth of business

S. No	Constraints	Frequency	Percent
1	Lack of skill in negotiation	38	72
2	Lack of managerial skill	35	66
3	Lack of adequate working capital	28	53
4	Lack of confidence to take riskier business	26	49
5	Lack of support from the household	22	42
6	Problem of working space	16	30
7	Problem of mobility	14	26

Source: Survey data (March, 2019)

The women were also asked about how they cope and try to overcome and solve these problems. These includes borrowing money from informal sectors, seeking assistance from friends and relatives, renting relatively low cost working premises, using the house as working premises. This implies that the support environment, both financial and non-financial, in facilitating or hindering women owned businesses is weak.

4.4. Business women's Awareness on Policy Issues

The women were asked about their awareness on recent policies related to MSE both at national and regional levels. The result showed that 2% of the respondents were aware of the proclamation on trade registration and licensing, 4% of micro finance institution proclamation, 23% MSE strategies respectively. Whereas, 6 percent of them aware of the national women policy (Table 16).

From this one can conclude that women business operators have even little awareness of the government policies related to their business. Therefore, trade registration and licensing policy and micro and small enterprise development strategies assumed to be areas that women should know well and have benefited from.

The National micro and small enterprise development strategy and micro finance institution

proclamation were known to only 23 percent and 4 percent of the women business operators respectively (Table 16). This indicates that the strategies need to be popularized among broad business owners for whom primarily the strategy was designed.

Table 16: Awareness of Business related policy and strategy issues

S. No	Attributes	Awareness level		Aware percent
		Aware	Not aware	
1	National Micro and small Enterprise(MSE) strategy	12	41	23
2	National Policy on Ethiopian women	3	50	6
3	Micro finance Institution proclamation	2	51	4
4	Proclamation on trade registration and licensing	1	52	2

Source: Survey data (March, 2019)

The low level of awareness of women support institutions, such as those providing marketing assistance, business information, technical and managerial support is evident from the result. This is mainly because low capacity of the institutions to actively promote or clearly notify their services to customers.

On the other hand the non-financial support provides such as training provider are not well known by almost all women business owners. Although micro and small enterprises development agency was legally established in the region aiming to render different support to the micro and small enterprises, but till now its duties are not widely known by those users who were in need of its support.

The women business operators were asked if they were a member of any formal associations. None of them were reported to be members of any organization except for their membership in organization like informal and supportive organizations called equeb and idir. The low

membership of women business owners to be formal association may be due to the low capacity of the regional institutions in establishing cooperatives and similar formal organizations engaged in business.

There are quite a number of public organizations involved in the direct delivery of various types of financial and non-financial support. Micro and small Enterprise Development Agency was established to coordinate support services for the implementation of the MSE development strategies. The role of MSE development Agency is to provide service development, information and consultation and technical and marketing services.

From the above it is possible to conclude that, there is a clear desire to promote micro and small enterprises as expressed in the national and regional MSE development strategy. However, the implementation of the strategies constrained by limitations; such as, lack of adequate institutional capacity and operational structures to discharge their responsibilities.

In general, women business operators need training, financial support, non-financial support, business advice, marketing support to develop and increase their business activities.

4.5. Entrepreneurial Orientation of Business Women in MSEs

4.5.1. Business Diversification and Expansion

The finding showed that entering into additional business, through enhancing the innovative and proactive dimension of EO would improve the risk taking ability of women.

As far as the success in business is concerned, 91 percent of the women in business feel that they are successful in their businesses. It was observed that more women operating in small enterprises feel they are successful 12(92 percent) and 36(90 percent) of micro enterprises feel they are successful. Similarly more women working in trade 39(91 percent), manufacturing 4(100 percent) and service sectors 5(83 percent) feel they are successful.

Table 17: Respondents' response whether successful or not

S. No	Response	Frequency	Percent
1	Successful	48	91
2	Not successful	5	9
	Total	53	100

Source: Survey data (March, 2019)

The women also described about development of their business through expanding the size of business (79 percent), improve quality of product (30 percent), and add new product (68 percent) (Table 18).

Table 18: Development of business

S. No	Development of business	Frequency	Percent
1	Expanded size of the enterprises	42	79
2	Add new products	36	68
3	Started selling in new markets	16	30
4	Improved quality of the products	16	30
5	Hired more workers	8	15
6	Reduced costs by buying inputs in bulk	6	11
7	Changed the type of business	5	9
8	Reduced market outlet	4	8
9	Reduced costs with cheaper source of credit	3	6
10	Reduced the type of products	2	4
11	Reduced number of employees	2	4

Source: Survey data (March, 2019)

4.5.2. Awareness of Level of Entrepreneurial Orientation of Women in MSEs

In micro and small business decision making is concentrated in the hands of owners. Innovation and proactive activities of individuals (owner- manager) form an important part of the overall business performance in small enterprises. Thus the smaller the enterprise the nearer it's innovative, proactive and risk taking (EO) behavior is to that of an individual's (owner-manager) behavior (Hyvarinen, 1990). Therefore, any attempts to investigate the entrepreneurial orientation of the firm needs to consider an analysis of the characteristics of the business owners. Rogerson (2008) summarizes the entrepreneurial orientation behavior of business operators into three headings: socio-economic status, personality and communication behavior, education, socio status, age, attitude towards risk and density of social network in which the individual participates are among the long lists of variable.

Among its dimensions innovativeness of women takes the highest compared with pro activeness and risk taking. The researcher was observed that women in the micro and small businesses were less risk takers. This could be from fear of incurring losses in their enterprise, which might be reasons for component, risk taking ability to be in the last position of its contribution towards entrepreneurial orientation.

This study established that the older enterprises were more likely to introduce new innovation and act pro-actively and more of risk taker. Larger firms are more likely to participate in innovative activity. The theories most commonly explained different motives behind why women start a business are a combination of pull and push factors (McClelland, 1961). According to this the need for self-achievement always associated with entrepreneurial motivations. Push factors are related to necessities such as unemployment, financial reasons, dissatisfaction with being employed or the need to be independent and to accommodate work. Pull factors refers to need for achievement, financial reasons, personal development, self-fulfillment, social status and power (Ibid).

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1. Summary of findings

The finding of the study indicated that the majority of women entrepreneurs (98 percent) were less than 50 years of age, 53 percent were married and 47 percent were single, divorced, widowed and most had attained secondary level of schooling.

The results also showed that 81 percent were engaged in trade, 11 percent in service and 8 percent in manufacturing. The result confirmed that the major motivating factors for women to start their own business were to be desire to be self-employed, self-achievement and need of independence. The women did not face any significant negative reactions in establishing these businesses as 93 percent of spouses and 72 percent of other family members were supportive of their business ideas.

The study indicates that the main sources for the start-up and expansion of women and expansion of women operated enterprises came from micro finance institutions, personal saving and household. Although savings are one of the means of accumulation of capital, many business women reported that saving along were not always sufficient for running and expanding their business operations.

The result showed availability of market, skill and acquired prior to starting their business, support from family and spouse, support from friends, role model and availability of credit in kind were cited as having played critical role in facilitating the start up. These factors seen by researcher as an opportunities for facilitating business of women engaged on MSEs. The finding showed that women business owners are largely independent in making decisions concerning their business, particularly with regard to the utilization of money generated from their business. This justified women business operator risk taking ability improvement.

The growth of the enterprises can be restricted due to lack of finance working capital, lack of credit facilities and lack of working space. The result showed that majority of the women have experienced difficulties in finding and acquiring land and premises for production or provision of services, as well as for retail selling purposes. Most of them run their businesses in rented premises, but the high rents put critical problem for them and hinder expansion and

diversification of their business.

Other challenges that were seen to be affecting the success of women micro and small enterprises include the requirement of effective communication so as to negotiate/ bargain favorably, management skill, adequate working capital and lack of support from the household. Most micro enterprise resources are not usually separated from personal finance and hence the family obligation is met from resource earned in the business. The demand tended to drain the savings and income made by the business, since such finances would otherwise have been used in the enterprise for expansion and growth.

Lack of awareness on the part of women entrepreneurs of new development within the policy and legal framework of their country also acts as a significant constraint. It was clear from the survey that women entrepreneurs manage their enterprises with support from family and friends, both at start up and expansion. Use of external support, formal, managerial capacity building support by women entrepreneurs is even non-existence.

The finding showed that entering into additional business, through enhancing the innovative and proactive dimension of EO would improve the risk taking ability of women. Entrepreneurial oriented women possessed high need for achievement. Innovativeness of women takes the highest compared with pro activeness and risk takers.

5.2. Conclusions

Based on the results of this study, different factors were identified as EO of women engaged in MSEs in walmara Woreda. To give conclusion for these factors, the researcher combined different responses together. Also, the researcher focused on percentage value of variables to identify the major motivational factors, opportunities and constraining factors, and awareness level of women entrepreneurs on the policy issue.

Women are making business as a means of simultaneously meeting career needs and providing support for their family. What they earn is mostly spent for the benefit of the entire family. Another key motivating force for women was to be self-supporting and somehow independent from depending so much on the spouse.

Among the key success factors were that generally, women business owners in the study area received substantial family and spouse support at start up and in the course running their

business. Women business operators face a number of challenges including: lack of information, lack of financial and working place, inadequate management skill and lack of formal support services including policy awareness.

Women business operators have little awareness of government policies to their business. Majority of Micro and Small enterprise participant had not aware the National Micro and Small Enterprise strategy. They indicated that the primary intended strategy designed did met its goals.

The overall implication of this study is that since women business operators appear to be playing a major role in the economy of the country, besides up lifting the lives of their families, especially effort is needed to develop entrepreneurship. Hence, appropriate and sustained interventions targeted to the women enterprise operators need to be developed and implemented. The women business owners themselves will be expected to more specially identify the areas of critical support and be involved in the development of suitable program. Thus, buildings a fertile entrepreneurial environment will accelerate growth and innovativeness. Provision of entrepreneurial experience and sharpening entrepreneurial orientation of owners micro and small scale business are two strategic options that to encourage the generation of business product/ service innovation.

The EO is deemed as a multidimensional construct encompassing five dimensions e.g. autonomy, risk taking, innovation, pro-activeness, and competitive aggressiveness. But the researcher concludes that risk taking, innovation and pro-activeness have relationship with EO of rural women engaged in Micro and Small Enterprises.

Finally the study concluded that EO consisted of two parts the first is action-oriented which results in entrepreneurial behavior and next part, the mental orientation or ‘way of thinking’, which may or may not be translated into action.

5.3. Recommendation

Depending on the findings, the following specific recommendations are forwarded.

1. Different institutions like agencies of MSE development sectors, cooperative agency, women and children affairs bureau should play an active role in facilitating the access of women business owners to various services through continuous training.

2. With full Knowledge and participation of business women, women entrepreneur's associations need to be established and to be more representative, member based, open and effective. The woreda women and children affairs office in conjunction with regional women and children affairs Bureau should take the initiatives in facilitating the establishment of the associations as woreda.
3. Women related (focused) Government organizations like the regional and woreda MSE development agency, women and children affairs office, cooperative agencies and the likes should provide more effective services for women entrepreneurs through strengthening their institutional(human and material resources) capabilities.
4. Building awareness of the existing laws and regulations amongst women entrepreneurs should be considered as an important activity by the government (local and regional). In connection to this, it is very important that the regulatory framework that affects business activities in general and those influencing business women in particular, be revised regularly to create a more conducive and enabling environment (woreda MSEs and kebele leaders).
5. Government (federal, regional and local) should facilitate access to credit for women entrepreneurs as lack of credit and financial capital are the major barriers for women business owners' capability, performance and growth. In order to facilitate access to credit for MSEs, banks and MFIs need to allocate a certain portion of their loanable funds for MSE entrepreneurs. This has to be supported by special lending and repayment arrangements. Thus, in order to address the problem of credits, financial institutions, the Federal and Regional Governments, donors, NGOs can assist in creating lines of credit and special windows for assisting growth-oriented.
6. Capacity building: Currently designing women entrepreneurial development programs have been attracting the attentions of money charity organizations. Therefore it is up to the commitment of the woreda and other relevant stakeholders to explore the opportunities for the development of women entrepreneurship in the woreda and region. The first step here is the local government should carry out training needs identification programmes. So that training and other support services provided based and market oriented. Awareness creation with regard to policy and strategies of the country will also help the women under consideration to be familiar with it and can

act up on it.

7. Family support: Finding of the study on support of family and spouse at the start up also be encouraged at the growth phase of the enterprises, in respect of finance, motivation, encouragement, advice and actual involvement in the running of business. It is clear from the result of the study that family support contributes significantly to the development of MSEs. However, this have to be taken into consideration in the design of MSEs support programmes.
8. Financial institutions like Bank and Micro finance Institutions should take account of the women economic positions, as well as the development and financial requirements of their enterprise.

Finally, assessing the entrepreneurial orientation of rural women engaged in micro and small enterprises is not as such an easy task as different stakeholders are involved for its implementation. Hence further studies should have to include potential stakeholders so that the effectiveness of entrepreneurial orientation development could be analyzed in broader context.

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A. Annex 1

ADDIS ABABA UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

**DEPARTMENT OF PUBLIC ADMINISTRATION AND DEVELOPMENT
MANAGEMENT**

MASTERS OF ART IN PUBLIC MANAGEMENT AND POLICY

Dear respondent,

This questionnaire is prepared for the purpose of conducting a research study on the title Entrepreneurial Orientation of Rural Women Engaged in Micro and Small Enterprises. To achieve the purpose, your cooperation in completing this questionnaire is highly important and appreciated. The success of this study by large depends on your honest and sincere responses to the question items.

I assure you that the data will be kept confidential. Therefore, I kindly request you to provide the required information.

Thank you in advance for your cooperation

General direction

You are not required to write your name

Indicate your opinion by marking “□” for questions with options and/or write your opinion in brief whenever necessary in the space provided.

Part I – Background Information

1. Type of business

2. Age: Below 20 “□” 21-30 “□” 31 -40 “□” 41-50 “□” Above 50“□”

3. Marital status single “□” married “□” Divorce “□” Widow “□”

4. Do you have any formal education? Yes “□” No “□”

5. Educational qualification: High school not completed “□” TVET “□”
High school completed “□” College diploma “□” BA/BSC/“□”

6. What where you doing before starting this business? Student “□” Employed “□”
unemployed“□” House wife “□” others (specify)_____

B. Information on Entrepreneurial Activities and Resources

1. In what year was your enterprise established?

2. Why did you prefer to start (main reason) your own business?

Family tradition “” Self achievement “” To be self-employed “”

No other alternative for incomes “” Contribution to family income “”

Improve financial opportunity“” Need of independence“” Following role model“”

Easy to start and run “” Others (specify)_____

3. Responses to statements that pertaining to factors which motivate women entrepreneurs.
(Please put 'X' according to your opinion in front of the items)

No	Items	Strongly agree	Agree Indifferent	Disagree	Strongly disagree
1	Desire to be self employed				
2	Self-achievement				
3	Need of independence				
4	Creating jobs				
5	No other alternative for incomes				
6	Contribution to family income				
7	Following role model				
8	Family tradition				
9	Easy to start and run				

4. What were the responses of your spouse & other family members when you started your enterprise? Supportive “” Not supportive “” Reacted badly “”

5. What was your main source of start-up funding? Personal saving “” Household “” Borrowed from relatives or friends/money lenders “” Micro-finance institutions “” Equb “” Assistant from friends/relatives “” Inheritance “” Borrowed from Bank “”

Others (specify) _____

6. When you started this business, did you receive support?

Yes “” No “”

6.1. If so from whom?

7. Did you have experience any problems when you started this business? Yes “” No “”

7.1. If the answer to the above question is yes, what do you consider to be the most significant barriers to start your business?

7.2. How did you overcome these problems?

8. Have you ever tried to obtain credit for business purposes?

Yes “” No “”

9. Have you tried to access a loan from any of the following sources? Bank “” Micro-Finance Institution (MFIs) “” Friend and Family members “” Money lender “” Other(specify) _____

9.1. If so, were you successful? -----

10. Does your being a woman make it’s more difficult for you to get a loan? Yes “”

No “” 10.1. If yes

how? _____

11. Who decides on how the enterprise money is utilized?

My husband “” Myself “” Other members of the family “” Don’t know “”

12. Who is responsible in your business for making major decisions? Myself “”
My husband “” Other family members“” Friends Jointly with my husband“”
Other (specify)_____

13. Do you promote your products/services?

14. If yes
how?_____

15. Do you have any problems in finding markets / customers for your products / services?
Yes “” No“”

15.1. If yes, please
specify_____

16. Did you have a bank account(s) for the business? Yes “” No
“”

17. Do you keep your enterprise money separate from your personal money? Yes “”
No“”

18. Do you keep records of your costs in order to calculate your profit? Yes “” No“”

C. Information on the Level of Development/Diversification of Enterprise

19. Have you developed your enterprise since establishment?

Yes “” No“”

19.1. If yes, in what way? Expanded size of the enterprises“” Added new products
“”

Hired more workers “” Improved quality of the product “” Reduced costs by buying
inputs in bulk “” Reduced costs with cheaper source of credit “”

Started selling in new markets“” Changed the type of business “” Reduced the type of
products “” Reduced market outlet“” Reduced number of employees “”

Others (Specify)_____

19.2. Number of employees in the enterprise?

Less than 5 “” 6-10 “” 11-15 “” more than 15 “”

D. Information on Business Enabling Environment, Facilities/Resources Available

20. Are you aware of the following government policies?

- | | | |
|---|----------------------------------|---------------------------------|
| a. Proclamation on Trade registration and licensing | Yes “ <input type="checkbox"/> ” | No“ <input type="checkbox"/> ” |
| b. National Micro and Small Enterprise (MSE) Strategy | Yes “ <input type="checkbox"/> ” | No “ <input type="checkbox"/> ” |
| c. Micro-finance Institution Proclamation | Yes “ <input type="checkbox"/> ” | No “ <input type="checkbox"/> ” |
| d. National Policy on Ethiopian Women | Yes “ <input type="checkbox"/> ” | No“ <input type="checkbox"/> ” |

21. Are you aware of government regulations affecting your business? Yes“” No “”

(Don't read: labor law, tax, safety and health, licensing, others)

22. What are your current sources of information for the business now?

Service providers “” Friends “” Family members “” Traders “”

Others

(specify)_____

23. Are you affiliated with business women's organizations? Yes “” No “”

23.1. If yes, for which organizations you are affiliated with?

24. If you are a member of any of these associations, what services have you obtained from it/them?

25. Do you have any knowledge of organizations specifically established for women entrepreneurship development? Yes “” No“”

25.1. If yes

mention?_____

26. Does support is needed for women business operators? Training/knowledge/skill“”

Financial support “” Tool, equipment, machine “” Business advice“”

Marketing support “” Infrastructure “”

Others

(specify)_____

E. Information on Current Problems and Prospects

27. What are the most important factors that can help your business to grow? (write up to 3)

28. What do you consider to be the most significant barriers to the growth (doing business) of your business?

Lack of skill in negotiation “” Lack of confidence to take riskier business “”

Lack of adequate working capital “”

Lack of managerial skill (record keeping, marketing, project idea generation etc.) “”

Lack of support from the rest of the household members (husband, children etc.) “”

Problem of working space or sales outlet “”

Others (Specify)_____

29. How do you expect your business to perform in the coming year?_____

30. Does your business face competitive pressure from similar businesses in the market?
Yes “” No “”

31. Can you mention specific changes in the business environment now?

31.1. Is Government promised to implement certain measures to assist women entrepreneurs)?

Yes “” No “”

31.2. If you say yes, mention the specific changes?

32. Are you satisfied (Do you feel you are successful) with the present performance of your business?
Yes “” No “”

32.1.How?_____

33. How do you measure growth of your enterprise?

34. What is your Perception about the success in entrepreneurial activities?

B. Annex 2

ADDIS ABABA UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

**DEPARTMENT OF PUBLIC ADMINISTRATION AND DEVELOPMENT
MANAGEMENT**

MASTERS OF ART IN PUBLIC MANAGEMENT AND POLICY

This questionnaire is to be responded by the head of the MSE sectors!

- What is the Main product/service of the enterprise?
- How many numbers of people working in this business?
- What was your main source of start-up funding?
- Have you ever tried to obtain a bank loan, other loan or credit
(formal/informal) for business purposes?
- if so, were you successful?
- Do you have any problems in finding markets / customers for
Your products / services? If yes, please specify
- Have you developed, diversified, expanded, and changed your
enterprise since establishment? If Yes, in what way?
- Are you aware government policies? If yes, please specify
- What kind of support is needed for women business operators?
- What do you consider to be the most significant barriers to the growth
(doing business) of your business?
- Please, give any suggestions on the women entrepreneur engaged in MSE

C. Annex 3

YUUNIVERSIITII FINFINNEETTI

INSTITUUTII DINAGDEE FI DALDALAATTI GEGGEESSUMMAA UUMMATAA FI GEGGEESSUMMAA MISOOMAA

MUUMMEE GEGGEESSAA UUMMATAA FI POOLISII

Gaaffiin kun kan qophaa'eef qorannoo geggeessee waraqaa eebbaa digirii lammaffaa ittiin barreessuuf na fayyada. Mata-dureen qorannichaa “Interpiriinuriyaal Oreenteeshinii Dubartoota Baadiyaa Interpiraayizii Maayikiroo fi Xixiqqaa irratti bobba'aanii jiran sakatta'uu”, jedhu qorachuufii dha. Kanaaf deebiin keessan kun bu'aa guddaa fi gatii oolaanaa qaba haala jiru hubachuuf. Kanaaf gaaffiiwwan armaan gadii kana hanga beektan kabajan akka naaf deebifan isin gaafadha. Deebii isin laattan jijjiirama fida.

Deebii naaf laattaniif durseen isin galateeffadha!

Hubachiisa! a) Maqaa barreessuu hin barbaachisu

b) Deebii keessan saanduqa qophaa'e keessatti "X" godhaa deebisaa

A. Odeeffannoo dhuunfaa

1. Maqaan mana daldalaa keessanii maal jedhama?

2. Umuriin keessan meeqa? 21 gadi 21-30 31-40 41-50 50 Ol

3. Haalli gaa'ila keessanii maal fakkaata?

Hin heerumne Abbaa manaa qaba Nan hiike Narraa du'e

4. Barnoota gabduu? hin baranne baradheera

5. Yoo bartaniittu ta'e, hanga meeqaatti?

Sadardaa 2ffaa hin xumurre Sadarkaa 2ffaa xumureera

Barnoota leenjii Tekinikaa fi ogummaa Diplooma kolleejjii Digrii

6. Hojii kana osoo hin jalqabin hojiiin keessan maal ture?

Barataa Iddoo biraatti qacaramee

Haadhawarraa hojidhabaa Kan biraa (haa ibsamu)

B. Gaaffiiwwan haala hojii wajjin wal-qabatu

1. Hojii kana eegaltan? _____ kana _____ yoom

2. Hojii kana hojjechuuf maaliif filattan?

Maatiitu hojichaa ture

Milkaa'umsaaf/haala jireenyaakoo fooyyeffachuuf

Hojii mataakoo uummachuuf

Galii biraa waanan dhabeef

Maatiikoof galii uumuuf jedheen

Madda galii uumuuf jedheen

Of-danda'uuf jedheen

Fakkeenyummaa kan ta'aan hordofuuf jedheen

Jalqabuufis hojicha adeemsisuufis salphaa waan ta'eef

Kan _____ biraa _____ (haa _____ ibsamu)

3. Hojii kana hojjechuuf wanta isin kakaase sadarkaan kaa'aa ("X" gabatee keessatti barreessaa yaada keessan akkaataa madaaltanitti)

Lakk		Baay'ee itti waliigala	Ittin waliigala	Giddu galeessa	Itti Walii hin galu	Baay'ee itti walii hin galu
1	Galii guddifachuuf					
2	Jiruu fi jireenya fooyyefachuuf					
3	Hojii uumuuf					
4	Waanta haaraa uumuuf					
5	Galii maatii guddisuuf					
6	Jijjirama hawaasaaf					
7	Of danda'uuf					
8	Madda galii uumuuf					

4. Gaafa isin hojii kana eegaltan haalli maatii keessanii akkam ture?

Na deeggaraniiru

Na harkatti didanii turan

Nan deeggarre

5. Hojii kan eegaluuf maddi fayinaasii keessanii maal ture?

Qusannoo dhuunfaakoo Quuqubee
Gargaarsa maatii Gargaarsa namarraan
Liqii firaa/ hiriyyarraa Dhaala argadheen
Dhaabbata Maaykiroo fayinaansiirraa Baankiirraa liqeffadheen
Kan biraan (haa
ibsamu)_____

6. Gaafa hojii kana eegaltan deeggarsi yaadaa ykn gargaarsi maallaqaa isiniif godhamee? Eeyyee Lakki

6.1. Yoo isiniif godhameera ta'e eenyurraa argatan? _____

7. Erga hojii kana eegaltanii rakkoon isin mudateeraa? Eeyyee Lakki

7.1. Rakkoon isin mudateera yoo ta'e, wanti baay'ee gufuu isinitti ta'ee ture maal?

7.2.Rakkicha akkamitti furtan ? _____

8. Hojii kanaaf baankii yookiin dhaabbata liqii kennurraa liqeffachuuf yaalii gootanii turtanii? Eeyyee Lakki

9. Dhaabbilee armaan gadiirraa liqeffachuuf yaaltanii ?

Baankii Warra qarshii liqeessan
Miyikiroo fayinaansii Hiriyyaa fi miseensa maatii

Kan biraa (haa ibsamu) _____

9.1.. Yoo yaaltaniittu ta'e isa kamirraa milkooftan? _____

10. Dubartummaan keessan akka liqii hin arganneef gufuu isinitti ta'eeraa? Eeyyee
 Lakki Eeyyee yoo jettan akkamitti isinitti ta'e?

11. Qarshii hojii kanarraa argamuutti eenyutu ajaja?

Abbaa manaakoo Anuma Maatii koo

12. Hojii kana kessatti waa hojjechuuf yeroo jettan waa murteessuuf eenyuutu murtteessa?

Anuma

Maatiikoo keessaati

Abbaa manaakoo

Hiriyaakoo fi abbaa manaakoo

Kan

biroo

dha

(haa

ibsamu)

13. Hojii keessan kana ni beeksiftuu namootni/gabaa akka isinii barbaadaniif? Eeyyee

Lakki

14. Akkamitti beeksiftu yoo ni beeksiftuu ta'e kan birootti?

—

15. Wanta hojjetan kanaaf gabaa/maamila barbaaduuf rakkoo qabduu? Eeyyee

Lakki

15.1. Yoo rakkoo qabaattan rakkicha ibsaa?

16. Hojii kana hojjetanii qarshii argattan kaawwachuuf baankiidhaa herrega ittiin kaawwattan banattanii qabduu? Eeyyee Lakki

17. Qarshii hojii kanarraa argattanii fi kan dhuunfaa keessanii adda addaan ni keessu? Eeyyee Lakki

18. Galii keessan baruuf, baasii keessan yeroo yerootti ni galmeesituu? Eeyyee Lakki

C. Odeeffannoo guddina ykn babal'ina Interpiraayizii

19. Hojii kana gaafa jalqabdani kaaftanii guddistanii, baballistanii fi jijjiirtanii beektuu?

Eeyyee Lakki

19.1. Yoo Eeyyee ta'e akkamitti?

Nan ballise

Hojii haaraan itti dabale

Hojjetaa haaraan itti dabale

Qulqullina hojii/meeshaaleen fooyyesse

Wantoota hojii kanaaf barbaachisan baay'inaan biteen baasii xiqqeesse

Warra liqii dhala xiqqaan kennaan irraa fudheen baasii xiqqeesse

Gabaa adda addaarra deemee gurgureen

Hojiin ittiin eegale dhiisee hojii biraa jalqabuun

Hojiin hojjechaa ture gosoota isaa hirriseen
Baay'ina hojjetaa xiqqeesseen
Gabaa Adda addaatti fayyadamuu dhiiseen
Kan biraan (haa ibsamu)

D. Odeeffanoo haala naannawaa Interpiraayizii jiran kan fayyaduu danda'aa

20. Poolisii mootummaa armaan gadii beektuu?

- a) Labsii galmee daldalaa fi hayyamaa Eeyyee Lakki
b) Istiraatejii Interpiraayizii maayikiroo fi xixiqqaa biyyoolessaa Eeyyee
Lakki
c) Labsii dhaabbataa maayikoo fayinaansii Eeyyee Lakki
d) Poolisii biyyoolessaa Itoophiyaan dubartootaaf qabdu Eeyyee Lakki

21. Qajeelfamootaa fi dambiiwwan mootummaa adda addaa hojii keessan kana miidhuu danda'u beektuu? (Fakkeenyaaf kan akka seera hojjetaa fi hojjechiisaa, seera gibira irratti jiru, seera hayyamaa, kkf) Eeyyee Lakki

22. Madda odeeffannoo hojii keessan ammaa kanaaf eessa argattu?

Hiriyaa Miseensa maatii Daldaltoota
Kan biroo (haa ibsamu)_____

23. Dhaabbata dubartootaa ykn daldalootaa kan biro wajjin wal-argitanii beektuu?

Eeyyee Lakki

23.1. Yoo eeyyee jettan dhaabbata kamii wajjin wal argitanii jirtu?

Eeyyee Lakki

24. Ga'ee dhaabbanni kun dubartoota hojii isaanii irratti jajjabeessuuf qabu maal hubattan?_____

25. Dhaabbata daldaltoota ykn dubartootaa adda addaa keessatti miseensa taatanii jirtuu?_____, yoo taatan deeggarsi isin irraa argattan

maalii dha?

26. Dhaabbata dubartootni hojii akka uummataniif adda ba'ee hundaa'e jiraachuu isaa beektuu? Eeyee Lakki

26.1. Yoo beektu ta'e ibsaa

27. Dubartoota hojii adda addaa kessatti bobba'aniif maaltu barbaachisa?

Leenjii kennuufii

Gorsa

Deeggrsa maallaqaa

Bakka daldalaa uumuufii

Meeshaalee adda addaa

Bu'uuraalee adda addaa

Kan

biroo(haa

ibsamu)_____

E. Odeeffannoo haala yeroo ammaa rakkoo fi abdii jiru

28. Hojiin keessan kun akka isiniif guddatuuf ga'ee guddaa qaba jettanii kan yaaddan maal? (hanga sadiitti caqasuu yaalaa)

29. Hojii keessan kanaaf gufuu dha jettanii kan ilaaltan maal?

Waliigaltee uumuuf dandeettii dhabuu

Hojiiwwan itti galanii yoo hojjetan rakkoo qabu, ofitti amanamummaan itti galuu dadhabuu

Kaapitala ga'aa dhabuu

Dandeettii geggeessummaa dhabuu (Fakkeenyaaf galme'e qabachuu, daldaluu, yaada haaraa uumuu, kk)

Miseensa maatii irraa deggersa dhabuu

Bakka daldalaa dhabuu

Kan

biroo

(haa

ibsamu)_____

30. Hojiin keessan kun gara fuula duraatti akkamitti hojjenna jettanii yaaddu?

31. Hojii hojjechaa jirtan kanarratti wal-dorgommiin isin mudateeraa?

32. Hojii amma hojjechaa jirtan kana irratti haalli naannoo dhaa isinitti jijjiiramee jiraa?

33. Mootummaan hojiiwwan daldala dubartootaa jajjabeessuuf waadaa inni gale jiraa?

Eeyyee lakki

33.1. Akkamitti itti quufaa jirtu?

34. Guddina hojii keessanii kana akkamitti madaaltu?

35. Hojiiwaan dandeettii waa uumuu, dandeettii haala gara fuula duraa ilaaluun hojjechuu, dandeettii rakkoo osoo hin sodaatin itti seenuun hojjechuun milkaa'ina argamuu irratti ilaalchi keessan maal fakkaata?

D. Annex 4

Yuuniversiitii Finfinneetti

Inistituutii Dinagdee fi Daldalaatti Geggeessummaa Uummataa fi Misoomaa

Muummee Geggeessaa uummataa fi poolisii

Gaaffii afaanii geeggeesitoota waldaaf dhiyaatu

1. Hojiin keessan gurguddoo maalfaadha?
2. Hojii kanarratti nama meeqatu bobba'ee jira?
3. Hojii kana eegaluuf maddi maallaqa keessanii eessaati?
4. Hojii kana hojjechuuf baankii ykn dhaabbata liqii kennurraa liqeeffachuuf yaalii gootanii turtanii?
5. Yoo gaafattaniittu ta'e eessarraa milkoofan?
6. Hojii kana hojjechuuf rakkoo gabaa ykn maamilaa qabduu? Yoo eeyyee ta'e ibsaamee.
7. Hojii kana erga eegaltanii kaastanii guddistanii, baballistanii, jijjiirtanii fi wantoota geggeeddartan qabduu? Yoo raawwattanii beektu ta'e akkamitti?
8. Poolisiwwanii fi tarsiimoowwan mootummaa adda addaa beektuu? Yoo beektu ta'e maalfaa beektu?
9. Dubartoota hojiiwwan akkasii irratti bobba'anii jiraniif deggersi godhamuufii qabu maal?
10. Guddina ykn hojii keessan kanaaf wantootni gufuudha jettanii yaaddan maal?
11. Yaada maalii laattuuf dubartoota interpiraayizii maayikiroo fi xixiqqaa irratti bobba'anii jiraniif?