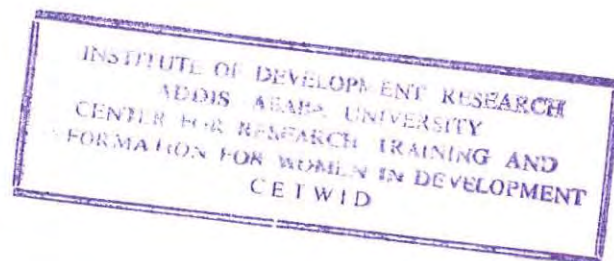


**DEMOGRAPHIC AND SOCIO-ECONOMIC
CHALLENGES OF WOMEN PETTY TRADERS IN
ADDIS ABABA**



Solomon Aklilu

July 2006

CERTWID

S047

**ADDIS ABABA UNIVERSITY
SCHOOL OF GRADUATE STUDIES**

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A THESIS SUBMITTED TO THE SCHOOL OF GRADUATE STUDIES OF
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IN DEMOGRAPHY

BY
SOLOMON AKLILU

JULY 2006
ADDIS ABABA

**ADDIS ABABA UNIVERSITY
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By
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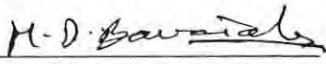
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Solomon Aklilu

July, 2006.

Acronyms

AEMFI - Association of Ethiopian Microfinance Institutions

CSA - Central Statistical Authority

DHS - Demographic Health Survey

ECA - Economic Commission for Africa

FGDs - Focus Group Discussions

ILO - International Labour Organization

MFI - Microfinance Institution

MSE - Micro and Small Enterprise

NGOs - Non-Governmental Organizations

SPSS - Statistical Package for Social Science

WABA -World Alliance for Breastfeeding Action



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ABSTRACT

The study analyses the demographic and socio-economic challenges faced by women petty traders in the informal sector and the effects on their working conditions.

The main sources of the data used in this study were survey questionnaire and focus group discussions (FGDs). The sample size of this study was 660 women petty traders that were randomly selected from Arada and Addis Ketema Sub-cities.

In this study uni-variate, bi-variate and multi-variate statistical models were employed to examine the influences of different demographic and socio-economic variables on the trading (work) conditions of women petty traders. The bi-variate analysis showed association between the background variables and dependent variable except age, marital status and level of income. The findings of the logistic regression depicted that the women aged 30-64 years faced a favorable work condition as compared to the women aged 15-29 years. The women with large family members were more likely to be in the unfavorable trading condition. Migrants were facing favorable trading condition less likely than the non-migrants. Those women who had no intention to have more children face unfavorable trading condition more likely than those who had intention to have it. Women with primary education were faced favorable work condition than the women with no schooling. The women petty traders with a fixed premises and clients of credit service were faced favorable work condition than the women without a fixed premises and non-clients of credit service. The start-up capital and favorable trading conditions had a positive association. Women petty traders who were able to save faced favorable trading condition than those who were unable to save.

Currently, the major problems that women petty traders faced were lack of working capital, lack of appropriate premises, non-profitability of the business, lack of appropriate credit service, lack of support from government and non-governmental organizations and inadequate skill. Therefore, providing appropriate premises, credit service with concessional interest rate and easy repayment installments and support that enhances their earning capacity were recommended.

CHAPTER ONE

1. Introduction

Petty trading is one of the major activities of informal sector. The informal sector represents an important part of the economy and certainly of the labour market in many countries especially developing countries, and thus plays a major role in employment creation, production and income generation. In countries with high rates of population growth and/or urbanization, the informal sector tends to absorb most of the growing labour force in the urban areas (Husmanns and Farhad, undated).

Over the past decade or so, informal work is estimated to have accounted for almost 80 per cent of non-agricultural employment, over 60 per cent urban employment and over 90 percent of new jobs in Africa [Charmes, 2000 cited in ILO, 2002]. In Sub-Saharan Africa, the informal sector accounts for three-quarters of non-agricultural employment, having increased dramatically over the last decade from about two-thirds. For women in Sub-Saharan Africa, the informal sector represents 92 per cent of the total job opportunities outside of agriculture and almost 95 per cent of these jobs are performed as self-employed or own-account workers and only 5 per cent as paid employees (ILO, 2002). Among the regions, countries of West and East Africa, and South Asia tend to have the highest proportion of informal to total employment. In some countries including Ethiopia, there are more women than men in informal employment, even in absolute number (Ibid).

The informal sector includes activities and works that are less visible and, even, invisible. Less visible informal workers work in small shops and workshops. On the street corners of most cities, towns, or villages, even in residential areas, are countless small kiosks or stalls that sell goods of every conceivable kind (ILO, 2002).

The delivery of financial services in Ethiopia has also been viewed as an antipoverty tool because it helps the unemployed become employed, thereby increasing their income and consumption and reducing poverty. Improving financial access to the poor can facilitate economic growth by easing liquidity constraints in production, by providing capital to start up new production or adopt new technology and by helping producers assume production risks. As a result, the intervention of microfinance will have a significant effect on addressing poverty alleviation at a macro and micro levels (Wolday, 2002).

It is widely assumed that micro-finance will have a positive impact on women's livelihood in leading to higher income that will help women to better perform their reproductive role as brokers of the health, nutritional, and educational status of other household members, increasing women's employment in micro enterprises and improving the productivity of women's income-generating activities, and enhancing their self-confidence and status within the family as independent producers and providers of valuable cash resources to the household economy (ILO,1998).

1.6.2 Demographic Factors and the Informal sector

In some regions of the world, women predominate among rural-urban migrants and may even comprise the majority of the urban population. Though historically many of these women were simply accompanying their spouses, a growing number of unattached women in Latin America, Asia, and Africa migrate to seek economic opportunity. Few of these migrants are able to find employment in the formal sector, which is generally dominated by men. As consequence, women often represent the bulk of the informal sector labor supply, working for low wages at unstable jobs with no employee or social security benefits (Todaro and Stephen, 2003). Moreover, many women try to combine income-generating work with unpaid care work by working from home and looking after children at the same time (Dasgupta, 2002). Most of developing countries total fertility rate is high. According to the 2000 Ethiopia Demographic Health Survey (DHS), total fertility of Ethiopia is 5.9 per woman (CSA, 2001).

The increase in the number of single female migrants has also contributed to the rising proportion of urban households headed by women, which tend to be poorer, experience tighter resource constraints, and retain relatively high fertility rates. The changing composition of migration flows has important economic and demographic implications for many urban areas of the developing world (Todaro and Stephen, 2003). It is also the same for Ethiopia as well.

Female headed households are generally restricted to low productivity informal sector employment and experience higher dependency burdens, they are more likely to be poor and malnourished and less likely to obtain formal education, health care, or clean water and sanitation (Ibid).

Among others, the major reason for the concentration of informal sector establishments or activities in few large urban centers, especially in Addis Ababa could be mainly due to the size of the city's population (Nigest, 1998). According to the 1994 Population and Housing Census of Ethiopia, the population growth of Addis Ababa is mainly due to high fertility and migration. In addition, more women migrated to the urban centers for a variety of reasons, including increased job opportunities mainly in the informal sector.

1.6.3 Women in the Informal Sector

The informal sector is characterized by a large number of small-scale production and service activities that are individually or family owned and uses labor-intensive and simple technology (Todaro and Stephen, 2003). The ILO also describes the informal sector as "encompassing production units of different features and in a wide range of economic activities, as well as people (i.e. workers, producers, employers) working or producing under many different types of employment relations and production arrangements" (Working Women Worldwide, 2003).

In developing countries the growth of the informal sector is linked to issues of surplus labour. Women are much more likely than men to leave and re-enter the labour force at different times over their life cycle. This is because they do not have access to lifelong learning. As a result, they often end up in informal jobs (ILO, 2002). In Ethiopia, unemployment and underemployment have become the fate of the majority, but particularly women. The majority of survival needs drivers such majority to create employment or self-employment and generate income in the informal sector (Alemnesh, 2001).

Women's work can be more easily seen as a continuous series of productive activities ranging from domestic tasks through informal income-generating activities to full-time employment in the regular labour force. Conceptualizing their work in this manner directs attention toward the numerous and varied contributions women make in subsistence agriculture, domestic labour, and informal activities which are presently under-counted in aggregate statistics (Tiano, 1988).

Informal sector employment is a necessary survival strategy in countries that lack social safety nets such as unemployment insurance or where wages, especially in the public sector, and pensions are low. Moreover, in many developing countries, and lately increasingly so in many industrialized countries, the vast scale and rate of growth of the informal sector represents a dilemma and a challenge for governments, social partners and the civil society alike. A dilemma, as the informal sector encompasses employment situations that not only differ from those in the formal sector, but also infringe upon established rules and laws (ILO, 1998).

Moreover, workers in the informal sector do not enjoy the measure of protection afforded by the formal modern sector in terms of job security, decent working conditions, and old-age pensions (Todaro and Stephen, 2003). The majority of the operators in the informal sector are women. Today, more and more women of childbearing age are working outside the household, in work that keeps them far from home for long hours and with rigid schedules. Therefore, they are highly affected by these problems (WABA, Undated).

According to Nuri (1992), many of those persons engaged in the informal sector are either very young or very old, and females with low education. The jobs in the informal are generally considered as women's work in both rural and urban areas. The major activities carried out in the informal sector are petty trade, domestic services and handicrafts (Alemnesh, 2001).

In Ethiopia, there are a number of constraints that affects negatively the participation of women in economic activities. The major problems that are hindering women's active participation in economic activities such as lack of adequate level of education and training, social and cultural attitudes, lack of information, lack of credit facilities, access to production resources and the policy environment (Nuri: 1992 and Hayat: 1997). Due to these problems the earning capacity of the women particularly those work in the informal sector become limited and their ability to save is also limited.

In spite of the problems encountered, the informal sector plays important roles in maintenance of a great majority of the population. Some of these are helping in employment creation and income generation, rendering services to the poor who happen to be in the majority, contributing to the growth of GDP directly or indirectly, helping in the achievement of social and political stability in the country, and helping women to be assertive, build managerial and entrepreneurial skills, increase decision-making power, and raise their self-esteem and respect (Alemnesh, 2001).

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Home-based workers and street vendors are two of the largest sub-groups of the informal workforce. Taken together, they comprise an estimated 10 to 25 percent of the non-agricultural workforce in developing countries and over 5 percent of the total workforce in developed countries. In most regards, these two sub-groups could not be more different. Street vendors are the most visible and most organized group of the informal workforce, whereas home-based workers are the least visible and least organized group. Significantly, women are dominant in both groups: in developing countries, women represent 30 to 90 percent of street vendors (except in societies that restrict women's mobility) and 35 to 80 percent of home-based workers (Ibid).

In sub-Saharan Africa in particular, street vending predominates in much of the informal economy, with women traders forming the majority in a number of countries (ILO, 2002). In Ethiopia, large proportions of women in urban areas are employed in petty trading (Nuri, 1992).

Urbanization is at its lowest in Ethiopia compared to other African countries. A small proportion of Ethiopia's population lives in urban areas. The rate of urban growth is estimated at about 5 percent per year. Small size settlements and the dominance of a single primary city, the national capital, as the main administrative, economic and financial center accounting for nearly 40 percent of the total urban population, characterize urban centers in Ethiopia. However, number of localities is increasing rapidly. In 1984, there were about 320 localities with a population of 2000 or more but within ten years, it increased by two-third and reached 530 in 1994 (Assefa, 2004).

According to the 1994 Population and Housing Census, the projected population of Addis Ababa for 2005 is about 2.9 million and the percentage share of males is 48 percent while that of females is 52 percent. The rate of unemployment in the city in 1994 was 35 percent of the economically active population aged 15-64. The 1994 census result also indicated that there are 410, 443 households in Addis Ababa with an average of 5.1 persons per household (CSA, 1999b).

estimated one in three urban households in Ethiopia; most make a meager income from petty trading. 87 percent of those households earn incomes of less than 200 Birr a month (Beran, 1997).

In Ethiopia, the unemployment rate is very high for younger age group. Data from the 1999 Labour Survey indicate that unemployment rate among young people between the ages of 15-19, 20-24 and 25-29 are 11.3%, 12.7% and 9.0% respectively (CSA, 1999a). Unemployment in these age groups is more preponderant among young women than among young men. Moreover, unemployment steadily declines with age. This shows that youth generally have difficulty to enter into labour market as they are new and lack experience. The unemployment issue seems to be more critical among young people in urban centers (Teshome, 2004). As the result, most of them specially women forced to engage in the informal sector.

The majority of the urban poor are women who engaged in the informal sector in different income generating activities particularly petty trading which includes salvage clothes selling, small local trading, production and sale of local traditional fuel materials, running small retail shops, etc. These diverse activities share the common thread of low status, low wages, long hours of work and often dangerous and insecure conditions (Desta, 2004).

In many ways, the woman who enters petty trading is unprepared for the complexities of urban life (Jules-Rosette, 1988). In Ethiopia, the services given by trade, hotels and restaurants among many others include mainly petty trade like 'Gullit', small shops and other retail trade and sales of local drinks and food, where the majority of the operators are being women (Nigest, 1998). The burden falls on women as substitute service providers and mangers of the domestic economy (ECA, 1992). The concentration of women within informal sector has impacts particularly on themselves and their families as a whole.

Many women have multiple responsibilities as mothers and producers and therefore tend to engage in activities that are home-based and less risky. This may have negative implications however, as low risk activities are often those, which produce limited returns. The lack of market access, affordable technology and opportunities for the bulk purchase of materials, as well as the low levels of education of women entrepreneurs are considered to be some of the main problems faced by women engaged in or aspiring to develop or grow their businesses (ILO, 2002).

Above all, the informal sector represents challenges to policy-makers with regard to issues such as: improvement of working conditions and legal and social protection of the persons employed in the informal sector; increasing the productivity of informal sector activities; training and skills development; organization of informal sector producers and workers; development of appropriate regulatory frameworks; government reforms; and urban development (Hussmanns and Farhad, undated). Since many women are engaged in the informal sector, issues emerge concerning the contribution of women to economic activities are very important. Moreover, the link between working in the informal economy and being poor is stronger for women than for men. Not only a higher percentage of women than men work in the informal economy but also women are concentrated in the lower-income segments, working in survival activities or as casual wageworkers or home workers. In the higher-income segments of the informal economy, women tend to be engaged in smaller-scale operations with less growth potential compared to those performed by men (ILO, 2002). The facts stated above show that women involved in petty trading activities, particularly in urban areas, are facing many demographic and socio-economic challenges.

1.4 Significance of the Study

Since women are the majority of the unemployed segment of the population, they often resort to self-employment. The enterprises mostly established as a means of self-employment are micro-enterprises. These enterprises, which provide employment to the majority of the active poor women, fall mostly in the informal sector (Tsehay and Mengistu, 2002).

The result of the research has the following significance:

- ⇒ It provides information on the demographic and socio-economic challenges faced by women petty traders in Addis Ababa.
- ⇒ It makes a modest contribution and provides information for those who are interested to conduct research in this area.
- ⇒ It provides information for future planning and decision-making regarding to alleviate or minimize the challenges particularly women petty traders and women engage in other informal economic activities as a whole.

1.5 Limitations of the Study

It is clear that any research would not be free from certain constraints. Thus, in the process the study, the researcher faced problems such as time, material and financial constraints. Last but not least, some of the respondents were reluctant to provide information like amount of income and saving.



1.6 Review of Related Literature

1.6.1 The Nexus between Micro- finance and Women Entrepreneurs

Multi-faceted subjects such as the social and economic empowerment of women are central to the analysis of women's entrepreneurship. For the empowerment of women there is a need of access to the material, human, and social resources necessary to make strategic choices in their life. Yet women have historically been disadvantaged in accessing not only material resources like credit and property, but also have been deprived of resources like education, market information and modern technology. All of these factors have negative implications for the type of enterprises that women are engaged in (ILO, 2002).

Many women run small business ventures, called micro enterprises, which require little or no start-up capital and often involve the marketing of homemade foodstuffs and handicrafts. Though women's restricted access to capital leads to high rates of return on their tiny investments, the extremely low capital-labor ratios confine women to low productivity undertakings (Todaro and Stephen, 2003).

The mechanisms developed since the mid-1970s to provide women-entrepreneurs with access to financial services are extremely diverse, offering alternatives to the formal banking system, while incorporating the advantages of informal savings and credit systems (ILO, 1998). Women as micro and small entrepreneurs have increasingly become a key target group for micro-finance programme. Providing access to micro-finance is considered a precondition for poverty alleviation, but also for women's empowerment. As poor women are increasingly recognized to be better borrowers, they are starting to become of interest also to regular financial institutions. But despite the proven positive impact of providing micro-finance services to female entrepreneurs in the informal sector, micro-finance is just one tool among others to address the multiple causes of poverty, unemployment and social exclusion (Ibid).

The delivery of financial services in Ethiopia has also been viewed as an antipoverty tool because it helps the unemployed become employed, thereby increasing their income and consumption and reducing poverty. Improving financial access to the poor can facilitate economic growth by easing liquidity constraints in production, by providing capital to start up new production or adopt new technology and by helping producers assume production risks. As a result, the intervention of microfinance will have a significant effect on addressing poverty alleviation at a macro and micro levels (Wolday, 2002).

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In some regions of the world, women predominate among rural-urban migrants and may even comprise the majority of the urban population. Though historically many of these women were simply accompanying their spouses, a growing number of unattached women in Latin America, Asia, and Africa migrate to seek economic opportunity. Few of these migrants are able to find employment in the formal sector, which is generally dominated by men. As consequence, women often represent the bulk of the informal sector labor supply, working for low wages at unstable jobs with no employee or social security benefits (Todaro and Stephen, 2003). Moreover, many women try to combine income-generating work with unpaid care work by working from home and looking after children at the same time (Dasgupta, 2002). Most of developing countries total fertility rate is high. According to the 2000 Ethiopia Demographic Health Survey (DHS), total fertility of Ethiopia is 5.9 per woman (CSA, 2001).

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Informal sector employment is a necessary survival strategy in countries that lack social safety nets such as unemployment insurance or where wages, especially in the public sector, and pensions are low. Moreover, in many developing countries, and lately increasingly so in many industrialized countries, the vast scale and rate of growth of the informal sector represents a dilemma and a challenge for governments, social partners and the civil society alike. A dilemma, as the informal sector encompasses employment situations that not only differ from those in the formal sector, but also infringe upon established rules and laws (ILO, 1998).

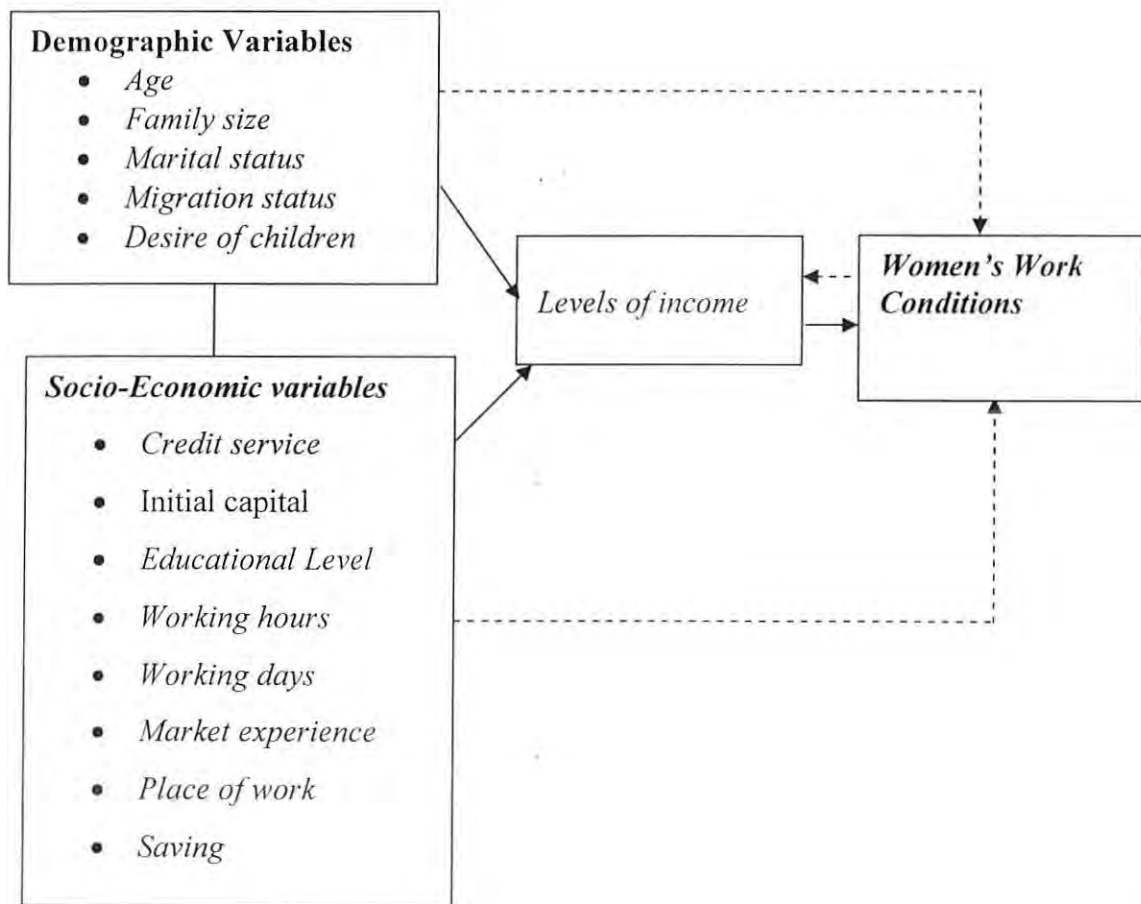
Moreover, workers in the informal sector do not enjoy the measure of protection afforded by the formal modern sector in terms of job security, decent working conditions, and old-age pensions (Todaro and Stephen, 2003). The majority of the operators in the informal sector are women. Today, more and more women of childbearing age are working outside the household, in work that keeps them far from home for long hours and with rigid schedules. Therefore, they are highly affected by these problems (WABA, Undated).

According to Nuri (1992), many of those persons engaged in the informal sector are either very young or very old, and females with low education. The jobs in the informal are generally considered as women's work in both rural and urban areas. The major activities carried out in the informal sector are petty trade, domestic services and handicrafts (Alemnesh, 2001).

In Ethiopia, there are a number of constraints that affects negatively the participation of women in economic activities. The major problems that are hindering women's active participation in economic activities such as lack of adequate level of education and training, social and cultural attitudes, lack of information, lack of credit facilities, access to production resources and the policy environment (Nuri: 1992 and Hayat: 1997). Due to these problems the earning capacity of the women particularly those work in the informal sector become limited and their ability to save is also limited.

In spite of the problems encountered, the informal sector plays important roles in maintenance of a great majority of the population. Some of these are helping in employment creation and income generation, rendering services to the poor who happen to be in the majority, contributing to the growth of GDP directly or indirectly, helping in the achievement of social and political stability in the country, and helping women to be assertive, build managerial and entrepreneurial skills, increase decision-making power, and raise their self-esteem and respect (Alemnesh, 2001).

1.7 Analytical Framework



NB: ———▶ Path of investigation
-----▶ Path not to be investigated

Fig 1. Analytical Framework for the Study of Demographic and Socio-economic Challenges that Determines the Work Conditions of Women Petty Traders.

Source: Developed by the researcher

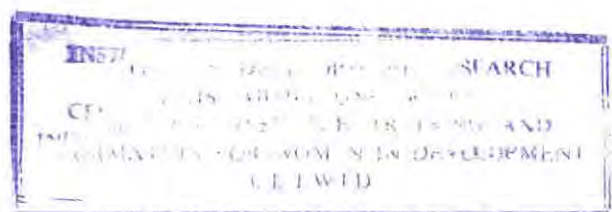
1.8 Study Variables

The independent variables for this study are age, family size, marital status, desire of children, educational level, migration status, credit service, market/work place, saving, working days, working hours, market experience, initial capital and income.

Age of the respondents was categorized into three groups, namely, 15-29 (youth), 30-64 (middle age), and 65 and above (old). For the purpose of this study, the family sizes were categorized into three groups, that is, 1-3 family members, 4-6 family members, and seven and more family members. Marital status of the respondents was categorized as never married (single), currently married, and formerly married (widowed/separated/divorced). The respondents could be categorized as migrant or non-migrants. The desires of children by the respondents were categorized into three groups, namely, desire to have more children, no desire to have more children and undecided/God knows. The educational attainment of the respondents categorized as illiterate (no schooling), primary, and secondary and above level of education.

The sources of credit from formal or informal access of credits: The major sources of loan or micro finance services are micro finance institutions (MFIs), commercial banks, moneylenders, 'Iquib', 'Iddir', friends, relatives, traders, etc (Wolday, 2002). The numbers of years that the respondents work in the market were categorized as less than and equal to one year, 2-5 years and more than five years. The working days per week also categorized as 1-5 days and more than five days. In this study, the working hours per day categorized into two groups, namely, 1-8 hours and more than eight hours per day.

An initial capital is a capital that has been contributed by the shareholders or individual owner at the start of the operation of the enterprise/activity. Initial capital could be cash or assets (CSA, 1997). For the purpose of the present study, the amount of initial capital were categorized into three groups, that is, 1-20 Birr, 21-45 Birr and more than 45 Birr. Saving is classified as the respondents were able to save some amount of money or not.



In this study, market place (premises) is classified as having a fixed market place or not. The intermediate variable is level of income. The amount of income (revenue), on average, generated by the respondents from their activity categorized as 60-105 Birr per month, 106-140 Birr per month, 141-170 Birr per month and more than 170 Birr per month.

The dependent variable in this study is women's work or trading conditions. The challenges that women petty traders faced directly affect their conditions of work or indirectly by affecting their level of income then affect their conditions of work. Work conditions categorized as favorable or unfavorable for women petty traders based on the independent and/or intermediate variable effects.

1.9 Definition of Terms

Gullit: -is one type of petty trade (in most cases retail) activity where the activity is usually carried out in an open air on raised flat surfaces and on the roadside. However, there are some Gullits that have shades made from simple materials such as fabrics canvass, plastics, wood, etc (CSA, 1997).

Petty trade (micro-enterprise): - It is one of the major activities in the informal sector. It includes small shops, 'Gullit', and other retail trade and sales of local food and drinks.

Work condition - It means the trading activity of women entrepreneurs (petty traders).

1.10 Organization of the Study

The study has five chapters. Chapter one deals with introduction, statement of the problem, objective of the study, significance of the study, research questions, review of related literature, definition of terms, limitations of the study and organization of the study. The second chapter includes sources of data, sample size determination, sample design, data collection instruments and management, methods of data analysis and study variables. Chapter three presents background characteristics of respondents and findings. Chapter four deals with the bi-variate and binary logistic regression analysis. The final chapter presents summary, conclusion and recommendations.

CHAPTER TWO

2 METHODOLOGY

2.1 Sources of Data

Primary sources of data have been used for this study. It has qualitative and quantitative components. The survey questionnaire provided data for the quantitative study. Moreover, focus group discussions (FGDs) provided data for the qualitative study.

2.2 Sample Size Determination and Sampling Design

The sample size for this study was 660. The sample size for the study were determined by the following formula:

$$n = \frac{Z^2 p(1-p)}{E^2} \quad \text{Where,}$$

n= sample size

p= an estimate of the population proportion to be interviewed.

Z= the standard normal value corresponding to the desired level of confidence. 1.96.
in this case.

E= the maximum acceptable error margin (Berenson and Levine 1999)

Based on the above assumptions:

- The maximum tolerable error margin is 0.04, E=0.04.
- The desired level of confidence is 95%, which corresponds to a Z value of 1.96.
- Since there is no estimate of the population proportion available. 0.5 used.
- Contingency is 10 percent

$$n = \frac{Z^2 p(1-p)}{E^2} + 10 \text{ percent contingency}$$

$$n = \frac{(1.96^2) \times 0.5(1-0.5)}{0.04^2} + 10 \text{ percent contingency}$$

$$= 600 + 60$$

$$= 660$$

According to the new city administration classification, Arada and Addis Ketema sub-cities have 21 and 17 kebeles respectively. Arada and Addis Ketema sub-cities were selected by purposeful sampling method. From those purposefully selected sub-cities, 01, 03, 11, 13, and 15 Kebeles (lower administrative unit) from Arada sub-city and 03, 06, 08, 12 and 16 Kebeles from Addis Ketema sub-city were selected purposefully. The selected Kebeles have the highest concentration of women petty traders. The selection procedure is shown in Table 2.1 below.

Table 1: Selected kebeles from Arada and Addis Ketema Sub-cities

Sub-city	Kebeles	Selected Kebeles
Arada	01	01
	02	
	03	03
	09	
	11	11
	12	
	13	13
Addis Ketema	14	
	15	15
	16	
	01	03
	02	
	03	
	06	06
	07	
	08	08
	09	
18		
10	12	
11		
12		
16	16	
17		

The sampling procedure in this study is multi-stage. The women petty traders were selected from each selected kebeles based on simple random sampling method, i.e., lottery method. To add depth to the results of the survey, focus group discussions (FGDs) were held in selected kebeles of the study area. Each focus group consisted of six volunteers. Volunteers were sought from the women petty traders. Even if the participants were volunteers, the participants in the discussion were selected in such away that they represent the demographic and socio-economic profile of the study population. Finally, the investigation was based on a cross-sectional study and it was conducted in the end of March 2006.

2.3 Data Collection Instruments and Management

A structured questionnaire was prepared for the survey and FGD guides were used. To under take the data collection process seventeen interviewers were recruited. They took two days intensive training on the content of questionnaire, interviewing techniques and ethical issues. The questionnaire were pre-tested and necessary modifications were made before the data collection started. Moreover, there are five supervisors who closely followed the process of data collection. The selected women petty traders were divided into two groups and the focus group discussions were held with the assistance of supervisors.

After collecting completed questionnaires from the field the consistency of answers were checked and verification of edited questionnaires were done by going through the whole questionnaires. Finally, the data entry and analysis were done using the SPSS statistical package.

2.4 Methods of Data Analysis

The methods of analysis applied in this study were both descriptive and inferential statistics. In the descriptive statistical techniques such as cross tabulations, percentages, etc were employed in the analysis. Bi-variate and multivariate regression analysis were used to examine differential effects of background characteristics on the dependent variable. In the bi-variate analysis the chi-square test were employed to test whether there is an association between two variables. In the case of multivariate analysis the relationships between the dependent and an independent variable were investigated by controlling the effect of other independent variables in the model. The model is expressed as:

$$\ln\left(\frac{P_i}{1-P_i}\right) = \beta_0 + \beta_1 x_{i1} + \beta_2 x_{i2} + \dots + \beta_k x_{ik} \text{ , Where,}$$

P_i = the probability that an event will occur.

$1 - P_i$ = the probability that an event will not occur.

β_i 's = the regression coefficients of independent variables (x_i 's).

(Brace and Snelgar, 2003)

The regression coefficient of a particular explanatory variable is interpreted as the amount of change in the odds of an event associated with a unit change in the independent variable. A positive value of (exp. (β_i)) means the value of the factor by which the odds change. If (exp. (β_i)) greater than one, means an increase in the risk of an event occurring. However, a negative value of (exp. (β_i)) means the value by which the odds are less than one that indicates a decrease in the risk of an event occurring. A zero value of (exp. (β_i)) means the factor by which the odds change is equal to one. in other words, the odds remains unchanged. The parameters in logistic regression model represent the increase or decrease in log of odds for the category code "one" compared with the code of "zero" holding the effect of all other factors controlled.

CHAPTER THREE

3. Background Characteristics of Study Population and Findings

3.1 Demographic Characteristics of the Study population

3.1.1 Age

As it is depicted in Table 2, the age has been categorized into three age groups for women petty traders in the informal sector. The respondents in age group 15-29 years were 35 percent, 30-64 years were 55 percent and 65 and above years were 10 percent. The women above 30 years of age were about 65 percent and the remaining were below 30 years of age.

Table 2: Percentage Distribution of Respondents by Age

<i>Age Group</i>	<i>Frequency</i>	<i>Percentage</i>
15-29	231	35
30-64	363	55
65 and Above	66	10
TOTAL	660	100

Source: Field survey, 2006.

3.1.2 Family Size

The respondents who had 1-3 family members were 24.2 percent while the women with four and more family members were 75.8 percent. This implies that most of the respondents had large family members. As the same token, they faced the burden related with large family size because the majority of them are poor.

Table 3: Percentage Distribution of Respondents by Family Members

<i>Number of family members</i>	<i>Frequency</i>	<i>Percentage</i>
Less than 3	160	24.2
4-6	291	44.1
More than 6	209	31.7
TOTAL	660	100

Source: Field survey, 2006.

3.1.3 Marital Status

Table 4 shows the marital status of the respondents. It revealed that, 57.4 percent of the respondents were currently married, 13.5 percent were widowed, 12.6 percent were divorced, 2.7 percent were separated, and 13.8 percent were single (never married). The survey results showed that 86.2 percent of the respondents were ever married while the remaining were never married.

Table 4: Percentage Distribution of Respondents by Marital status

<i>Marital Status</i>	<i>Frequency</i>	<i>Percentage</i>
Currently married	379	57.4
Widowed	89	13.5
Divorced	83	12.6
Separated	18	2.7
Single (Never Married)	91	13.8
TOTAL	660	100

Source: Field survey, 2006.

3.1.4 Migration Status

According to Central Statistic Authority classification, those who live in the area since birth are non-migrants, those who stay in the area 1-5 years are termed as recent migrants and those who stay in the area more than five years are termed as long-term migrants. For the purpose of this study, migration status categorized into two, namely, non-migrants and migrants both recent and long-term migrants. As the data presented in Table 5, the majority of the respondents were migrants.

Table 5: Percentage Distribution of Respondents by Migration Status

<i>Migration Status</i>	<i>Frequency</i>	<i>Percentage</i>
Non-migrants	166	25.2
Migrants	494	74.8
TOTAL	660	100

Source: Field survey, 2006.

3.1.5 Number of Living Children

During the survey, the women were asked to report the number of children live with them and elsewhere. Those women who did not give live birth were 17.1 percent. However, 24.7 percent of the respondents had 1-2 children, 24.5 percent had 3-4 children and 33.6 percent had 5 and more children.

Table 6: Percentage Distribution of Respondents by Number of Living Children

<i>Number of living children</i>	<i>Frequency</i>	<i>Percentage</i>
No children	113	17.1
1-2 children	163	24.7
3-4 children	162	24.5
Grater than or equal to 5 children	222	33.6
TOTAL	660	100

Source: Field survey, 2006.

3.1.6 Desire for More Children

The information that gathered in this study was depending on the Demographic Health Survey (DHS) Ethiopia 2000 questions, that is respondents who had no living children were asked whether they want to have children if they could choose and respondents with children were also asked whether they want to have additional children or not.



Table 7 reveals the woman's intentions regarding the desire of children. 33.6 percent of the respondents were interested to have more children, 59 percent were not interested to have more children, and 7.4 percent of the respondents were replied, "What so ever God gives" and undecided or not sure.

Table 7: Percentage Distribution of Respondents by Desire for Children

<i>Desire for More Children</i>	<i>Frequency</i>	<i>Percentage</i>
Desire to have children	222	33.6
No desire to have children	389	59.0
God knows and Undecided	49	7.4
TOTAL	660	100

Source: Field survey, 2006.

3.2 Socio-economic Characteristics of the Study Population

3.2.1 Educational Level

Level of education that measured by number of years of schooling is one of the important indicators of human resource development. The respondent's levels of education were categorized as illiterate, primary (1-8 grades) and secondary and above. As indicated in Table 8, out of the total respondents, 60.8 percent had never been attending school. 21.5 percent and 17.2 percent of them were attended primary and secondary and above level of education respectively.

Table 8: Percentage Distribution of Respondents by Educational Level

<i>Educational Level</i>	<i>Frequency</i>	<i>Percentage</i>
Illiterate (No schooling)	401	60.8
Primary (1-8 grades)	142	21.5
Secondary and above	117	17.7
TOTAL	660	100

Source: Field survey, 2006.

3.2.2 Ethnic Composition

Ethiopia being a society of multiple nationalities, it is reasonable to see the ethnic composition of the respondents. Regarding the ethnic composition of the study population as depicted in Table 9, Guraghe were occupied the first position, Oromo were occupied the second position and Amhara were occupied the third position. Tigre and other ethnic groups account 6.7 percent and 4.5 percent respectively. The later one includes ethnic group Hareri, Kembata, Hadiya, and Dorze.

Table 9: Percentage Distribution of Respondents by Ethnic composition

<i>Ethnic Composition</i>	<i>Frequency</i>	<i>Percentage</i>
Guraghe	242	36.7
Oromo	173	26.2
Amhara	171	25.9
Tigre	44	6.7
Other	30	4.5
TOTAL	660	100

Source: Field survey, 2006.

3.2.3 Religion

Table 10 portrayed that the distribution of the respondents by religion. 53.8 percent of the respondents were Orthodox Christians. 26.7 percent were Muslims. 17.6 percent were Protestants, 1.5 percent were Catholics and 0.5 percent Adventists.

Table 10: Percentage Distribution of Respondents by Religion

<i>Religion</i>	<i>Frequency</i>	<i>Percentage</i>
Orthodox	355	53.8
Muslim	176	26.7
Protestant	116	17.6
Catholic	10	1.5
Other	3	0.5
TOTAL	660	100

Source: Field survey, 2006.

3.2.4 Working Hours

The base for the classification for working hours per day adopted the classification by International Labor Organization. The respondents usually operated in the market less than or equal to 8 hours per day were 29.7 percent and the remaining usually operated in the market were more than eight hours per day.

Table 11: Percentage Distribution of Respondents by Working Hours

<i>Working Hours</i>	<i>Frequency</i>	<i>Percentage</i>
Less than or equal to 8 hours per day	196	29.7
More than 8 hours per day	464	70.3
TOTAL	660	100

Source: Field survey, 2006.

3.2.5 Working Days

For the purpose of this study, the number of days per week usually the respondents operated in the market are categorized after the researcher seeing distribution of the days the respondents usually operated in the market. The respondents usually operate less than or equal to five days per week in the market were 51.4 percent and more than five days per week were 48.6 percent.

Table 12: Percentage Distribution of Respondents by Working Days

<i>Working Days</i>	<i>Frequency</i>	<i>Percentage</i>
Less than or equal to 5 days per week	339	51.4
More than 5 days per week	321	48.6
TOTAL	660	100

Source: Field survey, 2006.

3.2.6 Market Experience

As regards the number of years of experience in market trading, 10.9 percent of the respondents were one year, 34.2 percent were 2-5 years and 54.9 percent were more than five years experience. The categories are given by the researcher after seeing the distribution of the market experience of the respondents.

Table 13: Percentage Distribution of Respondents by Market Experience

<i>Market Experience</i>	<i>Frequency</i>	<i>Percentage</i>
1 year	72	10.9
2-5 years	226	34.2
More than 5 years	362	54.9
TOTAL	660	100

Source: Field survey, 2006.

3.2.7 Initial Capital

The amount of the initial capital ranges 4 to 200 Birr. The categories are given by the researcher after seeing the distribution of the amount of initial capital. The amount of initial capital categorized into three groups, namely, 1-20 Birr, 21-45 Birr and more than 45 Birr. Table 14 depicted that, 51.1 percent of the respondents start-up capital were 4-20 Birr, 24.1 percent with 21-45 Birr and 24.4 percent with more than 45 Birr.

Table 14: Percentage Distribution of Respondents by Initial Capital

<i>Amount of Initial Capital</i>	<i>Frequency</i>	<i>Percentage</i>
1-20 Birr	340	51.5
21-45 Birr	159	24.1
More than 45 Birr	161	24.4
TOTAL	660	100

Source: Field survey, 2006.

3.2.8 Income

According to the survey, the amount of income the respondents earned per month ranges 60 to 300 Birr. For the purpose of this study, income is coded into four categories, namely, 60-105 Birr per month, 106-140 Birr per month, 141-170 Birr per month and more than 170 Birr per month. The researcher gives the categories after seeing the distribution of income. Almost 80 percent of the respondents earned less than 171 Birr per month. In line with this, almost 90 percent of the respondents earned less than the minimum wage, i.e., 200 Birr per month.

Table 15: Percentage Distribution of Respondents by Income

<i>Income</i>	<i>Frequency</i>	<i>Percentage</i>
60-105	173	26.2
106-140	164	24.8
141-170	181	27.4
More than 170	142	21.5
TOTAL	660	100

Source: Field survey, 2006.

3.3 Entrepreneurial History

As explained above most of the women petty traders interviewed, in the survey, belongs to the age group of 30-64 years and over half of them had 6-55 years marketing experience. In addition, the respondents have different entrepreneurial history. Therefore, it seems appropriate and important to assess entrepreneurial history of women petty traders. It includes previous occupation prior to joining petty trading, reasons for participation in petty trading activity, types of petty trading the women engaged, source of initial capital, ownership status and degree of control over their enterprise, purpose of using the loan and saved money.

3.3.1 Occupation Prior to Joining Market Trading

The survey includes a question regarding previous occupation before the women joining the business activity. Less than 50% of the interviewed were never participated in any types of occupation before they started the business. This may be an indication that the informal sector is providing employment to many young people who were jobless as a result of less opportunity of having job in the formal sector, especially for women.

As indicated in Table 16, 33.4% of the respondents were housewife prior to joining market trading. About 22.1 % of them did domestic work. In other words, by combining the two, prior to joining the current business activity, more than 50% of the interviewed were housewives and domestic workers. Out of the total previous occupation of respondents, 20.8% of them were private sector employee, 15.8%, 4.4% and 3.6% of the respondents' previous occupation were self-employee, unpaid family work and public sector employee respectively.

Table 16: Occupation Prior to Joining Market Trading, Women Petty Traders in Addis Ababa.

<i>Previous occupation</i>	<i>Frequency</i>	<i>Percentage</i>
Housewife	122	33.4
Domestic work	81	22.1
Private sector employee	76	20.8
Self-employee	58	8.8
Unpaid family work	16	4.4
Public sector employee	13	3.6
Total	366	100

Source: Field survey, 2006.

3.3.2 Reasons for Participation in Petty Trading Activity

The major reasons for participation in petty trading were as a means of self-help, to increase or to have their own income for themselves as well as for their family, to change their previous jobs and to keep them busy. Almost half of the respondents' major reason was as a means of self-help. The second major reason was to increase or to have their own income that accounts 25.2%. The other reasons were to change occupation prior to joining market trading and to keep themselves busy which accounts 10.6 % and 11.5% respectively. Other reasons mentioned by the respondents were lack of job in the formal sector, lack of support from government and/or non-governmental organizations, and lack of formal education, which account 1.8 percent.

Table 17: Main Reasons for Participation in Petty Trading by Women Petty Traders in Addis Ababa.

<i>Reasons</i>	<i>Frequency</i>	<i>Percentage</i>
Means of self-help	336	50.9
To increase family income	166	25.2
To keep oneself busy	76	11.5
To change occupation prior to joining market trading	70	10.6
Other	12	1.8
Total	660	100

Source: Field survey, 2006.

3.3.3 Types of Petty Trading and Major Source of Initial Capital

The types of petty trading the women engaged were selling vegetables and fruits, selling new and secondhand clothes, shoes and goods, making/selling traditional food items and drinks, selling charcoal/ firewood, and selling commodities.

The most important business activity women petty traders engaged in selling vegetables and fruits. It accounts 27.7% of the total sample. Making/selling traditional food items and drinks also the dominant activity that women petty traders engaged, 22.9% of the interviewed engaged in it. The third important activity is selling new/secondhand clothes/shoes/goods that account 20.8%. Table 18 shows that, selling commodities by women petty traders consists 19.4% of the total sample. The least activity women petty traders engaged were selling charcoal or firewood.

Table 18: Types of Petty Trading Activities Women Engaged in Addis Ababa.

<i>Types of Trading Activity</i>	<i>Frequency</i>	<i>Percentage</i>
Selling vegetables and fruits	183	27.7
Making/selling traditional food items/drinks	151	22.9
Selling new/secondhand clothes/shoes/goods	137	20.8
Selling commodities	129	19.5
Selling charcoal/firewood	60	9.1
Total	660	100

Source: Field survey, 2006.

The study also identified the major source of initial capital that women market traders obtained. Most of the women petty traders started the business activity from their own saving. It consists 33.8% of the total respondents. The major source of own saving to start-up the market trading were pervious wage employment, sales of asset and inheritance. The pervious wage employments were most of those women own saving for start-up of the business. Whereas, inheritance were the least one to start-up the business. Most probably, the respondents who were saved their own starting capital from their previous job are an indication of self-help and empowerment.

The second source of initial capital were borrowing from family, friend or relative. Table 19 depicted that 25.1% of the total major source of initial capital were borrowing from family, friend and relative. 21.7% of the interviewers major source were assistance from family, friend and relative. Credit from traders/suppliers and advance from traditional institutions like 'Iddir' and 'Iquib' were 10% and 7.1% respectively. The remaining 2.3% were loan from governmental and non-governmental institutions. Regarding major source of capital, own saving were the most important and loan from governmental and non-governmental institutions were the least.

Table 19: Major Source of Initial Capital, Women Petty Traders in Addis Ababa.

<i>Major source of capital</i>	<i>Frequency</i>	<i>Percentage</i>
Own saving	223	33.8
Borrowing from family/friend/relative	166	25.1
Assistance from family/friend/relative	143	21.7
Credit from suppliers/traders	66	10
Advance from traditional institutions	47	7.1
Loan from governmental and non-governmental institutions	15	2.3
Total	660	100

Source: Field survey, 2006.

3.3.4 Ownership Status, Sources of Credit Service and Saving

The study attempted to investigate the type of ownership of the market trading activity. The survey result revealed that 91.8% of women petty traders were owner of their business activity. The remaining 8.2% were partnership with their husband and parents.

The control of income generated from their business mainly by themselves i.e., 77.6%. However, their husband and parents control the income were 5.6% by the former and 2.6% by the later. In fact, 14.2% of the respondents control their income together with their husband. The income generated from their activity control only by them and together with their husband were more than 90%.

Regarding additional workers, the majority of them have no additional workers. Only 19.1% of the respondents had additional workers. Most of the additional workers were family workers. Nine of the interviewers have temporary workers and 13 of them have non-relative workers. The payment for temporary workers ranges 1 to 10 Birr per week. Additional workers provided help like overall assistance, bring commodities from suppliers/traders and carrying goods to the market place. 61.1% of the additional workers provided overall assistance, 31.8% bring commodities from suppliers or traders and 7.1% carrying goods to the market place.

Overall, most of the respondents, 87.1% kept no records of their business activity. Some of their reasons were too small transaction, they are able to keep mental records and lack of how to keep written records and unnecessary to keep written records even if they knew how to keep it. Of course, the major reasons of not kept written records were too small transaction and few of the respondents' reason were unnecessary of having written records. On the other hand, 12.9% of the interviewer had written records of their business activity. The dominant reasons were to know the profit and loss of the business and to know the improvement or change of their business activity.

In terms of using credit service, only 29.7% of the respondents were able to use credit services. The sources of credit service that the respondents have got from informal institutions were 87.8%. Table 20 shows that 46% of them have got credit from traders or suppliers, 29.1% from 'Iquib' and 'Iddir', 12.2% from friend and relative, 0.5% from traditional moneylenders and 12.2% from microfinance institutions.

Table 20: Major Source of Credit Service for Women Petty Traders in Addis Ababa.

<i>Source of Credit</i>	<i>Frequency</i>	<i>Percentage</i>
Traders or suppliers	90	46
Iquib and Iddir	57	29.1
Microfinance institutions	24	12.2
Friend and relative	24	12.2
Traditional moneylenders	1	0.5
Total	196	100

Source: Field survey, 2006.

In the above table, the highest percentage of credit service were from traders or suppliers. It is a reflection of taking credit in terms of goods rather than cash seems the most preferable by them. If it is the case, most of them like to take credit in terms of goods than cash and there is a high probability to invest on their business. As the same token, some portion of the last credit or loan they used to buy food, clothes or other household items, give or loan to someone else, keep the money on hand for emergency, keep it to repay the loan, pay interest on the pervious loan and for other purposes.

The majority of women who had credit service invested the last loan on their business and used to buy food. Out of the total sample using loan were 196 of this 146(74.5%) invest the loan on their business, 123 (62.8%) used to buy food, 62 (31.6%) used to buy clothes or other household items, 11 (5.6%) give to someone else, 27 (13.8%) keep on hand for emergency, 6 (3.1%) keep on hand to repay the loan, 59 (30.1%) pay interest on the pervious loan and 18 (9.2%) for other purposes such as send to their relatives and parents, and stolen.

Table 21: Proportion of the Last Loan/ Credit Used by Women Petty Traders, Addis Ababa.

<i>Proportion of last loan used</i>	<i>Frequency</i>	<i>Percentage</i>
Invested on the business	146	74.5
To buy food	123	62.8
To buy clothes or other household items	62	31.6
To pay interest on the previous loan	59	30.1
To keep on hand for emergency	27	13.8
To give or loan to someone else	11	5.6
To keep on hand to repay the loan	6	3.1
For other purposes	18	2.7

*NB: Total percent is greater than 100 because of multiple replies.
Source: Field survey, 2006.*

This study was interested in finding out whether respondents saved money generated from their activity and for what purpose they used it. Only 27.7% of the respondents were save some amount of money from income generated from their petty trading activity. Those women petty entrepreneur who were able to save some money invested in their business were 76.5%. Some portion of saved money used to repair or build house, for school fee, for medical expenditure and for other purposes like sending for their parents and relatives.

Table 22: Purpose of Saved Money Used by Women Petty Traders, Addis Ababa.

<i>Purpose of saved money used</i>	<i>Frequency</i>	<i>Percentage</i>
To expand petty trading activity	140	77.5
For school fee	102	55.7
For medical expenditure	31	16.9
To repair or build house	29	15.8
For other purposes	16	8.7

*NB: Total percent is greater than 100 because of multiple replies.
Source: Field survey, 2006.*

The responses indicated in the above table, portray that the majority of them invested the saved money to expand their business and for school fee for their children. 15.8% and 8.7% of them also used the money for medical expenditure and for other purposes.

3.4 Household Responsibilities and Trading Activity of Women

As discussed in earlier part, a big fraction of the respondents, 57.4% were married. It is a reflection of the women's obligations to support growing families. In fact, 13.8% of the respondents were single and 28.8% of them were widowed, divorced and separated. Only divorced and separated accounts 15.3%, which also an indication of household responsibility by the respondents is high.

In terms of reproductive status, the majority of them had more than three children. Moreover, 208 and 41 out of the total respondents had one and two children who is less than six year old respectively. It also portrays the greater caretaker roles for the women. The study investigated that 58.2% of the respondents most of the time looking the domestic work and 24.7% of them also replied that the domestic work looking by their eldest child. 9.1% and 8% of them also had relative and domestic worker respectively.

Regarding respondents' husband current occupation, 31%, 26.5%, 24.1%, 10.6% and 7.9% of their husband were self-employee, private sector employee, public sector employee, looking for work and retired. Out of the total sample, 378(57.4%) of the respondents were currently married. Moreover, almost half of the respondents' husband accepted the petty trading activity.

Major supports provided by their husband were overall assistance, bringing goods from suppliers and doing the business together, 105(54.1%), 54 (27.8%) and 24 (12.4%) of respondent's husband provided overall assistance, bring goods from suppliers and doing the business together. The rest 11 (5.7%) of respondent's husband gave moral support. In contrast, 174 (46%) of respondent's husband were not accept their market

trading activity. Some of the major reasons of husband non-acceptance regarding their wife's informal trading activity were unable to take care of children, dislike the activity, low income generated from the business activity and health problem related with the activity.

As indicated in Table 23, 91 (52.3%) of the respondent's husband major reason of non-acceptance of their business activity were unable to take care of children. The second important reasons of their husband were dislike the activity which accounts 35 (20.1%). The other reasons were health problem of their wife and low income that consists 31(17.8%) and 11 (6.3%) respectively. The remaining 6 (3.4%) of respondents unable to mention their husband reasons of non-acceptance.

Table 23: Major Reason of Husband Non-acceptance of the Business Activity, Women Petty Traders in Addis Ababa.

<i>Reason of husband non-acceptance</i>	<i>Frequency</i>	<i>Percentage</i>
Unable to take care of children	91	52.3
Dislike the activity	35	20.1
Health problem related with the activity	31	17.8
Low income nature of the activity	11	6.3
Other	6	3.5
Total	174	100

Source: Field survey, 2006.

3.5 The Major Challenges Women Petty Traders Faced Related with Their Business Activity

In Ethiopia women face different challenges in their effort to participate in economic activities. The study interested to investigate the major constraints that women entrepreneurs faced related with their activity. The direct challenges that most probably affect the productivity of women market traders were the main focus of this study.

Almost 60% of the interviewer were faced some problem related with their business activity during start-up the business. The major constraints that the respondents faced during start-up the business were lack of sufficient own capital, lack of convenience place (land), difficult government regulations, lack of credit, inadequate skill and other.

Out of 389 (58.9%) of the respondents faced problem during start-up the business, 254 (65.3%) faced constraint related with finance and 276 (71%) had lack of convenience work place. Some of the respondents faced constraints like lack of credit service; difficult government regulations and inadequate skill were 148 (38.3%), 142 (36.5%) and 80 (20.6%) respectively. Other main challenges mentioned by the respondents were husband disapproval of their activity and health problem that accounts 10 (2.6%).

438 (66.4%) out of the total sample were currently faced challenges related with their activity. Currently, the main constraints that the women faced related with their activity were slightly changed with the problem they faced during start-up the business. Nowadays, 326 (74.4%) out of the women currently face problem had lack of working capital, 314 (71.7%) lack of appropriate work place, 313 (71.5%) un-profitability of the business, 293 (66.9%) lack of credit, 282 (64.4%) difficult government regulations, 266 (60.7%) lack of support from governmental and NGO's, 162 (37%) lack of adequate skill and 21 (4.8%) other problems.

The problem related with being a client of credit services were described by the focus group discussions participants. The problems related with credit service were the highest interest rate, difficult loan repayment schedule and compulsory saving scheme, in which clients are forced to save certain amount of money. This additional burden in already limited capacity of their repayment. The other thing raised in FGD related with credit service was the collateral. One of the participants said that collateral is important both for the credit service providers and the clients. However, the rule requires applicants to provide collateral who must be a government employee and the salary of the person is also an obstacle. This is because getting collateral that is a government employee and the high salary of the person. As the woman is poor it is very difficult to fulfill the collateral requirements.

Only 14.2% of the respondents have got support both from governmental and non-governmental organization. The major support that women traders have got from governmental and non-governmental organizations were provided work place, assist in training, make better access to loan, easing of government rule and regulations and other support.

Those women who had premises and participated in focus group discussion were not like the location of the premises that provided by the city government for their business activity. The major issues that the women entrepreneurs raised in the discussion were lack of appropriate location for their business activity and the credit service had its own problem specially the high interest rate and collateral. Due to the lack of convenient premises they forced to work their business in street corners that not allowed by the city administration. Therefore, in one way or other way they are victims of the rules and regulations of the city government. In fact, they perform their business activity for two days per week in the so-called 'Sunday Market'. The income they earned from their business activity by doing for two days per week not enough to cover the costs of basic needs. Those women participated also believe that they are capable to do the business if the city government allowed them to do their business activity by providing appropriate location.

Regarding membership related with trading activity, 130 (19.7%) of the respondents were member of the association. Less than half of the members of the association have got benefits related with petty trading activity. The benefits the members have got so far were better access to loan, assist in training and providing market place. On the other hand, the women participated in the focus group discussion said that being a member of the association related with their activity is vital but nowadays the compulsory deposit money is very challenging and it limits the benefits to get form the association.

The work or trading activity condition also highly related with the nature of the business. 65.5% of the respondents replied that their work condition is quite a challenge for them. The unsuitability of their activity mainly were difficult to shift to a better sector, high competitive nature of the activity, lack of convenience place, un-profitability of the business, insufficient income to cover costs of the family and unsuitable government rules and regulations.

Out of the respondents who faced the unfavorable trading conditions, 381 (88.2%), 329 (76.2%), 317 (73.4%), 302 (69.9%), 278 (64.4%) and 152 (35.2%) of unfavorable reasons related with their activity were un-profitability of the business, insufficient income to cover family costs, lack of appropriate work place, difficult government rules and regulations, difficult to shift to a better sector and high competitive nature of the business respectively.

CHAPTER FOUR

4. Challenges that Determines the Trading conditions of Women Petty Traders in the Informal Sector by Some Selected Demographic and Socio-economic Characteristics

In this chapter the challenges that determines the trading conditions of women petty traders in the informal sector in relation to age, family size, marital status, migration status, desire of children, educational level, market/work place, credit service, saving, initial capital, work days, hours operate in the market, market experience and income were described.

The dependent variable, women petty traders work condition, in this study includes satisfied and unsatisfied groups. The challenges that women entrepreneurs faced leads to un-satisfaction in their business activity. In contrast, those who have less or no constraints/ challenges were satisfied in their business activity. Based on the above explanation the Bi-variate and logistic regression were employed to examine the association and determinants of unfavorable work condition of women petty traders in the city.

4.1 Bi-variate Analysis

In this section, the aim is to test whether there is a significant relationship between each of the selected independent variables and the dependent variable. The chi-square test shows the strength of relationship between the dependent variable and a set of explanatory variables. The respondents in the age group 15-29 were 35 percent, 30-64 were 55 per cent and 65 and above were 10 per cent. When cross-tabulated with the dependent variable, 65.4 per cent of the respondents in the age group of 15-29, 63.4 per cent in the age group 30-64 and 77.3 per cent in the age group 65 and above were faced the unfavorable trading conditions. The Chi-square of independence ($\chi^2=4.781$) at $p<0.01$ shows that the relation between age and favorable trading activity condition is insignificant.

When cross-tabulated with the dependent variable, 43.8% of the respondents who had 1-3 family were favorable in their work condition whereas for 56.2% of them were unfavorable. The work conditions for or 30.9% of respondents with 4-6 family size were favorable but not for 69.1% of women petty traders. The work condition (petty trading activity) for 32.5% of women petty traders with 7 and more family size were favorable but not for 67.5%. The Chi-square of independence ($\chi^2=8.053$) at $p<0.05$ in Table 24 show that there was a significant association between the family size and favorability of work condition for women petty traders.

In the case of marital status, 57.4 per cent of the respondents were currently married, 28.8 per cent of them were formerly married (widowed, divorced and separated). The remaining were single. When cross-tabulated with the outcome variable, 67.5 per cent, 60 per cent and 68.1 per cent of currently married, widowed/divorced/separated and single were faced unfavorable trading activity conditions respectively. The Chi-square result ($\chi^2=3.522$) in Table 24 show an insignificant association between marital status and favorable work/trading condition at $p<0.01$.

The chi-square result ($\chi^2=13.750$) at $p<0.001$ in Table 24 also indicates significant association between migration status and favorability of women's work condition. 46.4% of non-migrant were satisfied and the rest were not. In the case of migrant, 30.6% and 69.4% of them were satisfied and unsatisfied with their work condition respectively. The favorable work conditions for women traders who need to have additional children were 41.4%. The rest 58.6% of women who needs additional children were unfavorable of work condition. The suitable trading activity for those who had no need of additional children and undecided respondents were 31.9% and 24.5% respectively. On the other hand, the unfavorable work condition for those who had not need of additional children and undecided respondents were 68.1% and 75.5% respectively. The chi-square result ($\chi^2=8.085$) at $p<0.05$ in Table 24 shows significant association between desire of children and satisfaction of the business activity.

The data presented in Table 24 indicated that 60.8 per cent of the total respondents were illiterates and only 39.2 per cent were literate. When cross-tabulated with the dependent variable, 70.6 per cent illiterate respondents were faced challenges on their work condition. 56.3% and 59% of the respondents with primary and secondary and above levels of education were faced unfavorable work condition. The chi-square of independent ($\chi^2=12.039$) at $p<0.001$ as indicated in Table 24 shows that there was a significant association between the level of education and favorable condition of the business activity.

Market or work place is an important factor of production for women entrepreneurs in particular and for every person who engaged in economic activities in general. Those respondents who had fixed market place were 37.7 per cent. When cross-tabulated with the outcome variable, 53.8 per cent of them were faced unfavorable trading condition. On the contrary, 62.3 per cent of the respondents who had not fixed place and cross-tabulated with the dependent variable, 72.5 per cent of them faced unfavorable work condition. The chi-square result ($\chi^2=23.956$) at $p<0.001$ in Table 24 shows the existence of association between the two variables.

Access of credit service for women marketing seems a constraint. 70.3 per cent of the respondents were not use credit service and the rest 29.7 per cent were client of the credit service. When cross- tabulated with the dependent variable, 43.9 per cent of them were faced the favorable work condition. In the case of women traders who had not use credit service were 30.6 per cent. The chi-square result ($\chi^2=10.738$) at $p<0.01$ in Table 24 indicates the existence of association between the variables. In terms of saving, 27.7 percent of the respondents save some amount of money generated from their business activity. When cross-tabulated with the dependent variable, 50.8 per cent of the respondents satisfied in their work condition but 71.7 per cent of the respondents who had no saving were not satisfied in their work condition. The chi-square result ($\chi^2=29.658$) at $p<0.001$ in Table 24 also indicates the existence of association between the variables.

68.1 per cent of women with one year experience were faced the unfavorable trading condition, 58.8 percent of respondents with 2-5 years experience were also faced the unfavorable trading condition and 69.1 per cent of the respondents with more than 5 years experience were faced the unfavorable trading activity condition. The Chi-square of independence ($\chi^2=6.658$) at $p<0.05$ shows that the relation between experience in market trading and favorable trading activity condition is significant.

The data presented in Table 24 show that 69.4%, 66.5%, 66.9% and 57.7% of women traders with 60-105, 106-140, 141-170 and more than 170 Birr average income per month were faced unfavorable trading condition respectively. The chi-square of independence ($\chi^2=5.131$) at $p<0.01$ shows that the relation between income and trading condition is insignificant.

4.2 Multivariate Analysis

In this section, the important determinants of women work (petty trading) condition are examined using Binary logistic regression model. For the purpose of analysis, the enter method was chosen for this study. For the independent variables in this study either interval or nominal, dummy categorical variables are constructed. When the new categories are formed, the number of categories constructed are less by one than the number of categories of the original variable, i.e., $K-1$. In this study, migration status, credit service, saving, market/work place, working days and hours have one category for each, for age, family size, marital status, desire of children, educational level, market experience and initial capital have two categories for each and income has got three categories.

Almost three-fourth (72.7 per cent) of the original observations were correctly classified and the logistic regression model fitted the theoretical predictions at less than 0.05 level of significance. The results of logistic regression show that statistically significant differences existed between favorable and unfavorable work/trading condition. These factors mainly includes age, family size, marital status, migration status, desire of children, educational level, market/work place, credit service, saving, initial capital, working days, working hours, market experience, and income.

Age

Here age was divided into three categories, i.e., 15-29, 30-64 and 65 and above. The reference category used here is age 15-29. The interest is to observe the effect of informal trading activity on the youth. The logistic output revealed that favorable work/trading condition among women age group 30-64 years was 2.4 times more likely than women in the age group 15-29 ($EXP(b)=2.380$). The reason probably related with underemployment. Whereas for women in the age group 65 and above shows a higher risk of unfavorable work condition. This is because most of the women age 65 and above are not supposed to expect to have a favorable work/trading condition. In other words, women at the age of 65 and above faced old age problems mainly lack of support.

Family Size

Here also the family size divided into three categories, namely, with up to three members, with 4-6 members and those with 7 and more members. The families with up to three members are taken as a reference category. The reason is that to see the effect on work/trading activity among the respondents with families up to 3 members. The result of logistic regression confirmed that 39 per cent less likely favorable work condition for women traders with a household size 4-6 than for those who had a household size 1-3 ($Exp(B) = .612$). This means the probability of facing a favorable trading condition is more for women traders with families up to 3 members. The logistic result for those women who had families with 7 and more members were insignificant. This also confirms that women with large family size are more likely to be in the unfavorable trading condition.

Marital Status

Marital status is categorized into three groups: single, currently married and formerly married such as widowed, divorced and separated. The category single is taken as a reference category. The result of binary logistic regression indicates that formerly married (widowed, divorced and separated) respondents were faced favorable work condition by 2.7 times more likely than single ($Exp(B) = 2.667$). The reason behind this could be formerly married (widowed, divorced and separated) women are in a position to engaged in any kind of work like petty trading to fulfill their parental obligations while those who have not yet married are less motivated to engage in small type of trading. In addition, single women considered their activity as a transition for other activity than widowed, divorced and separated women. The logistic results for currently married respondents were insignificant.

Migration Status

Migration status comprises migrant (recent and life time migrant) and non-migrant. The later one is taken as a reference category. The risk of favorable work condition for migrant women were lower by 48 per cent ($Exp (B) = .523$) compared to that of non-migrant and the difference is statistically significant at $p < 0.001$. The possible explanation could be those migrant women in urban areas have less prepared to run the business than non-migrants because migrant women forced to engaged in unfavorable work condition to cover the cost of living than non-migrant women.

Desire of Children

The interest in this section is to see the risk of facing unfavorable work condition against the needs of additional children. For the purpose of this study, the desire of children (ideal family intention) is classified into three categories, that is, desire to have more children, no desire to have and undecided or not sure and God knows of which the first group is taken as a reference category. The net effect of desire of more children on the favorable work condition were negative for those who had not need more children when we compared with those women traders who need more children. It also the same for those women traders who were undecided and God knows to have more children. This is confirmed by the results of logistic regression. Related with this, the odds of facing favorable work condition for the women traders with no intention to have more children were decreased by 54 per cent ($Exp (B) = .460$) as compared with the reference category. As the same token, the odds of facing favorable work condition for the women traders who replied undecided and God knows to have more children were decreased by 68 per cent ($Exp (B) = .319$) as compared with the reference category.

Educational Level

The level of education was categorized into three, that is, no schooling (illiterate), primary (grades completed 1-8) and secondary and above. The no schooling (illiterate) category is used as a reference category. In this study, no education and non-formal education were lumped together into one category of illiterate or no schooling.

The result of the logistic analysis for primary level of education show that the odds of facing favorable trading condition were found to be 1.6 times higher as compared to the reference category ($Exp(B)=1.603$). This implies that as the educational level increases the working conditions also increases. This result is consistent with the research done by Malunga (1998) among women employees in the informal sector in Uganda. However, for those in secondary and above category the relationship was observed to be statistically insignificant. The possible explanation for the observed lower risk of unfavorable trading condition for those who completed primary education is that the trading business requires some skill that supported by lower level of education.

Market/Work Place

The market place is one of the important things that needed to run business. In this study, not having a fixed market/work place is used as a reference category. The logistic regression result indicated in Table 25 that those women petty traders with a fixed market place were facing a favorable trading condition by 1.9 times more likely than the women petty traders without a fixed market place ($Exp(B)=1.890$). Though the problem is high for those women who had no fixed market place than those women who had a fixed market place. The possible reason for unfavorable trading condition related with a fixed market place could be they never allowed by the city administration to do their business activity here and there, although, most of the women engaged in the informal trading activity lack market place.

Credit Service

Access of credit service is also the other important thing that the business woman probably looking to run her business. Credit service was recorded as non-clients and clients of credit service of which the last group used as a reference category to compare risk of unfavorable trading condition among women petty traders in the city.

The net-effect of credit service on favorable trading condition were insignificant when compared to non-clients with the reference category ($Exp (B) = .872$). Though is statistically insignificant, the negative effect of non-clients of credit service on favorable trading condition was expected before. Non-clients of credit service were less likely to face favorable trading condition than clients of credit service.

Saving

For the purpose of this study, those women petty traders who were unable to save some amount of money generated from their business activity used as a reference category. The logistic regression result confirmed that there was significant relation between favorable trading condition and saving. As indicated in Table 25 women petty traders who were able to save some amount of money were 2.4 times more likely to have favorable trading condition than the reference category ($EXP (B) = 2.407$).

Initial Capital

For the purpose of the present study, amount of initial capital is classified into three categories, that is, 1-20 Birr, 21-45 Birr and 45 and above Birr. The amount of initial capital 1-20 Birr is used as a reference category. The results of logistic regression show that those women petty traders start-up capital 21-45 Birr face favorable trading condition by 58 per cent than the reference category ($Exp (B) = .419$). The possible reason could be the nature of the business requires small start-up capital. The logistic result for women traders with the amount of initial capital 45 and above Birr were statistically insignificant ($Exp (B) = .668$).

Working Days

In this study working days was categorized into two categories, namely, 1-5 days per week and 6-7 days per week. The assumption behind the classification is that 5 days per week an employee expected to work in formal sector. Those women petty traders working 1-5 days per week were used as a reference category. The output of logistic regression confirmed that trading 6-7 days per week faced a suitable trading condition by 2 times more likely than the reference category ($Exp(B)=2.014$). In other words, those women working more days in the market less likely face the challenges than those women traders working few days in the market.

Working Hours

For the purpose of the present study, working hours classified into two groups, namely, 1-8 hours per day and more than 8 hours per day. Those women trading 1-8 hours per day is used as a reference category. The output of logistic regression in Table 25 show that women petty traders working more than 8 hours per day in the market not statistically significant when compared with the reference category ($Exp(B)=.726$).

Market Experience

For the purpose of this study, market experience of the respondents were classified into three categories, that is, 1 year, 2-5 years and more than 5 years, of which the last category used as a reference category to compare risk of unfavorable trading condition among number of years experience in the market. The logistic regression results presented in Table 25 shows that there were statistically insignificant for both 1 year ($Exp(B) = .937$) and 2-5 years ($Exp(B) = 1.349$) market experience when compared with the reference category.



Income

For the purpose of this study, the average income the women traders earned per month in their activity is categorized into four groups: 60-105 Birr, 106-140 Birr, 141-170 Birr and more than 170 Birr per month, of which the last group used as a reference category.

The result of logistic regression analysis shows that the women petty traders with 141-170 Birr average income per month were 42 per cent ($Exp (B) = .577$) less likely to face a favorable trading condition than the reference category. In the case of women petty traders with monthly average income of 60-105 Birr ($Exp (B) = 1.261$) and 106-140 Birr ($Exp (B) = .995$) were statistically insignificant when compared with the reference category.

Table 25: Results of Logistic Regression by Some Selected Variables, Women Petty Traders in Addis Ababa.

Variables	B	Sig.	Exp (B)
Age			
15-29	RC		1.000
30-64	.867	.001	2.380
65+	.179	.677	1.196
Family size			
1-3	RC		1.000
4-6	-.491	.043	.612
7+	-.465	.089	.628
Marital status			
Single	RC		1.000
Currently married	.560	.074	1.751
Widowed and divorced/separated	.981	.006	2.667
Migration status			
Non-migrant	RC		1.000
Migrant	-.649	.008	.523
Desire of children			
Yes	RC		1.000
No	-.776	.005	.460
God knows and undecided	-1.142	.005	.319
Educational level			
Illiterate	RC		1.000
Primary (1-8 grades)	.472	.049	1.603
Secondary and above	-.287	.358	.750
Market/work place			
Yes	.637	.001	1.890
No	RC		1.000
Credit service			
Yes	RC		1.000
No	-.137	.533	.872
Saving			
Yes	.878	.000	2.407
No	RC		1.000
Initial capital			
1-20	RC		1.000
21-45	-.870	.000	.419
46+	-.403	.073	.668
Working days (per week)			
3-5	RC		1.000
6-7	.700	.012	2.014
Working hours (operate in market per day)			
3-8	RC		1.000
9-13	-.320	.115	.726
Market experience			
1 year	-.065	.853	.937
2-5 years	.300	.177	1.349
6-55 years	RC		1.000
Income			
60-105	.232	.543	1.261
106-140	-.005	.998	.995
141-170	-.550	.039	.577
171+	RC		1.000

Source: Field survey, 2006.

NB: B= Regression Coefficient RC= Reference Category. Exp (B) = Odds ratio.

CHAPTER FIVE

5. SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

In Ethiopia, women face different constraints in their effort to participate in economic activities. The majority of women in urban areas of Ethiopia work in the informal sector. According to the Urban Informal Sector Survey 2003, almost 60 percent of the informal sector operators were women. The majority women in the informal sector engaged in petty trading.

The majority of respondents were belongs to the age group 30-64. Regarding the family size, almost 70 percent of respondents had four and more family members. 86.2 percent of the respondents were ever married while the rest were single. Around three-fourth of the respondents were migrants. 60.8 percent of the respondents were illiterate and the remaining were literate.

The survey results show that 37.7 percent of the respondents had fixed premises and 62.3 percent had no a fixed premises. The other thing investigated in this study was credit facility. Almost 30 percent of the respondents were used credit services and the majority of the respondents were not the clients of credit service. Only 12 percent of the total clients of credit were able to obtain the credit from formal sources of credit service while the rest were from informal sources. 70.3 percent of the respondents were spent more than eight hours per day in the market. In addition to this, the respondents usually operate three to five days per week were 51.4 per cent. This implies that most of the respondents spent more hours per day and few days per week. In the case of experience in market trading, more than half of the respondents had more than five years experience. Most of the respondents started their trading activity by small amount of capital, that is, 4-20 Birr. Almost 80 percent of the respondents on average earn less than 170 Birr per month. Moreover, more than 70 percent of the respondents were unable to save money through the income generated from their business activity.

However, those women petty traders who were able to save used the saved money mainly to expand their business activity and for school fee for their children. Almost half of the respondents were never participated in any type of economic occupation before they started the business activity. The main reasons, the respondents were mentioned, to participate in petty trading were as a means of self help, to increase family income, to keep them busy and to change occupation prior to joining petty trading.

The main trading activities of women petty traders engaged in selling vegetables and fruits, selling traditional food items and drinks, selling new and secondhand clothes, shoes and goods, selling commodities, and selling charcoal and firewood. More than 50 percent of the respondents started the market trading from their own saving, borrowing and assistance from family, friends and relatives. The survey result revealed that 91.8 percent of the respondents were sole proprietors and the rest were partnership with their husbands and parents.

As the most of the respondents were ever married, they have the obligation to support their growing families. In terms of reproductive health status, most of the respondents had more than 3 children. Almost 60 percent of the study population, most of the time looking the domestic works alone. 25 percent of the respondents informed that the domestic work looking by their eldest child particularly by their girl child. Almost half of the respondents' husbands accept their business activity. The major reasons of husband non-acceptance were unable to take care of children, dislike the activity, health problem of their wife related with the business activity, and the low-income nature of the activity.

The major constraints the women petty traders faced related with their activity during start-up the business were lack of sufficient capital, lack of convenience premises, difficult government regulations, lack of credit and inadequate skill. Currently, the main challenges the study population faced related with their activity were lack of capital, lack of appropriate work place, non-profitability of the business, lack of credit,

difficult government regulations, lack of support from governmental and non-governmental organizations and lack of adequate skill. 65.5 percent of the respondents were not satisfied in their work condition. The main reasons of unsatisfaction of their business activity were non-profitability of the business, insufficient income to cover family expenditures, lack of appropriate premises, difficult government rules and regulations, difficult to shift to a better sector and high competitive nature of the business.

The women petty traders in the age group 30-64 years were faced a relatively favorable trading condition than the reference category 15-29 years age group. In the case of women in the age group 65 and above years was faced unfavorable trading condition. Regarding number of family members, those women who had large family members were more likely to be in the unsuitable trading condition, other things being equal. The trading conditions of widowed, divorced and separated women were more likely favorable than the reference category, i.e., single. There is a negative association between migrant women and favorable trading condition, other things remaining the same. There is a positive association between desire for more children and favorable trading condition.

There is a positive association between primary level education and favorable trading condition when compared with the illiterate one. In the case of secondary and above level of education the relationship was observed to be statistically insignificant. There is a positive association between having fixed premises and favorable trading condition, other things being equal. The women petty traders who were non-clients of credit services were less likely to face favorable trading condition than the clients of credit service. Moreover, those women petty traders who were able to save money faced a favorable work condition than those who were unable to save some money generated from their business activity.

Those women who are working more than five days in the market were less likely face the unfavorable trading condition than women traders who are working five days or fewer days in the market. Similarly, the working conditions of women petty traders who are working more than eight hours per day may be favorable, but not statistically significant when compared with the women traders who spent less than eight hours per day. Regarding women petty traders' market experience, the work conditions were statistically insignificant for both one year and two to five years market experience when compared with more than five years market experience. There is no statistically significant association between level of income and the favorable trading condition.

5.2 Conclusion

Ethiopian women constitute about 50 per cent of the population. In urban areas, women comprise the majority of the informal sector operators are the hardest hit by poverty. The large number of women languishing in poverty implies an inefficient use of resources. Poor Ethiopian women have much potential energy to contribute to economic development. Yet their potential too often goes undeveloped and under utilized.

The study investigated that women petty traders in the city have got little support from governmental and non-governmental organizations. When we take the service provisions provided by governmental and non-governmental organization, credit/loan service were not that much acceptable by women petty traders. The most important thing that rose in focus group discussion related with credit service facilities was the issue of collateral and high interest rate. As the result, the women petty traders who used the formal credit facilities were very few. Service provision like providing appropriate premises were also a big issue rose in the focus group discussion. The majority of the respondents had no a fixed premises and those who had it also complain about the inappropriateness of the premises provided by the city government.

The income that the women petty traders generated from their business activity is very small. It ranges 60 to 300 Birr per month on average. This implies that women petty traders can earn very small amount of money that is not enough to cover all the monthly expenditures. In addition, few respondents were save very small amount of money they earn from their business activity. Even if their meager income generated from their business activity, their contribution for the endeavor of their family is paramount importance. Therefore, the study also confirmed that poor women petty traders are unable to improve their business activity in short run with small level of income and saving ability.

In terms of reproductive activity, most of women petty traders had more than three children. This probably is an indication of the high fertility nature of the women petty traders due to the low use of contraceptives. The burden of having many children also has impact in one or the other way in their business activity. One of the major reasons of the women petty traders husbands' non-acceptance related with unable to take care of children and dislike the business activity. The contribution of the women as a breadwinner and/or co-breadwinner is as important as their counter parts. Still these women faced a conflict between family and work. The possible reason that they participate in the informal trading activity is its flexibility, which allowed them to balance their family obligations and their business activity.

The association between working premises and credit facility were positively associated with the trading condition, other things remaining the same. This shows that having a fixed premises and credit facility had a positive impact on poor women petty traders' activity. A favorable trading condition has a significance association with initial capital, saving and market experience. The possible reason could be that those women engaged in the informal trading activity are due to lack of job opportunity in the formal sector.

The major challenges that determine women petty trading activity were lack of working capital, lack of convenience market place and lack of affordable credit facilities. In general, poor women concentrated in the informal trading activity with many challenges had need support both by government and non-governmental organizations.

5.3 Recommendations

Based on the findings of the study the following are recommended:

- Women's work and family life are inter-related in many ways. The kind of work that women engaged affects not only the individual women but also the family at large. The amount of money the woman earns which in turn affects the access of family members, especially children, to education, health and even to nutritional quality and quantity. Therefore, there is a need of support by the government and non-governmental organizations that improve the level of income for women petty traders.
- The majority of women petty traders had large family size and they did not have intention to have additional children. Therefore, there is a need for family planning intervention program through both governmental and non-governmental organizations.
- Since most of the women petty traders are either illiterates or with primary schooling only, it is not possible to provide them job opportunities in the formal sector. Therefore, there is a need to make their petty trading activities as profitable by providing credit facilities with concessional (affordable) interest rate, with easy repayment installments and without any collateral securities.
- The majority of women petty traders were not having fixed work place or premises. As the result they were unable to register. Since they are not registered, the police felt that their activity on the streets is illegal and obstructing their trading activities. Hence, there is a need for the city government to provide convenient work place or premises for the women petty traders to make their trading activities profitable and ultimately make them eligible for registration.
- Finally, more research in other informal economic activities in which women engage should be carried out.

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APPENDIXES

Appendix one Questionnaires

Survey of Demographic and Socio-economic Challenges of Women Petty Traders in Addis Ababa.

Questionnaire No. one: To be completed by Women Petty Traders

The principal objective of this questionnaire is to explore the extent of demographic and socio-economic challenges women petty traders faced in Addis Ababa. The study is conveyed for academic purpose. Hence, the responses from respondents are confidential and cannot be traced to the persons who provided them.

Thank you for your cooperation in advance.

I. Identification

1. Name of the respondent _____
2. Kebele (Residence) _____
3. Kebele (Work place) _____
4. Sub-city (Residence) _____
5. Sub-city (Work place) _____
6. Code Number _____

Name of Interviewer _____ Signature _____ Date ____/____/2006

- Result
1. Completed
 2. Partly Completed
 3. Refused
 4. Other (Specify) _____

Name of Supervisor _____ Signature _____ Date ____/____/2006

Part II. Background Information

No.	Question	Response	Code	Skip to
101	How old are you? (In completed years)	<input type="text"/> <input type="text"/> Years old.		
102	When were you born?	Month: _____ Year: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
103	Are you born in Addis Ababa?	Yes No	1 → 2	107
104	How old were you when you came to Addis Ababa?	<input type="text"/> <input type="text"/> Years old.	1 2	
105	How would you describe your place of origin?	Rural Town (specify) _____	1 2	
106	With whom were you living at your place of origin?	Alone Parents Relatives Husband Other (specify) _____	1 2 3 4 5	
107	Whom are you living with now?	Husband Children Relatives Both husband and children Other (specify) _____	1 2 3 4 5	
108	Have you ever attended formal education?	Yes No	1 2 →	110
109	What is the highest grade you completed?	Grade 1-4 Grade 5-8 Grade 9-10 Grade 11-12 Other (Specify) _____	1 2 3 4 5	
110	In what ethnic group you are belong?	Oromo Amhara Guraghe Tigre Other (specify) _____	1 2 3 4 5	
111	What is your religion	Orthodox Catholic Protestant Muslim Other (specify) _____	1 2 3 4 5	

112	What is your family size?	Boys: <input type="text"/> <input type="text"/>		
		Girls: <input type="text"/> <input type="text"/>		
		Total <input type="text"/> <input type="text"/>		

Part III. Marriage History and Household Responsibility related with
Their Activities.

No.	Question	Response	Code	Skip to
201	What is your marital status?	Currently married Widowed Divorced Separated Single (never married) Other (specify) _____	1 2 3 4 5 → 6	207
202	By whom your first marriage was arranged?	Myself Parents Relatives Friends Other (specify) _____	1 2 3 4 5	
203	What was your age at your first marriage?	<input type="text"/> <input type="text"/> Years old		
204	What year did you marry for the first time?	Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
205	At your first marriage, what was the age of your husband?	<input type="text"/> <input type="text"/> Years old.		
206	Are you living with your first husband?	Yes No	1 2	
207	Are you currently married? (Refer question Number 201)	Yes No	1 2 →	215
208	What is your husband age now?	<input type="text"/> <input type="text"/> Years old.		
209	What is your husband occupation?	Private sector employee Public sector employee Self employee Looking for work Other (specify) _____	1 2 3 4 5	

210	What is your husband's educational attainment?	Illiterate Only read and write Grade 1-4 Grade 5-8 Grade 9-10 Grade 11-12 Other (Specify) _____	1 2 3 4 5 6 7	
211	Is your husband accepted to be engaged in petty trading activity?	Yes No	1 2	→ 213
212	What is your husband's possible reason/s of non-acceptance?	Dislike your activity. Low income generated from it. Unable to take care of children. Health problem related with your activity. Other (specify) _____	1 2 3 4 5	
213	Does your husband give you some help in your petty trading activity?	Yes No	1 2	→ 215
214	In what way does your husband help you?	Overall assistance. By providing goods from the supplier's. Doing the business together. Other (specify) _____	1 2 3 4	
215	Who look after your domestic work?	Myself My husband Eldest child Servants Relatives Other (specify) _____	1 2 3 4 5 6	
216	Have you ever given birth?	Yes No	1 2	→ 235
217	Do you have any sons or daughters to whom you have given birth who are now living with you?	Yes No	1 2	→ 220
218	How many sons live with you?	Sons at home: <input type="text"/> <input type="text"/>		
219	How many daughters live with you?	Daughters at home <input type="text"/> <input type="text"/>		
220	Do you have any sons or daughters to whom you have given birth who are alive but do not live with you?	Yes No	1 2	→ 223

221	How many sons are alive but do not live with you?	Sons elsewhere <input type="text"/> <input type="text"/>		
222	How many daughters are alive but do not live with you?	Daughters elsewhere <input type="text"/> <input type="text"/>		
223	What is the age of your last child?	<input type="text"/> <input type="text"/> Years old.		
224	Is the age of the last child is less than six years?	Yes No	1 2 →	229
225	How many of them living with you?	Number of living children. <input type="text"/> <input type="text"/>		
226	While you are in work, who take care of your child(ren) who is/are under age of six?	Myself Relatives Neighbors Servants Baby-sitter Child care center Other (specify) _____	1 → 2 3 4 5 6 7	229
227	Do you pay some amount of money for those who look after your child (ren)?	Yes No	1 2 →	229
228	How much do you pay per month?	_____ Birr.		
229	How many children in your household are in school-age (5-17 years)?	Boys: <input type="text"/> <input type="text"/> Girls: <input type="text"/> <input type="text"/> Total <input type="text"/> <input type="text"/>		
230	How many of these children currently attend school?	Boys: <input type="text"/> <input type="text"/> Girls: <input type="text"/> <input type="text"/> Total <input type="text"/> <input type="text"/>		
231	How many of these children have never attended school?	Boys: <input type="text"/> <input type="text"/> Girls: <input type="text"/> <input type="text"/> Total <input type="text"/> <input type="text"/>		

232	What is the highest-grade level that any of your children has completed?	Illiterate Grade 1-4 Grade 5-8 Grade 9-10 Grade 11-12 Other (Specify) _____	0 1 2 3 4 5	
233	Do you get some assistance from your child (ren) in carrying out household work?	Yes No	1 2 →	235
234	How many of your child (ren) is/are assisting you in household work?	Boys: <input type="text"/> <input type="text"/> Girls: <input type="text"/> <input type="text"/> Total <input type="text"/> <input type="text"/>		
235	In the future, do like to have children?	Yes No God knows Undecided/ not sure	1 2 → 3 4	237
236	How many children you like to have in the future?	Boys <input type="text"/> <input type="text"/> Girls <input type="text"/> <input type="text"/> Total <input type="text"/> <input type="text"/>		
237	Rather than your husband and child (ren), is there anyone who looks after domestic work?	Yes No	1 2 →	301
238	Who are they?	Relatives Domestic Servant Neighbors Other (specify) _____	1 2 3 4	
239	How many in numbers?	<input type="text"/> <input type="text"/>		
240	How much do you pay per month?	_____ Birr.		

Part IV Working conditions

No.	Question	Response	Code	Skip to
301	Do you perform any job before you started this informal trade activity?	Yes No	1 2 →	303
302	What was your last occupation before you started this activity?	Private sector employee Public sector employee House wife Domestic work Self-employment Unpaid family work Other (specify) _____	1 2 3 4 5 6 7	
303	What was your major reason for participating in this business?	As a means of self-help. To increase family income. To keep oneself busy. To change pervious job. Other (specify) _____	1 2 3 4 5	
304	In what business activity are you engaged?	Selling vegetables and fruits. Selling new and second hand clothes and shoes. Making/ selling traditional food items and drinks. Selling charcoal or firewood. Other (specify) _____	1 2 3 4 5	
305	Why you engaged in this kind of business activity?	It requires very small capital. It was family owned business. It's less competitive than other activity. Other (specify) _____	1 2 3 4	
306	What was the major source of initial capital for this activity?	Own saving Borrowing from family. Borrowing from friends. Borrowing from relatives. Loan from non-governmental institutions. Loan from banks. Credit from supplier. Advance from traditional institutions. Assistance from family. Assistance from friends. Assistance from relatives. Other (specify) _____	1 2 3 4 5 6 7 8 9 10 11 12	

307	How much was the amount of your initial capital for running this business?	_____ Birr.		
308	Do you keep written records of your business?	Yes No	1 → 2	310
309	What is/are your major reason/s not to keep written records of your business?	Transaction is too small to keep a record. You keep mental records. Lack of how to keep written record. Other (specify) _____	1 → 2 → 3 → 4 →	311 311 311 311
310	What is/are your major reason/s to keep written records of your business?	To know profit and/or loss. To know the change/ improvement of the business activity. Other (specify) _____	1 2 3	
311	Are you the owner of the business activity?	Yes No	1 2	
312	How long have you engaged in petty trading activity?	<input type="text"/> <input type="text"/> Month/s. <input type="text"/> <input type="text"/> Year/s.		
313	Could you face any problem during start-up petty trading activity?	Yes No	1 2 →	315
314	What were the most difficult problems faced during start-up petty trading activity?	Lack of sufficient own capital. Lack of convenience working place. Difficult government regulations. Lack of credit. Inadequate skill. Other (specify) _____	1 2 3 4 5 6\	
315	Who control the income generating from your petty trading activity?	Myself Husband Both myself and husband Parents Other (specify) _____	1 2 3 4 5	
316	Is there anyone working with you?	Yes No	1 2 →	321
317	What is your relationship with the worker/s?	Family workers Employee Other (specify) _____	1 2 3	

318	Do you pay for the worker/s?	Yes No	1 2 →	320
319	On average, how much you pay for the worker/s?	_____ Birr per day. _____ Birr per week. _____ Birr per month.		
320	In what way the worker/s help you?	Overall assistance. Providing the commodities from suppliers. Carrying goods. Other (specify) _____	1 2 3 4	
321	If your initial capital was your own saving, what was the source of saving?	Sales of asset. Pervious wage employment. Inheritance. Other (specify) _____ Not applicable	1 2 3 4 99	
322	Do you save some amount from your income generated through petty trading?	Yes No	1 2 →	325
323	How much you save from the income generated through petty trading activity?	_____ Birr.		
324	For what purpose you use the money you saved? (Multiple responses are possible).	To expand your trading activity. To repair or build house. For school fee for child/ren. For medical expenditure Other (specify) _____	1 2 3 4 5	
325	Is your petty trading activity difficult?	Yes No	1 2 →	327
326	What is/are the major difficulties that you faced? (Multiple responses are possible).	Lack of working capital. Lack of appropriate working place. Government regulations (police harassment). Inadequate skill. Lack of credit. Lack of support from government and NGO's. Un-profitability. Other (specify) _____	1 2 3 4 5 6 7 8	
327	Do you have access to credit service?	Yes No	1 2 →	331

328	What is/are the source/s of credit that you borrowed?	Microfinance institutions. Banks. Traditional moneylenders. 'Iquib'. 'Iddir'. Traders. Friends. Relatives. Other (specify) _____	1 2 3 4 5 6 7 8 9	
329	Did you invest any of the last loans into your petty trading activity?	Yes No	1 2	
330	For what purpose did you use any proportion of your last loan? (Multiple responses are possible).	To buy food for your household. To buy clothes or other household items. To give/loan to someone else. To keep on hand for emergency. To keep on hand to repay the loan. To pay interest on the pervious loan Other (specify) _____	1 2 3 4 5 6 7	
331	Rather than your income generating from your business activity, do you have any additional source of income?	Yes No	1 2 →	333
332	What is/are your additional source/s of income?	Husband salary. _____ Birr/month. Remittance. Other (specify) _____	1 2 3	
333	What is your average income generated from petty trading activity?	_____ Birr per day. _____ Birr per month. _____ Birr per year.		
334	How do you rate your level of income generating through petty trading activity?	Very low Low Medium High	1 2 3 4	
335	On average, how many hours per day you usually operate in petty trading activity?	_____ Hours per day.		
336	How many days per week you usually operate in petty trading activity?	_____ Days per week.		
337	How far your home from market/ work place?	_____ Kms.		

338	How do you come to the market?	On foot By bus By taxi Other (specify) _____	1 2 3 4	
339	Do you always stay at the same location for trading activity?	Yes No	1 2	
340	Do you perform any activity in addition to petty trading?	Yes No	1 2 →	342
341	What additional activity that you performed in addition to petty trading?	Domestic work. Private sector employee Public sector employee. Other (specify) _____	1 2 3 4	
342	Do you have got any support from governmental or NGO's?	Yes No	1 2 →	344
343	What supports you have got from governmental or NGO's? (Multiple responses are possible).	Access to working place. Assist in training. Better access to loan. Easing of government regulations. Other (specify) _____	1 2 3 4 5	
344	Are you a member of any association?	Yes No	1 2 →	347
345	Have you got any benefits from the association?	Yes No	1 2 →	347
346	What kind of benefits you have got so far from the association?	Better access to loan. Assist in acquiring supplies. Assist in training. Free health service. Other (specify) _____	1 2 3 4 5	
347	Are you faced a favorable trading/working conditions?	Yes No	1 → 2	End
348	What is/are the most reason/s that you are not faced a favorable trading/working conditions? (Multiple responses are possible).	To shift to a better sector (kind of activity). High competitive nature of the activity. Unsuitable working place. Non-profit business. Income generating from the activity is insufficient to cover costs of the family. Government regulations and rules. Other (specify) _____	1 2 3 4 5 6 7	

Appendix Two

Checklist for Focus Group Discussion on Demographic and Socio-economic Challenges of Women Petty Traders in Addis Ababa.

1. Do you have any reason why you choose this activity?
2. What are your most difficulties or challenges that you faced related with your business activity?
3. Do you have any advantages or disadvantages as the result of always selling the same product/s?
4. What benefits have you got from being a member of association or organization and how it helps you to expand your business?
5. Do you think that your working conditions improved over time?
6. How experience of trading important to make profitable your business?
7. How a support that you have from your husband and children in household responsibility as well as in trading activity affects your working conditions?
8. How do you see your household members living condition change as the result of your petty trading activity?
9. What kind of support/s you need to improve your petty trading activity?

THANK YOU FOR YOUR PARTICIPATION IN THE DISCUSSION.

Declaration

This thesis is my original work. It has not been presented for a degree in any other university and that all sources of materials used for the thesis have been duly acknowledged.

Name: Solomon Aklilu Signature: SA Date: July 28, 2006

I confirm that this thesis has been submitted with my approval as the supervisor of the same.

Name: Dr. M.D. Bavaiah Signature: M.D. Bavaiah Date: 28/07/2006