

**Addis Ababa University
School of Graduate Studies**

**Skills Training and Micro Financing for Empowerment and
Improvement of Living Conditions of Small-Scale Women
Entrepreneurs in Bahir Dar Town**

A Thesis Submitted to the School of Graduate Studies Master of
Education in Adult and Life Long Learning

By **Lantebiye Wudneh**

**February 2009
Addis Ababa**



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Acronyms

ACSI	Amhara Credit and Saving Institution
CBO	Congressional Budget office
CSSG	Community Self help Savings Group
CSA	Central Statistical Agency of Ethiopia
DFID	Department for International Development
DECSI	Dedebit and Credit Saving Institution
ETA	Education and Training of Adults
FDRE	Federal Democratic Republic of Ethiopia
FOCCAS	Foundation for Credit community Assistance (Uganda)
IGA	Income Generating Activity
ILO	International Labor Organization
WABEBKON	Wolday Amha Bekele Bonsa (Development Consultant Association of Ethiopia Micro Finance P.L.C.)
MFI	Micro Finance Institution
MSEs	Micro Small Enterprises
NGOs	Non Governmental Organizations
NMSE	National Medium and Small Enterprise
OCSSCO	Oromia Credit and Saving Share Company
PASDEP	Plan for Accelerated and Sustained Development to End Poverty
SME	Small and Medium Enterprises
SROI	Social Return on Investment
UNFW	United Nation Development Fund Women
UNDP	United Nation Development Program
VSL	Village Saving and Loan

Abstract

Poverty alleviation is top on agenda of most developing countries to dignify their citizens with decent living conditions. Therefore, this study assessed the contribution of skills training and micro-financing services provided by Bahir Dar town Administration Micro and Small Scale Enterprises and Industry promotion office and other Micro Finance Institutions (MFIs) in empowering and improving the living conditions of small-scale women entrepreneurs in Bahir Dar town using both quantitative and qualitative research designs and methods to generate pertinent data from primary and secondary sources. It also used multi-stage random sampling techniques that involve systematic sampling with random start to select sample size of 100 small-scale women entrepreneurs from 890-target population. The study findings indicate that group based MSEs in the study area have got various types support from Bahir Dar town Administration Micro and Small Scale Enterprises and Industry promotion office (BDAMSEIO) and Micro finance Institutions (MFIs). However, some group-based MSEs are confronted with market premises and lack of materials. When it comes to the influence of skills training and micro financing, even if it has a little positive effect on empowering and improving the living condition of small scale women entrepreneurs, the contribution is not significant. But, relatively micro financing has better contribution on empowering and improving living condition of women entrepreneurs. The study underscores the need to alleviate poverty at household level; skills training which integrates literacy program in to Income Generating activities (IGAs) packaged with reproductive health (RH) program taking in to account the socio-demographic and economic characteristics of the households in which potential women reside and their compositions that can be implemented in integrated, co-coordinated and in a networked manner with micro financing by creating favorable environment through advocacy.

CHAPATER ONE

1.1 Background of the Study

With an estimated per capita USD 141, Department for International Development – Ethiopia (DFID-Ethiopia) (2008: 1) argues that Ethiopia is ranked as one of the poorest countries in the world and its annual income is low, compared with \$37,000 in the UK. The country, with a counted population of 73 million (about 37 million males and about 36 million females (PCC, 2008: 1) has endured a savoir economic situation in the last four decades. Ethiopia is; thus, the second most populous country in Africa and ranks 169 out of 177 countries in the 2007, according to the United Nations Human Development Report. The economy of Ethiopia is still predominantly based on agriculture.

Poverty remains a threat to the economic and social stability of the country (FDRE, 2002). The socio-economic situations of the country, like other countries in sub-Saharan Africa, are characterized by low income growth, inadequate social service, high population growth, economic inefficiency, high unemployment rate, etc. (Tsehay & Mengistu, 2002: 1). Poverty in Ethiopia affects the majority of the population, i.e., over 60 million (81%) live below a poverty line of \$2 a day, 31 million (41%) live on less than half a dollar a day, and around 10 million people are at risk of starvation each year, as DFID (2008: 1) states.

Ethiopian women who constitute 49.90% of the total population and who comprised the majority of the unemployed segment of the population are the hardest hit by poverty and related problems. The situation of urban women where 33 percent of the population and 47 percent of the rural women live in the worst poverty condition as they are living below poverty line (Carr-Hill *et al.*, 2005). Diseases, malnutrition, HIV/AIDS, maternal mortality rate, unemployment and so on are significantly manifested. Therefore, women are seriously affected by this problem.

The persistence of women's poverty and its causes are thoroughly documented in the literature (e.g., Birhanu, 1998; Tizita, 2001; Daba, 2003; Tesfaye, 2003; Bamilaku, 2004; Aberra, 2005; Amare, 2006; Mvula, 2007; Daniel, 2007). These researchers focused on the roles of micro financing in alleviating urban women's poverty. The large number of women who are being

languished in poverty implies lack of improving their livelihoods through skills training and micro financing. This is substantiated by an excerpt from an article published in the proceedings of the Pastoralist Forum Ethiopia (Panos- Ethiopia), as Sintayehu Fisseha (2001:81) states that women virtually experience the harshest deprivation among the poorest inhabitants across the Third World everywhere. They are likely to be poor and malnourished because they are the ones who lack medical services, clean water, sanitation and similar other necessities. Women also have less access to education, natural resources, as well as social security.

Other route for investigating the causes of poverty of women is to examine the factors that are considered as causal factors by different professionals who have been writing on this thematic issue. Quoting various sources, Sebsib (2006:1) argues, "Ethiopian women are dependent on men economically, socially and culturally. In addition, women have less access to such key resources as land, information, education, employment, income and property." In the same vein, Sintayehu (2001: 87) highlights that poor women in pastoral areas of Afar in Ethiopia suffered from inhibited rights, sense of noiselessness and powerlessness in the houses as well as in social institutions, lack of income and assets to attain the basic necessities of food, shelter, clothing, and acceptable levels of health and education, environmental problems related to shortage of firewood & water, lack of credit from micro-finance projects to improve their way of living, existing social norms and barriers that can contribute their share to becoming voiceless and powerlessness, and the practice of polygamy form of marriage. In general, when considered in relative terms, the pastoral's women conditions go beyond the boundaries of what 'poor' means.

In her conclusion, the same author argued, poverty is an outcome of economic processes and of interacting economic, social and political forces and the accountability of and responsiveness of state and regional institutions. The violation of women's rights, including discrimination when it comes to sharing property, demands that special assistance be provided to them to acquire education and the power of decision-making both at home and in the public sphere. Moreover, women's poverty could be due to lack of their freedom, liberty and equality in every aspect of their life.

Regarding ways of alleviating women's poverty, some scholars argued that the elimination of the existing social barriers and the creation of favourable environments could decrease the trend and degree of women's poverty. Sintayehu Fisseha further suggests that policies implemented should be efficient, more responsive and accountable to pastoral women, and there should be an encouraging and conducive environment. The legal systems should also promote equity among poor people that could help them to function progressively towards gender equality and their empowerment. The expansion of educational centres into all pastoral areas, the design of strategies that could reduce child and maternal mortality rates, access to the primary health care system and RH services, provision of training and credit for women by financial institutions and the restrictions of polygamy practice are suggested solutions to alleviate women's poverty in Ethiopia.

Another possible solution to bring women out of poverty is an empowerment of women economically through their participation in income generating activities (IGAs). Reynolds (1989: 61-70) argues program on income generation is expected to integrate women into a market economy. It is assumed that income would be generated through their participation in income generating programs that lead them to self-sufficiency and acquisition of new skills thereby increasing women's decision-making powers in the family and encouraging their participation in government and justice, and in the development process. Moreover, Rogers (1997: 44) argues, "Teaching income-generating skills through literacy 'functional literacy' which is adding extra skills training to literacy programs rather than relating everyday life to the literacy training programs are also important to learn other useful skills (primarily economic or money earning skills) which will help the learner to cope up in society."

Like wise

Many developing countries, including Ethiopia have already recognized the provision of micro-credit as an instrument for eradicating and/or reducing poverty. Having summarized various studies undertaken on micro-credit, Park and Ren (2001) state that micro-credit programs had increased income and brought out such other positive effects on women as gender empowerment, improved nutrition, higher educational attainment, and reduce consumption variability. On the other hand, there is partial evidence which contested that micro finance and educational training

would make a larger contribution to poverty reduction or promotion of small - and micro-enterprise development in most developing countries as compared to investments in social and economic infrastructure (Hulme, 2000; Johnson & Kidder, 1999).

As is true of other developing countries, micro-enterprises are considered the domain of women entrepreneurs in general in Ethiopia and in particular in the regions including Bahir Dar town. Furthermore, though the issue of access to credit, skill training and other support to poor small-skill women entrepreneurs has been the concern NGOs, International, government agencies and MFIs, there seem to be a disagreement as to whether there is any significant change in real terms. The Bahir Dar town Administration gave focus of attention and facilitates to organise small skill women entrepreneurs in grope base and facilitates financial support and skills training on different skills like business management, marketing etc. incorporation with MFIs for 890 women entrepreneurs for whom organized under three centres in order to empower in their economic decisions at household level and improve their living conditions.

In the study six enterprises i.e. Flour mill, Household product, Leather and Leather product, weaving, production of blokets and Baking and selling Injera were organised under two coordination centres. Their profiles are as follows:-

Flourmill micro enterprises run by 58 Male and women members with initial capital 10,000Birr Borrowed from Amahara Credit and Saving Institution (ACSI), Bahir Dar town. The Enterprise is established in 2000 Ethiopian calendar located in Bahir Dar town under the coordination center one. The enterprise average current capital reached 50,000 Birr.

Household products micro enterprises run by 26 women members with initial capital 10,000 Birr Borrowed from Amahara Credit and Saving Institution (ACSI), Bahir Dar town. The Enterprise is established in 1999 Ethiopian calendar located in Bahir Dar town under the coordination center two. The enterprise average current capital reached 15,000 Birr.

Leather and Leather products enterprises run by 5 women members with initial capital 50,000 Birr Borrowed from Bank of credit association, Bahir Dar town. The Enterprise is established in

1999 Ethiopian calendar located in Bahir Dar town under the coordination center two. The enterprise average current capital reached 400,000 Birr.

Enjera baking micro enterprises run by 94 women members with initial capital 350,000 Birr Borrowed from Amahara Credit and Saving Institution (ACSI), Bahir Dar town. The Enterprise is established in 1997 Ethiopian calendar located in Bahir Dar town under the coordination centre one. The enterprise average current capital reached 100,000 Birr.

Weaving micro enterprises run by 15 women members with initial capital 1000Birr Borrowed from their families. The Enterprise is established in 2000 Ethiopian calendar located in Bahir Dar town under the coordination center one. The enterprise average current capital reached 1500 Birr.

The role of skills training and micro financing as an instrument for improving the economic status of poor women have not been the subject of integrated research in education in Ethiopia particularly in Bahir Dar town. So far, as stated somewhere in this document, the majority of studies that have been conducted on those themes focused on either of them. Thus, this study sets out to assess the contribution of skills training and micro financing for improvement living conditions and empowerment of small-scale women entrepreneurs in Bahir Dar town.

1.2. Statement of the Problem

Ethiopian women who constitute about 50% of the population and who comprise the majority of the unemployment segment of the population are the hardest hit by poverty (Tsehay & Mengistu, 2002). Since the majority of Ethiopian women live in areas where basic social services such as health, education and other infrastructures are non-existent, disease, malnutrition, and illiteracy are seriously affecting the life of women and children (ibid).

The large number of women languishing in poverty implies and inefficient use of resources. Poor Ethiopian women have much potential energy to contribute to the improvement of their household living conditions. Yet their potential too often goes undeveloped and under utilized. As underscored before, a poor country like ours cannot afford to waste the potential of 50% of its human resources.

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 active women, fall mostly in the small-scale enterprises or informal sectors. Some of enterprises are registered in Government agencies. It is characterised by a high degree of competition, low capital requirements, labour intensive technology, heavy dependence on local resources and unpaid family labour.

As it true of other developing countries, small-scale micro-enterprise is considered the domain of the domain of women entrepreneurs in Ethiopia at large in other regions like Bahir Dar town in particular. Though the issue of access to credit and other support services to small-scale women entrepreneurs has been the concern of some NGOs, International government agencies and recently, some micro finance institutions.

The major focus of the study is the question of how much the micro finance and training support empowers women in which women see increased access and control over assets and which women entrepreneurs experiences a greater role in their decision-making and status in their families.

In order to empower small-scale women entrepreneurs and improve their living conditions a Bahir Dar town administration should provide them with access to skills training and micro-financing services on a continuous basis. A number of micro-finance institutions in the country have been providing small-scale entrepreneurs with basic business development skills and financial support. However, there has been a limited effect to study and document the contribution of such micro-finance institutions to alleviate women's poverty in the Ethiopia in general and in Amhara region in particular. Thus, this study sets out to assess the contribution of skills training and micro financing to the economic improvement of small-scale women entrepreneurs in Bahir Dar town, who are organized by small-scale enterprise promotion office and supported by Amhara micro -finance institution, north-western Ethiopia.

The study intends to answer the following research questions:

- Do skills training and micro-financing services have an influence on increasing or improving the income and living conditions of small-scale women entrepreneurs?
- Does the contribution of skills training and micro financing go beyond alleviating their daily problems? and
- Do skills training and micro financing has contribution to the empowerment of women small-scale entrepreneurs at household level?

1.3.Objectives of the Study

The study has both general and specific objectives.

1.3.1 General objective

The general objective of this study is to assess the contribution of skills training and micro-financing services provided by Bahir Dar town Administration Micro and Small Scale Enterprises and Industry promotion office and Other Micro Finance Institutions (MFIs) in empowering and improving the living conditions of small-scale women entrepreneurs in Bahir Dar town.

1.3.2 Specific objectives

Specifically, the study intends:

- ❖ To assess the contribution of skills training and micro-financing services provided by Bahir Dar town Administration Micro and Small Scale Enterprises and Industry promotion office to the improvement of small-scale women entrepreneurs' living conditions;
- ❖ To investigate whether the contribution of skills training and micro-financing services provided by the Institute go beyond alleviating their daily problems or not; and
- ❖ To explore the contribution of skills training and micro-financing services contributes to the empowerment of Small-scale women entrepreneurs in decision making at the household level in Bahir Dar town.

1.4 Significance of the study

This study generated aggregated data and basic information on the contribution of skills training and micro-financing services provided by micro-finance institutions (MFIs) in general and Bahir Dar town Administration Micro and Small Scale Enterprises and Industry promotion in particular to the improvement living conditions of women small-scale entrepreneurs at various levels. Policy makers, micro finance institutions, development agents and women's associations will use

the findings of the study as inputs in designing programs/project on skills training and micro-financing to small-scale women entrepreneurs. In addition, the study will contribute to practitioners in the fields of adult education and micro-finance, and to the discipline. Finally, the findings of this study may contribute to knowledge reservoir of the fields and initiate further study on other aspects of the research topic under consideration.

1.5 Delimitation of the study

The scope of the study was delimited to small skill women entrepreneurs in-group based MSEs in Bahir Dar town, which has a population density of 220,344, from the total population 107,578 were male and 112,766 were female (PCC, 2008:45). The population and the sampling were identified to be represented Bahir Dar town among three centres. From These three centres using simple random sampling two centres were selected and within the two centers six MSEs were selected because of the concentration of women entrepreneurs and their respective associations and accessibility reasons. The sampling frame consists of 890 small-scale women entrepreneurs. Within this sampling frame 100 representative samples were drawn.

1.6 Limitations of the Study

This study was limited to get financial documents of the MSE to thoroughly investigated the role of Skills training and Micro financing in empowering and improving living conditions of small-scale women entrepreneurs in the study area, because that the MSE members have no skills of proper documentation and accounting. However the researcher tried to solve the problem by collecting their monthly income data through questionnaire.

1.7 Organizations of the Thesis

This thesis is organized in to five chapters. The first chapter provides description of the problem, objectives of the study, while the second Chapter provides review of literature, which comprises conceptual/theoretical literature, and review of empirical literature on the topic under investigation. Chapter three provides research design and Methodology of the study. Chapter four provides Major findings Major findings on the background of households and their members and the nature and structure of sampled MSEs. Discussion of findings on the influence of skills training and access of MFIs institutions for credit in empowering and improving living conditions is also in this chapter. The last chapter provides conclusion and recommendation.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

This chapter presents and discusses review of related literature. It focuses on literature on education and training of adults, training for women's micro-enterprise development in the informal sector, micro-financing (including a glimpse at the relationships between women and micro-finance, different approaches and theories of micro-and small-enterprises, impacts of micro-finance activities) and empowering and improving living conditions of women through micro-finance.

2.1 Education and Training of Adults (ETA)

Rogers (1992:118) discusses on the link between education and training and development as follows:-

- the development process models should start with the existing state or activity of the participant groups and the participants should be aware of the necessity for change.
- the program of education and training should develop those skills, knowledge and understanding which are necessary for them to take action.
- the participants should engaged in social action to bring about the desire change.

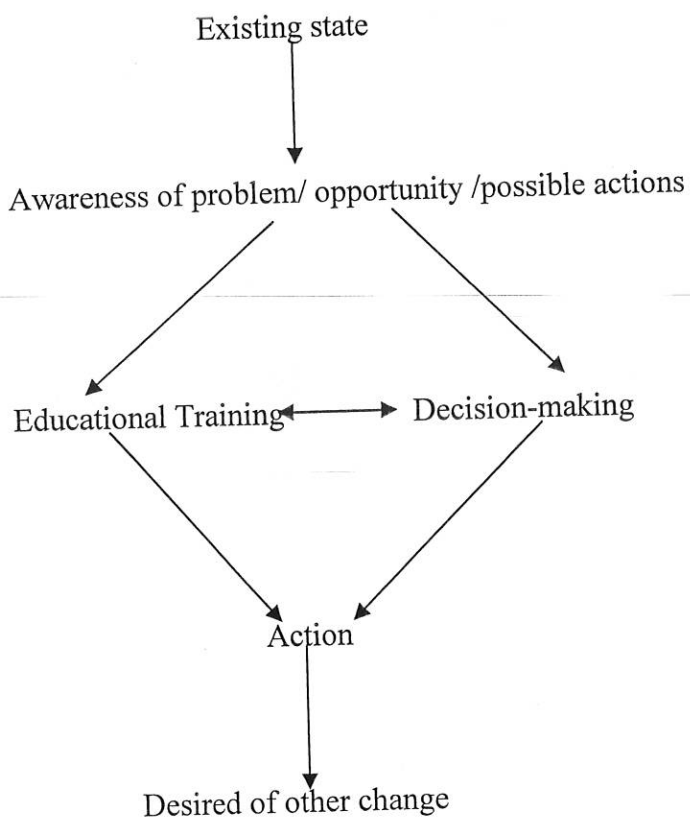
He emphasizes that, these stages are not all distinct, they frequently overlap, but they are all necessary to a fully effective development program. It may be possible to achieve some measure of planned change while leaving out one or more steps in the path, but permanent development calls for all stages - developing critical awareness, developing a solid basis of knowledge, skills and understanding, and engaging a program of social action.

Rogers (1994:122) further explained that four points need to be taken into consideration on the link between education and development:-

- That education and training of Adults (ETA) lies at the heart of this route of development and cannot be omitted;
- That attitude formation and change must form a major part of this ETA process;
- The decision-making is involved in this development path; and
- That the sequence of the steps will vary in a dynamic process.

Without educational training, all interventions will be ineffective. A series of activities have to be designed to help adult participants to increase their knowledge, skills and understanding and to develop their attitudes in order to bring about the desired development change. (Ibid: 122).

Practices showed that in India new equipment is provided without developing understanding of the appropriate use of this equipment. According to Rogers (1992, 122), it has been reported that 'almost half of the 300,000 biogas plants installed in India . . . are routinely out of action . . . 'because little attention was paid to educating the villagers in looking after the plants once they were installed. The same author also tried to indicate interactions of educational training with existing state, awareness of the problem, decision-making and action through what he calls it " a dynamic change process"(Rogers, 1992:126).



Possible interactions in a dynamic change process

Source: Rogers, A. (1992). *Adult Learning for development* (p, 126)

Regarding the relevance of increasing of skills, World development report (1995) indicates that, increasing the skills and capabilities of workers is a key to economic success in an increasingly integrated and competitive global economy. Investing in people can boost the living standards of households by expanding opportunities, raising productivity, attracting capital investment, and increasing earning power.

In addition, World Bank cited in IIZ/DVV (1995: 197) reported that training in the informal sectors may be sufficient for perpetuating current activities, but lack of knowledge about marketing, new technologies and general business skills may constrain the expansion of informal sector firms. Training services targeted at small enterprise and aimed at remedying these deficiencies have shown some promising positive outcome.

According to the paper presented by the FAWE Secretariat (2001: 5) on the third Conference of the United Nations conference regarding girls' education in the less developed countries is that,

Girls' education directly contributes to sustainable development is no longer an issue. It is now well documented that educating the girls and women is the *single most important* investment that yields maximum returns for development. The infant mortality rates decrease, children have a higher probability of getting a good education and most importantly women become an income generator, which increases the economic power-base of the family.

Furthermore, the same source reported "The available evidence shows that those women who have some training and undertake some income-generating activities participate in the development of their area much more than the uneducated in rural areas. In the women's groups, the women who can write and keep records hold positions of authority and participate in several associations or development groups" (ibid).

2.2 Training for women's micro-enterprise development/women in the informal sector

Goodale (1989) has argued that the increasing interest in training for the informal sector during the 1980s failed to recognise the involvement of women and, therefore, to develop programmes and strategies which distinguish between women and men as economic producers. The failure to recognise that women and men engage in different economic activities in different sets of

circumstances and therefore have different training needs has resulted in 'a relatively male-biased delineation of both skill acquisition and work in the informal sector, in which women are largely invisible' (Goodale, 1989: 1). Even where training has been targeted at women, it has often been inappropriate and ineffective because it has not sought to provide them with the means to make a viable income, which would lift them out of poverty. The same author further lists examples of the issue under discussion. For example,

- agencies providing training to women (primarily NGOs) have not pursued it in a context of training for existing or potential market opportunities geared to the circumstances of women's lives;
- they have failed to provide training in business skills alongside vocational/technical skills because women's economic activities were seen as 'projects' not as 'enterprises' ;
- such projects have largely been run by generalist and volunteer community development workers with limited technical and managerial skills to impart and limited knowledge of local markets and market dynamics. Little consideration has been given to the feasibility of the productive activity, the quality of products and market opportunities; and
- women have been given limited awareness of alternatives to traditional female occupations and their perception of their own employment potential has been extremely narrow. Training has usually been provided in areas such as sewing, embroidery, cooked foods and vegetable gardening, all low-profit, labour-intensive activities, which lead to over-supply and can never help women out of poverty.

Awori (1995) looks at a range of training issues around women's micro-enterprises in Africa and divides training needs into three categories: training for low-income women, for women who are already become entrepreneurs, and for trainers. She suggests that programme experience shows that low-income women need training in three areas: business skills, technical skills and what she calls 'counselling in family life education' which covers nutrition, child care, family planning as well as leadership training and group maintenance (p 231). If these three strands are not offered together, or if technical inputs alone are provided, the training will not be effective. In particular, she argues that gender awareness, value-oriented, and empowerment components of the training are crucial. A study conducted by Leach and others (2000: 19) confirms this finding,

although we would argue that the focus of the third category of training should be on gender awareness raising and confidence-building rather than on women's reproductive role.

In addition to women's lower levels of education and training, they are also disadvantaged as compared with men, owing to the former's relative lack of access to information (e.g., about markets, credit, etc.), to new technology (despite the fact that available evidence shows that they are both users and innovators) and even to networks between entrepreneurs, which allow informal flows of often privileged information (Appleton 1995). Programmes which promote information about training and employment opportunities are usually not accessible to women, for instance, through business associations and placement services, business pages of newspapers and radio programmes which are broadcast at times when women cannot listen to them, or advertised at places women do not frequently visit (Goodale 1989: 12).

Moreover, the objectives of training for women have often been poorly thought out and uncoordinated. One example is provided by Rogers (1994) who found that women's projects often failed to bring education/training and production together. From his experience, many women's projects provide multiple inputs, of which one might be literacy and another income generation. He found that rarely did the one build on the other, so that learners were encouraged to use their literacy skills, practically to advance their economic activities and to increase control over their own affairs. For example, the same researcher found out that the vocabulary of primers/course books did not cover words used in economic activities, women were not encouraged to write down their financial transactions, but merely to memorise them, and often the accounts of credit groups were kept by a literacy instructor or a NGO official and not by the women themselves.

More generally, it can be said that there has been a lack of gender awareness among those who are involved in designing and delivering training opportunities for women. As a result, those constraints are operating on women in the private as well as the public (i.e., social, economic and political) spheres have not been recognised and addressed through the training. There are also constraints, which define and limit women's choices in life. These include: lack of mobility;

either for cultural or domestic reasons (child care); lack of power in the household, i.e., whether or not there is power of decision-making over men; lack of resources; child bearing or the woman's own income; conflicting pressures among her triple roles (productive, reproductive, and community); lack of collateral (property or land) with which to obtain credit; discriminatory labour legislation (e.g. on pay levels, on women working in certain occupations, or at night); limited access to justice and political power (e.g. for lobbying or representation, for redress against sexual violence and abuse). While men may also face constraints when seeking education, employment, credit or legal representation, particularly if they are poor, the constraints that women face are additional to those faced by men. Training programmes for women have at best addressed their practical needs (earning a living to guarantee survival) but have in most cases ignored their strategic needs, which require tackling the underlying causes of women's subordination to men (Moser, 1991).

The UNFW funded study reported by Creevey (1996) examined a range of inputs, which have a potential impact on women's micro-enterprises, one of which was training. The purpose of the study was to find out whether the impact on eight women's micro-enterprise projects differed depending on whether the project intervened comprehensively or simply, that is, by providing multi-faceted support such as training in technology use, business skills, self-awareness or group organisation, or simply offering instead a single type of assistance such as access to credit or a new or improved technology. The study also sought to examine the role of mobilisation in projects for women, i.e. training of women in group organisation and management, self-awareness and empowerment to assist them to take charge of their lives. Some argue that as women succeed in business they naturally become empowered, others argue that in very conservative and restricted environments mobilisation can make them successful and more effective. The findings of this study indicated that the combination of new or modified technology, training and credit had appeared to have a significant impact on women's income levels and quality of life (and that of their families). The link between mobilisation and increased income was less clear. This can probably be explained by the fact that mobilisation works towards longer-term goals of empowerment and does not necessarily provide resources in the short-term which can contribute to raising income levels. Nevertheless, there is a large body of literature (outside that of relating to skills training) which argues that poor women in particular

need awareness raising if they are to overcome the barriers that face them when they enter the public arena, which is dominated by men (e.g., Moser 1993; Parker 1993; Longwe 1998; Williams 1994).

However, the study reported on by Creevey was unable to draw firm conclusions about training as an effective strategy because it did not distinguish which kinds, or amounts, of training the women received, nor what their initial skill level was. Nevertheless, it did find that the women who had received training were far more likely to perceive high project impacts than those who had not had training. About 71 % of those who had been trained in the sample said they had higher incomes as against 48 % of the untrained women (Creevey, 1996: 203).

In contrast to the arguments that are stated in a number of written works on the importance of training for micro-enterprise and SME development, there is also a concern that training has been ineffective. Quoting the Working Group on Business Development Services set up for the Donor Committee on Small Enterprise Development, (Gibson, 1997: 29) expresses training as one type of service, while others include counselling and advice, information provision, technology development and transfer, and business linkages. The same document points out that training was probably the most prominent instrument used in small-scale microfinance enterprises until the emergence of the microfinance revolution. Therefore, the study also identified the main problems that were associated with early training interventions, as having been too generalised relying on relatively standardised materials, too supply-driven with impractical subject matter far removed from SME realities, delivered in an inappropriate top-down teaching style, delivered by ill-qualified people, insufficiently aware of cost control, insufficiently aware of the need to encourage trainee commitment to learning, and insufficiently concerned with follow-up *in situ* (i.e., in the original place instead of being moved to another place).

From the foregoing statements, we should note that if the above analysis was gender sensitive, it would have added to the list 'insufficiently aware of the different training needs of women and

men'. However, it is a typical example of the literature that has focused on SME, self-employment and the informal sector, which are in place to perpetuate the invisibility of women.

Harper (1989) is particularly damning of attempts to provide business advice and training through credit organisations and entrepreneurial development programmes, often for those who have never set up in business before. Such advice and training can never be specific to the context within which the entrepreneur is working or facilitate access to privileged sources of information on which successful businesses so often depend. He argues that the only real bottleneck in micro-enterprise development is lack of credit, and that if training is to be provided it should be given to government officials so that they can learn to be more tolerant of the informal sector! He does, however, concede that the very poorest and most disadvantaged are unlikely to benefit from credit alone and may well need technical (rather than business) skills training.

Research studies in the area of what is typically referred to as 'small and medium enterprises' or (SME) - as opposed to micro-enterprises - are not usually concerned with the smallest enterprises, usually those of the poorest, and so not surprisingly they address men's rather than women's needs. The examples are studies conducted by Afenyadu, *et al.* (1999) *Learning to Compete*, by Kent and Mushi (1995) *Education and Training of Artisans for the Informal Sector in Tanzania*, and by McGrath *et. al.* (1995) *Education and Training for the Informal Sector* (all funded by DFID Education Division). Other relevant works are that of King and McGrath (1999), Grierson (1997) and Grierson and Mackenzie (1998). Despite the fact that, in some cases, recognising that women have smaller businesses than men, are under-represented in vocational training and are discriminated against in the labour market (e.g. Kent and Mushi), these studies fail to engage in any gender analysis as to why this is so, and hence fail to provide recommendations that would actually address the situation. Symptomatic of this is the failure to provide sex disaggregated data (which of course may not be readily available at the country level but could easily be part of the research itself); without such data, there can neither be adequate recognition of the full extent of discrimination against women in education, training, and employment, nor can appropriate strategies be developed. This is despite the fact that women often make up half of those working in the informal sector and sometimes more.

A recent and large-scale three-year study on 'learning-led competitiveness' which was funded by Department for International development (DFID) can be a case in point. This study sought to extend our understanding of the role that education and training plays in developing competitive enterprises in three African countries. However, according to the study, women do not feature in this competitive world except in passing, although ironically some of the constraints, which the researchers identify, are in fact gender-specific. For example, Afenyadu and others (1999) state entrepreneurs who see their small-scale microfinance enterprises disapprovingly, as follows:

as having the primary function of providing income that can then be invested in other household activities and strategies such as education for children and land acquisition. This non-entrepreneurial outlook... reduces the likely profitability and growth of enterprises and, if not taken into account, can lead to reduced effectiveness of interventions. (p ix)

Those who channel income from the enterprise into the household are most likely to be women, while men might channel it into land (or into their own 'luxuries' such as cigarettes or alcoholic drinks). At the same time, the pressures on women to provide for their families are likely to be much greater and more continuous than those on men, as in many cases, they are solely responsible for feeding themselves and their children. Addressing these gender-specific constraints requires an understanding and an examination of the gendered structure not only of the market but also of the household, the state and the community, all of which are institutions which impact on women and men differently (Kabeer, 1994). Without this, the chances of developing strategies, which will support the development of competitive enterprises among the developing world's many women entrepreneurs, are limited.

One exception to the lack of gender sensitivity in the literature is Bennell (1999a), whose study for ILO on skills development among the economically vulnerable and socially excluded does, by nature of its topic, consider women's circumstances and needs explicitly. He cites Moser (1991: 158 -178) who points out that most formal training for women has been closely related to gender-stereotyped tasks and occupations and in this respect it is by itself part of 'deep-seated, culturally sanctioned forms of gender inequality' (p 25). Bennell (1999) continues:

A common criticism of public sector training for the poor is that, at least up until fairly recently, it has been largely 'gender blind' which is part of a wider problem of mainly male policymakers simply 'not seeing' women. Without a strong, theoretically well-grounded gender perspective, training programmes have failed to address the invisibility of women in the informal sector. (p 32)

The same study conducted by Bennell highlights the unhealthy division that exists in development agencies between programmes which are intended to stimulate economic growth and therefore address those sectors of the population that are valuable economically (owners of medium or large enterprises, skilled labour, etc.) and those which are intended to alleviate the plight of the poor (social development programmes, e.g., in healthcare, sanitation, housing and small-scale income generation) and which target the disadvantaged and the marginalised. Women are to be found disproportionately in this latter category. Hence, unsurprisingly, two-thirds of the world's poor are estimated to be women. Although much of the literature on small-scale microfinance enterprises is frequently located in a pro-poor or poverty alleviation perspective, it is actually concerned with those enterprises which are significantly larger and more stable than those run by the very poor in general, and by women in particular (DIFD, 2001: 23).

Indeed, interventions around training for SME target at the 'not so poor' (these being disproportionately men and are informed by an economic discourse of production, growth and competitiveness), on one hand and training interventions funded by social development programmes target women disproportionately (and are informed by a social science discourse), on the other hand (Bennell, 1999b). By dealing with these two sets of interventions, and the findings of research that inform them, separately (usually through different departments), he further argues, development agencies will continue to exclude the very poor, and women, from strategies for economic growth (including SME promotion). Therefore, they will ensure that they remain poor and marginalised.

2.3 Micro-financing

2.3.1 A Glimpse at Women and Micro Finance

It is undebatable fact that financial resources are key factors to improve women's lives. One of the means of availing financial resources to women is micro finance. Many poor people living in rural and urban areas, which women constitute the majority, possess some form of capital ranging from land, property to skills. However, in poor countries, these forms of capital have not been accorded the adequate economic value). This is due to lack of legal protection, as a result of which it can easily be taken or controlled by the powerful or dominant groups or even the government. Consequently, the poor, including women are not in a position to gain access to formal banking systems that require borrowers to furnish collateral to access loans (ibid). Furthermore, traditional banks are not generally interested in issuing small loans as the interest benefits do not exceed the transaction costs. Therefore, industry emerged to satisfy the financial needs of the poor, including women. Concerning women, micro finance has two main goals - poverty alleviation and women empowerment.

According to a UNDP report among those 13 billion people living on less than \$ 1 a day, 70% of them are women (UNDP, 1997: 36). In addition, women's participation in development, particularly in Africa, has been rated as low. This low participation is a result of the gender inequality in terms of access to and control over resources as well as that of the less than satisfactory impact of public investments in development, particularly in Africa, which has been rated as low. This low participation is a result of the gender inequality in terms of access to and control over resources as well as the less than satisfactory impact of public investments in development (Ngozi, 2002). Thus, there is an apparent minimization of calling for policies and measures to tackle the problem. Micro finance is seen as one of the strategies that specifically address these dire needs of women (ibid).

In fact, it is the existence of abject poverty of women, which triggered the emergence of the concept of institutional micro finance in Bangladesh in the 1970's. In this regards, Hashemih (1997:250), quoting Professor Muhammad Yunus who is founder of the Grameen Bank, explains:

I felt concern at the patience earned by landless women after a long arduous day's work, labouring for other people. He reasoned that if these women could work themselves instead of working for others they could retain much of the surplus generated by their labours, currently enjoyed by others (cited in Hulme and Moore, 2003:4)

However, there is a doubt whether or not micro finance is suitable for the poor, particularly the poorer? Women in most cases live in a subsistence economy and whether or not the poor prioritized credit over other services, such as health and water is questionable (Mosley and Hulme, 1998:783). The poor prefer consumption loans to other forms of loans because of its vulnerability to shocks. For the poor, improvements in economic security - income protection rather than promotion is its first priority (ibid). Even if it needs credit; it uses to maintain its fragile living condition that is dependent on subsistence economy (Mayoux, 2005).

Different studies indicate that the better borrowers have an opportunity to increase their income from micro finance loan. This is because better borrowers have already assets and skills and are able to make better use of credit. The poorest have less able to take risks. For them business failure was more likely to provoke a livelihood crises than it was for borrowers with a more secure assets base. Specific crises include: bankruptcy, forced sale of assets and unofficial pledging of assets to others members of a borrowing group (Hulme and Mosley, 1996 cited in Johnson and Rogaly, 1997: 12).

Contrary to this doubt, there are those who argue that poorness by itself cannot be a hindrance for accessing financial resources. It is method of service delivery of micro finance rather than the poorness that affect the poor in accessing financial resources According to Johnson and Rogaly (1997: 16), the poor can save as well as uses credit effectively if proper approach and strategy is applied. They give their justification on the ground that the poor already save in ways that we many not consider as "normal" savings investing in assets; for example, that can be easily exchanged to cash in the future (gold jewellery, domestic animals, building materials, etc.).

Therefore, micro finance specialists increasingly view improvements in economic security - income protection rather than promotion as the first step to poverty reduction. From the perspectives of poverty reduction, access to reliable saving facilitates can help the poor to adjust

its consumption pattern over periods of cyclical or unexpected crises thus greatly improving their economic security. It is only when people have the same economic security that access to credit can help them move out of poverty by improving the productivity of their enterprise or creating new sources of livelihood (ibid).

In addition to helping the poor to improve their lives by channelling financial services, micro finance ventures are viewed as “instruments to change gender relations to women’s advantage” (Mayox, 1999). Women use savings and credit for economic activities, thus increasing income and assets and control over these incomes and assets. Such an increment of income and control over it which, in turn, may increase their role in economic decision making in the household, leading to greater well being for women and children as well as men. Their increased economic role also may lead to bring about change in gender relation between women and men (Mayoux, 1997).

Micro financing provides women with an opportunity to access and control over resources such as fund, capital, equipment, and education/ training health and nutrition services. A properly channelled micro finance services also enable women to enjoy benefits in the form of income, asset ownership, status etc. It similarly enhances women’s empowerment in terms of decision, in the decision-making image and self confidence, or generational capacity.

It also promotes labour and time saving technologies and skill training. The direct provision of micro-credit to small-scale women entrepreneurs is one of social and economic changes for women (Fang & Perret, 1991). Essentially, the primary targets of micro-financing programs are women who are often marginalized in many aspects in the developing countries. Improving the life of women is improving more than 50% of the population with an additional significant impact on the life of their male partners and children.

Studies made in 12 West African countries show that there are legal and cultural restrictions on women activities and women in these countries are found to be disadvantaged in their access to education, skills, and capital that improve their ability to succeed in small business/small-scale sectors (Webster & Fider, 1996). In spite of the fact that there are cultural restrictions imposed

on women, and they relatively achieve low level of education and skills, in the Grameen Bank's experiences, micro financing enabled poor women to engage themselves in various income generating activities (Lutfun & Osmani, 1998). These income generating activities include: both farm and non-farm activities such as poultry, horticulture and petty trade. Micro-financing programs often provide non-credit inputs such as consciousness raising training which may empower the poor, especially women (Khandker, 1998).

The success of micro-financing and educational training in poverty alleviation depends on how far it can address the constraints faced by the poor households (Rahmanr, 2000). In order to assess the impact of micro financing on household income, household savings, employment generation, and human capital formation using various research methodologies, some studies documented that it had impact on alleviating poverty at both household and community levels. For instance, micro financing is one of the factors for reducing poverty in Bangladesh – out of the total population in the country, 50% and 53% of the population in 1991/92 and 1995/96 came out of poverty by getting involved in different types of micro financing activities respectively (The Economist, 1998 cited in Meehan, 1999).

Due to the recognition of the fact, today efforts are made to provide financial services to the poor, particularly to women. For instance, it has been estimated that women comprise nearly 74% of the 19 million of the world's poorest people that is now being served by MFIs (Wolday & Narayana, 2008: 89).

At international level, providing micro finance to the poor has been given high priority. (Sally, 1995: 47) states that, prominent figures of international institutions such as the World Bank and the United Nations consider micro finance as a major tool to tackle poverty, particularly to that of women. For instance, the President of World Bank, James Wolfensohn says: "credit is an effective way of reaching women. The UN Secretary General calls it "a critical anti-poverty tool for the poorest, especially women. Similarly, at national level, governments of developing countries have given high importance to micro finance. For instance, the women policy of Ethiopia declared the necessity of availing financial recourses to the poor through the use of micro finance (TGE, 1993).

Therefore, the recognition of the importance of micro finance in alleviating women's poverty and the effort made resulted in the proliferation of micro finance, which is expected to serve the poor, particularly women. Indeed, in countries of south Asia such as Bangladesh, women constituted more than 90% of the beneficiaries (Ahmed, 2001). In Africa, on average, the share of women is 60% (Tegegne & Mulat, 2005: 15).

The existence of sheer number of women in micro finance program, however, does not necessarily indicate whether women actually join the program by their own desire and wish or benefited from the program. Men may pressurize women to join the program (Oxall & Baden, 1997). Once the money arrives at home; men may use it for their own purpose. For instance, a study conducted by Goetz and Gupta (1994) in Bangladeshi reveals that about 63% of women's loans are actually invested by male relatives; while women bear the formal responsibility for repayment (Goetz and Gupta, 1994). The same researchers adduce that another study undertaken in Bangladesh again confirmed the fact. This study found out that out of a total of 140 loans made by ACTIONAID to women; about 50% of them had not used the loans for men's productive activities.

2.3.2 Approaches and Theories of Micro- and Small-Scale Enterprises (MSEs)

According to ILO, the (primary objective of development is to raise the standard of living of the poor through increased employment opportunities. The generation of new or greater productive opportunities was considered a means toward the improvement of the welfare of the poor. In this effort, the informal sector also MSEs, has been recognized as a source of and has role in employment and income generation and in furthering development. Sub-Saharan Africa, National Medium-and Small-Scale Enterprises (NMSEs) dominate the urban economic activity mainly because of: -

- i) the failure of formal sector;
- ii) predictions of increasing unemployment, underemployment and vulnerability among rapidly growing population;
- iii) the dynamism showed by some parts of the informal sector;
- iv) the hope that the dynamic end of the MSE sector will provide the seedbed for future formal sector development; and
- v) the high proportion of the population who rely on non- agricultural small- sale activities for survival (ILO, 1995 cited in Bevan, 1997: 50).

In most African countries today, there are large numbers of people who are engaged in economic activities that generally go unrecorded in the official statistics. According to ILO (1986), out of the total proportion of labour force employed in urban areas, MSEs contribute about 40% to 60% of urban labour force that are employed and quite likely contribute 25% to 33 % of urban income.

Similarly, Tegegne and Mulat (2005) argue that micro enterprises have been receiving crucial attention by donors and governments since 1980s. The major reason is the potential that they bring equitable income distribution and use local resource efficiently. In addition, they can stimulate the local economy by increasing aggregate demand and allowing for greater investment.

Likewise, Bromley (1978) argues that the concept of the MSE sector has got recognition in development literature since 1970s. Since then, three contending approaches have emerged to explain the concept. These three approaches, according to the same author, are: (a) social marginality, (b) state regulation and (c) small scale enterprises.

However, according to Taye (1997), enterprises are usually divided into four levels: micro, small, medium, and large. On the other hand, there is no universally accepted definition for the concept of enterprise. The concept varies from country to country based on the level of economic development of the country. Classifying enterprises in the above four categories can be based on a firm's assets, sales, or number of employees who is working in the firm. Accordingly, an enterprise, which is considered as small-scale enterprise in one country, may be medium or micro enterprise in another country.

Similarly, quoting the World Bank, (Rudjito, 2004) uses number of employees, total assets, and annual sales for classifying enterprises as micro, slam, medium, and large. For the Bank, micro enterprises are defined as firms with total assets and sales of about US\$ 100.00 and which are able to employ 10 persons; while small enterprises are individuals or firms with total assets or annual sales that range from US\$ 100,000 to US\$ 3 million and employ workers from 10 to 15 persons.

The importance of MSEs, including medium enterprises in contributing to job creation and output growth and sustainable development can deepen the manufacturing sector and foster economic growth and thereby helping to alleviate some of the problems associated with uneven income distribution. With this advantage, MSEs, therefore, can reduce poverty and help as a seedbed for development of medium and large scale enterprises in urban settings (ibid).

2.3.4 Impacts of Micro Finance Activities

Poverty reduction has been a concern of the micro finance industry in Ethiopia. All MFIs have been attempting to apply new financial methodologies to reach families below the poverty line or target the very poor. However, there have been very limited studies, which assessed the impact of micro finance institutions on poverty reduction. For example, Meehan's (2001) case study on Dedebit and Credit Saving Institution (DECSI) reveals that, female clients were particularly able to take on trading activities, which had previously been inaccessible to them, due to lack of capital. The increased income generated by the credit input had a positive impact primarily on household food supply, and on educational provision for children as well as clothing and other basic necessities.

The same study also indicated that the provision of financial services to the poor has a crucial role to play in providing household food security and alleviating poverty. But, this role must be seen in the context of development of the overall economy, in which policy environment and priorities, infrastructure development, government and private sectors investment, all play their part.

Getaneh's (2001) study reveals that the financial services of Amhara Credit and Saving Institution (ACSI) has increased income and improved food security of clients. Access to finance in the rural areas has improved access to education and health services. Clients reported that they were better off after obtaining the financial services that ACSI provided. The results of the study reveal that although 50 percent of the clients of ACSI are female, only 38 % of them reported that they manage the enterprises themselves. About 55% of the respondents revealed that they

manage the enterprises jointly with their husbands. The remaining 7% reported that their husbands run the activities of their enterprises.

Using household survey data collected from 15 villages in rural Ethiopia between 1989 and 1995, Dercon (1999) found out that access to infrastructure, education, and land ownership were important variables in explaining the coming-out of households from poverty. The results also indicate that more female headed households and older people stay poor or experienced abject poverty compared with male and younger people. Dercon (2000) further reveals that there were signs of poverty reduction measured in terms of consumption and a rapid improvement in primary enrolment rates. The results also suggest that improvements in primary health care delivery. Dercon and Krishnan (1998) also bring out that households with substantial human capital and physical capital, and better access to roads and town have both lower poverty levels and are more likely to get better off over time. Human capital and access to roads and towns also reduce fluctuations in poverty across the seasons. The study also reports that households with better physical capital endowment, in terms of land and oxen, had lower poverty levels and showed larger poverty declines. Although, as stated earlier, there are no detailed studies on the impact of the delivery of financial services on poverty, it can be conjectured that if poverty declined as a result of better physical capital endowments and if the delivery of financial services as indicated earlier provides opportunities to increase income and assets, then it is clear that the micro finance interventions contribute to the decline of poverty in the country.

Tsehay and Mengistu (2002) also reveal that over 84% of the women borrowers who had took repeated loan in rural and urban areas, respectively contributed to a substantial amount of the household income. Over 46% of frequent women borrowers in rural areas and 38% of the same in urban areas indicated that they had control over the income generated from their business. As a result of accessing financial services, women clients indicated that they gained ownership over the asset they bought as a result of the facilities available. Households were able to cope with temporary difficulties or crisis-situations because of their savings and income generated from their enterprises. Only about 3.4 percent of rural and 22.8 percent of urban borrowers who taken repeat loans indicated that though the loan is in their name, the money was actually used by their husbands or sons and they have not benefited much from it.

A relatively detailed study made on DECSI by Borchgrevink and others (2003) also analyze the impact of DECSIs Program at household level and conclude that it had positive impacts on the lives of the clients. Compared to non-clients, clients of the Institutes have been significantly more likely to improve their life situation over the five-year period prior to the study. The situation of clients improved in terms of income, consumption and assets. They also seem to be more food secure and less vulnerable to shocks. Improvements in living conditions are equally distributed among clients of the different wealth categories. Interestingly enough, in this case study, the fact that female clients have been particularly successful in improving their living conditions. This indicates that the DECSI strategy of giving special priority to women over other sections of the population has been a wise one.

According to the study mentioned above, although women are slightly under-represented, DECSI has been fairly successful in recruiting women. In terms of outreach, women comprise 39% of the DECSI clients, whereas the percentage for female-headed household is 30%. About 30% of the loans are given to female household heads to engage themselves in alternative types of income generating activities. As many as 69% of female clients report that their living conditions have improved over the last five years, while the corresponding figure for men was only 54%. In terms of improvements to the household's asset base, however, the difference is not significant (53% women report improvements compared to 51% men).

The results of the study also indicated that the financial services of DECSI have contributed to the improvements in the social position of women. It is reasonable to conclude that the effect of drawing women into activities where they become responsible loan takers, and are forced to form groups, is a contribution to improving women's overall social and cultural position. How much of this change should be attributed to the DECSI program is of course impossible to ascertain - more important is perhaps to see the DECSI program as one element in a more general movement towards improved conditions for women-a movement where creating independent foundations is inseparable from a change of mentality and improvements in organizational skills.

Morris and Barnes (2005) investigate the impact of three micro finance programs in Uganda — FINCA, FOCCAS and PRIDE. The study found out that those programmes had had positive impact on the addition of new products and services, improvement of enterprise sites and markets, a reduction in the costs of inventory purchases, and an increase in sales volume. Household level impacts included new enterprises began; increased amounts spent on durable assets and agricultural inputs, increased amounts of cultivated agricultural land, and increased amounts of household income from crops. Micro finance programs help client households to reduce financial vulnerability through the diversification of income sources and accumulation of assets. After Kah, Olds and Kah had studied the role of micro credit in social capital formation in Senegal from both a rational choice and a Marxist perspective in comprehensive way in 2005, they also conclude their study with recommendations on how to better leverage micro credit and social capital in order to fill the vacuum left by restructuring of the welfare state through structural adjustment program and neo-liberal reforms.

Baumann (2005) points out that the sustainability of NGOs helps them to manage micro finance institutions successfully in South Africa, where the society has extreme income disparities. NGOs must recover operating costs, especially salaries equivalent to those in the First World countries. Yet, clients of micro finance institutions in South Africa are among the poorest in their ability to repay loans, as it is common in the Third World countries. Baumann then suggested for alternatives to the NGO-based micro credit model.

Regarding the impact of micro finance on household income and employment in Andhra Pradesh State of India, the study conducted by Rao and Bavaiah (2005) conclude that with the financial assistance of Share Micro Finance Limited (SML) the income earned by beneficiaries through new economic activity contributed 58 percent to 90 percent of the total income. The micro finance provided by SML to the respondent households not only increased their annual income but also reduced the inequalities in the distribution of annual income.

Getaneh (2005) reveals that after being long time client of Amhara Credit and Savings Institution (ACSI) and after taking 8 to 9 consecutive loan cycles, the absorptive capacity and the loan size taken by an individual enterprise is hardly difficult to compare the current statuses with what it

was when clients joined the MFI afresh eight-nine years ago. Whatever enterprise and household income increment is attained, there is no guarantee that it goes to meeting much basic needs as food security to the household and its members in the context of the Amhara Region where such services are poorly provided. Micro savings, which is provided elsewhere to be as important as micro credit service in terms of guarding the poor against vulnerability, seems to be given little attention even by the micro finance service providers. Women are not enjoying the full benefit out of the services though it primarily targets them.

Hailu (2005) points out that micro finance for poor households would facilitate access to food by creating capacity to purchase food from off-farm activities earning financed through the credit line of micro finance. It can also enable access to food through delivery of credit for the purchase of food in order to stabilize consumption in the household and thereby protecting the productive assets of the household which other wise would have been sold to finance food needs of the household.

Kelifa (2006) reveals that in Oromia Region high level of poverty coupled with limited number of financial institutions catering financial services to rural poor demanded the Oromia Credit and Saving Share Company (OCSSCO) to expand its financial services. The findings of those limited impact studies which have been conducted so far in the intervention areas of the OCSSCO show positive contribution of financial services in enhancing the livelihood of the poor. This contribution has encouraged OCSSCO to further expand its service, which eventually led to growth of financial services.

Kajela (2006) also found out that, with the current growth rate of reaching the active poor, it would take nearly 633 years to micro finance institutions to cover all the 75 percent of the population under poverty line in Oromia Region. The study concluded that the MFIs are performing in dynamic ways in addressing poverty both in urban and rural parts of the Region. The growth of loan clients, loan portfolio and savings mobilization of the Micro Finance Institutions in Oromia Region are highly commendable. However, considering the very vast population of Oromia, the current growth rates of the MFIs in all the above-mentioned three indicators would not suffice in any standard. The study used the concept of Social Return on

Investment (SROI), which is an emerging concept in economic development, in order to measure the impact of micro financing and concluded that all the MFIs in Oromia Region brought more than 200 percent financial and social rate of return on investment. The study recommended for the establishment of more MFIs and outsourcing their services through private moneylenders as loan providers, lending through CBOs (e. g., edirs, mahiber, and indigenous institutions - Gada structure in Borena), networking with co-operative organizations, etc. Finally, the study suggested designing social security insurance through indigenous institutions in order to address the marginalized groups of the society.

2.4 Empowering and Improving Living conditions of Women through Micro finance

There are different views on whether micro financing empowers poor women or not. According to Mayoux (1999), some argue that, there is positive evidence that women's involvement in micro finance empowers them if the programme intervention is properly designed. Others say micro finance has limitation to empower women but has a contribution for alleviation of poverty and still some others argue that micro financing does not automatically lead to empowerment but through a combination of different interventions and with a long period of time it may lead to empowerment (ibid).

Many studies indicate women's income increment and empowerment because of their involvement in micro finance. For example, the women's empowerment program in Nepal found that 68% of its members were making decisions on sending their daughters to school, negotiating their children's marriages, buying and selling property and planning their family. However, husbands have been traditionally made these decisions alone before they get involved in such activities (ILO, 1998).

The finding of the study conducted in Bangladesh confirms that those women who got involved in micro finance had shown improvements in their physical mobility, economic security, ability to make own purchases, freedom from family domination and violence. Another study carried out in Sri Lanka found out that loans contributed to women's independent income, giving them more bargaining power in their relation with male family members - promote gender.

In Ethiopia, some case studies indicate the existence of positive correlation between micro finance and women's empowerment. A study on the impact of micro finance services among poor women in Ethiopia undertaken by Tsehay and Mengistu in 2002 reveals that, the women's business contributed a substantial amount to the household income. Especially, in cases where the women are household heads, their businesses were the sole sources of income for the household. They were able to provide the basic needs of their families such as food, clothing, health and education. In addition, most women clients indicate that they had access to the income generated from their business. The women gained ownership over any asset they brought from the amount of the loan received from the MFIs. Only few clients, particularly beginners showed a tendency to give the loan to their husbands (Tsehay and Megestu, 2002: 53-58).

In those micro finance interventions that provide additional services along side with credit programs, the empowerment of women is found to be border in its scope. For example, a study carried out in Ghana indicates that women involved in credit programs that provide additional complementary services showed higher rates of breast-feeding among micro finance clients and better health outcomes among their one year-old children, as compared to non-clients. In Uganda, the clients of a micro finance known as FOCCAS (which is one the micro finance programs in the country) demonstrated better health-care practices than non-clients. Therefore, 95% of the clients were found out to use improved nutritional techniques for their children and 32% tried at least one AIDS prevention technique (ibid).

Contrary to this, focusing upon the market and financial liquidity of poor women without tackling the socio-economic structure that underlie poverty, sceptics argue that the foundation of class structure and patriarchy limits the potential of micro finance as an instrument for women's disempowerment has been noticed. Available evidence suggests that, even in financially successful micro finance programmes, actual contribution to empowerment is often limited (Mayoux, 1997).

Many women have limited control over income. Their income increment may result in deterioration of household wellbeing. This is because the men retain more of their earnings for their own use. Women often have greater workloads combining both production and reproductive tasks (Mayoux, 2002; Mayoux, 1997). Additional engagement in micro finance

programmes may increase the burden of workload, which may lead to the decline of service provision to the family. Additional workload also has an effect on girls' education. Girls share with their mothers the domestic work. The additional workload due to engagement in micro finance is expected to be covered by girls and result in dropouts of girls from schools (ibid).

According to Chen (1997), women clients in micro finance services experience changes through the following pathways:

- Material: Changes in access to and control over material resources, in level of income, and in satisfaction of basic needs;
- Cognitive: Changes in level of knowledge, skill, and awareness of these wider environment;
- Perceptual: Changes in an individual's perception of her own individuality, interests and value; and in the perception by others of individual's contributions and worth; and
- Relational: Changes in contractual agreements bargaining power and ability to resist exploitation. (p. 80).

Chen adds that the likely sequence of these changes is that initially clients experience increased access to material resources and then increases in knowledge, skills and awareness of their environment: Then, their perceptions of their own individuality, interests, value (self-esteem and self-worth) improves so that, eventually, they begin to bargain effectively for more equal or less exploitive relationships with their family and community. Moreover, education, employment and ownership rights of women have a powerful influence on the ability of women to control their environment and contribute to economic development and at the end of the day empower them economically, politically and socially.

Empowerment is generally a process of enhancing an individual's and group's capacity to make choices and transform those into desired actions and outcomes. Empowerment of women mainly focuses on access to economic resources, participation in political and social affairs, making decisions at the household and community level, end violence against them and a change in their image and status in the society. The achievement of all these is a matter of human rights and a condition for social justice. Lack of access to resources and development of human capital limit

empowerment of women. The major indicators for women empowerment can be categorized broadly into economic empowerment, political empowerment, and socio-cultural empowerment.

The study conducted in Ethiopia by the WABEKBON Development Consultancy Firm (2006) indicates that the participation of women clients in micro finance activities has improved their income, because they launched new ventures and also expanded their economic activities horizontally and vertically. Women clients have also created assets, including controlling land, due to the improved decision-making on receiving credit, savings, and improved income as a result of access to finance from MFIs. Women client's dependence on their husbands has been reduced and their increased income enabled women clients to be self-reliant and endowed them with economic empowerment. Micro finance also contributed significantly to women clients' self-esteem and confidence. This might be due to the increased level of acceptance and appreciation both at household and community levels. Moreover, the empowerment level of women clients of rural and urban areas seems to be similar and there is no statistical difference between the two groups in all parameters.

Some other major findings of the above-stated study focus on the contributions of micro finance services made to significant changes in women' ability to make decisions, improving their income, to asset-creation ownership, to improving women's negotiation capacity, to significantly increase their self-esteem and self-confidence and participation in political affairs, and their knowledge about some communicable diseases and practices of modern health promotion methods. Specifically, the study documented each finding as follows:-

- **Decision-making:** Micro finance services brought significant changes on the level of women clients' participation in decision making such as receiving loan, loan utilization, savings, and repayment. Moreover, consultation and joint decision with husbands improved on such matters.

- **Income:** Participation in the micro finance services has improved the women clients' income. Further, women clients expanded their economic activities horizontally and vertically compared to the non- clients. The women clients launched new economic

activities such as crop production, trade, livestock husbandry, handicrafts, and others. But, the non-client women launched only trade and other economic activities as new ventures. Women clients diversified their economic activities more than the non-clients due to the participation in microfinance services.

- **Asset-creation Ownership:** More micro finance clients own assets compared to the before and the non-clients groups. Moreover, micro finance services contributed towards having better access to and control over land as compared to the other groups. This was due to the improved decision-making on receiving credit, savings, and improved income of women as a result of the micro finance services. The degree of women clients' dependence on their husbands is the lowest from all the three groups. It was logical that the increased income due to the micro finance intervention led women clients to self-reliance and economic empowerment.

- **Positive Images:** Micro finance services positively improved price negotiation capacity of the women clients. The major reasons could be the frequent travel to markets on one hand and the improved income of the women on the other. Micro finance has also positively contributed to changes in attitude of moneylenders towards women clients' loan utilization and repayment capacity.

- **Self-confidence and Participation in Politics:** Women clients' self esteem and importance has increased significantly after the MFI intervention. The microfinance interventions contributed to the women clients' level of confidence and interests in assuming political positions in the local administration. The attribution to women clients' self-esteem and confidence might be due to the increased level of acceptance and appreciation both at household and community levels. On the other hand, the women clients' earning capacity also increased due to the MFI's intervention. The increased income and participation in decision-making on household assets might have contributed to the improvement in women clients' self-respect.

- **Knowledge and Practices:** Micro finance intervention has contributed to increased knowledge of the women clients about HIV/AIDS prevention, reduced HTP, and increased use of modern family planning methods. This might be due to the group discussions and interaction of the women clients during their monthly repayment meetings. The clients' monthly meeting became a good forum for health extension agents to create awareness on HIV/AIDS, HTP, and promotion of modern family planning methods. (pp. 50 -51).

A qualitative study which was focused only on 60 matured women clients undertaken by Garber and his colleagues (2006) reveals that a great majority of the clients of ACSI have stated that life in the past has been one in abject poverty with no or extremely limited resources. Often, clients said that life before they had joined ACSI was like *Yechelema gize* (meaning, a dark age) in that they do not want to be reminded of. They were dependent, in exploitative relationships, with no knowledge of what to do to improve their living conditions. They were filled with fear for future, hesitancy about their own skills and capabilities, and lived a life of suffering. They did not think that their lives or even their hard work added up to anything. Their efforts could only keep them at the subsistence level of existence with no means to move out of that state.

All the sample clients (60 women) in the aforementioned study reported that their participation in the ACSI Program has been a life-changing event. They feel much better about themselves and their small successes. Since joining ACSI and accessing the credit service, they have experienced significant and positive changes in their lives. Therefore, they praised ACSI that had provided them with the most important resources-credit to improve their lives.

The quantitative part of the same study of Garber, *et al.* (2006) shows that the micro finance Program of ACSI has resulted in a remarkable impact at individual level (e.g., changes in income, savings, management skills, entrepreneurial skills and literacy), at household level (e. g., changes in average household income, food security, children's schooling, asset, coping with medical emergencies, and ability to buy clothing from business income), at enterprise level (e. g., type of businesses, acquiring increased business knowledge, change in enterprise income, improvement in enterprises, changes in asset of enterprise, changes in animal asset ownership,

investment of new loans in the enterprise and reinvestment of enterprise income in the business and at community level (e. g., employment, including possibility of job creation, problematic child labour, receiving food aid, integration, and increase of women clients). Those are the main quantitative impact of the micro finance services of the ACSI Program in Amhara Region since the last five years.

The impact study of Borchgrevink *et. al.* (2005) reveals that DECSI's Microfinance Program has been having positive impacts on the livelihoods of the poor in Tigray Region. Its accomplishments are even more impressive considering the difficult economic and ecological context in which the Program operates. According to the results of the study, the Program has had a positive impact on the livelihoods of its clients compared to non-clients; clients have experienced greater improvement over the last five years. Their situation has improved in terms of their income, consumption and assets. They also seem to be more food secure and less vulnerable to shocks and have a greater diversification in terms of income sources. The study found that the improvement in economic condition of the clients is a necessary condition for DECSI's Program so that it could lead to social and political empowerment for the marginalized group.

About 70% of the women clients revealed that their living conditions had improved after DECSI's intervention, which is higher than the responses of male clients, which is 66%. However, about 13% of the women clients reported that their living condition deteriorated after the intervention. The study also shows that 35 percent of the female household heads and married women have taken loans in their names. Among those who took loan, married women constitute 47%. Close to two-third of the women did not take loan. Married women take loans with the consent of their husbands. Even the decision to use the last loan taken in their names was jointly decided with their husbands are reported by 36 percent of the respondents. When we look at the purpose of the loan, majority of the married women used it to purchase oxen, which is an important traction animal for cultivation. It should be noted that agriculture is a male dominated activity where husbands have vested interest. Although the joint decision is a good practice, the rationale for joint decision on how to use loan appears to be influenced by the

imbalance of power relationship between husband and wife. Women have the feeling of insecurity that their husbands will leave them if they don't agree with what they say.

A wife and a husband decide jointly on which crops to cultivate, how much of the harvest to sell, which items to buy in the market, who should go to the market, when to sell animals and children's schooling. Unlike the married women, the female-headed households decide alone on these issues. Among the interviewed DECSI clients, 56 percent reported that their involvement in household decision-making has increased. The non-DECSI clients (52 percent) noted that they had no change in their involvement in household decision-making (Wolday & Narayana, 2008: 55).

Women usually attend women's association meetings. The association is a forum for learning new things, discuss problems, influence community issues and a means to access services (e.g., jobs, and relief food). About 30 percent of the interviewed women, according to Wolday and Narayana (2008: 56) expressed that they had never gone or rarely gone to meetings of women's associations. The reasons for not attending meetings were illness, lack of time, shy of appearing in public and not allowed as member, organization not seen as relevant. Women's participation at their associations meetings is low. The study shows that 48 percent of the women have never spoken at meetings.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This chapter presents and describes the design and methodology employed. The chapter describes target population and sampling techniques, data gathering research instruments/tools and various mechanisms taken in the study in order to ensure the reliability and validity of these instruments. It further explains both quantitative and qualitative data analyses and management and the ethics employed in the research undertaking.

3.1 Research Design

This study used both quantitative and qualitative research designs and methods to generate pertinent data from primary and secondary sources. With this combination of research designs, the study tried to investigate the role of skills training and micro financing in empowering and improving living conditions of small-scale women entrepreneurs of Bahir Dar town. In order to measure the impact of skills training and micro-financing on empowering and improving the respondents' living conditions, the researcher utilized descriptive survey design to assess the role of skills training and micro-financing in empowering and improving living conditions of small-scale women entrepreneurs of Bahir Dar town. The method is characterized by involving probability sampling techniques and employing questionnaire (which includes closed-ended, open-ended and mixed items translated in Amharic version) as a research instrument to generate the pertinent data. The adopted and contextualized structured questionnaire which had been developed and employed in the study consists of socio-demographic characteristics of the respondents, socio-economic status before and after interventions, and so on and was administered to total of 100 small-scale women entrepreneurs in the town.

In addition, the study employed qualitative research design, such as semi-structured interviews, FGDs, content analysis as well as documentary analysis to understand and explain the informants' views on the objectives of MSE in the town, the contributions of skills training and micro-financing to improve the living conditions of those participants in the small-scale micro-finance enterprises and empower them in socio-economic decision-making power at household level in the light of their frame of reference by utilizing a holistic approach. Specifically, to understand the

views of and the attitude towards the contributions of MSEs to increase average income, improve living conditions and to empower the entrepreneurs to make decisions, the method used in the study was interviewing. The interviews were conducted on two levels: semi-structured and focus group. This allowed data generated during the two types of interviews to be cross-referenced. It also served as an integral part of the triangulation process, a process using multiple methods to study an issue or phenomenon under investigation. This is a requirement of qualitative research methodology (Ary *et al.*, 2002).

Regarding the participants in the interviews, the researcher selected a total of five female informants (One coordinator together with four entrepreneurs) who were selected with the help of three informative guides and based on their knowledge of MSEs using snowballing sampling technique from six functioning small-scale enterprises that had been organized by Bahir Dar Administration Micro & Small-Scale Enterprises and Industry Promotion Office. In conducting the interviews through probing the key informants, the researcher employed the interview guide/protocol which includes the objective of forming grouped based MSEs in the town, the supports they have got from the Office in their efforts to effectively performing different activities in the enterprises, major problems encountered in their respective MSE, the degree of progress of the their enterprises made, the future plan of the Office in terms of possible supports that will be made to the MSEs in the town, and the overall contributions of the Office for creating favourable and conducive working environment for MSEs in their attempts to improve small-scale women entrepreneurs' living conditions and their empowerment. The interview, on average, lasted one and a half hour.

This study also used focus group discussions (FGDs) with six participants (one coordinator and one member from each actively functioning enterprises). Before the commencement of the session, the researcher tried to create favourable environment at a convenient venue in the center of the town. Using an FDG protocol, the researcher, as a moderator of the session and with the help of the research assistant facilitated the discussions. The FDGs were recorded on tape recorder in their entirety that lasted two and half hours.

The study further conducted content analysis and/or to analyse relevant written or visual materials for the purpose of identifying characteristics of the materials. Those materials analysed include: enterprises' records, project documents, guidelines, progress reports, beneficiary documents, published/unpublished theses or dissertations, published/unpublished documents on Ethiopian Micro-finance Institutions, newspapers, files on CD ROM, and files that were downloaded from the Internet.

3.2 Target Population and Sampling Procedures

In Bahir Dar town, there are 212 Small-Scale Micro-Finance Enterprises or Associations that consist of 3,000 small-scale women and men entrepreneurs organized under the auspices of Bahir Dar Administration Micro & Small Enterprises and Industry Promotion Office. These Associations have access to credit service from Amhara Credit and Saving Institution (ACSI) and other MFIs through the Office.

Sampling may be done based on the following assumption. One is to make assumptions about the population and use statistical equations about random sampling processes. The researcher must make assumptions about the degree of confidence (or number of errors) that is acceptable and the degree of variation in the population. A second and more frequently used method is a rule of thumb – a conventional or commonly accepted amount. Researchers use it because they rarely have the information required by the statistical method and because it gives sample sizes close to those of the statistical method. Rules of thumb are not arbitrary but are based on past experience with samples that have met the requirements of the statistical method. For small populations; therefore, a researcher needs a large sampling ratio (about 30 percent) (Kreuger & Newman, 2006). They adduced that a researcher's decision about the best sample size depends on three things: (1) the degree of accuracy required; (2) the degree of variability or diversity in the population; and (3) the number of different variables examined simultaneously in data analysis. After the student researcher had taken into account those factors together with the scarcity of different types of resources in undertaking a study, the researcher decided the sample size in the study to be 100.

In this study, the researcher used multi-stage random sampling techniques. The first step in sampling was the identification of the target population to be represented in the study in Bahir Dar town. There are three centres, viz., Hidar 11 Centre, Tana Centre and Gishe Abbay Centre in the town. In the first stage, out of those Centers, the researcher selected two of them (i.e., Tana Center and Gishe Abbay Centre) using simple random sampling technique through lottery method. Within the two Centers, a total of eight Small-Scale Entrepreneur Associations are located in eleven kebeles under the auspices of Bahir Dar Administration. In the second stage, six associations were selected because of the concentration of women entrepreneurs and their respective associations and accessibility reasons. In the third stage, all of the entrepreneurs were identified using the existing associations' records and then prepared sampling frame of the entrepreneurs. This sampling frame consists of 890 small-scale women entrepreneurs. In the fourth stage, the study used systematic sampling technique to draw 100 representative samples of respondents. In so doing, the researcher first numbered each woman entrepreneur in the sampling frame and then calculated a sampling interval using the formula N divided by n (i.e., where N is the population size which is equal to 890, while n is the sample size which is 100).

Instead of a list of random numbers, the researcher calculated and used a sampling interval of 9, which became the quasi-random selection method. Based on a random start of the third woman entrepreneur in the list which can be randomly selected in order to select the first respondent near the top of the list, the researcher selected 100 representative sample of respondents from the sampling frame by skipping nine elements thereafter in the frame before selecting one for the sample until the end of the list.

3.3 Data Gathering Instruments/Tools

Data generated through the use of appropriate instrument will help the researcher to examine the existing relationships between respondents' skills training, average income, living conditions and employment. In the first place, the researcher developed a structure questionnaire as an instrument to be used to measure those variables. In so doing, the researcher conceptualized and operationalized the variables as questionnaire items or questions. The instrument consists of 6 major items, such as, household composition and characteristics, source of household income, information on training, information on Micro and small Enterprises, Financial and Physical

Security, Information on Market place improvement, information on saving, household expenditure and coping strategies, information on vulnerability, information on access to education, information on health, and information on empowerment.

As to variables in the study, there are about five logically connected variables. (Skills training, MFIs Service for credit, Average income, Living condition and Empowerment). The categories are independent, intervening (or catalyst) and dependent variables. There is one independent, two intervening and three dependent variables. More specifically, skills training are independent variables, while the dependent variables include: average income, living conditions, and empowerment. The intervening variables are access to credit service at MFIs and engagement in MSEs. In this phase of the research, the researcher conducted pilot study and generated data form 10 respondents who are similar to those in the final survey to test the overall procedures of data gathering at miniature scale. Since two enumerators were used to collect pertinent primary data, the researcher trained them with the questionnaire developed for an hour. Generally, the enumerators located the hundred sampled respondents.

After the respondents had been given pieces of information and instructions on completing the questionnaire, they showed positive attitude towards the study and also expressed their consent to be informed participant in the study. Finally, having completed filling in the questionnaire by the particular and thanked her, the researcher managed to collect successfully a total of 96 questionnaires out of the one hundred instruments distributed the respondents. Then, the data generated were organized and got prepared for statistical analyses.

In gathering the qualitative data, the research instruments, such as interview protocol and FGD checklist were developed and used to generate relevant data through semi-structured interviewing and FGDs. These instruments had list of questions, which are assumed to be relevant to the issues under investigation.

3.4 Reliability and Validity of Instruments

As known, quantitative research always depends on measurement. There are two essential criteria of the quality of any measuring instrument: reliability and validity. In order to ensure reliability and validity of those quantitative and qualitative research instruments/tools, there were some measures, which were taken by the researcher. To ensure the reliability of the instrument, the researcher took some measures. The first measure taken was by the use of questionnaire to generate primary data from an original thought of the target population conducting the exploratory focus groups. The second measure reliability of the instruments was the reference made to other survey instruments and by adapting items to include in the present study. The third measure of ensuring reliability was the pre-testing of the instrument in the field and analyzing the outcomes. The pre-test of the instruments in the field setting helped the researcher to make revisions and adjustments under each item in the questionnaire based on results of comments generated from and lessons learnt from pre-test results. In addition, piloting was carried out to improve and ensure the reliability of the instrument.

To improve and ensure validity of the instrument, two measures were taken during the process of research instrument development. Firstly, the researcher used the application of different techniques to develop the questionnaire like exploratory focus group. Secondly, there was a consultation of other survey instruments developed by researchers in the field. Generally, pre-testing and piloting questionnaire would increase our confidence to assure internal consistency of the survey. Those measures taken; therefore, improve the reliability of the quantitative data generated.

Some of the measures taken to ensure the reliability and validity of the qualitative data include: trustworthiness of the informants, consistency of their responses and crosschecking them with other findings of similar studies.

3.5 Data Analysis

As stated-above somewhere in the paper, a total of 96 questionnaires out of the hundred were filled in and returned to the student researcher, which constituted 96% of the whole questionnaires in the study. Therefore, the researcher is in a position to proceed in the data analysis. Both quantitative and qualitative data analyses techniques were employed in the study.

In analysing the quantitative data, first the identification of unit of analysis, i.e., women small-scale entrepreneurs was performed. The primary data collected from the respondents were analysed using SPSS Version 15.0. After the quantitative data collected had been verified, cleaned, coded in the codebook and entered on the computer, the researcher cleaned the data entered once again based on the detailed codebook prepared and analyzed the data. The outputs of the analysis were presented in tabular and figurative forms.

In this study, the researcher used descriptive and inferential statistical techniques of data analyses. Under the former technique of data analysis, the researcher employed univariate analysis (such as frequency distribution, percentages, measures of central tendency and measures of dispersion like minimum and maximum). In bivariate analysis, the researcher used chi-square test and cross-tabulation techniques. In addition, the study employed multivariate analysis, such as multiple linear regressions – coefficient of regression, coefficient of determination, standardized regression coefficient or beta weights, and F-test or ratio. The study also used non-statistical techniques of data analysis in the form of tables, etc. Finally, those figures were given meanings and their implications were described, defined or explained, interpreted and then generalizations were made based on the sample statistic.

This study employed qualitative analytic tools such as thematic analysis and content analysis to answer the research questions. Data collected from all informants was categorized in different folders under the major research questions. In order to identify themes, issues raised in each interview sessions were grouped under similar folders based on their relationships and relevance to respond the research questions. Under each folder where similar information filed, thematic issues was identified and analysed. Accordingly, content analysis was also employed to examine the interpretations of the information from the documents, observation reports and interview discussions.

3.6 Ethical issues

In conducting this study, the researcher made the best his knowledge and effort to observe ethics related to the kind of information obtained, his relationships to the participants in the study (esp. the issues of anonymity of informants and confidentiality of data generated from them, while writing-up the research report), informed consent of the respondents (i.e. they were informed at least at a minimum the purpose of the research, what would be required of them, and what harm they may receive from participating in the study, the student researcher tried not to harm them physically, emotionally, Physically or socially. Another issue about which the researcher was very much concerned was the reciprocity of the informants' time, effort, cooperation and tolerating their extended presence. Finally, the researcher gave due attention to respect for informants or discussants, beneficence and justice in the whole process of the research understanding.

CHAPTER FOUR

DATA ANALYSIS AND DISCUSSION

4.1. Characteristics of Respondents

The data for analyzing and discussing major findings were mostly primary and some secondary, which were obtained from the fieldwork in six sampled group-based MSEs in Bahir Dar Town. During the fieldwork, attempt has been made to examine empirical conditions of group-based MSEs with theoretical and conceptual constructs, which were discussed in the review of literature. The first section of this chapter contains a description of the background of operators and their households.

Personal characteristics of the respondents (also owners) of MSEs focused on sex, age, and marital status, size of the respective households, level of education, and earlier occupation and current income. Accordingly, this part of the study presents summary of the above-cited characteristics of the surveyed population in the six enterprises.

4.1.1. Sex and Age of Respondents

The following table shows the distribution and the responses by age.

Table 4.1 Distribution of respondents by age

No	Age	Frequency	Percent
1	19-24	25	26.2
2	25-29	35	36.6
3	30-35	21	21.9
4	Above 35	15	15.6
	Total	96	100.0

Table 4.1 reveals grouped age of respondents. Survey respondents are in the age category of 19 to 35 years. Given the percentage 26.2% and 36.6% for the age group 19 to 24 and 25 to 29, respectively, it can be deduced that the majority of enterprises are in the working age group and they are young. Hence involvement of youth in productive sectors through MSEs can be taken as one way of improving the living condition of youth women entrepreneurs in the study area.

4.1.2. Marital Status and Household Size.

The distribution of household compositions by marital status and household size is shown in the following table.

Table 4.2 Distribution of household compositions by marital status and household size

Attributes	Item	Frequency	Percent
Marital Status	Never married	17	17.7
	Currently married	38	39.6
	Widowed	24	25.0
	Divorced	17	17.7
	Total	96	100.0
Household size(grouped)	4 and below	70	72.9
	5 and above	26	27.1
	Total	96	100.0

On marital status and household size, Table 4.2 shows the frequency and percentage for those who have currently married, never married and widowed; and the grouped household size of the respondents. Concerning the marital status of HH, the value for the categories is 17.7% and 39.6% for the two respectively. The percentage for widowed is (25.0%) and the percentage of divorced is (17.7%). The percentage of currently married supports the view that MSEs are important tools in improving living conditions and empowering female headed households among different sections of the society.

Regarding the household size, the same table shows majority of respondents have the household size of 4 and below (72.9%). Women entrepreneurs with the household size of 5 and above, on the other hand, constitute 27(27.1%). The maximum number of household (HH) in the sampled households is 6 and the minimum is 1. The criteria for grouping women entrepreneurs' HH 4 and below and 5 and above is with the view of the plan of the country to reach 4 persons per household in the year 2015. This reduction is also part of the effort of reducing large household size in view of reducing the unprecedented population growth (2.74% growth in urban areas) in the country. In these households, on average, a maximum of 4 members are currently residing under one roof which may either be 'unproductive dependent' or 'productive hands' that could lead their helping hands with IGAs which contribute to income generation in the households. However, such a small size of households in the town implies that some endeavours underway by concerned parties at different levels in order to

check the population growth of the town, which, in turn, contributes its part in an attempt to reduce poverty in the Region.

4.1.3. Educational Status

The questionnaire also included information on educational level of respondents so as to identify the respondents based on their level of education. Table 4.4 shows educational background of respondents.

Table 4.3 Distribution of respondent by their level of education

No	Item	Frequency	percent
1	Illiterate (can not read and write)	27	28.1
3	Literate (reading and writing)	18	18.7
4	Primary (1-4)	9	9.4
6	Primary (5-8)	11	11.5
8	General secondary school	26	27.1
12	Vocational and technical Diploma	2	2.1
13	College diploma (non vocational)	3	3.1
	Total	96	100.0

From Table 4.3 it can be observed that the level of education of the respondents is relatively high. Of the 96 respondents, 46(48%) have attained primary level (first and second cycle, 1-8 grades) and above, with 2 (2.1%) and 3(3.1) having attained vocational and technical diploma and college diploma, respectively. Only 27(28.1%) are illiterate (cannot read and write), while the remainders 18 (18.7%) are in the primary and first cycle (1-4) category.

From the above statistics it can be observed that though the MSEs are operated by people who attained relatively high level of education in the context of knowledge necessary for MSEs, there are also people who have no formal education. Hence, the involvement of operators with various educational backgrounds supports the argument that people who have little education can operate MSEs. On the other hand, the study also identified operators who have college Diploma, who have graduated from TEVT colleges. Generally, enhancing the skill of entrepreneurs, given their formal education base, through various and sustainable trainings is possible to strengthen and further develop the MSEs. On top of that, the diversity in the level of education shows the

accessibility of the poor (who have low level of education) to involve in such sectors and involve in the productive activities.

4.1.4. Earlier Occupation of Respondents /Previous work experience/

With regard to previous work experience of the respondents, respondents were asked about the type of activities they were doing before operating the current enterprises.

Table 4.4 Distribution of respondents by their earlier occupation (before owning current enterprise)

No	Earlier occupation	Frequency	Percent
1	Daily labour	44	44.8
2	Student	3	3.1
3	Housewives	15	15.6
4	Employee of private business enterprise / firm	6	6.3
5	House made	1	1.0
6	Petty trading (preparing food and drinks) at home	14	14.6
7	Unemployed	13	13.5
	Total	96	100.0

Table 4.4 shows that about 80(83.3%) were engaged in various activities ranging from housewife to employee of private businesses, while rest 20 (20.8%) were either students or unemployed. In light of the data, the MSEs under investigation are business sectors operated by people from various work experience or who are unemployed. Hence, members of MSE contribute their various experiences in running their respective enterprises. This is, therefore, the true nature and advantage of MSEs in involving people without requiring specialized and professional talent, which has an important bearing on the improvement of living condition efforts in the study area. In addition, those young adults who tend to be thrifty in their daily expenditure may become innovate and observant of their socio-economic environments to look for viable alternatives to engage in skills training and to get the chance for operating different MSEs. One could therefore argue that the existing fragile and insecure job opportunities in locality may broaden one's thinking universe' to assess and discover existing viable alternative socio-economic activities so that s/he can generate at least income for survival.

4.1.5. Income level (current)

The following table shows the distribution of respondents by their perception of income level.

Table 4.5 Distribution of respondents by their perception of income level

No	Income level in the last 12 months	Frequency	Percent
1	Decreased	19	19.8
2	Increased	37	38.5
3	At the same level	29	30.2
4	I don't know	11	11.5
	Total	96	100.0

It is generally agreed that MSEs are expected to boost the income level of owners thereby owners improve their income conditions relatively from what they have been earning early. Accordingly, Table 4.5 indicates that of the 96 respondents, 37 (38.5%) reported an increase of their income; 19 (19.8%) reported a decrease; 29 (30.2%) percents are at the same level of income; and only 11 (11.5%) of them mentioned they do not know whether their income decreased or increased. From the survey data on level of income of the respondents for the last 12 months, the majority of MSE operators' average annual income either increased or remained at the same level as before getting involved in those activities. Therefore, the findings of this study confirm that involvement in different MSEs in Bahir Dar town either contributed to increment of household income or has helped the operators to keep it at the same level for the last one year.

4.2. Nature and Structure of the Enterprises

There are various micro and small enterprises, which are run by private entrepreneurs (self – motivated) in Bahir Dar town. Nevertheless, this study entirely focused on Group- based, government motivated MSEs in Bahir Dar town, which are mainly established with the objective of improving the living condition in the town, in the short run and build a foundation for medium and large-scale enterprises that will strengthen the women entrepreneurs. The purpose of this part of the study is to examine the major characteristics of the enterprises with the aim of providing a clear picture about MSEs. There for, attention is given to benefits of working in-group, sources of training and market information, savings, tax issues, infrastructure, sources of raw materials, and major problems affecting the performance of MSEs under study.

4.2.1 Benefits of Working in Group

Working in-group has various advantages in addition to improving income of the poor with the principle of social capital. As discussed in review of literature, Putnam (1993) observes that high density of voluntary association is responsible for economic success. He viewed memberships in horizontal associations as a source of trust and social ties conducive to economic performance. Furthermore, associations instill in their members habits of cooperation, solidarity, and public-spiritedness. On the basis of the advantage of horizontal association, during the survey respondents were asked about the advantage they get from working in groups. Table 4.6 illustrates the most important reasons/benefits women entrepreneurs gain from working in group/association.

Table 4.6 Advantages of working in-group

Rank	Item	Frequency	Percent
1	Credit worthiness	43	44.8
2	Helping one another	25	26
3	Feel secured	19	19.8
4	Competition for better earning	4	4
	Total	91	100.0

Creditworthiness (44.8%), cooperation (26%), security (19.8%), and competitions (4%) as indicated the above table was the benefits of women entrepreneurs get from working in groups. When it comes to creditworthiness, group collateral is one of the collaterals **ACSI** uses to give loan for potential women entrepreneurs. Hence associations or groups have an important advantage in this regard. According to the MSEs Organizing Unit of Bahirdar town , credit facilitation is also made with the knowledge of the BahirDar Town Administration Micro and Small Enterprises and Industry Promotion office (MSEIPO) . Another important advantage cited by women Entrepreneurs was cooperation among them. This partly means members are tolerated not to involve in work if they are ill, or injured, and other social problems. The advantage of cooperation employed while working in association is non-existent or seldom exists in private enterprise, since the motto of private business is dominantly profit maximization.

Working in association also has a significant contribution to competitiveness among and within enterprises as in the case of Baking and Selling Injera Enterprise. This is manifested in learning from innovative individuals in the enterprises and acquiring improved production skills. Feeling sense of security is also another advantage cited by entrepreneurs while working in-group. Hence apart from economic advantages, working in-group has social advantages, which can address non-income poverty since they reduce exclusion of the poor from day-to-day social affairs.

4.2.2. Changes in the Enterprises (contraction and expansion)

Contraction and expansion of the sampled enterprises was also examined in light of additional job creation and increasing capital. The major objective here is to understand the sustainability and development of the enterprises so as to support the income of other potential entrepreneurs including those in the enterprises. In addition, the development of enterprises under study will contribute their share in the economic development of the study area.

4.2.3.1. Changes in the Number of Employees

The following table shows the number of women entrepreneurs in the Enterprises at the Initial and Currently.

Table 4.7 Number of women entrepreneurs: Initial and Current

No	Types of Enterprise	Initial number (when started)	Current number	Number (%) Decreased
1	Mill/Flour Mill/	58	73	Increased 15(25.9%)
2	Food production	10	10	No change
3	Leather and Leather products	5	5	No change
4	◆ Weaving	14	10	4(28.6%)
5	Production of blokets (breaks)	41	41	No change
6	◆ Baking and Selling Injera	220	95	125(56.8%)
	Total Decreased	234	105	129(44.9%)Decreased

Table 4.7 shows the change in the number of entrepreneurs in the enterprises. As indicated in the table, the enterprises do not show an increase in employment generation. From the six enterprises two of them showed a decrease in the number of member of entrepreneur, one enterprise

increased its members while the remaining three remained constant. The greater decrease was experienced in the Baking and Selling Injera Enterprise, 125 (56.8%) decrement; followed by Weaving Enterprise 4 (28.6%). In sum 129 members left in the two enterprises, which reduces the number of the entrepreneurs of the two enterprises (weaving & Baking Injera), which reduced from 234 to 105, which is 44.9%. During the survey, enterprises, which showed contraction, were asked for reasons why the number of entrepreneurs decreased. Accordingly, about 2.1% responded that it is due to lack of profit of the enterprises, 20.8% responded fear of bank repayment (increasing interest rate), while 2.1% have resigned and have started their own business individually and 29.2% responded that it is due to death and illness of the members. Based on the above data, (29.2%) and (20.8 %) have chosen death and illness and fear of bank repayment as a reason for decrease in the number of member of women entrepreneurs.

The decrease in the number of members has a potential problem on the sustainability of the enterprises, though they perform well as it is witnessed in the following chapter of this thesis, which deals with the impact of the enterprises on improvement of living conditions. Since the MSEs by their nature are labour intensive, the decrease in the number of members leads to low productivity of such enterprises. Another consequence of the decrease in the number of workers is the burden carried by the active member in repaying the loan taken from micro finance. Contrary to the above implication, the decrease in the size of members may be considered as a positive aspect of MSEs in the sense that they are sectors where members start their own business independently, after strengthening themselves in terms of wealth and skill when they were operating in-group.

4.2.3.2. Changes in terms of Capital

In addition to dynamism in the number of operators, attention has also given to the contraction and expansion of capital of the sampled enterprises.

The following table shows the source of finance of the enterprises.

Table 4.8 Sources of finance

No	Item	Frequency	Percent
1	Sources of finance from friends	17	17.7
2	Suppliers of input made	21	21.9
3	Own saving	10	10.4
4	ACSI	32	32.3

The important sources of finance/capital open to micro and small scale-enterprise in developing countries are usually personal savings, banks, micro finance institutions, loan from friends and relatives, system of rotating savings (Uqqubi), inheritance, and suppliers' loan. However, this study found out that almost all (3) enterprises have started their business through micro finance loan. This is an important support made by the government of the region, which facilitates safe access of operators to loan so as to improve their living conditions, thereby improving the economy of the local area. With regard to working capital, the study found out that members use various sources of finance. Source of finance from friends, and suppliers of inputs made 17.7% and 21.9%, respectively; own saving: 10.4%; and from ACSI 32.3% respondents utilize for the purpose of running their business.

Table 4.9 Initial and Current Capital

Types of Enterprise	Initial capital (Birr)	Current capital (in Birr)	Actual changes (in Birr)
Mill/Flour Mill/	50,000	100,000	50,000
Food production	800	20,000	19,200
Leather and Leather products	50,000	400,000	350,000
Weaving	1500	1500	0
Production of blokets (breaks)	70,000	100,000	30,000
Backing and Selling Injera	350,000	1,000,000	650,000

Table 4.8 shows the change in the capital of enterprises between the period of commencement and during the survey. Five of the six sampled enterprises have shown expansion of capital. However, weaving did not show expansion and it remains the same in capital. In the case of weaving entrepreneurs, during the semi-structural Interviews the Chairperson and Secretary of the enterprise responded that, the major reason remaining the same is lack of domestic market and the increasing cost of raw material. In all, most of the enterprise under study show element of growth in terms of capital accumulation, which will help them in the future to other stage of enterprise (medium and large scale). In general, the business firms show accumulation of working capital, which may be used to expand them. So far, the scarcity of input or raw materials made traditional small-scale enterprises like weaving to stumble about the same status.

4.2.4. Savings

According to Otero (2003), savings are an alternative source when respondents need cash, without diverting funds from the business. Savings also present an opportunity to introduce the borrower to the formal banking sector.

The following table shows types of saving as presented by the participants.

Table 4.10 Type of savings

No	Types of saving	Frequency	Percent	Valid Percent
1	Voluntary	49	51.0	51.0
2	Compulsory and voluntary	47	49.0	49.0
Total		96	100.0	100.0

There are two types of savings in ACSI-compulsory and voluntary. Based on the survey, however, 49 (51%) save by their own will (voluntary) and by compulsion and 47 (49%) of the respondents save by both voluntary and compulsory saving required by the micro finance, (Table 4.9). During the semi-structure Interview the chairperson of the Injera Baking chairperson responded that, this is

because ACSI is introducing the members of entrepreneurs to the culture of saving which may facilitate expansion of their enterprises.

Members of the sampled enterprises were also asked about the source of money for their savings. Hence, 57(59.4%) of the respondents' answer were entirely from the enterprises they are engaged in. therefore, it is possible to conclude that MSEs help to develop the culture of saving as well as increased saving capacity of members. Among the members of MSE operators in Bahir Dar, voluntary types of savings is being experienced and the major source of money for their savings is entirely the income generated from their MSEs. The operating entrepreneurs further use their savings for productive investments such as to undertake new business firms, to expand the existing business and/or to procure the necessary plant machineries or equipment for production undertakings. Therefore, the women entrepreneurs are aware of the importance of savings in self-development and business expansion.

4.2.5 Purpose of Savings

It is obvious that saving is an important component of business activity because it enables operators to invest for the future and acquire appropriate return. Saving also helps to avert problems of loss or shutting down one's own business. During the time of the field survey, including the FGDs, respondent were asked about the major purpose of their savings. The purpose of savings in the enterprises understudy is presented below.

Table 4.11: Purposes of Saving

No	Item	Frequency	Percent
1	Not applicable	37	38.5
2	Loan repayment	2	2.1
3	To undertake a new business/ To expand the existing business	31	32.3
5	To use the money during old age	2	2.1
6	To prepare events during holidays, wedding, ceremonial, etc.	3	3.1
7	To earn interest	2	2.1
8	To buy machineries /equipments	18	18.8
	Total	95	99.0
Missing		1	1.0
Total		96	100.0

Members of the enterprises are aware of the importance of saving because it can help in further investment and can be a shield against the collapse of their business. Hence, according to Table 4.2, 31 (32.3%) cited the major purpose of saving as to undertake new business and/or expand the existing business; buying machineries/equipment for production purpose makes 18 (18.8%). It is possible to conclude that about 51.1% of respondents have been saving to expand their business through adding new and efficient machineries and acquiring better skill in the production and marketing processes. Moreover, respondents also save for the purpose of repaying loan borrowed from the micro finance in the study area. Moreover, about 2.1%, 2.1%, 3.1%, and 2.1% of the respondents save for the purpose of loan repayment, to use the money during old age, to prepare events during holidays, wedding, ceremonial, etc. and earning interest respectively.

According to Johnson and Rogaly (1997: 16) From the perspectives of poverty reduction, access to reliable saving facilitates can help the poor to adjust its consumption pattern over periods of cyclical or unexpected crises thus greatly improving their economic security. The operating entrepreneurs further use their savings for productive investments such as to undertake new business firms, to expand the existing business and/or to procure the necessary plant machineries or equipment for production undertakings. Therefore, the women entrepreneurs are aware of the importance of savings in self-development and business expansion to greatly improving their economic security.

4.2.6. Tax Issues

According to Bahir Dar Town Administration Micro and Small Enterprises and Industry Promotion office (MSEIPO), up until now, there is no form of taxation imposed on the MSEs operating in the form of association. This may be an important incentive made for these enterprises so that they can flourish and contribute to economic growth of the urban local government of the city.

4.2.7. Source of Training

The following table indicates the source of training of the respondents.

Table 4.12 Source of Training

No	Item	Frequency	Percent
1	From experienced member of the group	1	1.0
2	From vocational schools	9	9.4
3	The office trained us before starting the business	72	75.0
4	Business skills training center in the town	6	6.3
5	Tana pharmacy organization	1	1.0
6	Misrak chora Iddir assosation	2	2.1

Based on the survey, 88 (91.7%) of women members in the six enterprises received training. Among these 72 (75%) of them as indicated in the table in the above received the training from the MSEIPO before starting their business. In addition to the above training, respondents have received (trainings) experiences from various sources. Only one person responded that she acquired skills from experienced members of the group (apprenticeship), while 9 (9.4%) from vocational school (earlier); 9(9.4%) received training from Business Development Service; Earlier when working in the private business, 6 (6.2%) of respondents have never received training. Therefore, According to the above statistical descriptions governmentally owned offices have the king's share in providing skills training to the operators in Bahir Dar. In line with Rogers' argument for effective use of training for development, the women entrepreneurs have engaged in training of one sort or another before they get involved in their respective firms.

4.2.8 Types of training Attended

The following table presents the type of training the respondents received.

Table 4.13Types of training Attended

No	Item	Frequency	Percent
1	Human resource management	10	10.4
2	Financial management	48	50.0
3	Business management	13	13.5
4	Preparation of sub-project proposal	1	1.0
5	Production and Marketing	13	13.5
6	Simple skills	41	42.7

Table 4.13 shows that, 10 (10.4%) of the respondents received training Human resource management, 48 (50.0%) of them financial management, 13(13.5%)of them business management, 13 (13.5%) of them production and marketing and 41 (48.7) of them marketing and simple skills training. On top of that, during FGD most of the discussants underscored that the training they received is inadequate for producing various types of products, though the training they received from the (MSEIPO) is important to start business.

The major types of training attained by the entrepreneurs are financial management, followed by simple business skills, which helps the operators to start their own businesses.

4.2.8 Benefits of Training.

The following table shows the benefits gain from the training which were the respondents received.

Table 4.14 Benefit gain as the result of training program

No	Benefits	Frequency	Percent
1	Upgrading the skill, needed to manage productive and household chores	27	28.1
2	Acquired new skills/ capacity to engage in micro-project /business development	49	47.9
3	Changed in attitude, self -reliance and self-confidence	45	46
4	Financial benefits	17	17.7

As shown in the above table, the respondents were asked how they benefited from the training they received. Hence, the respondents responded that, 49(51.1%) them benefited in acquiring new skills/ capacity to engage in micro-project /business development, 45(46%) develop their attitude, self -reliance and self-confidence, 27(28.1%) upgraded their skill, which they needed to manage productive and household chores and 17 (17.7%) for financial benefits.

Respondents were also asked about the source of market information since this sort of information is crucial both in buying inputs and selling outputs of their enterprise.

In general, participation in these and other types of training helps the operators to start their own businesses, albeit the training provided to them is inadequate for producing various types of types of products. In contrast, such types of training have to be designed and conducted in a participatory, comprehensive and integrated manner. On the other hand, training provided helps the women entrepreneurs a lot in acquiring new skills for operating micro and small-scale enterprises, for upgrading the skills at micro-project development, skills in successful management of different duties and responsibilities, and in brining attitudinal change, and developing self-reliance and self-confidence.

4.2.9. Infrastructure

The following table shows the basic infrastructure of the enterprises.

Table 4.15 Basic infrastructure of enterprises

Infrastructure development	Frequency	Percent
Not applicable	4	4.2
Yes	54	56.3
No	38	39.6
Total	96	100.0

As indicated in table 4.15 about 54 (56.3%) of the MSE members responded their enterprises have access of basic infrastructure in the production place and market place. Among the six enterprises three of them household products, leather, and leather products and weaving products enterprises do not have access basic infrastructures. Those MSEs owned and run by young adult women have access to basic types of infrastructure, which are required for efficient and effective functioning of their firms that will help them to increase their production and better market places than who do not have basic infrastructure.

4.2.10 Involvement of participatory planning

The following table shows the respondents involvement in participatory planning and Implementation.

Table 4.16. Involvement in participatory planning and implementation

No	Item	Frequency	Percent
	Yes	1	16.7
	No	5	83.3

Table 4.16 shows that distribution of sampled MSEs whether or not they ever have been involved in participatory planning or implementation of infrastructure, which have an impact on their MSEs. Accordingly, 1(16.7%) MSEs were involved, while 5 (83.3%) were not involved in any participatory planning and implementation regarding infrastructure development in the study area. Therefore, it is possible to conclude that improvement of MSEs in the study area didn't take into consideration the

input of MSE entrepreneurs, which otherwise help MSEs to have appropriate benefit from the infrastructure. Generally, there is no a practice of participatory planning and implementation of infrastructure development in Bahir Dar town in sites where there are MSEs. Therefore, has to plan and set implementation of programs in participatory manner with MSE enterprises.

4.2.10. Source of raw Materials

The sources and row materials for the participants is shown in the following table.

Table 4.17 Sources of raw Material

No	Item	Frequency	Percent
1	Purchase from local market	4	66.7
3	Purchase from the national market (Addis Ababa)	1	16.7
4	Purchase from Regions capital city and National market (AA)	1	16.7
	Total	6	100.0

Most of the MSEs utilize domestic raw materials as an input. It is obvious that utilization of local raw materials has important backward linkages; they encourage suppliers of raw materials to produce more. Four (66.7%) of the enterprises use local raw materials and most of them purchase their respective raw materials from local suppliers. However, gravel producers use raw material in the outskirts of the city without any payment or tax to the municipality. Production of bloket enterprises, purchase their row materials from region's capital city and national market (Addis Ababa). The leather and leather Products enterprises purchase raw materials from the national market, i.e., from Ethiopian Leather Association in Addis Ababa. Local purchase of materials for production purpose from local market is the major source of raw materials. Therefore, it is importance to create linkages among operating enterprises in the locality for viable economic development.

4.2.11 Major Problems Affecting the MSEs

The following table presents the major problems facing the Micro Small scale Enterprises.

Table 4.18. Major Problems facing the MSEs

No	Item	Frequency	Percent
	Not applicable	3	3.1
1	Lack of capital	5	5.2
2	Lack of credit facilities	6	6.3
3	Lack of market	32	33.3
4	Competition	10	10.4
5	Lack of raw materials	31	32.3
6	Lack of machineries/equipment	2	2.1
7	Lack of managerial skills	1	1.0
8	Lack of skilled personnel	3	3.1
9	Lack of proper accounting system	1	1.0
10	Lack of market place(s)	2	2.1
	Total	96	100.0

The survey questionnaire contained one question, which sort for major problems facing/affecting the enterprises. Ten different problems were identified with different frequencies. Table 4.18 shows the percentage (to what extent) distribution of these problems. Based on the figure, four major problems cited by members of the enterprise are lack of market contained (33.3%) and lack of raw materials (32.3%)

Other problems cited were competition (10.4%) poor credit facilities and inadequate support contained (6.3%) poor technology (production system) (2.1%) inadequate managerial skills (1.0%); lack of accounting or bookkeeping system (1.0%); and lack of skilled personnel (1.0%).

The major cause of marketing problems is competition with other MSEs and with medium and large-scale enterprises, imported similar items, and limited consumer awareness of the products/services of the MSEs understudy.

During the Semi-structure Interview the chair person of the Baking and Selling Injera and Bloket producers responded that their enterprise are well integrated with their consumers for the reason that the MSE office made appropriate efforts to sale their products to various institutions in the city. For example, the chairperson of Bloket producers that they sale various sizes of Blokets productions to the Municipality Condominium Housing Project in Bahir Dar because the MSE office has been made effort to communicate and sale their products to the Municipality Condominium Housing project; Baking and Selling Injera enterprises chair person also responded that, due to the effort made by the MSE office their products have been sold to the Bahir Dar University. Flourmills enterprise chairperson also responded that the MSE office has made support to create market opportunities by crating an integrated work to grind "Teff" for Backing and Selling Injera enterprise. Leather and leather product enterprises and weaving products are not benefited from such arrangements and are exposed to stiff market competition from similar enterprises.

In sum, the sampled enterprises have different characteristics discussed above from the point of view of type of enterprise, ownership, benefits of working in group, source of training and market information, savings, tax issues, infrastructure, source of raw material, and major problems facing the enterprises. In general, the above discussed nature and structure of enterprises have various opportunities and problems. Some enterprises have more returns than others. Likewise, some are also labour and capital intensive. Some enterprises also show serious lack of infrastructure. With regard to training and market information provision this is inadequate. Apart from the training members of the enterprises received before commencing operation, they have got additional training since then. In this regard, this study found out that there is a business development service in the study area, which can provide services on the development of their enterprises.

Moreover, the enterprises under investigation have no clustering of any type i.e. location cluster, market cluster, and labour division cluster, innovative cluster, among others. In addition no enterprise exports its output so as to access global market, though it is argued that MSEs can access the global market and acquire better capital and technology. According to van Dijk (2000), urban MSEs can compete in a global economy through clustering, networks; inter firm

relations and flexible specialization. Moreover, he argues that clustering of MSEs improve their competitiveness, defined as the capacity of a firm to survive, gain, maintain, and expand its market shared on product markets.

4.3 The Influence of Skills Training and Micro financing on empowerment and Living condition

The literature part of this thesis briefly discussed the expectation that skills training and micro financing can empower and improve the living conditions of women entrepreneurs through employment, income, and asset creation. Studies indicate that increased enterprise income/profits can help improve living conditions as well as empowering, though the connection between the two is not always assured. Likewise, this study investigates whether or not the above stated scenario is true of Bahir Dar town. Improvement in the welfare of the households involved in the MSEs may be observed from consumption expenditure various basket of goods. It is obvious that these variables may not solely be affected by income. Hence, this part investigates the impact of skills training on empowering and improving the living conditions of women entrepreneurs and their households.

Impact of skills training and micro finance Institutions (MFIs) services for credit on average income, Impact of skills training and micro finance Institutions services for credit on Living Conditions between households who started business during the past 12 months is used as a tool for analyzing the role of skills training and micro financing in empowering and improving the living conditions.

4.3.1 The Influence of Skills Training and Micro Financing on Average Income

Using ANOVA tests the impact of skills training and Micro finance on average income of the respondents were calculated. Accordingly the result of multiple correlation coefficients (R) showed (0.246), which means that, correlation between attending skills training and MFIs service for credit to the respondents has weak relationship with the average monthly income gained by the respondents.

The coefficient of determination result was showed that 0.061 (6%), It means that skills training attending and MFIs service for credit to the respondents has an influence of 6% on the average

income on the respondents. Or 6 % of the variation is explained by the skills training and micro financing services to the average income of the respondents.

The significance value of F was indicated (0.054). Even if the F significance value is a little greater than 0.05, MSIs services for credit and attending training has a positively significant relationship with the average income of the respondents. Therefore, the results showed that attending in the skills training and micro-financing services has a little influence on average income.

4.3.2 The Influence of skills Training and Micro – financing on living conditions

4.3.2.1 The Influence of skills training and Micro-financing on household durables expenditure.

The results of ANOVA on skills training attained respondents and who have access to micro finance Institutions service for credit was that, the multiple correlation (R) is 0.370, which is somewhat moderate relationship skills training and MFIs service for credit with the household durables expenditure of the respondents. Where as, the coefficient of determination showed that, around 14% skills training attended and MFIs services for credit have contribution to the respondents.

The significance value of F statistics (F=0.001) was less than 0.05, which means that MSIs service for credit, and training attended has no significance relationship with household durables of respondents. The Beta value was indicated that, Attended training respondents was 0.179 and MFIS services for credit was 0.336. It means that relatively, access to MFIs service for credit has significance contribution than attended training to the household durable expenditure of the respondents. In general, even if the relative strength of MFIs service for credit contribution is better than who have attended training of respondents, other results (F, Beta, R square) showed that MFIs service for credit and training access do not have much contribution to the house hold durables expenditure.

4.3.2.2 The influence of Skills Training and Micro Financing on clothing expenditure

The linear regression result (R) was (0.561) it means that trained respondents and who have got MFIs services for credit have moderate relationship with clothing expenditure. The coefficient determination (R square) was indicated (0.314) it means that 31.4 % of clothing expenditure is due to the contribution of skills training attending and MFIs service for credited access.

Whereas, F significance value was 0.001. Hence, the value of F is less than 0.05 significance level, then MFIS service for credited and training attended has no significance relationship with clothing expenditure of the respondents. Moreover, the Beta value was showed MFIs services for credit has moderate contribution (Beta= 0.526) than skills training attended (Beta=.224) on the clothing expenditure of the respondents. The analyses indicates that MFIs services for credit and access of training has around 32 % contribution and relatively MFIs service has a strength to contribute on respondents clothing expenditure,

4.3.2.3 The Influence of Skills Training and Micro Financing on Education Expenditure.

The regression analyses (ANOVA) result showed that, the result of coefficient of relation (R) was (0.426). It means that the relation of skills, training attended and MFIs service for credit with that of food expenditure of the respondent was somewhat less. The coefficient of determination was indicated, (0.181) it means that the MFIs service for credit and training attending has 18 % influences on education expenditure of the respondents.

The F statistics was indicated (0.001). Hence, it is less than 0.05, the MFIS, service and training attending has no significance relationships with education expenditure of the respondents. Where as the standardized coefficient of MFIs service for credit (Beta= 0.426) and Training attending was indicated (Beta=0.006). Even if the strength of contribution of the MFIs services is less, its' contribution on education expenditure to the respondents is relatively better than attending training. As it is shown in the regression analysis the contribution of MFIs and skills training on the education expenditure of the respondents have less contribution on education

expenditure. Whereas MFIs service has relative strength to the contribution of education expenditure of the respondents than the training they received.

4.3.2.4 The Influence of skills training and micro financing on total expenditure of food items.

The ANOVA test (linear regression) was indicated the multiple correlations coefficient (R) was 0.571. It means that skills training attended and MFIS service for credit has found to be 0.326 that is, about 33% of the variance in the preference the skill training attended and MFIs services for credit explained ranking.

The significance value of F statistics was less than 0.05 which means that the variation explained by skills training attended and MFIs services for credit is not due to chance. Moreover, the result of standardized coefficients (Beta) of attending skills training is 0.092 and Access of MFIs service is 0.569. It means that MFIs services for credit have relatively contributed to the total expenditure of food. Therefore, access to MFIs services for credit increases the expenditure of food increases for the respondents. So that, as the regression results indicated MFIs services for credit and skills training has moderately influence on the expenditure of food items for the respondents.

4.3.2.5 The Influence of skills training and micro financing on total expense of Purchasing of/house/ maintenance / Exception

In the Analyses of the liner regression the multiple correlation coefficient (R) was 0.286. It means that attending training and MFIS service for credit have weak relationship with household maintenance expenditure. The R square (Coefficient of determination) value was indicated 8.2% of the variance in the preference ranking is explained by the attending of skill training and MFIs service for credit to household maintenance expenditure. The significance value of F statistics was indicated 0.19. It means that MFIs and training has no significance relationships. Where as, (Beta) of MFI was (0.278) and attending training was (0.84). It means that relatively MFIs service for credit have better contribution to maintenance expenditure of respondents than that of

attending training. Therefore, it can be concluded that MFIs service for credit and skills training do not have influence on maintenance expenditure for the respondents.

4.3.2.6 The Influence of Skills Training and MFIs services for Credit on the Ceremonial Expenditure

The result of ANOVA was indicated that, the value of R was 0.31. It means that attending training and MFIs service for credit has less relationship with ceremonial expenditure of the respondents; R square (coefficient of determination) result was also indicated 0.090. It means that 9% of the variance in the preference ranking is explained by attending skills training and MFIs service for credit of the total ceremonial expenditure of the respondents.

The significance value of F statistics is less than 0.05, which was 0.012. There for MFIs service for credit and attending of training has no significance relationship with total ceremonial expense of the respondents. Whereas the standardization coefficient result was 0.299 indicated for attended training and 0.052 for MFIs service for credit. Even if the strength of skills training contribution is weak, relatively its contribution to ceremonial expense is better than that of MFIs service for credit. Hence, the analysis in general indicated that, MFI services for credit and Access of training do not have an influence on the respondents' ceremonial expenditure.

4.4 The Influence of Skills Training and Micro financing on Empowerment of Women Small-Scale Entrepreneurs

It is widely understood both in theoretical and empirical grounds that women have little control over decision making pertaining to economic, social, cultural and political matters against their male partners, particularly in developing countries. Women are responsible for household and family food security, are home managers, nurture their families especially children, the aged and the sick. Women have heavier workload burden compared to men and perform all these tasks in the face of multiple constraints. Women constitute majority of the workforce in certain sectors of the economy, but their businesses have also influences, in one way or another, the structure of all our economies. For Schorling (2006), gender inequality starts early and keeps women at a disadvantage throughout their lives; eg, girls are more likely to drop out of school and to receive less education than boys because of discrimination, education expenses, and household duties.

Gender inequalities have negative implications for development outcomes and families well being. Although, empowerment of women have a multidimensional issue touching economic, social, political, and cultural aspects, the study focused on economic empowerment of women leading/influencing perhaps other components of empowerment of women.

It is assumed, however, that involvement of women in MSEs increases household income and gives them self-esteem and confidence thereby improves household status. The association also helped for women to involve in various social affairs, which improve their bargaining power in the face of economic, social, and other matters of their daily life. Hence this is an important encouragement for women entrepreneurs involving in economic affairs.

During the survey, married entrepreneurs were asked about their status of decision making in selling and producing various items and decision on the income they earn from their enterprises. This was to examine their decision making power in such affairs. The following frequency table shows the involvement of women in selling and expending earned income from their respective enterprises.

Table 4.19 Decision on selling / producing and household expenditure of the earned income

Who sell own products?			Who spend the income you earned?	
Item	Frequency	Valid Percent	Frequency	Valid Percent
Husband only	3	3.1	2	2.1
Only wife	18	18.8	9	9.4
Husband and Wife equally	14	14.6	33	33.4
Mostly husband	2	2.1	1	1.0
Mostly wife	1	1.0	3	3.1

Table 4.19 indicates, from among the married women about 18.8% of them involve in selling and producing various products in their respective enterprises; while husbands constitute 3.1%. When it comes to decision on spending on earned income, however, about 33.4% responded that they decide equally or by the consent of both husband and wife. About 2.1% of the respondents indicate that husbands mostly do decision on the spending of household consumption. 9.4% constitute entire decision of wife on household spending. From table it can be concluded that women who participated on their product selling will increase their decision power on spending income they earned.

4.4.1 The Influence of Skills Training and Micro financing on women entrepreneurs Empowerment

The linear regression analysis result showed that the coefficient of relation R to be 0.438. It means that MFIs service for credit and skills training have some what less related relation with power of household women.

The value of R square (coefficient of determination) was indicated to be 0.192. So that, 19.2% of preference ranking is explained by MFIs service for credit and skills training

The significance value of F was 0.001, which is less than 0.05. It means that access of MFIs service and skills training access have no significance relationship with power of the household women entrepreneurs.

The standard of coefficient value (Beta) showed that access to MFIs service for credit (Beta=0.436) have better strength to women's' empowerment in the household than that of respondents attended training (Beta=0.071).

Generally, in this part of the thesis efforts have made to examine the influence of skills training and micro financing on small skill women entrepreneurs in the group-based MSEs on empowering and improving the living conditions. The various statistical tools employed showed that, access of skills training and micro financing /access of MFIs service for credit have no relationships on the living conditions and empowerment of women entrepreneurs respondents. The reason is that during the semi structured interview, the respondents respond different responses regarding their average monthly income that those who respond they shared their

income equally. Moreover, during the documentations assessment the researcher found that the enterprises do not have proper documentation, so that, such type of cases might affect regression analysis. But relatively access of MFIs services for credit has better strength than that of skills training. On top of that, during FGD on living conditions issues, the respondents pointed out the relevance of the enterprises in improving living conditions, if not they entirely freed them from poverty. They have great hope that their involvement in MSEs will improve their living conditions. In addition, they are planning to diversify their income by developing various strategies while they are in the MSEs. They are also planning to enhance their capacity and resort to other productive activities. Therefore, it is possible to conclude that using the positive attitude of the respondents towards the MSE and on the top of that, strengthen of access of MFIs for credit and having a proper documentation and identifying a proper training will improve the living condition and empowerment of the women small scale entrepreneurs.

In addition to the FGD with operators, the researcher had a chance to interview the respective official of the Municipality on MSEs they organized. According to the officials, every necessary effort have been made and will be made to the extent that the MSEs become stronger, capable of developing their bargaining power in the market and production process thereby develop their MSEs.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary

This is the study on *Skills Training and Micro-financing for Empowerment and Improvement of living conditions: the Case of Small-Scale Entrepreneurs in Bahir Dar Town*. Its objective is generally to assess the contribution of skills training and micro-financing services provided by Bahir Dar town Administration Micro and Small Scale Enterprises and Industry promotion office and Other Micro Finance Institutions (MFIs) in empowering and improving the living conditions of small-scale women entrepreneurs in the town.

The Ethiopian economy is predominately based on rain-fed agriculture. So far many authors and sources on the economy have been ranking Ethiopia as one of the poorest countries in the world based on available data on annual income and per capita income. In addition, the country stands the second most populous country in Africa. Nevertheless, Ethiopia is frequently hit by periodic droughts, famines and is also home to millions of poor people. Poverty has remained a threat to the socio-economic stability of the country for more than four decades. Ethiopia's socio-economic conditions, like other countries in sub-Saharan Africa, are characterized by high population growth, low economic growth, economic inefficiency, inadequate social services, high unemployment rate, etc. In the country, women constitute the majority of unemployed sections of the total population because they are the ones who are seriously affected by poverty and related problems.

Literatures are thoroughly documented the persistence of women's poverty in Ethiopia. This literature focuses on the root causes of poverty and the roles of skills training together with micro financing in alleviating women's poverty. Thus, scholars with different educational backgrounds recommended such ways of alleviating their poverty as the elimination of existing social barriers, creation of favourable environments, the implementation of policies which are efficient, more responsive and accountable to women in conducive and encouraging environment, empowerment of women economically through their participation in 'functional literacy' and IGAs which would integrate them into the market economy that lead them to acquire new skills and to self-sufficiency.

thereby improving women's living conditions, increasing their decision-making power at different levels in the community under consideration.

Cognizant of the importance of micro credits in alleviating poverty in general and that of women in particular. Ethiopia, like other developing countries, has adopted micro financing programs. However, the available partial evidence contested that educational training and micro financing would make larger contribution to reduction of women's poverty. Thus, there are knowledge gaps as to the role of skills training and micro financing as instruments for improving the living conditions of poor women and increasing their decision-making power in different socio-economic contexts in Ethiopia.

Review of related literature on the topics under investigation shows that there is close link between skills training and micro financing on one hand and improvement of living conditions and increasing decision-making power on the part of beneficiary poor women on the other hand. Roger (1992), for example, discusses on the linkage between education and training and development in the light of their possible interactions when they are viewed in a dynamic change process. A number of researchers found out that the paramount importance of increasing skills and capabilities for economic success in an increasing integrated and competitive global economy (Creevey 1996; World Bank 1999; FAWE Secretariat, 2001).

Awori (1995) also looks at a range of training issues around women's enterprises and divides their needs into three categories as training for low income women, for women who are already become entrepreneurs and for trainers and then suggests their respective areas of training to be recommended for the three groups under consideration and which have to be offered together in a coordinated manner in order the training to be effective. This argument is also justified by the findings of other studies undertaken elsewhere in the world.

Rogers (1994) generally argues that training programmes for women have at best to address their practical needs (i. e., earning a living to guarantee survival). The findings of the study conducted by Creevey in 1996 indicates the presence of a combined effect of new or modified technology, training and credit service on significantly increasing women's income levels and improving their quality of

life and that of their families. A large body of literature which does not focus on skills training, on the other hand, even argues the importance of raising the awareness of poor women for overcoming the barriers that may face them while trying to enter the public arena (Moser; Parker 1993; Williams Longwe 1998).

From the foregoing discussion, one can deduce that financial resources accessed at micro finance institutions are key factors for improving poor women's living conditions. Micro financing has the goals of alleviating women's poverty and their empowerment in decision-making in different contexts and at different levels.

Some micro finance specialists view income security rather than promotion as the first step to poverty reduction or alleviation. Hence, they argue that micro finance as well as ventures helps the poor women to improve their lives by channelling financial services and serving as "instruments to change the existing gender relations to women's advantage (Mayox, 1999). Such an income increment and control over it, which, in turn, increase their role in making decisions on economic affairs in household context that, leads to greater wellbeing for women, men and children (Mayox, 1997). Fang and Perret (1999) argue that improving the women's life means improving the lives of more than half of the population.

Micro financing, therefore, provides the poor women with an opportunity to access and control over such scarce resources as fund or capital and educational or training opportunities. It also promotes skills training. A properly channelled micro finance services enable them to gain benefits of income, asset ownership and social status, which similarly enhance their empowerment in terms of decision, the decision-making image, self-confidence, or generation of capacity. In Ethiopia, some policy documents on women affairs present their arguments in that perspective. Rahmanr (2000), in general, states that the success of micro financing and educational training in reducing or alleviating poverty depends on how far they can address the multi-faceted constraints faced by the poor women in their respective households.

Regarding micro- and small-scale enterprises, there are three approaches, which include: social marginality, state regulation and small-scale enterprises.

Rao and Bavaiah (2005) conclude that micro financing has positive impact on increasing households' annual income, reducing the existing inequalities in the distribution of income and contributing to employment in India. Number of studies conducted by different scholars either at home or abroad on women's issues documents the correlation between poor women's access to micro credits at micro financial institutions in both urban and rural areas of Ethiopia and the improvements in Amhara, Dire Dawa and Tigray Regions.

In the literature on micro finance and empowerment, there are different views on whether or not micro financing empowers poor women. In this regards, Myoux (1999), for instance, argues that there is positive evidence which substantiates women's involvement in properly designed micro finance programme intervention empowers them through a combination of different interventions in a longer period of time. This holds true in Asia (such as in India, Bangladesh, Sri Lanka and Nepal) and Sub-Saharan African countries like in Ghana and Uganda (Chen, 1997), including Ethiopia (WABEKON Development Consultancy Firm, 2006; Wolday & Narayana, 2008), which is experienced through pathways sequentially. However, Mayoux (1997) contests that the actual contribution of financially successful micro finance programmes to poor women's empowerment is often limited.

In summary, there are great number of literature which argues and supports the contribution of skills training on one sort or another through the involvement in micro financing to increasing income of households, improving living conditions and increasing poor women's decision-making power on economic, social, cultural and political arena in the society at different levels. In the light of those arguments and counter-arguments, this study tried to investigate the role of skills training and micro financing in improving the living conditions and empowering small-scale women entrepreneurs in Bahir Dar town of the Amhara Region based on cross-sectional data of 2007/08.

Based on the forgoing the review of the relevant literature the topic under investigation, this study used both quantitative and qualitative research designs and methods and then generated data on socio-demographic and economic characteristics, nature and stricture of MSEs, expansion and contraction of the enterprises, skills training together with their associated benefits, different aspects

of micro financing, variables that are used to measure living standards of households and suggestions for plausible actions in relation to skills training and micro financing in the light of improving living condition of households and empowering women small scale entrepreneurs. These data were collected from a total 96 representative samples drawn from the target population using multistage sampling techniques. In addition, secondary data were collected from enterprises' records, project documents, guidelines, progress reports, beneficiary documents, published/unpublished theses or dissertations, published/unpublished documents on Ethiopian Micro-finance Institutions, newspapers, files on CD ROM, and files that were downloaded from the Internet by applying documentary analyses. All the data generated were analysed using descriptive and inferential statistical techniques such as univariate, bivariate and to some extent multiple linear analyses to answer the research questions and to test the hypotheses. Moreover, the study employed thematic and content analyses. Finally such rigorous quantitative and qualitative data analyses resulted in major findings regarding relationships among those variables under investigation.

5.2 Conclusions

This study attempted to assess the combined role of skills training and micro financing in improving living conditions and empowering women small-scale entrepreneurs in the capital city of Amhara Region. In the town, the significant majority of women who have engaged in small-scale entrepreneurship and got involved in different types of MSEs are young adults whose age is categorized under 25-35. These young women are involved in various and sundry productive activities in their efforts to contribute their own share to economic development of the Region.

A reasonable proportion of the women entrepreneurs are married that contributes to their increase in social recognition in their respective local community. In these households, on average, a maximum of 4 members are currently residing under one roof which may either be 'unproductive dependent' or 'productive hands' that could lead their helping hands with IGAs which contribute to income generation in the households. However, such a small size of households in the town implies that some endeavours underway by concerned parties at different levels in order to check the population growth of the town, which, in turn, contributes its part in an attempt to reduce poverty in the Region.

A significant proportion (i.e., about 72%) of the small-scale entrepreneurs are literate who have already attained different levels of educational status. As they are literate who have basic educational competency in running and managing their business firms, those young adult women are in their vantage point from which they could acquire new business skills through participating in relevant types of training and could manage to employ various interpersonal skills so that they could approach MFIs in their locality to get access to micro credit services which pave the way for engaging themselves in different income-generating activities thereby increasing their income which leads to the improvements of the beneficiaries' living conditions.

Unlike the necessity of certain level of education, as some micro finance specialists argue, both illiterate and literate women have accessed and got involved in micro- and small-scale economic sectors and other productive activities. Generally, the involvement of young adult women in MSEs in the town does not appear to require an achievement of certain levels of literacy. In addition, those women who graduated from TVETs or general secondary schools may serve as a stepping-stone to pave the way to embark on small-scale micro finance activities, which, in turn, generate income to households.

Those young adults who tend to be thrifty in their daily expenditure may become innovative and observant of their socio-economic environments to look for viable alternatives to engage in skills training and to get the chance for operating different MSEs. One could therefore argue that the existing fragile and insecure job opportunities in locality may broaden one's 'thinking universe' to assess and discover existing viable alternative socio-economic activities so that s/he can generate at least income for survival.

From the survey data on level of income of the respondents for the last 12 months, the majority of MSE operators' average annual income either increased or remained at the same level as before getting involved in those activities. Therefore, the findings of this study confirm that involvement in different MSEs in Bahir Dar town either contributed to increment of household income or has helped the operators to keep it at the same level for the last one year.

To recapitulate, the socio-demographic and economic contexts of those small-scale entrepreneurs are characterized as being young adults, relatively small in their household size, married and attained different levels of schooling and characterized by fragile and insecure earlier occupation, which may have positive impact on paving the way for embarking on different MSEs. Moreover, their current income level is labelled as a pyramid of income distribution bounded by the same income level at its bottom.

In Bahir Dar town, concerning the nature and structure of the MSEs, although there are various micro- and small-scale enterprises which are being operated by self-motivated private entrepreneurs, this study entirely focused on group-based enterprises that are structured and organized in such a way that they are motivated, established and coordinated by government office(s) and employed experts at different levels. However, these existing situations may impinge upon the operators' day-to-day activities in their prevailing context. As to the organizational structure of the business firms in the town, the governmental office as well as those professionals who have 'incumbent power' is installed at the apex of the organization of the MSEs. Thus, the group-based MSEs in the town are not as such independent economic firms. At times, the government body may dictate what the enterprises perform so as to fulfil the Regional Government interest.

It is believed that group-based involvement in MSEs does have its pros and cons. In this study, working in-group context is found to help the operators to obtain some forms of advantages. These include: creditworthiness in the form of group collateral, bringing the members together to facilitate their engagement in cooperation (especially at the time when they faced with social problems of one sort or another), developing the feelings of being secured or security and healthy competition for earning better income in both intra- and inter-group contexts. Working in-group context has helped the young entrepreneurs to derive many benefits from such joint ventures, which have a plethora of benefits. Such positive benefits could address non-income poverty situation, which, in turn, prevent the women operators not to be excluded from social aspects of their routines of daily life in the locality.

The study also tried to assess whether or not there are changes in the MSEs under investigation. This can be studied by considering their scope of expansion in terms of creating additional job

opportunities, increasing working capital and that of savings or growing in opposite ways. The MSEs being run by young women entrepreneurs generally do not expand and create job opportunities for the new job seekers. However, one could observe the expansion of consumers-oriented MSEs tend to augment the existing number of employees, whereas the soaring price of staple food items such as 'teff' (i.e., a crop which is used for preparing injera, meaning the Ethiopian bread) may cause a significant decrease in the number of women entrepreneurs, particularly in baking and selling injera enterprises. The MSEs in the town, on the whole, do not create employment opportunities due to natural and personal attitude towards loan from MFIS (such as illness, death and fear of bank repayment with interest) that may cast shadows on their sustainability. In the same vein, the remaining members are thus felt compelled to engage in backbone breaking tasks, as the MSEs have been operated collateral in-group context.

This study reveals that almost half of the MSEs have begun their business undertakings using loan from MFIs, especially ACSI. In addition, the business firms show accumulation of working capital, which may be used to expand them. So far, the scarcity of input or raw materials made traditional small-scale enterprises like weaving to stumble about the same status.

Among the members of MSE operators in Bahir Dar, voluntary types of savings is being experienced and the major source of money for their savings is entirely the income generated from their MSEs. The operating entrepreneurs further use their savings for productive investments such as to undertake new business firms, to expand the existing business and/or to procure the necessary plant machineries or equipment for production undertakings. Therefore, the women entrepreneurs are aware of the importance of savings in self-development and business expansion.

Governmentally owned offices have the king's share in providing skills training to the operators in Bahir Dar. In line with Rogers' argument for effective use of training for development, the women entrepreneurs have engaged in training of one sort or another before they get involved in their respective firms. The major types of training attained by the entrepreneurs are financial management, followed by simple business skills. In general, participation in these and other types of training helps the operators to start their own businesses, albeit the training provided to them is inadequate for producing various types of products. In contrast, such types of training have

to be designed and conducted in a participatory, comprehensive and integrated manner. On the other hand, training provided helps the women entrepreneurs a lot in acquiring new skills for operating micro and small-scale enterprises, for upgrading the skills at micro-project development, skills in successful management of different duties and responsibilities, and in bringing attitudinal change, and developing self-reliance and self-confidence.

Those MSEs owned and run by young adult women have access to basic types of infrastructure, which are required for efficient and effective functioning of their firms. Nevertheless, they are not involved in participatory planning and implementation of the project on the development of the basic infrastructure in the area. Generally, there is no a practice of participatory planning and implementation of infrastructure development in Bahir Dar town in sites where there are MSEs.

Local purchase of materials for production purpose from local market is the major source of raw materials. Therefore, it is importance to create linkages among operating enterprises in the locality for viable economic development. Against this backdrop, lack of markets and raw materials appear to be the major problem that faces the MSEs in the town. Owing to unceasing efforts, on the contrary, responsible government body makes those and office in establishing market networking of the MSEs with institutions, which receive the products in such a way that could facilitate efficient, flows of business transactions. This is, in turn; assist the enterprises to solve some of their market-oriented problems in the locality.

The provision of pieces of information on the what, where and when of skills training and market in Bahir Dar town is inadequate. In conclusion, the MSEs, which are being operated by young women, have different demographic and socio-economic characteristics. These seem to serve as a favourable socio-economic environment for operating micro- and small-scale business undertakings either privately or jointly. The participation of women entrepreneurs in skills training and getting access to credit services at MFIs like ACSI has very little influence on their average income of the households that operate MSEs.

There are a number of variables to measure status of living conditions of a household which include: expenditure on household durables, clothing, education, food items, purchasing of house and/or their

maintenance and expense for ceremonial preparation. Access to credit services at micro-financial institutions has much better contribution to expend their income on household durables than their participation in skills training on the part of MSEs joint owners and operators in the town. On the whole, there is moderate correlation between access to credit service at those institutions and average annual expenditure on clothing for the households. Relatively speaking, MFIs' credit services have positive and strong relations with educational expenditure of those households that are operating MSEs in-group context.

Both access to credit service and participation in skills training have moderate impact on the food expenditure of the households. Contrary to all expectations, the two variables do not have significant influence on the households' housing maintenance expenditure. Although participation in skills training seems to have relatively small contribution to increase expenses for preparing ceremonial events in the case of Bahir Dar town, one could argue that neither skills training nor access to credit services has impact on such types of expenditure in the households.

Based on theoretical and empirical grounds, it is argued that women in developing countries have little control over decision-making on economic, social, cultural and political affairs (Schorling, 2006). Women's involvement in MSEs, in Bahir Dar town, helps them to get empowered and decide on the selling products or items produced by their firms. In addition, MSEs may serve as one means of bringing the gender balance at equilibrium in terms of consensus-based decision-making on how to spend the income earned from such and such economic engagements in household context.

In the study area, neither the participation of small-scale women entrepreneurs in skills training nor their access to credit services at MFIs has strong impact on their living conditions. Within the same framework, those factors do not contribute a lot to empower women and make them decision makers in different socio-economic contexts.

By way of conclusion, access to credit services for micro financing on the part of small-scale entrepreneurs have better contribution to the increment of their income thereby improving living conditions and empowering them to make decisions on socio-economic affairs in-group context than their participation in skills training in Bahir Dar. Finally, this study concludes that there is no

significant level of contribution observed on the part of skills training and access to credit service for micro financing to augment the women's income, improve their living conditions and boost their decision-making power. From these findings, some factors may lead themselves to serve for explanation – i. e., improper record keeping and documentation management system at MSEs, memory loss regarding their average annual income, etc. Those findings the study, therefore, may call for further studies on complex interplay among relevant additional factors in a context sensitive manner using extensive descriptive survey and intensive qualitative study in effort to triangulate findings of the study.

5.3 Recommendations

Based on those conclusions which are drawn from empirical data supported findings of the study, the researcher suggests the following plausible actions:

- To alleviate poverty at house hold level; skills training which integrates literacy program in to Income Generating activities (IGs) packaged with reproductive health (RH) program taking in to account the socio-demographic and economic characteristics of the households in which potential women reside and their compositions that can be implemented in integrated, co-ordinated and networked manner with micro financing by creating favourable environment through advocacy.
- In the oregano gram of the Bahir Dar Administration micro and small Enterprises and Industry promotion office representatives of each MSE center should be installed and get participated in appeasing MSE projects, annual planning of the MSEs at zonal level, follow up and monitoring and evaluation of the overall activities performed by MSEs in the town in a participatory manner.
- In order to keep viable those benefits obtained from MSEs; it is recommended that MSEs should encourage establishing indigenous social support institutions such as Idlar, Equb and Mahiber.

- Bahir Dar town Administration Micro and Small Scale Enterprises and Industry promotion office should engage in identifying the root causes of MSE members' withdrawal from the enterprises. Based on the root causes of MSE members' findings, the town administration should design training on confidence building, scanning the socio-economic environment to identify potential risks and their management both internally and externally.
- The Bahir Dar Administration micro and small Enterprises and Industry promotion office should work in co-ordinated way to establish network and partnership with other MFIs and/or NGOs working on women economic empowerment and other relevant development organizations in the region. This, in turn, helps the stakeholders to broaden their scopes of access to credit, to help them engage in different types of savings in different contexts such as Community Self help Savings Group (CSSG) and Village Saving and Lion (VSL) etc.
- Skills training should be designed and implemented in participatory, comprehensive and integrated manner by involving different stakeholders, GOs, NGOs in a partnership with other implementing parties in the town. In addition, such training should enable the trainees to raise their level of awareness of MSE, to get and involved practical field works, decide on the types of training they want to participate, etc.
- The MSE operators should get chances to participate in local development schemes in order that they to have a say about problems and needs identification their prioritisation, appraisal implementation and participatory monitoring and evaluation regarding infrastructure development in the light of creating income generation option in the town or locality.
- The MSE operators should discuss about their problems related to market and raw materials and then reach at consensus on how to establish business-oriented networking for solving their existing problems.
- Skills training which is provided for MSEs operators should incorporate gender-sensitive issues, relevant country policies, programs, implementation strategies guidelines, etc taking in to consideration their educational status attained, and other demo-graphic characteristics.

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Code A (Relationship with HH head)	Code B (Education)	Code C (Marital Status)
1= father	1= never any schooling	1= never married
2= mother	2= traditional (religious	2= married
3= wife	3= literate (reading and writing	3= widowed
4= sister	4= primary & first cycle incomplete	4= divorced
5= son	5= primary & first cycle complete	
6= daughter	6= primary & second cycle incomplete	
7= husband	7= primary & second cycle complete	
8= brother	8= General secondary school incomplete	
9= other, specify	9= General secondary school complete	
	10= preparatory incomplete	
	11= preparatory complete	
	12= vocational/technical	
	13= college diploma	14= first degree
		15= post graduate

Code D

(Main Occupation)

1= employed	7= farmer
2= own account worker	8= self employed (Hand craft)
3= unpaid family worker	9= trader
4= unemployed	10= daily laborer
5= pension	11= service provider
6= student	12= other, specify _____

Q1.9. The size of your household is:

1=1	4=4	7=7
2=2	5=5	8=8
3=3	6=6	9=9
		10=10

Q1.10. What was your earlier occupation before you are a member (owner) of this enterprise?

1= daily laborer 6= petty trader at home (preparing food and drink, etc)

2= student 7= unemployed

3= housewife 8= other, specify _____

4= employee of private business

5= housemaid

Q1.12. What is /are the most important advantage (s) of working in group as the owner of enterprise? (Provide your answer by ranking for the most serious to the list.)

1= creditworthiness _____

2= helping one another in times of problems, eg, illness, tiredness, etc _____

3= feel secured _____

4= competition for better earning among us _____

5= other, specify _____

PART II Sources of Household Income

Q2.1. What were the major sources of your household's income for the last 12 Months? (Circle one or more)

1= Working in small scale enterprises

2= Relief

3= Self-employment

4= others, specify _____

Q2.2. Your income over the last 12 months has been:

1= decreased

2= increased

3= at the same level

4= don't know

Q2.3. If your income has been decreasing, what is/are the reason (s)?

1= sickness of one or two household members

2= poor (lower) market price

3= lower production

4= lack of market because of other producers (competitors)

5= other, specify _____

Q2.4. If your income has increased, what are the three most important reasons (Provide your answer by ranking for the most serious to the list.)?

1= access to market

2= get job

3= access to market and getting job

4= able to buy

5= undertake new business

6= expand existing enterprise

7= access of relevant to relevant training

8= other specific _____

III. Information of training

Q3.1 Did you receive training as to how you conduct your business?

1= yes

2= no

Q3.2 if yes, indicate the type of training you attended (multiple answers):

1. Human resource management (group formation, dynamics)
2. Financial management (bookkeeping, savings and credit)
3. Business and skills identification for women _____
4. Preparation of sub-project proposals/planning _____
5. Production (e.g. food preparation, etc.) and marketing
6. Simple skills training (e.g. labor-saving devices, handicrafts)
7. Store keeping
8. Other specify _____

Q3.3. Did you benefit from the training program? (Circle one)

1 Yes

2.No

Q 3.4 If you answer Q3.18 yes, what benefits did you get as a result of attending the training program? (Multiple)

1. Upgraded the Skill needed to manage productive & household chores
2. Acquired new skills/ capacity to engage in micro-project/business development
3. Attitude change, self-reliance and self-confidence _____
4. Financial benefits _____
5. Other / Specify _____

Q 3.5 What are the limitations of the training? (Multiple)

1. The duration was too short _____
2. The content of the training was not relevant _____
3. The training is limited in scope _____
4. Too complex to understand/ difficult to grasp _____
5. The skill obtained is difficult to apply _____
6. Other/ Specify _____

Q3.6. Where did you receive skill/ training for your enterprise?

- 1= learn from experienced member of the group
- 2= learn from vocational school
- 3= the office train us before starting the business
- 4= business training centers in the town
- 5= other, specify _____

Q3.7. How many hours do you spend in your business per day ?

- 1= 1-5
- 2= 6-12
- 3=12
- 4= other specify _____

Q3.8. Did you take and orientation about the advantage of your enterprise before you start your training?

- 1.Yes
- 2.No

Q3.9 If you answer Q3.24 Yes, Did you get chances to change your decision after orientation?

- 1.yes
- 2.No

I. IV Information on Micro and Small Enterprises

Q4.1. Which type of business do you participate?

- 1= Wood/furniture works
- 2= Cafeteria service
- 3= Textile works
- 4= Sale of fruit and vegetables
- 5= Metal works
- 6= Gravel production
- 7= Food production
- 8= Leather and Leather production
- 9 = Other specify _____

Q4.2. Year of establishment of your business, (E.C.)

- | | |
|---------|---------|
| 1= 1997 | 2= 1998 |
| 3= 1999 | 4=2000 |
| 5= 2001 | |

Q4.3. Where is the location of your enterprise?

- 1= within home premise
- 2= independent premise
- 3 = Government given location
- 4= other, specify _____

Q4.4. What is the form of ownership of your enterprise?

- 1= private
- 2= partnership
- 3= both private and with partnership
- 4= Association
- 5=Other specify _____

Q4.5. Legal status of your business

- | | |
|-----------------|------------------------------|
| 1= licensed | 3= on process to be licensed |
| 2= not licensed | |

Q4.6. Initial capital of your enterprise (in Birr)

- | | |
|----------------|----------------------------|
| 1= 200-500 | 7= 10,001-20,000 |
| 2= 501-800 | 8= 20,001-50,000 |
| 3= 801-1000 | 9= 50,001-70,000 |
| 4= 1,001-1500 | 10= 70,001-100,000 |
| 5= 1,501-2000 | 11=Any Other specify _____ |
| 6= 2001-10,000 | |

Q4.7. How much is your current capital? (Birr)

- | | | |
|--------------|--------------------|--------------------------|
| 1= 200-500 | 6= 2001-10,000 | 11= other, specify _____ |
| 2= 501-800 | 7= 10,001-20,000 | |
| 3= 801-1000 | 8= 20,001-50,000 | |
| 4= 1001-1500 | 9= 50,001-70,000 | |
| 5= 1501-2000 | 10= 70,001-100,000 | |

Q4.8. Initial total number of Female employees/members in the enterprise

- | | | |
|-----|-------|--------------------------|
| 1=2 | 6=8 | 11=14 |
| 2=3 | 7=9 | 12=15 |
| 3=4 | 8=10 | 13= other, specify _____ |
| 4=5 | 9=11 | |
| 5=6 | 10=12 | |

Q4.9. Current number of Female employees /members of the enterprise:

- | | | |
|-----|-------|--------------------------|
| 1=1 | 7=7 | 13=13 |
| 2=2 | 8=8 | 14=14 |
| 3=3 | 9=9 | 15=15 |
| 4=4 | 10=10 | 16= other, specify _____ |
| 5=5 | 11=11 | |
| 6=6 | 12=12 | |

Q4.10. If the number of employees/members of the enterprise has been decreasing, what is the most important reason?

- 1= lack of profitability of the existing business
- 2= disagreement with one or more member (s) of the group
- 3= fear of bank repayment
- 4= starting individual's profitable business
- 5= death and illness
- 6= other, specify _____

last
Q4.11. What is/are the possible and actual problems you face in your business? (Provide your answer by ranking for the most serious to the list.)

- 1= lack of capital.....
- 2= lack of credit facilities.....
- 3= lack of market.....
- 4= competition.....
- 5= lack of raw materials.....
- 6=lack of machineries/ equipment.....
- 7= lack of managerial skills.....
- 8= lack of skilled personnel.....

9= inadequate Governmental/ NGO support.....

10= poor technology/ lack of improvement.....

11= lack of accounting (bookkeeping) system.....

12= other, specify _____

Q4.12. In your opinion, how are the above cited problems of your micro-enterprise could be improved?

Q4.13. What is the source of your initial capital for your business? (Provide your answer (Provide your answer by ranking for the most serious to the list.)

1= own savings.....

2= transfer from family.....

3= credit from friends.....

4= credit from Cooperative Bank of.....

5= other banks found in Bahir Dar.....

Q4.14. How much is your average monthly gross income? (In Birr)

1= 100-200

6 601-700

2= 201-300

7 701-800

3= 301-400

9= 801-900

4= 401-500

10= 1001-10,000

5= 501-600

11= other, specify _____

Q4.14 .How much do you sale your produce per week?

1= 100 birr

4= 501-700 birr

2= 101-300 birr

5= 701-1000birr

3= 301-500 birr

6= other, specify _____

Q4.15. What is your enterprises net earning (profit) per week/month?

1= 50-100 birr

5= other, specify _____

2= 101-300 birr

3= 301-500 birr

4= 501-1000 birr

Q4.16. How do you share your income among the group?

1= equally

2= based on performance in work

3= sale our product individually and get our own share

4= other, specify _____

Q 4.17. Does your enterprise have any accounting system in which the enterprise registers all financial aspects of your association?

1= yes

2= no

Q4.18 .How do you payback the money your enterprise borrowed?

Q 4.19. Where do you get raw material/ inputs for your enterprise?

1= local market (purchase)

4= local areas (no purchase)

2= regional capital (purchase)

3= national market (Addis Ababa) (purchase)

V. Financial and Physical Security

Q5.1. What is the source of your finance in times of shortage of finance? (Rankin decreasing order)

1= loan from saving and credit groups in the community.....

2= own savings (private).....

3= borrow from friends.....

4= from micro-finance institutions.....

5= credit from private business.....

6= other, specify _____

Q5.2. Are you a member of traditional financial institution like 'Iqub'?

1= yes

2= no

Q5.3. If your answer for Q4.2 is 1 (yes), for what purpose have you been using the money? ^{loan}

(rank in decreasing order)

- 1= business start ups.....
- 2= business expansion.....
- 3= purchase of household durables.....
- 4= purchase of food items.....
- 5= child education.....
- 6= health expenses.....
- 7= purchase of clothe.....

**IV. Information on market place improvement
(for business creation)**

Q6.1. Did you make any improvement to your marketing place house in the past 12 Months?

- 1= yes
- 2=no

Q6.2. If your answer for Q5.1 is yes (1), what type of improvement you undergone?

- 1= improving the design of settlement by creating space for basic services (for tap water, electricity, etc) and marketing activities.
- 2= improving homesteads and housing quality
- 3= simple amendment of place of market/ place of production
- 4= other, specify _____

Q6.3. What was the major purpose of such improvement?

- 1= so as to allow home based economic activities?
- 2= commercial redevelopment of central location of own business
- 3= to allow my house more rooms for household members
- 4= others, specify _____

Q6.4. Was there any infrastructure development (roads, market expansion. electricity, etc) by Municipality or Non-Governmental Organization in the past 5 years?

- 1= yes
- 2=no

Q6.5. If your answer for Q5.4. is yes, what is the specific purpose of such infrastructure for your enterprise? Explain

Q6.6. Did you involve in any participatory planning and implementation for settlement up-grading?

1= yes 2=no

VII. Information on Savings

Q7.1. Do you save?

1= yes 2=no

Q7.2. If your answer for Q6.1 is yes (1), what type of saving is it?

1= compulsory

2= voluntary

3= both compulsory and voluntary

4= other, specify _____

Q7.3. What is the amount of your first saving? _____ Birr.

Q7.4. What is the amount of your current saving? _____ Birr.

Q7.5. What is your source of money for saving? (Circle one or more)

1= From business (micro and small enterprise)

2= Borrowed from friends/ money lenders/ relatives

3= Income from employment

4= Other, specify _____

Q7.6. Where do you save? (Circle one or more)

1= In micro finance institution

2= 'Iqub'

3= Cooperative Bank of Oromiya

4= At home (under the roof, safe box)

5= With friends/ relatives

6= In the form for durable materials

7= Lending to others with higher interest ('arata')

8= Others, specify _____

Q7.7. For what purpose you have been saving?

1= Loan repayment

2= To undertake a new business (to expand the existing business)

3= For safety purpose (protection from theft or damage)

4= Old age use

5= Ceremonial service (wedding, holidays)

6= To earn interests

7= To buy machineries, animals or basic items

8= Other, specify _____

Part VIII. Household Expenditure and coping strategies over the last 12 months

Q8.1. Total school expenses over the last 12 months _____ Birr.

Q8.2. Medical expenses over the last 12 months _____ Birr.

Q8.3. Ceremonial expense (wedding, dowry, funeral, etc) over the last 12 months _____ Birr.

Q8.4. Clothing expenses over the last 12 months _____ Birr.

Q8.5. Purchase of household durables over the last 12 months _____ Birr.

Q8.6. Purchase of houses/maintenance/expansion over the last 12 month _____ Birr.

Q8.9. Your household's total food expenditure per months _____ Birr.

Q8.10. Did the household experience food shortage over the last 12 months?

1= yes

2=no

IX. Information on Vulnerability

Q9.1. Did the household ever experienced food shortage?

1= yes

2=no

Q9.2. Did you sell any of your most valued possessions in the worst year? (For example, jewelry, furniture, etc).

1= yea

2= no

3=I don't want to tell

Q9.3. Has the household received food aid in times of food shortages?

1= yea

2= no

3= I don't want to tell

Q9.4. Do you feel that for you household, there is more or less risk of food shortage today than there was in the past 12 months?

1= yes 2=no

Q9.5. Did your household member migrate at the worst period?

1= yes 2= no

Q9.6. Were you unemployed over the last 12 months?

1= yes 2= no

Q9.7. Did your income decreased over the last 12 months?

1= yes 2= no

Q9.8. Do unemployment and lack of income affect you or your family ever more than the previous 12 months?

Part X. Information on Access to Education

Q10.1. How many children in your household are school age children (5-17)? _____.

Q10.2. How many of these children currently attended school? (Total No in a school) _____

Q10.3. The number of your family attending school for last twelve months:

1= decreased

2= stayed the same

3= increased

Q10.4. If your answer for Q10.3 is decreased (1), what is the reason for so?

1= lack of income for school tuition

2= lack of access to school in the area

3= lack of interest to attend school

4= needed for help in the business activity

5= needed for help in non- business activity

6= other, specify _____

Q10.5.If your answer for Q10.3.in increased (3), what is the reason for so?

1= access to new school building in the surrounding

2= income improvement in the household

3= increase in the awareness of the household towards education

4=others,specify_____

Q10.6.What is your average educational expense per year for the household per year? (amount in Birr) _____.

Q10.7. How does the amount your household spent on school and school expenses for this current school year compared with the amount you spent in the last academic year. Did the amount

1= decreased

2= stayed the same

3= increased

Part XI. Information on Health

Q11.1.during the last 12 months, was there any occasion in which you or a member of your family needed medical attention?

1= yes

2= no

Q11.2.If your answer for Q11.1.is yes(1), provide your answer in the following box/tick your answer.

11.3.Where did you get the money to pay for these medical costs?

1= business profit

2= from household saving

3= business profit and household saving

4= borrowed from friends

5= loan

6= other, specify_____

Q11.4.What was the average household medical expenditure for the last 12 months? (Amount in Birr)_____

Q11.5. Do you think your access to medical facilities in the last 12 months improved?

1= yes 2= no

Q11.6. If your answer for Q11.4 1(yes), what is/are the major reasons (S)?

1= profit from own business

2= access to money from community organization

3= borrowed from a friend

4= sold household asset

5= other, specify _____

Q11.7. In the past 12 Months was any ill or injured member of the household not taken for medical attention or treatment because of the household lacked the money to pay for it?

1= yes 2= no

Part XII. Information on Empowerment

Q12.1. Is anyone in your family a member of any association?

1= yes 2= no

Q12.2. If your answer for the above question is yes, he/she belong to:

1= council

2= youth association

3= women association

4= trade association

5= cooperative associations

6= other, specify _____

Q12.3. (only for married and live together). Who have the power in the house hold?

1= husband only

2= mostly husband

3= husband and wife equally

4= mostly wife

5= only wife

Q12.4. How to spends the income you have earned?

- 1= husband only
- 2= mostly husband
- 3= husband and wife equally
- 4= mostly wife
- 5= only wife

Q12.5. How you sell own products?

- 1= husband only
- 2= mostly husband
- 3= husband and wife equally
- 4= mostly wife
- 5= only wife

XIII Suggestions

Q13.1 What do you suggest regarding Skills training contribution for improvement of living standards?

Q13.2 What do you suggest regarding Micro financing contribution for improvement of living standard?

II. Interview Guide

To MSE Organizing Unit of the Small scale Industry Development office

- Q1. What are the objectives of forming group-based MSEs in the town?
- Q2. What criteria were used to organize MSEs in Bahir Dar Town?
- Q3. What type of support did your office made for group-based MSEs?
- Q4. What are the major problems the MSEs face?
- Q5. What progress your organizations acknowledge about the MSEs in the town?
- Q6. How your organization define poverty and what strategies should be adopted to alleviate it?
- Q7. Does the MSE pay tax for the office? Why?
- Q8. What is the future plans of your office towards group-based Small-scale women Entrepreneurs?
- Q9. Would you describe your future plan in an effort to improve the living conditions of additional women in the town through MSEs?
- Q10. How do you explain your staff quality (education) and quantity (size)? Do you notice any unnecessary bureaucratic chain which hinders your service to your clients?
- Q11. How do you explain the overall contribution of your organization for the improvement of Small scale women entrepreneurs' living conditions of Bahir Dar Town?

III. Focus Group Discussion (FGD) Guide Questions for Community members.

- Q1. What is your opinion about skills training contribution for small scale women entrepreneurs?
- Q.2. What is your belief on the relevance of financing the small scale women entrepreneurs?
- Q.3. What is your opinion on the procedures of monitoring and evaluation of small-scale women entrepreneurs' development?
- Q.4. How do you see the existing access of financing of small scale women entrepreneurs?
- Q.4. What is your opinion on the contribution of economic empowerment for small-scale women entrepreneurs?
- Q 5. What is your suggestion on the support of preparation of project proposal for small-scale women entrepreneurs?
- Q 6. How do you feel about the procedures that are taken resolving challenges encountered small-scale women entrepreneurs?
- Q 7. How do you suggest the overall provision of skills training and Micro financing for the small-scale women entrepreneurs?

አዲስ አበባ ዩኒቨርሲቲ
የድህረ ምረቃና ምርምር መርሐ ግብር
የጎልማሶችና የህይወት ዘመን ትምህርት
ትምህርት ክፍል መጠይቅ

ውድ አስተያየት ሰጪ፤

ይህ መጠይቅ የተዘጋጀው የክህሎት ስልጠና የብድርና ቁተባ አገልግሎት በባህር ዳር ከተማ የሚገኙ በጥበቃና አነስተኛ ሥራ የተሰማሩ ሴቶችን ኑሮ በመሻሻል ለውሳኔ ሰጭነት በማብቃት ረገድ ያበረክቱትን ሚና ለመመዘን ነው። በዚህ መተይቅ አማካይነት የሚሰበሰበው መረጃ የሚያግዘው ሰው ለዚህ ጥናት ተግባር ብቻ ነው። ስለዚህ ተገቢውንና ትክክለኛውን መረጃ እንዲሰጡን እንጠይቃለን።

ለትብብርዎ ክልብ እናመሰግናለን።

አጠቃላይ መረጃ -----
 የተሰማሩበት የጥቃቅን አነስተኛ የሥራ ዘርፍ ----- ቀን -----
 የመላሹ ቁጥር----- ሰዓት-----
 ክፍል ከተማ-----

ክፍል 1 የቤተሰብ አባላትን የተመለከተ

ተ.ቁ	የቤተሰብ አባሉ ስም	ጥያቄ 1 ፆታ ወ.1 ሴ.1	ጥያቄ 2 ከቤተሰቡ አስተዳዳሪ ዝምድና (መለያ ሀ)	ጥያቄ 3 ዕድሜ	ጥያቄ 4 የትምህርት ሁኔታ (መለያ ለ)	ጥያቄ 5 የጋብቻ ሁኔታ (መለያ ሐ)	ጥያቄ 6 መተዳደሪያ ሥራው (መለያ መ)

ጥ 1.7 የቤተሰብዎ አባላት ቁጥር

1. 3	5.5	9.9
2. 2	6.6	10.10
3.3	7.7	
4.4	8.8	

ጥ 18 ይህን አነስተኛ ጥቃቅን ሥራ ከመጀመርዎ በፊት የነበሩት በምን ስራ ላይ ተሰማርተው ነበር;

- | | |
|--------------------|-----------------------|
| 1. በጉልበት ሰራተኝነት | 6. በምግብና መጠጥ ችርቻሮ ንግድ |
| 2. በተማሪነት | 7. ሥራ አጥ |
| 3. በቤት እመቤትነት | 8. ሌላ ካለ ይገለጽ----- |
| 4. በግል ድርጅት ተቀጣሪነት | |
| 5. በቤት ሰራተኝነት | |

ጥ 1.9 በራስ ሥራ ላይ ተሰማርቶ ከሌሎች ጋር በጋራ የመስራት ጠቀሜታዎች ምንድን ናቸው መልስዎን በተፈላጊነት ቅደም ተከተል ከዐቢይ ወደ ንዑስ ጠቀሜታዎች ይዘርዘሩ

1. ብድር የማግኘት ዕድል
2. በህመም በድካምና በመሳሰሉት ጊዜ አንዱ ሌላኛውን መርዳቱ
3. የዋስትና ስሜት መፍጠሩ
4. ለተሻለ ገቢ እርስ በርስ ውድድር መኖር
5. ሌላ ካለ ይገለጽ-----

ክፍል 2. የቤተሰቡን የገቢ ምንጭ በተመለከተ

ጥ 2.1 ባለፉት 12 ወራት ቤተሰቡ ዋና ዋና የገቢ ምንጮች ምን ነበሩ (ከአንድ በላይ አማራጮችን በመክበብ ማመልከት ይቻላል)

1. በአነስተኛ ድርጅት ውስጥ በመስራት
2. በዕርዳታ
3. በግል ተዳዳሪነት
4. ሌላ ካለ ይገለጽ

ጥ 2.2 ባለፉት አስራ ሁለት ወራት የገቢዎች መጠን፡-

1. ቀንሷል
2. ጨምሯል
3. ሰውጥ አልታየበትም
4. አላውቀውም

ጥ 2.3 ገቢዎ አሽቆልቁሎ ከሆነ መንስኤው ምን ሊሆን ይችላል?

1. የአንድ ወይም ከዚያ በላይ የሆኑ የቤተሰብ አባላት ሕመም
2. የገቢያ ዋጋ ማቆልቆል
3. የምርት መቀነስ
4. ከአምራቾች መብዛት ተነሳ የምርት መትረፍረፍ
5. ሌላ ካለ ይገለጽ-----

ጥ 2.4 ገቢዎ ጨምሮ ከሆነ ለመጨመሩ ምክንያት የሆኑ ሶስት ዋና ምክንያቶችን

በጠቀሜታቸው ደረጃ ቅደም ተከተል ግለጽ፡

1. -----
2. -----
3. -----

ክፍል 3 ስልጠናን በተመለከተ

ጥ 3.1 ሥራዎን እንዴት ማካሄድ እንዳለብዎ የሚረዳ ስልጠና ወስደው ያውቃሉ፤

1. አዎን አግኝቼ አውቃለሁ
2. አይደለም አግኝቼ አላውቅም

ጥ 3.2 የላይኛው ጥያቄ መልስዎ (አዎን) ከሆነ ያገኙትን ስልጠና ዓይነት ያመልክቱ

1. የሰው ሃይል አስተዳደር ስልጠና
2. የገንዘብ አስተዳደር ሀሳብ መዝገብ አያያዝ፣ ቁጠባና ብድር
3. ለሴቶች የተሰናዳ የስራ መስክና የ--- መለያ ስልጠና
4. የፕሮጀክት ንድፍ አዘገጃጀት ስልጠና
5. አመራርና ግብይትን በተመለከተ ስልጠና
6. መለስተኛ የሙያ ስልጠና
7. ሌላ ካለ ይገለጽ

ጥ 3.3 ከስልተናው ያገኙት ጥቅም ያለ ይመስልዎታል

1. አግኝቻለሁ
2. አላገኘሁም

ጥ 3.4 የላይኛው ጥያቄ መልስዎ (አዎን) ከሆነ የተገኙትን ጠቀሜታዎች ያመልክቱ
(ከአንድ በላይ መልስ መስጠት ይቻላል)

1. የቤት ውስጥም ሆነ የምርት ተግባሮችን በተቀላጠፈ ሁኔታ እንዳከናወን ጠቅሞኛል
2. ሥራዎቼን በሚገና ለማከናወን የሚያስችሉ አዳዲስ ክሊሎት ገብይቻለሁ
3. በራስ መተማመንን የሚያጎላ መብት የአስተሳሰብ ለውጥ አምጥቻለሁ
4. የገንዘብ ጠቀሜታ/ ክፍያ አግኝቻለሁ
5. ሌላ ካለ ይገለጽ -----

ጥ 3.5 ስልጠናዎቹ ላይ የታዩ ጉድለቶች ምንድን ነበሩ;

1. የስልጠናው ጊዜ አጭር መሆን
2. የስልጠናው ይዘት ጠቀሜታ ያለው አለመሆኑ
3. ስልጠናው ሁሉንም አስፈላጊ ነገሮች አለመዳሰሱ
4. ስልጠናው የተወሳሰበና ለመረዳት አዳጋች መሆኑ
5. ከስልጠናው የተገኘውን ክሊሎት ለመተግበር አስቸጋሪ መሆኑ
6. ሌላ ካለ ይገለጽ -----

ጥ 3.6 ሥራዎን ለማካሄድ የሚያስፈልግዎትን ስልጠና የወሰዱት የት ነው?

1. ልምድ ካላቸው የቡድኖችን አባላት
2. ከሙያ ማሰልጠኛ ት/ቤት
3. ወደ ሥራው ከመግባታችን አስቀድሞ ቢሮው ባዘጋጀልን ሁኔታ
4. በከተማው ውስጥ በሚገኙ የስራ ፈጣሪ ማሰልጠኛ ማዕከላት
5. ሌላ ካለ ይገለጽ -----

ጥ 3.7 በየቀኑ ለምን ያህል ሰዓት ነው ስራዎን የሚያከናውኑት

1. 1-5
2. 6-12
3. 12
4. ሌላ ካለ ይገለጽ -----

ጥ 3.8 ሥራውን ከመጀመርዎ አስቀድሞ ስለሚሰሩት ስራ ተቀሜታ ገላጻ ተደርጎለዎታል

1. አዎ ተደርጎልኛል
2. የለም አልተደረገልኝም

ጥ 3.9 የላይኛው ጥያቄ መልስዎ (አዎን) ከሆነ ከገለጸው በኋላ ሀሳብዎን ለመለወጥ ዕድሉ ነበርዎት;

- 1. አዎን ነበረኝ
- 2. የለም አልነበረኝም

ክፍል 4. ጥቃቅንና አነስተኛ ሥራዎችን በተመለከተ

ጥ 4.1 እርስዎ እየሰሩ የሚገኙት ከሚከተሉት በየትኛው መስክ ዘርፍ ነው።

- 1. የእንጨት ሥራ
- 2. የካፍቴሪያ ፍራፍሬ ሽያጭ
- 3. የሽማ ሥራ
- 4. የአትክልትና ፍራፍሬ ሽያጭ
- 5. ብረታ ብረት ሥራ
- 6. ጠጠር ማምረት ሥራ
- 7. የምግብ ዝግጅት ሥራ
- 8. ቆዳና የቆዳ ውጤቶች ሥራ
- 9. ሌላ ካለ ይገለጽ -----

ጥ 4.2 ይህን ሥራ ጀመሩት ከመቼ አንስተዎት ነው

- 1. 1997
- 2. 1998
- 3. 1999
- 4. 2000
- 5. 2001

ጥ 4.3 ሥራዎን ሚያከናውኑት ከምን ሥፍራ ላይ ነው

- 1. በመኖሪያ ቤቱ ቅጥር ውስጥ
- 2. ለብቻ በተዘጋጀ የስራ ቦታ
- 3. መንግስት በሰጠኝ ሥፍራ ላይ
- 4. ሌላ ካለ ይገለጽ-----

ጥ 4.4 ድርጅትዎ የባለቤትነት ሁኔታ ከሚከተሉት በየትኛው ይገለጻል

- 1. የግል
- 2. የሽርክና
- 3. የግልና የሽርክና
- 4. የማህበር
- 5. ሌላ ካለ ይገለጽ -----

ጥ 4.5 የሚሰሩበት ስጋ ሕጋዊ ዕውቅና ምን ይመስላል

- 1. የተመዘገበና ፈቃድ ያለው
- 2. ፈቃድ የሌለው
- 3. ፈቃድ በማውጣት ሂደት ላይ ያለ

ጥ 4.6 ሥራውን የጀመሩበት መነሻ ካፒታል ከሚከተሉት የትኛው ነው

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|----------------|--------------------|---------------------|
| 1. 200-500 | 7. 10.001-20.000 | 11. ሌላ ካለ ይገለጽ----- |
| 2. 501-800 | 8. 20.001-50.000 | |
| 3. 801-1000 | 9. 50.001-70.000 | |
| 4. 1.001-1500 | 10. 70.001-100.000 | |
| 5. 1501-2000 | | |
| 6. 2001-10.000 | | |

ጥ 4.7 አሁን ካፒታልዎ ከምን ደረጃ ደርሷል።

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|---------------|--------------------|---------------------|
| 1. 200-500 | 6. 2001-10.000 | 11. ሌላ ካለ ይገለጽ----- |
| 2. 501-800 | 7. 10.001-20.000 | |
| 3. 801-1000 | 8. 20.001-50.000 | |
| 4. 1001-1500 | 9. 50.001-70.000 | |
| 5. 1501- 2000 | 10. 70.001-100.000 | |

ጥ 4.8 ድርጅቱ ሲመሰረት የነበሩ ሴት ሠራተኞች ወይም መስራች ሴት አባላት ቁጥር ስንት ነበር

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|------|--------|----------------------|
| 1. 2 | 6.7 | 11. 12 |
| 2. 3 | 7.8 | 12. 13 |
| 3. 4 | 8.9 | 13. ሌላ ካለ ይገለጽ ----- |
| 4. 5 | 9.10 | |
| 5. 6 | 10. 11 | |

ጥ 4.9 አሁን ያሉ ሴት ሰራተኞች ወይም ቤት ድርጅት ሕ/ዝት ቁጥር ስንት ደርሷል

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|-----|-------|----------------------|
| 1.1 | 7.7 | 13.13 |
| 2.2 | 8.8 | 14.14 |
| 3.3 | 9.9 | 15.15 |
| 4.4 | 10.10 | 16. ሌላ ካለ ይገለጽ ----- |
| 5.5 | 11.11 | |
| 6.6 | 12.12 | |

ጥ 4.10 የአባልነት ቁጥር እየቀነሰ ሄዶ ከሆነ የመቀነሱ ምክንያት ምንድን ነው

1. ሥራው ትርፋማ አመለሆኑ
2. በአባላት መካከል ስምምነት መትፋት
3. የባንክ ብድርን በመመለስ ስጋት ማሳደፍ
4. ከአባላት መካከል ሌላ ትርፋማ ሥራ የጀመሩ መኖራቸው
5. የሕመምና ሞት የተነሳ
6. ሌላ ካለ ይገለጽ

ጥ 4.11 ሥራችሁን በማከናወን ሂደት ሊያጋጥሙን ይችሉ ይሆናሉ የምትችሏቸው ችግሮች

1. የመሳሪያ --- እጥረት
2. የብድር አቅርቦት እጥረት
3. የገበያ እጦት
4. በመስኩ ያለው ውድድር
5. የጥሬ ዕቃ እጥረት
6. የማሻሻያና መገልገያዎች እጥረት
7. የስራ አመራር ሙያ እጥረት
8. የሰለጠነ ባለሙያ እጥረት
9. የመንግስት በቂ ድጋፍ አለማድረግ
10. መንግስታዊ ያልሆኑ ድርጅቶች ድጋፍ በቂ አለመሆን
11. የምንጠቀምበት ቴክኖሎጂ ጎሳ ቀርነት
12. ሰርተንም መሻሻል አለማሳት
13. ሂሳብ መዝገብ አያያዝ ዕውቀት ማነስ
14. ሌላ ካለ ይገለጽ-----

ጥ 4.12 ሥራችሁን በማከናወን ሂደት ያጋጠሟችሁ ችግሮች

ጥ 4.13 በእርስዎ አስተያየት ከላይ የተገለጹት እንደ ድርጅትዎን ያጋጠሙ ችግሮች ሊቀረፍ ሚችሉት በምን መልኩ ነው?

ጥ 4.14 በስራዎ መነሻ ሚሆን ገንዘብ ያገኙት ከሚከተሉት ከየትኛው ምንጭ ነው;

1. ከግል ተቀማጭ
2. ከቤተሰብ በተገኘ ገንዘብ
3. ከቅርብ በሰዎች ብድር
4. ከህብረት ሥራ ማህበር ባንክ ከተገኘ ብድር
5. ባህርዳር ከተማ ከሚገኙ ሌሎች ባንኮች በተገኘ ብድር
6. ሌላ ካለ ይገለጽ -----

ጥ 4.15 አሁን ያለው አማካይ ወርሃዊ ገቢዎ ምን ያህል ነው;

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|------------|----------------------|
| 1. 100-200 | 6. 601-700 |
| 2. 201-300 | 7. 701-800 |
| 3. 302-400 | 8. 801-900 |
| 4. 401-500 | 9. 1001-10.000 |
| 5. 501-600 | 10. ሌላ ካለ ይገለጽ ----- |

ጥ 4.16 ከምርትዎ ሽያጭ የሚገኙት ሳምንታዊ ገቢ ምን ያህል ነው?

- | | |
|------------|---------------------|
| 1. 100 | 4. 501-700 |
| 2. 101-300 | 5. 701-1000 |
| 3. 301-500 | 6. ሌላ ካለ ይገለጽ ----- |

ጥ 4.17 ከስራዎ የሚገኙት ሳምንታዊ የተጣራ ትርፍ ምን ያህል ነው?

- | | |
|-------------|--------------------|
| 1. 50-100 | 5. ሌላ ካለ ይገለጽ----- |
| 2. 101-300 | |
| 3. 301-500 | |
| 4. 501-1000 | |

ጥ 4.18 ገቢያችሁን ከአባላት ጋር የምትከፋፈሉት በምን ዓይነት መንገድ ነው;

1. እኩል ለእኩል
2. ለስራው ባበረከተው አስተዋጽኦ መሰረት
3. ምርቶችን በግል እየሸጥን ሽያጩንም በግል እንጠቀማለን
4. ሌላ ካለ ይገለጽ-----

ጥ 4.19 የድርጅታችሁ እና ገቢና ወጪ የሚመዘገቡበት የሂሳብ አያያዝ ሥርአት አላችሁ

1. አለን
2. የለንም

ጥ 4.20 ድርጅቱ የተበደረውን ገንዘብ መልሶ የሚከፍለው በምን መንገድ ነው?

ጥ 4.21 ለስራችሁ የሚያገለግሉ ጥሬ ዕቃዎችን የምታገኙት ከየት ነው?

1. ከምንኖርበት አካባቢ በመግዛት
2. ከክልሉ ዋና ከተማ በመግዛት
3. ከአዲ አበባ በማስመጣት
4. ከአካባቢያችን በነጻ እናገኛለን

ክፍል 5. የገንዘብ ድርጅቱን ደህንነት በተመለከተ

ጥ 5.1 ገንዘብ እጥረት በሚያጋጥማችሁ ጊዜ ገንዘብ ልታገኙ የምትችሉት ምንጭ ምንድን ነው; (በተፈላጊነት ደረጃ ተከተል አሳዩ)

1. ከአካባቢው ማህበረሰብ የብድርና ቁተባ አገልግሎት በመበደር
2. የግል ተቀማጭን በመጠቀም
3. ከምናውቃቸው ሰዎች በመበደር
4. ከአነስተኛ ገንዘብ ተቋማት በመበደር
5. ካግል ድርጅቶች በመበደር
6. ሌላ ካለ ይገለጽ-----

ጥ 5.2 እቁብን በመሳሰሉ በተለምዶ ገንዘብ ማሰባሰቢያ ዘዴዎች ተሳትፎ ያደርጋል;

- 1. ስራ ለመጀመሪያ
- 2. ሥራ ለማስፋፊያ
- 3. የቤት ቁሳቁስ ለመግዛት
- 4. ቀለብ ለመሸመት
- 5. ለልጆች ትምህርት ቤት
- 6. ለህክምና አገልግሎት
- 7. ልብስ ለመግዛት
- 8. ሌላ ካለ ይገለጽ-----

ክፍል 6 የመገበያዮች ቦታ ሁኔታ ማሻሻል በተመለከተ

ጥ 6.1 ባለፉት 12 ወራት ውስጥ በመገበያዮች ስፍራዎች መሻሻል አድርገዋል

- 1. አላደርግሁም
- 2. አድርጌአለሁ

ጥ 6.2 የማሻሻል ስራ ሰርተው እንደሆነ የተሻሻለው ምንድን ነው

- 1. ለውሃና መብራትን ለመሳሰሉ መሰረታዊ አገልግሎቶች ማስገቢያ በሚሆን መልኩና ለግብይይትም አመቺ እንዲሆን የስራ ቦታ ዲዛይኑ ተሻሽሏል
- 2. የመኖሪያ ቦታዬና ቤቴን ደረጃ ተሻሽሏል
- 3. ስራ ቦታዬ ላይ መጠነኛ ሆነ ማስተካከያ አድርጌአለሁ
- 4. ሌላ ካለ ይገለጽ-----

ጥ 6.3 የሻሻያ ስራው ያስፈለገበት ዋናው ምክንያት ምንድን ነው?

- 1. የቤት ውስጥ ስራን ለማቀላጠፍ
- 2. የስራ ቦታን የንግድ እንቅስቃሴን ለማሳደግ
- 3. መኖሪያ ቤቴ ተጨማሪ ክፍሎች እንዲኖሩት ለማስቻል
- 4. ሌላ ካለ ይገለጽ -----

ጥ 6.3 በስራ ቦታዎ አካባቢ ባለፉት 12 ወራት የመሠረተ ልማት (መንገስ የውሃ የመብራት.....) ማስፋፋት ስራ ተካሂዷል።

- 1. ተካሂዷል
- 2. አልተካሄደም

ጥ 6.4 የመሠረተ ልማት ስራ ማስፋፋት ተካሂዷል ከሆነ ይህ ስራ ለእርስዎ እንቅስቃሴ ያለው ጠቀሜታ ምንድን ነው?

ጥ 6.5 በአካባቢዎ በማካሄድ ልማት ስራዎች ውስጥ በምን ይሳተፋሉ?

1. -----
2. -----
3. -----
4. -----
5. -----

ክፍል 7 ቁጠባ በተመለከተ

ጥ.7 ባለማቋረጥ ይቆጥቡሉ;

- | | |
|-----------|-----------|
| 1. እቆጥባለሁ | 2. አልቆጥብም |
|-----------|-----------|

ጥ7.2 ቁተባ የሚያስቀምጡ ከሆነ የቁጠባው ዓይነት ምንድን ነው

1. የንግድ ሳያቀርጡ መቆጠብ
2. በፈቃደኝነት መቆጠብ
3. የገዱም በፈቃደኝነትም መቆጠብ
4. ሌላ ካለ ይገለጽ-----

ጥ7.3 የመነሻ ቁጠባዎ መጠን ምን ያህል ነበር ;-----በር

ጥ7.4 የቁጠባውን ገንዘብ አሁን ምን ያህል ደርሷል;-----በር

ጥ 7.5 ለቁጠባ የሚያስቀምጡትን ገንዘብ የሚገኙት ከየትነው;

1. የእስራው ከማገኘው እቆጥባለሁ
2. ተበድራ እቆጥባለሁ
3. ተቀጥራ ከማገኘው ገቢ እቆጥባለሁ
4. ሌላ ካለ ይገለጽ-----

ጥ 7.6 የሚቆጥቡት ገንዘብ የት ነው የሚቀመጠው?

- | | |
|------------------------|--------------------|
| 1. በአነስተኛ ብድር ተቋማት ዘንድ | 8. ሌላ ካለ ይገለጽ----- |
| 2. በዕቁብ ዳኛ ዘንድ | |
| 3. በባህር ዳር ህብረት ባንክ | |
| 4. ከመኖሪያ ቤቱ | |
| 5. ከዘመድ ወዳጅ ዘንድ በአደራ | |
| 6. ቋሚ ዕቃዎችን በመግዛት | |
| 7. አራጣ ብድር በመስጠት | |

ጥ.7.7 የሚቆጥቡት ለምን ዓላማ ነው;

1. ብድራን ለመክፈል እንዲያስችለኝ
2. አዲስ የስራ መስክን ለመክፈት ያለኝን ስራ መስክ ለማስፋፋት
3. ያለኝን ስራ መስክ በማስፋፋት
4. ሳረጅ ልገለገልበት
5. ለአመት በዓል ለሠርግ ለመሳሰሉት ልገለገልበት
6. ወለድ ላገንበት
7. የስራ ዕቃ ለመግዛት ከብቶች ለመግዛት ሌሎች አስፈላጊ ቁሳሰብ በመግዛት
8. ከብቶችን ለመግዛት
9. ሌሎች አስፈላጊ ቁሳቁሶችን ለመግዛት
10. ሌላ ካለ ይገለጽ-----

ክፍል 8 ባለፉት 12 ወራት የነበረውን የቤት ወጪና የማጣጣሚያስልትን በተመለከተ

ጥ 8.1 በስፋት 12 ወራት የነበረ አጠቃላይ የትምህርት ወጪ -----ብር

ጥ 8.2 ባለፉት 12 ወራት የነበረ ህክምና ወጪ -----ብር

ጥ 8.3 ባለፉት 12 ወራት የሰርግ ጥሎሽ የቀብር ስነስርዓት ማስፈፀሚያና የመሳሰሉት ወጪዎች-----

ጥ 8.4 ባለፉት 12 ወራት የወጣው የልብስ ወጪ -----ብር

ጥ 8.5 ባለፉት 12 ወራት ለቋሚያቤት ዕቃ ግዥ የወጣ ወጪ -----ብር

ጥ 8.6 ባለፉት 12 ወራት ለቤት ግዥ እድሳት(ጥገና) እና ማስፋፋት የወጣ ወጪ -----ብር

ጥ 8.7 ባለፉት 12 ወራት ወርሃዊ የቤተሰብ የምግብ ፍጆታ ወጪ -----ብር

ጥ 8.8 ባለፉት 12 ወራት ቤተሰቡ የምግብ እጥረት ችግር ገጥሞት ነበር

1. አልገጠመኝም
2. ገጥሞኛል

ጥ 8.9 የምግብ እጥረት ችግር አጋጥሞን ከሆነ እንዴት ተቋቋሙት

ክፍል 9. ችግር ተጋላጭነትን በተመለከተ

ጥ 9.1 ቤተሰቡ የምግብ እጥረት ችግር አጋጥሞት ነበር?

- 1. አላጋጠመንም
- 2. አጋጥሞናል

ጥ 9.2 ከችግር መጥናት የተነሳ ውድ የሆኑ ማጌጫ ወይም ዕቃዎችን ለመሸጥ የተደገደዱበት ጊዜ ነበር;

- 1. አለ
- 2. የለም
- 3. አስተያየት አልሰጥም

ጥ 9.3 ቤተሰቡ የምግብ እጥረት ባጋጠመው ጊዜ ቤተሰብዎ ለምግብ እጥረት ችግር የተጋለጠ ይመስልዎታል;

- 1. ያውቃል
- 2. አያውቅም
- 3. አስተያየት አልሰጥም

ጥ 9.4 ካለፉት 12 ወራት ይልቅ በአሁኑ ጊዜ ቤተሰብዎ ለምግብ እጥረት ችግር የተጋለጠ ይመስልዎታል;

- 1. ይመስለኛል
- 2. አይመስለኝም

ጥ 9.5 ችግሩ በከፋ ጊዜ የቤተሰቡ አባላት ለስደት ተዳርገው ነበር

- 1. ተሰድደዋል
- 2. አልተሰደዱም

ጥ 9.6 ባለፉት 12 ወራት በስራ አጥነት ጊዜ ነበር

- 1. አለ
- 2. የለም

ጥ 9.7 ባለፉት 12 ወራት ገቢዎ ቀንሷል

- 1. ቀንሷል
- 2. አልቀነሰም

ጥ 9.8 በአሁን ጊዜ ያጋጠመዎት ስራ ማጣትና የገቢ መቀነስ ባለፉት 12 ወራት ከነበረው በባሰ እርስዎ እና ቤተሰብዎን ይጎዳ ይመስልዎታል?

ክፍል 10 ትምህርትን በተመለከተ

ጥ 10.1 በቤተሰቡ ውስጥ ዕድሜያቸው ከ5-17 ዓመት ያለ ስንት ልጆች ይገኛሉ? -----

ጥ 10.2 ከላይ ከተጠቀሱት ውስጥ ስንቶቹ ልጆች ናቸው አሁን ትምህርታቸውን

በመከታተል ላይ የሚገኙት -----

ጥ 10.3 ባለፉት 12 ወራት ትምህርት በመከታተል ላይ የሚገኙ የቤተሰብዎ አባላት ቁጥር

- 1. ቀንሷል
- 2. ለውጥ የለውም
- 3. ጨምሯል

ጥ 10.4 የላይኛው ጥያቄ መልስዎ (ቀንሷል) ከሆነ የመቀነሱ ምክንያት ምንድን ነው?

1. በት/ቤት ክፍያ የሚሆን ገንዘብ እጦት ፤
2. ባሕሪያዊ የትምህርት ቤት አለመኖር
3. ትምህርት ፍላጎት ማጣት
4. በቤተሰብ ንግድ ስራ እንቅስቃሴ ውስጥ መሳተፍ
5. በቤት ውስጥ ስራ ቤተሰብን ማገዝ
6. ሌላ ካለ ይገለጽ -----

ጥ 10.5 በትምህርት ላይ የሚገኙ የቤተሰብ አባላት ቁጥር ጨምሮ ከሆነ ምክንያቱ ምንድን ነው?

1. በአቅራቢያ አዲስ ት/ቤት መመስረት
2. የቤተሰቡ ገቢ ማደግ
3. ቤተሰቡ ለትምህርት ጠቀሜታ ያለው ግንዛቤ ማደግ
4. ሌላ ካለ ይገለጽ -----

ጥ 10.6 የቤተሰቡ ዓመታዊ የትምህርት ወጪ ምን ያህል ብር ነው-----

ጥ 10.7 በትምህርት ላይ ለሚገኙ የቤተሰቡ አባላት በትምህርት ቤት ክፍያና ለተዛማጅ ወጪዎች ወጪ የተደረገው የገንዘብ መጠን ከዘንድሮ ጋር ሲነፃፀር

1. ቀንሷል
2. ለውጥ የለውም
3. ጨምሯል

ጥ 10.8 ከላይ ለተሰጡት መልስ ምክንያት ምንድን ነው?

ክፍል 11 ጤናማ በተመለከተ

ጥ 11.1 ባለፉት 12 ወራት ውስጥ ከቤተሰብ አባላት መካከል ሕክምና ወሰደ ሰው ነበር?

1. አለ
2. የለም

ጥ 11.2 ከላይ ለሰጡት መልስ አለ ከሆነ ለሕክምና ወጪ የሆነው ገንዘብ ከምን ያገኙት ነው?

1. ከንግድ ሥራ ትርፍ
2. ከግል ቁጠባ/ ተቀማጭ
3. ከንግድ ስራ ትርፍና ከግል ተቀማጭ
4. ከሌሎች ሰዎች ብድር በመውሰድ
5. ከገንዘብ ተቋማት ብድር በመውሰድ
6. ሌላ ካለ ይገለጽ -----

11.3 ባለፉት 12 ወራት ለቤተሰቡ የወጣ አማካይ የሕክምና ወጪ ምን ያህል ነበር?

-----ነበር

ጥ11.4 ባለፉት 12 ወራት የቤና አገልግሎት የማግኘት የተሻሻለ ይመስልዎታል?

- 1. ተሻሻሏል
- 2. አልተሻሻም

ጥ 11.5 መልስዎ ተሻሽሏል ከሆነ ለመሻሻሉ ምክንያዎ የሆኑት ዋና ዋና ሁኔታዎች ምንድን ናቸው?

- 1. የተሰማራሁበት ንግድ ስራ ትርፋማነት
- 2. ከማህበረሰቡ ተቋማት ገንዘብ የማግኘት እድል መኖሩ
- 3. ከሌሎች ሰዎች ብድር ማግኘት መቻሌ
- 4. የቤት ውስጥ ንብረት በመሸጥ
- 5. ሌላ ካለ ይገለጽ -----

ጥ11.6 ባለፉት 12 ወራት ሕመም ወይም አደጋ ደርሶበት ከቤተሰቡ የገንዘብ እጦት የተነሳ የህክምና አገልግሎት ሳያገኝ የቀረ የቤተሰብ አባል አለ?

- 1. አለ
- 2. የለም

ክፍል 12 ውሳኔ ሰጭነት አቅም ማጎልበትን በተመለከተ

ጥ 12.1 ከቤተሰቡ አባላት መካከል የማንኛውም ማህበር አባል ከሆነ ሰው አለ

- 1. አለ
- 2. የለም

ጥ 12.2 ማህበር አባል የሆነ ሰው ካለ ከሚከተሉት በየትኛው/ በየትኞቹ ታቅፏል?

- 1. በምክር ቤት
- 2. በወጣቶች ማህበር
- 3. በሴቶች ማህበር
- 4. በሙያ ማህበር
- 5. በንብረት ስራ ማህበር
- 6. ሌላ ካለ ይገለጽ -----

ጥ 12.3 (ይህ ጥያቄ በትዳር ላይ ላሉ ብቻ ነው) የቤተሰብ ኑሮን በሚመለከት ስልጣን ያለው ማን ነው?

- 1. ባል ብቻ
- 2. በአመዛኙ ባል
- 3. ባልና ሚስት በጋራ
- 4. በአመዛኙ ሚስት
- 5. ሚስት ብቻ

ጥ 12.4 በቤተሰቡ ውጪ ላይ የመወሰን ስልጣን ያለው ማን ነው?

1. ባል ብቻ
2. አመዛኙ ባል
3. ባልና ሚስት በጋራ
4. በአመዛኙ ሚስት ብቻ
5. ሚስት ብቻ

ጥ 12.5 ምርትን የመሸጥ ድርሻ የማን ነው?

1. የባል ብቻ ድርሻ
2. በአመዛኙ ባል ብቻ
3. የባልና ሚስት የጋራ ድርሻ
4. በአመዛኙ የሚስት ድርሻ
5. የሚስት ብቻ ድርሻ

ክፍል 13 ተጨማሪ አስተያየት

ጥ 13.1 ሙያ ስልጠናዎች የኑሮ ደረጃን በማሻሻል ረገድ ያላቸውን አስተዋጽኦ ይገለጹ

ጥ 13.2 አነስተኛ የገንዘብ ተቋማት ኑሮን በማሻሻል ረገድ ያላቸውን አስተዋጽኦ ይገለጹ

Annex- II Map of Amhara Region by Zone and Wordea

- Zonal Boundary
- Awji
 - East Gojjam
 - Lake Tana
 - North Gondar
 - North Showa
 - North Wollo
 - Oromiya
 - South Wollo
 - South Gondar
 - Wage Himera
 - West Gojjam



Source:- GIS Team of ANRS BoFEED

Declaration

I, the undersigned, declare that the thesis is my original work, has not been presented for a degree in any other university and that all sources of material used for the thesis have been duly acknowledged.

Declared by:

Candidate' Name: Lantebiye Widedae h

Signature: 


Date: 06/03/09

Confirmation

In my capacity, as advisor of this thesis, I confirm that it can be submitted for examination or defense.

Confirmed by:

Advisor's Name: Temesgen Kseja

Signature: 

Date: 06/03/09

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