

Addis Ababa
University
(Since 1950)



FACTORS AFFECTING FIRM PERFORMANCE OF WOMEN ENTREPRENEURS IN
ADDIS KETEMA SUB CITY WOREDA 02, WOREDA 03 AND WOREDA 08
ADMINISTRATION, ADDIS ABABA.

A Thesis Submitted To Addis Ababa University College Of Business And Economics, Graduate
Studies In Partial Fulfillment Of The Requirements For the Award Of Master of Science Degree
In Management Specialization In Innovation Management.

By

Mathias Wakene GSE/8452/09

Advisor Ethiopia Legesse(PhD)

May, 2020 Addis Ababa, Ethiopia

Declaration

This thesis paper entitled. Factors Affecting firm Performance of Women Entrepreneurs' in Addis Ketema Sub-city in selected Woreda, those are: Woreda 02, woreda 03, and woreda 08 administrations is my own Original work and has not been submitted for any degree of Master in any others University. It is offered for the award of Master of Science degree in Management from Addis Ababa University.

Name: Mathias Wakene

Advisor Name: Dr. Ethiopia Legesse

Signature-----

Signature-----

Statement of certification

This to certify that the thesis paper prepared by Mathias Wakene entitled, Factors Affecting firm Performance of Women Entrepreneurs in Addis Ketema Sub-city in selected woredas'. Those are: Woreda 02, woreda 03, and woreda 08 Administration and submitted in partial fulfillment of the requirement of the award of degree of Master MSc in management specialization in innovation management compiles with the regulation of university and meets accepted standards with respect to originality and quality.

Approved by:

Internal Examiner..... Signature----- date-----

External Examiner..... Signature----- date-----

Advisor: Dr. Ethiopia Legesse Signature----- date-----

Acknowledgement

First and for most, I would like to give my glory and praise to the Almighty GOD for his Invaluable cares and supports throughout the course of my life and helped me since the inception of my education to its completion and enabled me to achieve my career.

To begin with, my highest appreciation goes to Dr. Ethiopia Legesse, my amazing advisor who has provided unlimited amount of encouragement and professional support.

Thankyou. Dr. Ethiopia Legesse. For your; time, opinion, constructive suggestion, a super positive attitude, outlook and approachable. Without your support, this research would not have been come in to reality.

Furthermore, I would like to express my gratitude to my favorite family and especially my beloved parents who supported me financially and psychologically during this Management Program. Without their valuable and continuous help, I could not have the opportunity to attend these studies.

I would be especial thank, my beloved girlfriend, for being patient and supportive during long hours of work in the afternoon, evenings and weekends. Holding to close to full time employment, at the same time working on my thesis paper has not be easy, but it has definitely been manageable and inspiring.

Last but not least, I am thankful to women entrepreneurs who gave me the chance to meet them and experiences about female entrepreneurship through respond questionnaires.

Acronyms

AWE -----African Women Entrepreneurs

FDRE-----Federal Democratic Republic Of Ethiopia

GEM -----Gender and Entrepreneurship Markets

GEM-----Global Entrepreneurship Monitor

ICT -----Information Communication Technology

IFC -----International Finance Corporation's

ILO-----International Labor Organization

MFIS-----Micro Finance Institutions

MSE-----Micro and Small Enterprises

SPSS-----Statistical Package for Social Science

WEA-----Women Entrepreneurs Association

Contents

1. Declaration.....	i
2. Statement of certification.....	ii
3. Acknowledgement	iii
Acronyms	iv
4. List of table	ix
5. List of figure	xi
6. Abstract	xi
1.1 Back gourd of the study	1
1.2 Statements of the problem.....	2
1.3 Basic Research Questions.....	4
7. 1.4 Objectives of the study.....	4
1.4.1. Main objective.....	4
8. 1.5 Research hypothesis.....	5
9. 1.6 Significance of the study.....	5
10. 1.7. Delimitation of the study	6
11. 1.8Limitation of the study	6
12. 1.9. Definition of Terms	6
1.10 Organization of the thesis	8
13. CHAPTER TWO	9
2.1 Review of Related literature.....	9
2.2 Factors affecting women’s entrepreneurial activity	12

2.3 Theoretical Framework	12
2.3.1 Human Capital	13
2.3.2 Motivations and Goals	14
2.3.3 Access to networks	14
2.3.4 Economical Factors.....	14
2.4. Empirical related literature	15
2.5. Difference between women and men entrepreneurs.....	16
2.6. Women entrepreneurs in Ethiopia	18
2.6. 1 Dependent variable	22
2.7.2 Independent variables.....	22
2.8. Performance of entrepreneurs’	22
2.9 Performance Factors Affecting Gender in Africa.....	22
2.4Summary of literature review	24
2.10. Research gap.....	25
14. CHAPTER THREE	27
3.1 Area of the Study.....	27
3.2 Research Design	29
3.3 Target population.....	29
3.4 Sampling size and sampling procedures	29
3.5Sampling techniques	29
15. 3.6 Data Analysis.....	31

16. 3.7 Research Instruments.....	33
3.8 Validity and Reliability	33
3.8.1 Validity	33
3.8.2 Reliability	33
3.9 Specifications of the research model.....	34
3.10 Data Collection Procedures	35
3.11 Ethical considerations	36
3.11 Operational definition of variable	36
17. CHAPTER FOUR.....	38
18. 4.1. Demographic composition of Respondents	38
4.2 Reliability study	43
4.3 Data Analysis	44
4.3.2 CORRELATION ANALYSIS	46
4.4. Diagnostics in Regression	48
4.4.1 Multi co linearity.....	48
4.4.4 Normality	52
4.5 Hypothesis Testing	56
4.5.1 Multiple Regression Analysis	56
Regression analysis.....	58
19. CHAPER FIVE	63
5.2 Conclusions	65
5.3 Recommendations	66

5.4 Limitation and Further Research.....	67
20. References.....	69
21. APPEDIX. A.....	72
22. Appendix B:.....	75

List of table

List Chapter two

Table 1-The main difference between men and women entrepreneurs’	18
Table 2. Summary of theoretical and empirical studies.....	24

Chapter three

Table 3 Women entrepreneurs’ No. of enterprise enrolled; Target population and sampling size in business field in Addis ketema sub city in selected woreda.	30
Table 4 Reliability Statistics	34
Table 5 .Operational definition of variables	36

Chapter four

Table 6: Demographic Profile, Information about your self.....	41
Table 7.Reliability test.....	44
Table 8. Mean of Individual Constructs	45
Table9 Pearson correlation.....	48
Table 10.Multicollinearity test.....	49
Table 11.Multicollinearity test Coefficients ^a	50
Table12. Autocorrelation test Model Summary	52
Table 13.The regression model statistic performance Model Summaryb	57
Table14.Anova.....	58
Table 24 Hypothesis summary.....	62

List of figure

Chapter two

Figure 1 .below is a brief description of the relationship between independent variables and the dependent variable21

Chapter three

Figure 2 Geographic map of Addis Ketema Sub-city of Addis Ababa, Ethiopia.....28

Chapter four

Figure 3 Normality.....54

Figure 4 Normality test.55

Abstract

The purpose of this study is to examine the effect of women entrepreneurial factors, including: (human capital, motivation and goal, networks and demographic) upon the firm performance in Addis ketema sub city. Previous empirical studies revealed that successful implementation of a variety of factors benefited women entrepreneur through improving firm performance in many dimensions like human capital, motivation and goal, networks and economic of related researches have been conducted in different parts of the world, only limited were in Ethiopia . However, there is a study on the factors affecting women entrepreneur performance in unpublished researched, which in turn result in the knowledge gap. So, this research, thus, aims to address this gap by taking 200 random samples from women entrepreneurs in Addis ketema sub city. The study employs descriptive research design and uses quantitative approach. A survey was conducted by using structured close ended questionnaires which is distributed to 200 job creation and entrepreneurs' developments. Descriptive, correlation and multiple regression statistical tools were used to examine the relationship between factors affecting women entrepreneurs and firm Performance. The result of the study revealed that the entrepreneurial factors including (human capital, motivation and goal, networks and economic) has significant ($p < 0.01$) effect on firm performance. Hypotheses testing revealed that there direction is positive and significant ($p < 0.01$) relationship between factors affects women entrepreneur and overall business or firm performance. Recommendation and conclusion are also incorporate in the study.

Keywords: Women entrepreneurs', Human capital, Motivation and goal, networks and economic factors.

CHAPTER ONE

Introduction

1.1 Back ground of the study

Entrepreneur is the key factor of entrepreneurship and now women have been recognized as successful entrepreneurs as they have qualities desirable and relevant for entrepreneurship development. Entrepreneurship is a more suitable profession for women than regular employment in public and private sectors since they have to fulfill dual roles. Increasingly, female entrepreneurs are considered important for economic development. Not only do they contribute to employment creation and economic growth through their increasing numbers, but they also make a contribution to the diversity of entrepreneurship in the economic process (Verheul and Thurik 2001, Eroglu 2012).

Entrepreneurship or business enterprise is recognized as a crucial driver of economic growth, innovation, efficiency, progression, and employment. The basic purpose of entrepreneurship is to convert new thinking and innovative ideas into socio-economic opportunities. Different researches reveal that economic development had been possible because of the innovative, creative and entrepreneurial people who are able to take risks (Hisrich, 2005).

Entrepreneurship is considered to be the main source which creates a new value in the market place and society all around the world. Entrepreneurship is viewed as the back bone of the economic development. Entrepreneurs do perceive a lot of business opportunities through which they generate jobs, reduce unemployment and reduce sustainable economic development. The creative ideas of entrepreneurs have advanced the world today as it is in different fields such as science technology. Furthermore, most of these researches are done widely in the developed country of like Ethiopia under the collective culture orientation. In view of the growing number of women entrepreneurs in Addis Ababa sub city, a study on this topic is now appropriate.

Therefore, it is important to conduct research involving women entrepreneurs under a individualistic culture. This study aim at filling the gap by exploring Addis ketema sub city women entrepreneurial future plan, problems entering on business and the motivation for entering entrepreneurial jobs among women in Addis ketema sub city. It examines the influence of four factors –human capital, motivational and goal, networks and economic factors- on the women entrepreneurs’ firm performance. The present study is also conducted in a collective cultural context i.e. Addis ketema sub city thus selected woredas’ involving women entrepreneurs.

Addis ketema sub city were as selectedworeda, thus are :woreda 02, woreda 03,woreda 08administration wasthe major factors in clad financial problem lack of the qualified employees lack of financial records, marketing problems and last of work premises etc. Besides demographic factors affect the busies which includes social economics, cultural, political legal and technological factor, In additional are also personal attitudes or internal factors that affecting the performance of women entrepreneurs in Addis ketemasub city administration.

Therefore, this study was focus on intervention needed to enhance women entrepreneurs ‘performance practice in Addis ketemasub city in selected woreda administration.

1.2 Statements of the problem

Even though women entrepreneurs in MSEs account the greatest proportion of total entrepreneurs in the Addis Ababa cityas a whole and in Addis ketema sub city selected woreda in particulars there in an acute shortage of studies conducted with a specific objective of analyzing the factors affecting performance of enterprises operated by women in terms of personal and organizational relate challenges economic social cultural and regal administrative.

Empirical evidence shows that significant number of these enterprises is owned by men and it is not common to see women owned businesses worldwide especially in the development countries.

Ethiopia is unexceptional research supports that women-led business can also make significant contribution to the economic development. Give the importance of micro and small business for an economy the survival performance of these enterprises in the sector is an identification and analysis of these factors associated with MSBs. Business performances therefore of a great interest to policy makers, owners, managers and their advisors (Ming-Yen and Siong-Choy 2007).

Over the past years, it has become increasingly apparent that, entrepreneurship indeed contributes to the employment and economic development in a country. Empirical evidence shows that, significant numbers of these enterprises are owned by men ILO, (2006) and it is not common to see women owned businesses worldwide especially in the developing countries, Kenya is unexceptional. Research suggests that women-led businesses can also make a significant contribution to the economy Langowitz (2001), therefore, Low level of female entrepreneurial activity may negatively impact on a nation's economic development and growth. In Kenya, the government and other development agencies have encouraged women entrepreneurs to stand out and start businesses, for instance, Uwezo fund not only supports the youth but also the women, this has seen an increase in the number of women entrepreneurs across the country. Despite the increase in the number of female-owned enterprises, most female-owned businesses have been concentrated in micro and small enterprises and some even fail all the way. Despite the increase in the number of women owned enterprises most women-owned businesses have been concentrated in micro and small enterprises and some even fail all the way this is the situation in Addis Ababa sub city woreda 02, woreda 03, and woreda 08 administration where women entrepreneurs have had challenges due to dual role of production and reproduction therefore having their enterprises collapse fail to expand and make high profits this study aimed to investigate factors affecting performance of women entrepreneurs in Addis Ababa sub city administration the reasons why it is difficult for women to start or operate business and participate in entrepreneurial activities and why women-owned enterprises fail to expand and

make high profit therefore this study would focused on factors affecting performance of women entrepreneurs in Addis ketema sub-city in selected woreda administration of select entrepreneurs’.

1.3 Basic Research Questions.

In order to achieve the purpose of the study, from the statement of the problem the following research questions are raised. Therefore, the research questions for this study are as follows:

1. What is the effect of human capitals on women entrepreneurs’ firm performance in Addis ketema sub-city in selected woreda administrations?
2. What is the effect of motivation and goals on women entrepreneurs firm performance in Addis ketema sub-city in selected woreda administrations?
3. What is effect market and networks on women entrepreneurs’ firm performance in Addis ketema sub city administrations?
4. What is the effect of economics on women entrepreneurs ‘firm performance in Addis ketema sub-city in selected woreda administrations?

1.4 Objectives of the study

1.4.1. Main objective

The main objective of the study was to examine and find out the factors that affect the women entrepreneurs’ firm performance in Addis ketema sub city in selected woreda.

1.4.2 Specific objectives

1. To investigate whether human capital affects the firm performance of women entrepreneurs in Addis ketema sub-city in selected woreda.

2. To determine if motivation and goal affect the firm performance of women entrepreneurs in Addis ketema sub-city in selected woreda.
3. To find out number of networks and membership in women's association mentors affect firm performance of women entrepreneurs 'in Addis ketema sub-city in selected woreda.
4. To investigate several factors that affect economic development and its impact on firm performance of women entrepreneurs in Addis ketema sub-city in selected woreda

1.5 Research hypothesis

The following hypotheses would be test in this study;

H₁: There is a positive and significant relationship between human capital factors and women entrepreneurs firm Performance in Addis ketema sub city in selected woreda's.

H₂: There is a positive and significant relationship between economic necessity motives goals factors and women entrepreneurs firm Performance in Addis ketema sub city in selected woreda's.

H₃: There is a positive and significant relationship between market and network factors and women entrepreneurs performance in Addis ketema sub city in selected woreda's.

H₄: There is a positive and significant relationship between economical factors and women entrepreneurs firm Performance in Addis ketema sub city in selected woreda's.

1.6 Significance of the study.

This study generate important information on the most approached way to encourage and motivate women entrepreneurs to go by and inhibiting factors and became part of national buildings lost though starting business and other enterprises therefore, becoming self-sufficient and creating job opportunities in the Addis Ababa city /country the information

generated can also be used by government and other development agencies to formulate most appropriate policies that are women entrepreneurs friendly. The study is also an empirical knowledge on the factors that affect the performance of women entrepreneurs in Ethiopia. The knowledge can be used to take corrective measures on the outdated practices that may negatively affect the performance of women entrepreneurs.

1.7. Delimitation of the study

Taking into account the time and other resources required for data collection process, the study would be carried out in Addis Ababa sub-city woreda 02, woreda 03 and woreda 08 administration. Limited women entrepreneurs. Even though factors affecting the performance of women entrepreneurs are multi-dimensional and controversial, the study would be delimited to some aspects of.

Human capital, Motivation and goal, networks and economic factors expected.

1.8. Limitation of the study

There would be factors that may affect the study. Some of the expected limitations are financial constraints in travelling from different locations and to help in the logistics of research assistants. Language barriers are also a problem when administering the questionnaire. Illiteracy level among some of the targeted population is also a challenge. However, the selection and use of local interpreters help guide the respondent to understand the questions and fill the questionnaire correctly.

1.9. Definition of Terms

Entrepreneur: The entrepreneur is the innovator who implements change within markets through the carrying out of new combinations (Schumpeter, 1934).

Women entrepreneurs may be defined as a “Woman or a group of women who initiate, organize and run a business enterprise”.

Education: Referee to process of acquiring and developing knowledge, skills and attitudeEwoh(2014).

Performance: Ability to see a business opportunity or necessity, take the risks involved in combining the available resources to start an enterprise; ability to manage an enterprise and see to it that it grows and expands and make profits; ability to accumulate wealth from an enterprise. Wube, M. C. (2010).

Goals: are the positive results that someone expects to gain from doing reasoned behavior while **motivation** is the process by which goal-directed activity is instigated and sustained (Wang, Rule et al. 2013)

Entrepreneurial performance: is defined in relation to the output of the entrepreneur. It refers to the level of achievement of the entrepreneur in running the business enterprise.

Networking is vital in enabling women entrepreneurs to perform well. Aldrich and Zimmer (1986) have suggested that within such networks, entrepreneurship is supported or inhibited by connections between aspirant entrepreneurs, capital and opportunities.

The **human capital** theory suggests that level of education, area of education, previous entrepreneurial experience and business skills can affect venture performance.Darrene et al., (2008); Coleman (2007).

Demographic factors such as age, gender, education, income and experience has a considerable impact on **business** performance.DeTienne and Chandler (2007) and Becker,(1993);Heckman,(2000).

1.10 Organization of the thesis

The thesis had five chapters with key contents as discussed in detail below:

Chapter one: contains the Introduction part including back ground, statement of the problem, research question, Objective of the study, research hypotheses, Delimitation, Limitation, with definition of key terms.

Chapter two: contains the review of related literature, conceptual framework, summery of literature review and knowledge gap.

Chapter three: contains the research methods part including, area of the study, research design, target population, sampling size and sampling procedure, research instrument, data collection, data analysis, ethical consideration, operational definitions of variable.

Chapter four - contains data analysis and interpretation: The section discusses the respondent's profile, and then tests the reliability of individual constructs with Cronbach's Alpha. Data analysis is conducted through descriptive and correlation analysis. Multiple regression assumptions are tested to check the validity of data to fit the model. Hypothesis testing is performed by using multiple regression analysis.

Chapter five - contains results and discussions: In this section the main findings of the research is summarized and conclusions on major findings is presented. Recommendations are given based on the research findings and the limitation of the study is mentioned. Finally, the study forwarded some suggestions for further investigate.

CHAPTER TWO

Definitions of Entrepreneur

The word ‘entrepreneur’ is derived from the French word ‘entrepreneur’ which means ‘to undertake’ and ‘to try’. The entrepreneur definition was first used by an Irish-French economist, Richard Cantillon in 1723 that refers to a person who has the capability to make decision in a complex environment. Schumpeter (1942) defines entrepreneur as a person who invents a new idea to create a new product.

2.1 Review of Related literature

Entrepreneurs are portrayed as people that are ‘very passionate about what they do’ (Shefsky 2011) and are ‘willing to take risks’ so that their dreams can be transformed into realities. They have been described as a person adept to bring about change, who is not afraid to do things differently, who goes in search of new opportunities and exploits them and converts new thoughts into actuality. The descriptions of entrepreneurs are varied and spread from a broad criteria (i.e. start-ups) to a more defined criteria (risk management, doggedly turning ideas into reality and achieving set goals, innovative). The most common attribute for the entrepreneur is new venture creation; however, some researchers argue that an entrepreneur is more than just a new venture creator, but someone who is innovative, employing strategic management practices to ensure business growth and survival. To this end, Miskin and Rose (2015) portray entrepreneurs as the inventors of an ‘innovative’ economic organization for the purpose of gain and growth under conditions of risk and uncertainty.

Definition of Women Entrepreneurs Singh (2007) defines women entrepreneurs as a women, who is creative and innovative and she is capable of starting and establishing her own enterprise by keeping balance between her personal, family and social life thus, achieving self-

economic confidence. In addition, Marlow and Patton (2005) define women entrepreneurs as those who have initiated an enterprise and are actively involved in its management, and own a majority share of the enterprise. Female entrepreneurs are those women who establish business alone or in cooperation, or received it through inheritance. They accept financial, social, moral and mental risk in order to produce new productions in their competitors' market via creativity and innovation (Allen 2015). Although, despite the belief that entrepreneurship offers a promising future for women in general, there are fewer female entrepreneurs than male entrepreneurs (Aldrich and Zimmer).

According to Martin (2010, 67) performance is defined simply in terms of output terms such as quantified objectives or profitability. Performance has been the subject of extensive and increasing empirical and conceptual investigation in the small business literature (Hagedoorn 1996). The issues that remain unresolved are the goals against which performance should be assessed and from whose perspective the goals should be established (E-zine nidi 128).

Business performance is usually measured in terms of economic performance. As Walker and Brown (2004), small business performance can be measured by financial and non-financial criteria. Although the former has been given most attention in the literature, traditional measures of business success have been based on employees' numbers or financial performance such as profit, turnover or return on investment. Implicit in these measures is an assumption of growth that presupposes all small business owners want or need to grow their business.

Customary land tenure systems in developing countries fall into three main categories: community, clan- and family-based, and individual. Land rights are most often acquired by individuals and households through intergenerational succession, even where the individual or household has only a use right to the land. In family or clan-based systems, there is a central household head or family elder who holds the land on behalf of other family members, who have

individual use rights which grant them a significant amount of freedom to use and, in some instances, transfer the land on a seasonal basis, but cannot permanently alienate the land. These customary rules and structures often exclude women from rights to land that are available to men and from community-level decision making on land and property rights.

People start businesses for a variety of different reasons; and these motivations vary by gender. Kirkwood (2009) and Charles and Gehrman (2013) establish that motivations can be classified under push and pull factors. Push factors are those influences that push individuals toward entrepreneurship. Pull factors are those influences that pull people towards entrepreneurship. Push factors are characterized by personal or external factors. This category includes issues such as unemployment, redundancy, and a lack of job or career prospects. Pull factors are those that draw people to start businesses. This category includes opportunity identification. Kirkwood (2009) classifies the desire for independence and monetary motivation especially wealth creation as pull factors. Motivations to become an entrepreneur that relate to 18 works are considered as push factors. Family-related motivations for becoming an entrepreneur are classified as push factors. Women are more likely than men to start businesses to achieve a work-family balance Brush et al., (2006). In surveys, women cite the desire for flexibility and work-family balance as a reason they started their businesses more often than men Boden, (1999); Carter et al., (2003). Parenthood plays a significant role in women's desire to become self-employed Barley (1989).

A key barrier expressed and identified in the literature as adversely affecting the career progression, personal aspirations and development of women in the small business sector is that of reconciling family and work responsibilities Butter and Moore (1997). According to Butter and Moore (1997), women face a multifaceted environment, and that balancing work and family responsibilities are found to be the biggest obstacles for women concerning managing or starting new business. Aldrich (1986) maintains that women entrepreneurs are at a disadvantage because

they face workplace, education and family barriers. Drew, (2000), p.87), argues that the majority of women businesses tend to remain small is because “women continue to take full responsibility for the reconciliation of paid work and household labor”. Work-family conflict results from inter23 role conflict caused by incompatible or conflicting pressures from work and family domains, including job-family role strain, work-family interference, and work-non-work role conflict Parasuraman et al., (1996). A central ideology expressed throughout literature Maven, (2001) is that women experience conflict concerning their ability to juggle or play the role of wife/partner, primary caregiver and realizing their career ambitions Maven, (2001). The direct effect of this conflict is that women are forced to choose “between maintaining ‘upward mobility’ in their career and family stability in the home or even a family at all” (Matlay, Solesvik et al. 2014)

2.2 Factors affecting women’s entrepreneurial activity

Even though women entrepreneurs have grown in numbers across the world and the entrepreneurial potential of women have changed economies, still it does not mean that they are free of challenges. Women entrepreneurs have not achieve their full potential due to barriers they are facing. Therefore, there already exists a lot of research which has examined factors that affect women entrepreneurship in both, developed and developing countries. As it will be documented in the exits section, women entrepreneurs are confronted with many socio economic obstacles which historically had and still are preventing women to engage in entrepreneurial activities according to their potential.

2.3 Theoretical Framework

This study sought to investigate the factors that affect women entrepreneurs to start enterprises in Addis ketema sub city in selected woreda of woreda 02,woreda 03.and woreda 08. Under theoretical framework several theories and models relevant the variables where investigated. These

included motivation and goal theory, demographic theory, Network theory, Human capital theory and economic capital theory.

2.3.1 Human Capital

The human capital perspective proposes that level of education, area of education, previous entrepreneurial experience, previous business experience, and business skills will influence business performance. Cooper (1981) proposed experience and education were "antecedents" to the decisions to start a company and ultimately affected performance. Several studies showed that years of formal education of the entrepreneur before establishing a new firm were related to eventual performance of the firm (Box, White, and Barr 1993; Brush and Hisrich 1991). Box et al. (1993) also found a relationship between higher levels of education and increased performance among manufacturing firms in Oklahoma. Testing the effects of education on business ownership in a longitudinal study, reported that the levels of staying and reentering a business increased with higher levels of education. They argued that less educated women may face financial or human capital constraints that limited their business pursuits (Okpara 2007).

According to ILO (2009) most of the entrepreneurs have Low literacy levels as majority of them drop from the primary level or they have acquired primary level. This makes an entrance to the 'increasingly the last resort for the disadvantaged students with relatively low levels of education. ILO (2009) observed that an entrepreneur's level of education is directly correlated with his ability to make financial decisions of his business. ILO (2009) noted that declining level of education had negative influence on entrepreneur's ability awareness on how and where to get loans to improve their businesses. With low ability to read and write, therefore an entrepreneur is at a disadvantage in the loans market.

2.3.2 Motivations and Goals

Psychological motivations such as achievement, independence, and locus of control have been widely investigated with regard to their influence on business start-up (Brockhaus and Horwitz 1986). Fewer studies examined their relationship to business performance. U.S. research has found that individual motivations and owner/founder goals are related to performance in women-owned businesses, where opportunity motivation was related to survival and independence was associated with "no growth" (Hao 2012)). Other studies indicate few significant performance differences related to male versus female achievement motivation or individual self-esteem. Women reported lower levels of self-confidence than did males (Ming-Yen and Siong-Choy 2007)

2.3.3 Access to networks

Women entrepreneurs face difficulties to access support networks. According to Buttner and Rosen (Aslam, Latif et al. 2013), the major difficulty women entrepreneurs face in not getting access to networks is because most women are victims of gender discrimination. The main existing networks and contacts are male dominated because the majority of networks that support women entrepreneurs take place after the regular working hours, what is unfavorable time for women entrepreneurs (Kaya and Alpkan 2012).

The lack of access to networks could be an important hindering factor at achieving growth and success of women's businesses.

2.3.4 Economical Factors

The study depicted that economic independence is significantly influenced entrepreneurial decision (Schutte and Barkhuizen, 2014). Financial autonomy and availability of start-up capital factors affected women decide to become entrepreneurs (Hossain et al., 2009). Financial support is influenced in women entrepreneur (Naser et al., 2009). Accessing finance is main issues for women. Women entrepreneurs face the access to credit constraints for entering a business. Women

have fewer amenities than men to gain access to credit for various reasons, including deficiency of collateral, reluctance to take into account household assets as collateral and negative perceptions of women entrepreneurs by loan providers (Mahbub, 2000). Insufficient access to finance is factors that affect women involvement in entrepreneurial activities. The maximum restriction facing women entrepreneurs' access to finance is an issue because of collateral requirements (Athanne, 2011). The financial aspects of setting up an enterprise are without misgiving the most significant barriers to women (Zororo, 2011). Formal financial support is viewed to be too costly for women entrepreneurs (Stevenson and St-onge, 2005). Women entrepreneurs find it difficult to increase the start-up capital (Carter et al., 2000). Therefore, it is expected that:

Access to finance Marlow and Patton(2005) argued that access to financial resource is a significant factor to the startup and consequent performance of any business.

b) Access to markets the timely accurate information on the new markets and market segments is also missing.

c) Access to training Young women and girls face many challenges in acquiring required skills for entrepreneurship in the developing countries (Amin et al, (2010). Brown et al. (2002) and Brush et al.(2009) reported the lack of access to training and advisory services are the two major reasons for the low performance of women in small and medium enterprises.

2.4. Empirical related literature

In a study focused on a number of African countries, Kithae et al (2012) found out that availability of business information, access to finance, availability of managerial experience and access to infrastructure are the factors that affect the performance of women – owned SMEs. In Kenya, Onyango (2012) looked at factors affecting the performance of small scale fruit businesses in

Nakuru town centre and found out that business location, as well as education & training are the most important factors that affect the performance of women entrepreneurs.

A large number of empirical studies conducted by researcher across the countries identified various factors that have significant effect on performance of women owned businesses. A broad summary of factors affecting the performance of female owned businesses is summarized in a literature review by Lerner et al (1997). According to the literature, factors such as social learning, human capital, network affiliation, motivations and goals, demographics and environmental factors are expected to have an effect on the performance of the female owned businesses

The chapter looked at the factors that affect firm performance of women entrepreneurs such as human capital, motivation, networks and economic. Also, various scholars have been discussed about their opinions and researches on factors that influence performance of women entrepreneurs. The chapter also focused a theory that relate to the topic and a conceptual framework of a diagram.

2.5. Difference between women and men entrepreneurs

Entrepreneurs contribute to economic development in countries world wise. Entrepreneurial activity is beneficial for both women and men. However; women are not engaged in entrepreneurship to the same degree as men because of the differences and barriers they encounter. Research has shown significance different in female and male entrepreneurial activities which are affected by various factors.

Wube (2010) stressed the differences in the profile of women entrepreneurs in Ethiopia. He found that women entrepreneurs are in the age between 31-40 years old and join the business without adequate experiences. Moreover, he found that women entrepreneurs in Ethiopia have lower education. The maximum educational level that these women entrepreneurs reach is 8th grades .In this study he also investigated the characteristics of women entrepreneurs, such as, the reason to

start own business, sectors, legal ownership status, source of skills for running the business, experience, and the number of employees. According to his findings, women entrepreneurs in Ethiopia, especially in Dessie town, start their own business for the reason that they have no other alternatives. They are mostly engaged in production sectors. The legal ownership establishment of their business is informal of cooperatives. It is reported that the majority of women entrepreneurs in Dessie town (Ethiopia), start their own businesses by their own initiation and acquire their necessary skills from trainings. The working experience of these women entrepreneurs is of 1-5 years, and they hire more than 15 employees in their entrepreneurs.

Ewon (2014), based on his study of women entrepreneurs in African countries shows that men and women have similar motivation for business startups, but the slight difference in their motivation was that men often mentioned economic reason as the prime motivation while women mentioned family needs.

Yordanova and Davidkov(2009) examined the reasons for women entrepreneurs' under performance when compared to men in Bulgaria. They found that women-owned businesses are mostly concentrated in trade sector, where the entrepreneurs tend to be smaller in terms of revenues and employment, compared to construction and manufacturing sectors where enterprises are commonly owned by men.

A summary of some of the main differences between men and women entrepreneurs discussed in this section

Table 1-The main difference between men and women entrepreneurs’.

Men Entrepreneurs	Women Entrepreneurs
Motivation : Economic factors	Motivation : Family needs
Large size firms	Smaller size firm
Higher profits	Lower profits
Being own boss	Personal issues and satisfaction
Younger engaged in entrepreneurship 25-34 years old.	Older engaged in entrepreneurship 35-45 years old.
More experienced	Less experienced

Source: unpublished paper Addis ketema sub city SME 2019

2.6. Women entrepreneurs in Ethiopia

A national survey conducted by the Ethiopian Welfare Monitoring Unit as sited in Eshetu And

Zelege; (2008) shows that women entrepreneurs in Ethiopia are not provided with Adequate Policy related and strategic support from the national government, and that the promotion of vibrant SMEs should be one of the most important priority strategies for empowering women, Addressing abject poverty and unemployment in Ethiopia.

Businesses and enterprises operated by women contribute for economic dynamism, diversification, productivity, competition, innovation and economic empowerment of the poorestofthe poor. Historically, there has been a well-established tradition of women being involved in small businesses and enterprises. However, it is only recently that women’s entrepreneurship has gained the attention of economic planners and policy makers particularly in developing countries in Ethiopia. Although the national government has come to acknowledge that supporting enterprises operated by women promotes gender equality and economic empowerment, the majority of

enterprises operated by women face difficulty in terms of access to finance, resources, business skills and institutional support from the national government Ethiopian Ministry of Trade and Industry of Ethiopia (2003); National Bank of Ethiopia (2002); (Soomro, Shah et al. 2019)

The studies stressed that SMEs owned or operated by women in Ethiopia survive against tremendous odds of failure. While it is true that the predominant image of the “Ethiopian woman entrepreneur” is one of poor women trying to survive, there are other profiles. One is of the woman who has, because of higher education and better access to economic and resources, been able to grow her micro enterprise into the small enterprise category (Hadiya, 1998; (Jones 1996)).

According to Hadiya, these women believe they are the most neglected category of women entrepreneurs because they do not have institutional credit or other support services available to them. These women have outgrown the micro finance system and yet are not able to borrow from banks. The other profile is of the woman who, because of her higher education, previous work experience, and better economic circumstances, has access to the financial and other resources needed to start and grow larger enterprises. Members of the Ethiopian Women Exporters’ Forum (EWEF) are illustrative of this group, although even members of the EWEF complain about inadequate access to commercial bank loans to meet their working capital needs because of the rigid requirement for collateral guarantees (which they often cannot meet). Research has shown that it is possible for women to make the transition from a micro to a small enterprise under the right circumstances. The ILO (2003) study of women in growth enterprises found that 70 per cent of the women entrepreneurs currently engaged in small enterprises had started them as micro-enterprises and grown them over time.

Eshetu and Zeleke (2008), ILO (2003) also identified that the following are the main challenges that women entrepreneurs in Ethiopia face in a sequential order from very Sevier to least important.

- Difficulty in obtaining loan from commercial banks
- Failure of business/bankruptcy
- Failure to convert profit back into investment
- Shortage of technical skills
- Poor managerial skills
- Low level of education

Furthermore, ILO (2003) found that lack of suitable location or sales outlet; stiff competition; low purchasing power of the local population; lack of marketing know how; seasonal nature of the business ;lack of market information ;inadequate infrastructure; shortage of time (due to multiple tasks) ;shortage of raw materials ;Shortage of working capital are constraints of women entrepreneurs in Ethiopia.

A study conducted by ILO (2008) in Ethiopia, the United Republic of Tanzania and Zambia

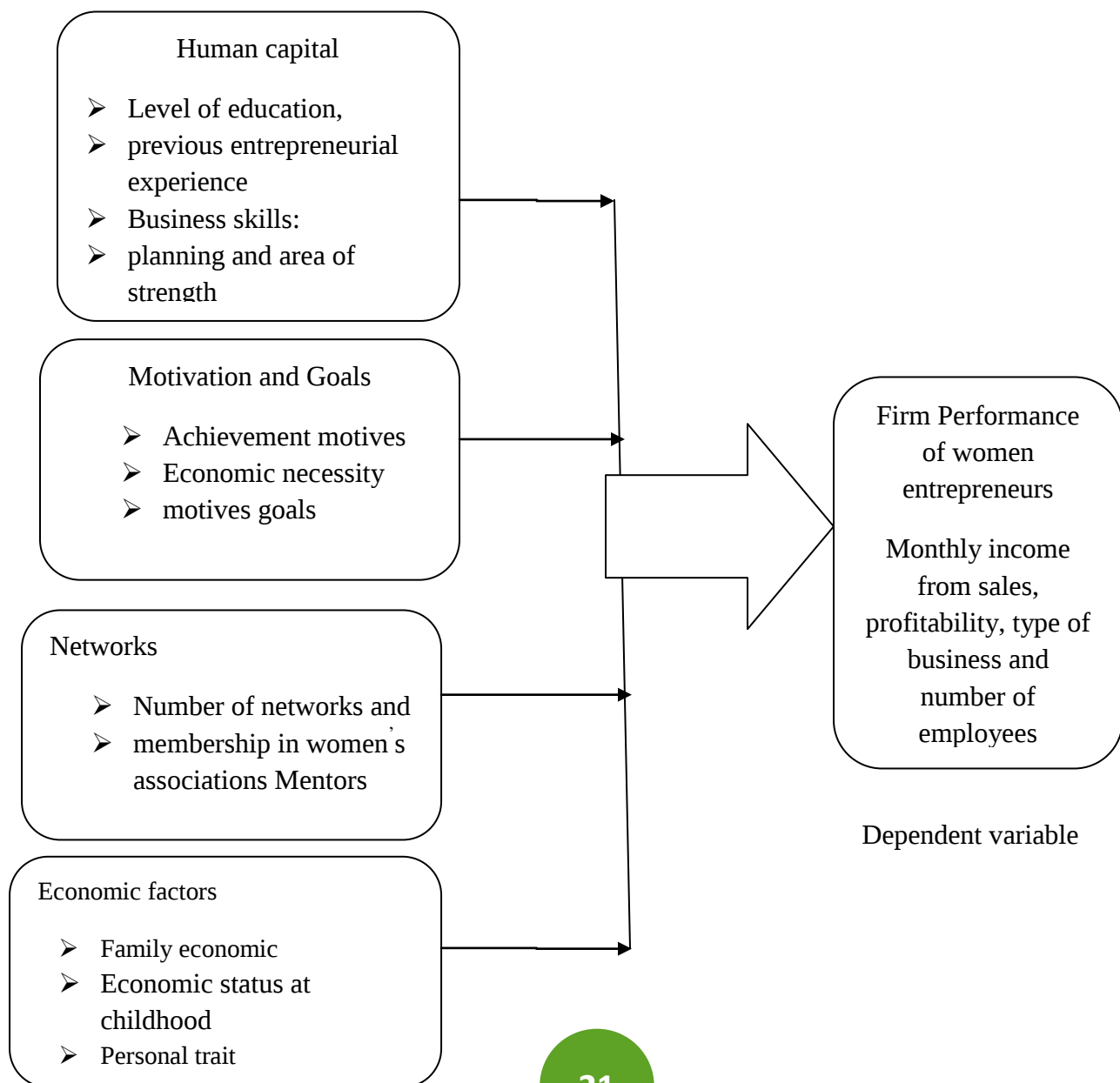
identified that, women entrepreneurs do not have the same access to networks as men; women entrepreneurs have difficulties accessing premises due to, among other things, a lack of property and inheritance rights; women's lack of access to titled assets that can be offered as collateral for loans adversely affects the growth of their enterprises; women entrepreneurs lack access to formal finance and rely on loans from family and community; women entrepreneurs tend to be grouped in particular sectors, particularly food processing and textiles; business development service providers do not give adequate time or effort to target women entrepreneurs – they do not offer flexible arrangements in respect of the timing and location of service delivery; Women often experience harassment in registering and operating their enterprise.

2.7. Conceptual framework

The study was guided by a conceptual framework in a diagrammatic representation containing all variables and indicators

Figure 1.below is a brief description of the relationship between independent variables and the dependent variable

Independent variables



2.6. 1 Dependent variable

A responds to the independent variable, it is called dependent because it "depends" on the independent variable. The dependent variable for the study is “Firm Performance by women entrepreneurs”. The indicators for Firm Performance in this study will include: Monthly income from sales, profitability, type of business and number of employees granted to women entrepreneurs in Ethiopian birr.

2.7.2 Independent variables

Independent variable is a variable that stands alone and is not changed by the other variables being measured. In this study, the independent variables are: entrepreneurs ‘Human capital, Motivation and goal, networks and demographic factors expect.

2.8. Performance of entrepreneurs’

The operating and firm performance of women entrepreneurs had been calculated on 20 items primarily consist on Likert scale five factors i.e. (1= strongly disagree to 5 = strongly agree). After receiving the information from respondents, data was analyzed by using appropriate statistical tools and tests. For the data analysis Latest SPSS v21 had been used. Descriptive statistic was used for the conversion of data in to percentages. Multiple linear regression and Structure equation model had been used data analysis.

2.9 Performance Factors Affecting Gender in Africa

The global economic meltdown has been making headline news for months now and while a lot has been heard about financial troubles in large auto companies and multi-national corporations, gender impacts of this crisis has been scarce reported in the media. In both developing and developed countries, many women have taken the role of primary breadwinner as the men have become redundant as a result of the crisis. Source (Zewde 2002).

This is the case in Africa, where the aforementioned theoretical perspectives also affect gender but in varying ways to their counterparts in developed countries and these are:

1. Women are poor, have few if any of their own assets, and have limited means of accessing such resources from others. Women entrepreneurs usually start enterprises with minimal assets – be they social, human, financial, physical or natural.
2. Women have low levels of formal education at best, but are more likely to have had no formal education, to be illiterate and in general have limited human assets. Generally women's levels of education are lower than men's and the few girls who are educated are steered towards subjects preparing them for reproductive and domestic life rather than entrepreneurship.
3. Women have limited or no experience of formal employment and business. Previous studies have shown women in enterprise as having limited business and managerial experience prior to start-up. This is derived from the fact that they are concentrated in lower paid, lower status employment (both formal and informal) that does not support and enable them to build skills through experience.
4. Women have limited business-related networks. This factor is closely associated with their lack of formal employment and business experience, together with constraints placed on their mobility and ability to interact with other business people (mostly men) arising from culture/religion and motherhood responsibilities.
5. Women are not positively motivated towards business ownership. The reason for this negative attitude is that women have generally embarked into business by default. They have started enterprises when no other options were available to them in order to alleviate their poverty, rather than purposely pursuing business ownership by choice. (Source: Mayoux 2001)

2.4 Summary of literature review

The chapter looked at the factors that influence performance of women entrepreneurs such as: Human capital, Motivation and goal, networks and economic factors. Also, various scholars have been discussed about their opinions and researches on factors that influence performance of women entrepreneurs. The chapter also focused a theory that relate to the topic and a conceptual framework of a diagram.

Table 2. Summary of theoretical and empirical studies

Research variable	Supporting theory	Empirical studies or author	Relationship to the Research variable
Demographic factors	Human capital theory	➤ Middle-east J.Sci.Res.,18(8):1204-1215,2003 ➤ Hyun and Nanak,2004	❖ The level of education, ❖ area of education ❖ previous entrepreneurial experience ❖ previous business skills
Motivation and goals	Motivation and goal theory	➤ Gartner (1990) ➤ Hossain et al,2009 ➤ Stewart and Roth,2007 ➤ Verhewlet et al.,2010	❖ Achievement motives ❖ Economic necessity ❖ Motives goal
Networks	Social Networks	➤ Dubini and Aldrich, 1991 ➤ Bruin et al,2007	❖ The propensity to network,

	theory		❖ Network activity, and ❖ Affiliation to network
Economics	Economic factors theory	➤ Nadgrodkiewicz,2011 ➤ Roomi et al.,ILO,2003	❖ Family economic ❖ Economic status at childhood ❖ Personal trait

Source the own table theory

2.10. Research gap

Literature has revealed that Women-owned businesses are one of the fastest growing entrepreneurial populations in the world today. It has also shown that women entrepreneurs make enormous contribution to economic contributions in both urban and rural as well as the developed and developing countries. They make significant contributions to innovation; employment and wealth creation in all economies. Women and entrepreneurship is well documented in literature but little literature can be found about how human capital, Motivation and goal, networks and demographic factors influence the performance of women entrepreneurs in Addis ketema sub-city in selected woreda 02, woreda 03, and woreda 08 administrations. There is general lack of literature about how women in Addis ketema sub-city in select woreda administration feel about their dual role of production and reproduction. There is a significant gap in literature in relationship to the women personal traits and their enterprise sector choice, empirical literature is also lacking on the factors affecting women entrepreneurs' sector choice and therefore the need to carry out a study to find out the factors that affect women entrepreneurs to start enterprises in male dominated sectors. Dialogue with them needs to be opened and they need to be engaged in entrepreneurship issues so that important amendments can be effected. Understanding how women feel in entrepreneurship

was provide knowledge so that husbands and community at large can change attitude towards women and entrepreneurship. The entrepreneurs still face many challenges, which include, but are not limited or lack of entrepreneurship training, unfavorable regulatory policies, inaccessibility to financial services when in need, and limited business development services (World Bank, 2005)

CHAPTER THREE

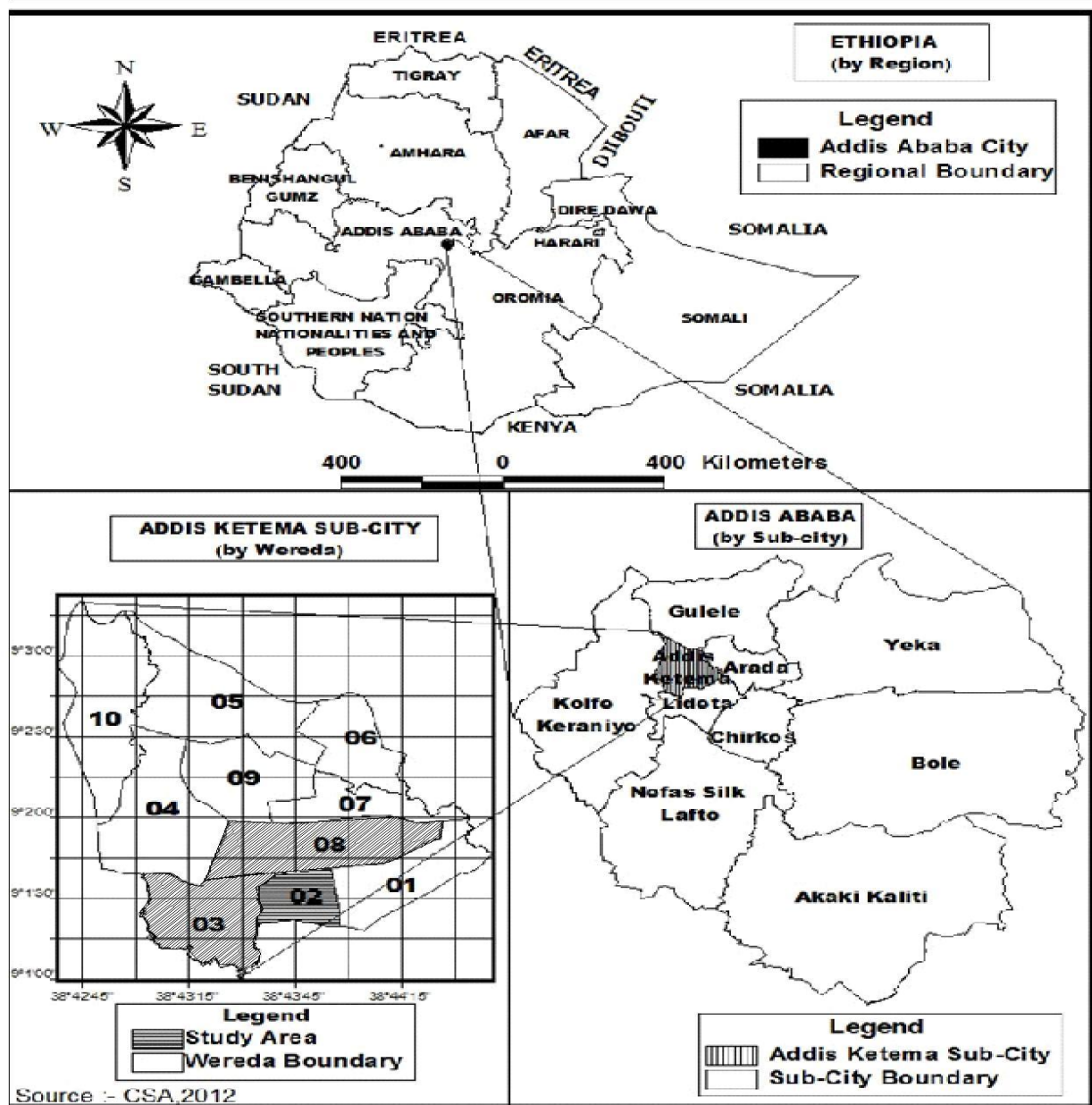
RESEARCH METHODS

The research method employed is determined by the nature of research topic. Therefore, this chapter comprises of the research methods that would be used in the study, this includes area of the Study research design, target population, sample size, sampling techniques, research instruments, validity and reliability of research instruments, data collection procedures, data techniques, ethical issues and operational definition of variables.

3.1 Area of the Study

The study was carried out in Addis Ketema sub-city of Addis Ababa, Ethiopia. The sub city is one of the 10 sub cities of Addis Ababa. Its estimate area is about 7.41sq.km. The total population of this sub city for the year 2010 e. c. was 271,644 (132,825 male and 138,819 female) .The district is located in the northwestern of the city, not far from its center. The sub city boundary in the north side Gulallie sub city, in west north side Kolfekaranio, sub city, in the south west side Lideta sub city and in the northeast side Arada sub city . Addis Ababa, the federal capital city of Ethiopia, was founded in 1886. City is located at an altitude between 2300 in the south of the city and 3000 meters in the north. Addis Ababa is called “political capital of Africa” since it is headquarters of the African Union, numerous international organizations and embassies are located in the city. Geographically, Addis Ababa is located at 9°1’48”N and 38°44’24”E having area coverage of 527km² (Figure 2). It has a subtropical highland climate well as complex mix of highland climate zones, with temperature differences of up to 10°C (18°F), depending on elevation and prevailing wind patterns.

Figure 2 Geographic map of Addis Ketema Sub-city of Addis Ababa, Ethiopia



3.2 Research Design

In order to undertake the study, this study employs a descriptive survey research design. Descriptive survey research designs is used in preliminary and explanatory part of the study to allow researchers together information, summarize, present and interpret data for the purpose of clarification Orodho,(2003).

The descriptive survey research is intended to produce statistical information about aspects of factors that affecting performance of women entrepreneurs that interest policy makers and other stakeholders. The descriptive research design is suitable because the researcher collects data and reports it the way the situation was without manipulating any variables.

3.3 Target population

Target population is the total number of elements that researcher specifies in his research. The target population for this research is all women entrepreneurs in Addis Ketema sub-city woreda 02, woreda 03 and woreda 08 administrations, which are 380 entrepreneurs, this target population would be unevenly distribute among the five areas of study

3.4 Sampling size and sampling procedures

In this section, the researcher to discuss the sample size and sampling procedures as use the study. The researcher show how sample size and sampling procedure is determined, also it explain how actual sampling is do during sampling procedure.

3.5 Sampling techniques

Stratified sampling techniques will apply to find the correct representation of women entrepreneurs from each location; each location form a strata that are homogenous compared to whole population. Using proportional allocation, the sample size for each location is determined in proportion to the women population in the target population.

Table 3. Women entrepreneurs' No. of enterprise enrolled; Target population and sampling size in business field in Addis ketema sub city in selected woreda.

MSEs center	No. of women entrepreneurs enrolled in enterprise	sampling size in each business field					Total
		Trade	Construction	Service	Food and Beverage	Urban agriculture	
Woreda 02	135	22	13	14	11	8	68
Woreda 03	133	18	12	17	12	7	67
Woreda 08	130	21	9	18	11	6	65
Total	398	61	34	49	34	21	200

Source: Addis ketema sub-city MSE office.

A total of 398 women entrepreneurs enrolled in enterprise were selected from the targeted sampling frame using sample size determination technique (Yamane, 1967).

$$n = N / (1 + N(e)^2)$$

Where, n = Number of sample taken,

N = population size

e² = is level of precision (0.05 in this research at 95% confidence interval)

$$n = 398 / (1 + 398(0.05)^2)$$

$$n = 398 / (1 + 0.995)$$

$$\underline{n= 200}$$

To calculate the sizes of the samples from the different strata, the researcher used the below formula as per to C.R. Kothari(2004).

$$n_i = n \cdot p_i$$

Where **n** represents the total sample size, **p_i** represents the proportion of population included in stratum **i** and the number of elements selected from stratum **i** is **n_i**. This calculation would give the sample size per each strata as illustrated in the table above.

To calculate the strata sample size of Woreda 02 women entrepreneurs' as an example

$$n_i = n \cdot p_i$$

$$p_{\text{woreda 02}} = 135/398$$

$$n_{\text{woreda 02}} = 200(135/398)$$

$$n_{\text{woreda02}} = \underline{68}$$

Thus each strata sample size was derived using the above formula.

3.6 Data Analysis

After the data collection, the researcher pre-processed the data to eliminate unwanted and unusable data which was contradictory or ambiguous, developed a coding scheme by creating codes and scales from the responses which was summarized and analyzed.

The quantitative data was then stored in paper and electronic storage and finally the researcher used the Statistical Package of Social Science (SPSS) v21 to easily interpret and analyze the data with short period of time. The researcher used a probabilistic model to predict the extent to which

the identified independent variables affected the dependent variable. The population regression line is represented by the, Following equation:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Where;

Y= women entrepreneurs' performance.

X₁= human capital

X₂=motivation and goals

X₃=networks

X₄=Economic factors

ε= error variables

Barlett et al., (2001) argue that sample size depends on many factors, such as the number of variables in the study, the type of research design, the methods of data analysis and size of the accessible population.

They go ahead to argue that “One of the very advantage of quantitative methods is the ability to use smaller groups of population to make inferences about larger groups that would be prohibitively expensive to study”. When determining the sample size, it is vital to put measures to deal with non-response. Mugenda and Mugenda (2003) suggest that where time and resources allow, a researcher should take as big a sample size as possible.

3.7 Research Instruments

This study used questionnaires in collecting data. A questionnaire is a research instrument that gathers data over a large sample Kombo and Tromp (2006). The questionnaires that were used in this research consist of structure questions. Structure questions were easier to analyze, easier to administer because each item was followed by possible answers. They were also economical to use in terms of time and money. Survey questions in Likert scale was also used to determine levels of agreement or disagreement of items of analysis

3.8 Validity and Reliability

3.8.1 Validity

Derived from the Latin term *validities*, meaning “strength,” validity is a term used in both qualitative and quantitative research. It asserts that a finding can never truly be proven; it can only be argued (Trochim, W. 1999) in this study, the researcher used content validity to measure if the items it contains address all of the topics the researcher aims to study and is assessed. Validity of an instrument is how accurate the instrument is in obtaining the data it intends to collect (Mugenda, 2003). Data validity refers to how well the result of a research can give the right answer to the research question (Remenyi et al, 1998). To ensure validity, information from previous studies and different literatures which cover all the areas of the study would be used.

3.8.2 Reliability

The reliability and validity of research findings are based on the reliability of responses from questionnaires and the validity of what is researched. Indicated as an important issue in a positivist study, the reliability of responses could be achieved by using “rating scales or attitude scales” in the questions ((Loar 2010)). The researcher will consider all possible measures to ensure both the validity and reliability of the research. Thus, the majority of the questions on the questionnaires were based on rating scales. According to Hart (2005), reliability is based on the results/findings of

the research, and validity is based on whether the data collected represents a true picture of what is studied. The researcher will significantly take these two issues into account and act accordingly, in order to ensure both issues do not lead to biases.

Table 4. Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items	N of variable	Remark
.980	.985	51	5	reliable

Source the own survey SPSS 2020

3.9 Specifications of the research model

To examine the factors that affect women entrepreneurs' firm performance the following linear regression model is developed. Variables are carefully selected in review of literature which needs to be specified. As a rule of thumb, the higher R² value in multiple regressions implies more likely that the important variables included in the model. Multiple Regression techniques employed to analyze the straight-line relationships among two or more variables and estimate the β 's is the equation. Sample regression model equation for linear relationship among variables is;

$$Y_i = \beta_0 + \beta_1 X_{1i} + \beta_2 X_{2i} + \dots + \beta_n X_{ni} + \epsilon_i$$

Where: Y_i is dependent variable for i^{th} observation;

X_i = is independent variable for i^{th} observation;

β_0 = is the y_i intercept;

β_s = are regression coefficients

ϵ_i is the error term for i^{th} observation

When B is zero; B1, B2, B3, B4 and B5 are regression coefficient of the following variable respectively.

B1=Humcap, B2=Motiv, B3= Netw, and B4= Econo

This basic regression model is rewritten in terms of the variables used in this research to show the relationship among them based on the research conceptual frame work.

$$PRO = \beta_0 + \beta_1 HUMCAP + \beta_2 MOTVGOAL + \beta_3 NETWOR + \beta_4 ECONM + \epsilon \dots\dots\dots 1$$

Where:

PRO is women entrepreneurs firm performance (dependent variable)

Human capital, Humcap (independent variable)

Motivational and goal, Motivgoal (independent variable)

Networks, Networ (independent variable)

Economic Econom (independent variable)

3.10 Data Collection Procedures

For this thesis study, the researcher administers the questionnaires to the relevant respondents in an effort to achieve the necessary information. The researcher attached a cover letter to the questionnaire requesting the respondents to participate in the study. The questionnaires are administered by the researcher himself and two research assistants who also assist in collecting the

Complete questionnaires.

3.11 Ethical considerations

The researcher assures the respondents of the confidentiality of the information they provide, including their own personal information. The respondents are also informed of the purpose of the study before data is collected from them.

3.11 Operational definition of variable

There are two variables that are to be considered in the study, the independent and dependent variables. The independent variables in the study are: Human capital, Motivation and goal, networks and demographic factors. The dependent variable is the performance of women entrepreneurs in terms of monthly sales, profit margin and type of enterprise.

Table 5 .Operational definition of variables and measurement

Objectives	Variables	Indicators	Measurement Scale	Descriptive Analysis
Factors affecting human capital on the performance of women entrepreneurs	Independent V. Human capital	-Previous occupation -Previous employment -Experience in industry	1. Nominal	Descriptive Analysis Frequencies Percentages
	Dependent V. Performance of women entrepreneurs	-Business skills Planning and area of strength	2.Ordinal	
Factors affecting Motivation and goals	Independent V. Motivation and goals	-Achievement motives	1. Nominal	Descriptive Analysis

on the performance of women entrepreneurs	Dependent V. Performance of women entrepreneurs	-Economic necessity motives goals	2.Ordinal	Frequencies Percentages Correlation
Factors affecting Networks on the performance of women entrepreneurs	Independent V. Networks Dependent V. Performance of women entrepreneurs	-Number of network -Membership in women's associations	1. Nominal 2.Ordinal	Descriptive Analysis Frequencies Percentages Correlation
Factors affecting environmental on the performance of women entrepreneurs	Independent V. Environmental factors Dependent V. Performance of women entrepreneurs	-Sources of finance - Enterprise/industry sectors	1. Nominal 2.Ordinal	Descriptive Analysis Frequencies Percentages Correlation

Source the own table

CHAPTER FOUR

Data Analysis and Interpretation

Data analysis is making through a combination of both descriptive and inferential statistics. Descriptive statistics is uses to provide details of the various factors that affecting the Performance of women entrepreneurs. In this respect, frequency distribution is uses. To evaluate the effects of various factors on the performance of women entrepreneurs, chi square, bivariate Correlation and binary logistic regression analysis will uses. The statistical package for social sciences (SPSS) version21 and Excel will use for the data processing.

As indicated earlier, this study attempts to examine the factors that affecting performance of women entrepreneurs in Addis ketema sub city in selected woredas'. Those are woreda 02, woreda03, and woreda 08. A total of 200 usable questionnaires were obtained and analyzed using SPSS version 21. Data has been organized and presented as per the objective of the study and demographic information captured at the beginning of the analysis. The study was guided by the following objectives; Factors affect human capital, motivation and goals networks and demographic on the performance of women entrepreneurs in Addis Ketema sub city.

4.1. Demographic composition of Respondents

In this part general information of respondents was analyzed by use of frequencies and percentages for sex, age, educational level, marital status and family size respondents in the study area. Out of 200 questionnaires that were delivered to respondents 200(100%) were returned dully filled. There were considered adequate for this analysis.

Table 6:- Describes that regarding the sex composition, according to table 5 below, majority of the sampled respondents 55.5% were male, while the remaining 44.5 % were female. Out of 200(100%) respondents, those who were aged under 25 years 13(6.5%), between (25-34) years were 21(10.5%), between (35-44) years were 64 (32 %), between (45-54) years were 66(33%) and

between (55-64) years were 36(18%) .The study revealed that the most of the women who were involved in operating business were aged between (45-54) years old that comprised of 66(33%), this shows that women entrepreneurs in these study in there productive years.

Regarding to level of education out of 200 respondents 43(21.5%) were gone through high school education. When we see the sample size of the respondent 78(39%) were gone through junior school 9(4.5%) were gone through university education, and 70(35%) have not gone through any level of education. This result reveals that majority of women entrepreneurs respondents have gone through junior school education. Regarding to: marital status table 5. Shows that 149(74.5%), were married 31(15.5%) were single, 9(4.5%), were widowed 11(5.5%) were divorced. The research revealed that out of 200 women who were involved in entrepreneurship in Addis ketema sub-city were marriages. Regarding to family sizes, according to table 5. Below shows, the majority of women entrepreneurs responded that they have a family size of above 5 members. Relatively high is also the number of respondents who have 5 members, while family size of 2 members is quite rare in business operation.

Regarding to question in which business sector did you involved operating business? Out of 200 respondents the majority of the women entrepreneurs are involved in the trade 70 (35%), whereas the number of women entrepreneurs involved in service is 37(18.5%), in manufacturing 59(29.5%), in construction 21(10.5%),in urban agriculture 9(4.5%), and only 4(2.0),of women entrepreneurs are involved in other business sectors. To summarize, the main finding in the relation to the sectors involvement as women entrepreneurs responded in Addis ketema sub city are mostly concentrated in trade sectors.

Respondents had to provide information their business location. The majority of women entrepreneurs included in the sample responded that they have the location of business at their home. The result indicate 45.5% women entrepreneurs business location responded in my home

where as 41.5% of women entrepreneurs at the office and only 13%,of them are other location. This indicates are no suitable place to operate their business location rather than their home.

Respondents were asked about what the main problem faced them to start and operate business for women entrepreneurs? According to table 5, Factors affecting for women entrepreneurs the result indicate that 92(46%), lack of financial 26(13%), lack of acquiring credulity and trust from others 24(12%), were lack experience 19(10%), were others 20(10%), no obstacles and 15(7.5%), lack of information as the respondent indicated. This result is clear indication that all women entrepreneurs in Addis ketema sub city to operate their own business are lack of financial resources. Regarding to work experience, In the table 5 below presented the answer in respect to the given question .The data show that the majority of respondents had 70(35%), were 1-3 years of work experience. There are relatively numbers of women entrepreneurs (34. %) with no work experience and the rests are rare work experienced.

Regarding to family supportive, the majority of women entrepreneurs responded 137(68.5%), were much supported and 45 (22.56%), They see it as an imposition, 18(9%) Unsupportive. The survey results in regard to the questions about support and funds indicated in table. 5 supporting women entrepreneurs aim to increase the number of starting to a new business and contribute to the high growth rate in existing women entrepreneur firm performance and managed by women

Table 6: Demographic Profile, Information about your self

		Frequency	Percent	Valid Percent	Cumulative Percent
Sex	Male	111	55.5	55.5	52.5
	Female	89	44.5	44.5	94.5
	Total	200	100.0	100.0	
Education level	High school	43	21.5	21.5	20.5
	junior school	78	39	39	58.0
	Graduate studies	9	4.5	4.5	62.0
	None or can't read and write	70	35	35	95.0
	Total	200	100.0	100.0	
Age	Under 25 years	13	6.5	6.5	5.5
	25-34 years	21	10.5	10.5	15.0
	35-44 years	64	32.0	32.0	46.0
	45-54 years	66	33.0	33.0	78.0
	55-64 years	36	18.0	18.0	95.0
	Total	200	100.0	100.0	
marital status	Single	31	15.5	15.5	15.0
	Married	149	74.5	74.5	89.0
	Divorced	11	5.5	5.5	91.0
	Widowed	9	4.5	4.5	95.0
	Total	200	100.0	100.0	
family size	2	5	2.5	2.5	2.0
	3	30	15	15	15.5

	5	62	30.0	30.0	45.5
	More than 5	93	46.5	46.5	91.0
	Other (specify) ...	10	5.0	5.0	95.0
	Total	200	100.0	100.0	
business sector	Trade	70	35.0	35.0	34.0
	Manufacturing	37	18.5	18.5	51.5
	Service	59	29.5	29.5	80.0
	Urban Agriculture	9	4.5	4.5	83.5
	Construction	21	10.5	10.5	93.0
	Other (specify)-----	4	2.0	2.0	95.0
	Total	200	100.0	100.0	
business Located	In my home	91	45.5	45.5	43.5
	At office/company premises	83	41.5	41.5	83.5
	Other (specify)--	23	13	13	95.0
	Total	200	100.0	100.0	
problems you faced	Lack of information	6	3	3	2.5
	Lack of financial resources	92	46.0	46.0	47.5
	Lack of experience	24	12	12	59.0
	Difficulties in accessing the right contacts and networks	17	8.5	8.5	66.5
	Acquiring credulity and trust from others	26	13.0	13.0	78.5
	No obstacle	15	7.5	7.5	85.5
	Other /specify)-----	20	10	10	95.0

	Total	200	100.0	100.0	
work experience	less than 1 year	49	24.5	24.5	23.0
	1-3 years	70	35	35	56.5
	4-6 years	13	6.5	6.5	62.5
	No experience	68	35	35	95.0
	Total	200	100.0	100.0	
Family supportive	Very supportive	137	68.5	68.5	67.0
	They see it as an imposition	45	22.5	22.5	87.5
	Unsupportive	18	9	9	95.0
	Total	200	100.0	100.0	

Source: Own Survey, SPSS V21, 2020

4.2 Reliability study

Reliability is the consistency and dependency of measure. Sometimes it is referred to as the repeatability or the test-retest reliability. This means that a reliable test should produce the same results on successive trials.

According to (Sekaran, 2003), the Cronbach's Alpha test has been used to check the reliability of the questionnaire. It is found through the women entrepreneur's responses on questionnaire that results are satisfactory. Calculated value is higher than 0.7 that shows good reliability.

Based on the test for reliability shown in table 7 below, factors affect women entrepreneurs firm performance scale was found to be highly reliable (5 items; $\alpha = .980$), with the reliability Cronbach's Alpha statistics of firm performance is .981 This, based on the test of the scales and constructs included, it is revealed that each scale represents a reliable and valid construct.

Table 7. Reliability test

Reliability test		
Women entrepreneur's firm performance factors	Total item numbers	Cronbach's Alpha
Human capital (Humcap)	13	.969
Motivational (Motiv)	10	.972
Networks (Netw)	8	.985
Economical (Econo)	10	.969
Firm performance (Firmperfo)	6	.981
Reliability Statistics of Total scale		.980

Source: Own Survey, SPSS V21, 2020

4.3 Data Analysis

4.3.1 Mean of Constructs

The corresponding mean (total mean of each scale which makes a construct) and standard deviation of the constructs is depicted in table 8. In order to analyze the factors affect women entrepreneurs performance, five question regarding to firm performance of women practices were identified and the score of the responses of the women entrepreneurs' in Addis ketemasub city in three selected woredas' on the practices of these variables has been analyzed on SPSS v21 firm performance of women due to the entrepreneurs practices also scored by the Addis ketema sub city woreda 02, woreda 03 and woreda 08 has been analyzed with SPSS v21.

Based on the table 8. Below the result of SPSS V21 Descriptive statistics on the women entrepreneurs' practices every construct of firm performance has a score above the mean score 3 which is above the midpoint. This result implies the majority of women entrepreneurs' in Addis

ketema sub city in three selected woreda's were believed that they have been implemented practices in Based on the result, Human capital has the highest mean (3.76) with Standard deviation (SD) of 0.795 implies that women entrepreneurs in addisketema sub city in three selected woreda were highly convinced that they have a good human capital, and the mean of motivational and economical (3.32) and (3.19) as well as both standard deviation(SD) (0.681) and (0.748) respectively. Networking relatively the lowest mean (2.299) and with SD of (0.789).

The likert scale was converted to scale to interpret mean level of agreement of the respondents. The limits of the scale were 1.00 to 1.49= strongly disagree, 1.50 to 2.49 = disagree, 2.50 to 3.49 = neutral, 3.50 to 4.49 = agree, and 4.50 to 5.00 = strongly agree. Regarding the women firm performance (Firmperfo) had a mean and SD of 3.88 and 0.979 respectively which is above the point. Thus, this indicates women entrepreneurs' believe that their business performance is improved due to entrepreneurs' practices. From the table8, we can see that the standard deviation (SD) of firm performance constructs is less than one; this implies the variations in respondents' opinion/view concerning women entrepreneurs' practice of firm performance are small.

Table8. Mean of Individual Constructs

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Human capital (Humcap)	200	1.00	5.00	3.5754	.79512
Motivational (Motiv)	200	1.00	5.00	3.3227	.68041
Networks (Netw)	200	1.00	5.00	2.2994	.78986
Economical (Econo)	200	1.00	5.00	3.1868	.74750
Firm performance (Firmperfo)	200	1.00	5.00	3.8836	.97923
Valid N (listwise)	200				

Source: Own Survey, SPSS V21, 2020

4.3.2 CORRELATION ANALYSIS

Correlation is another way of assessing the relationship between variables. To be more precise, it measures the extent of correspondence between the ordering of two random variables. There is a large amount of resemblance between regression and correlation but for their methods of interpretation of the relationship. For example, a scatter diagram is of tremendous help when trying to describe the type of relationship existing between two variables.

According to Saunders et al. (2009, p.490) a correlation analysis used to identify the direction and relationship between the variables.

Table 9. Pearson Correlations

Pearson Correlations						
		Humancap	Motivgoal	Networks	Econo	Firmperf
Humcap	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	200				
Motivgoal	Pearson Correlation	.976**	1			
	Sig. (2-tailed)	.000				
	N	200	200			
Networks	Pearson Correlation	.848**	.893**	1		
	Sig. (2-tailed)	.000	.000			
	N	200	200	200		
Econo	Pearson Correlation	.974**	.975**	.936**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	200	200	200	200	

Firmperfor	Pearson Correlation	.984**	.957**	.796**	.939**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	200	200	200	200	200
**. Correlation is significant at the 0.01 level (2-tailed).or **P<.01, (two-tailed)						

Source: Own Survey, SPSS V21, 2020

Correlation coefficient enables to quantify the strength of the linear relationship between two variables. Cohen and Holliday (1982), as cited by Bryman and Cramer (1999) proposed the range of correlation coefficient as 0.19 and below = very low; 0.20 to 0.39 = low; 0.40 to 0.69 = moderate; 0.70 to 0.89 = high, and 0.90 to 1 = very high.

In this study, in order to easily categorize the strength of the relationship of the variables the researcher has been used correlation coefficient range of Cohen and Holidays (1982).

As we can see from table 10, dependent variables; firm performance (Firmperfo) has a strong and positive correlation with many of independent performance of women entrepreneurs' practices.

The Pearson Correlation was used to check the association between variables. The result of correlation between all 4 factors and entrepreneur firm performance shows the significant relationship amid dependent and independent variables at Human capital ($r=.984$, $P<0.01$), Motivation and goal ($r=.957$, $P<0.01$), Networks ($r=.796$, $P<0.01$), and Economical ($r=.939$, $P<0.01$) respectively.

This dependent variable has a positive and significant relation with the independent variable Human capital (Humcap), Motivational and goal (Motiv), Networks (Netw) and Economical (Econo) firm performance of the women entrepreneurs with respectively. However, correlation analysis shows only the strength and directions of one independent and dependent variables, it

does not permit the researcher make analysis of more than one **factor that affecting women entrepreneurs' firm Performance in Addis ketema sub city in selected woreda.**

Independent and dependent variables, and fall short in predicting the beta value of independent variables that explains the dependent variable, and in making inferences regarding the overall relationship between the identified variables. Hence, to analysis the factors affecting women entrepreneurs' firm performance of Addis ketema sub city of selected woreda's the researcher uses regression analysis that overcomes the shortcomings of correlation analysis.

4.4. Diagnostics in Regression

A number of assumptions need to be met before we can use regression analysis with confidence. The important assumptions that are to be tested in this section are; independent variables shouldn't be too strongly correlated to one another (Multi co linearity), the value of residuals to be independent from one another and the residuals should be normally distributed. The following tests performed to check whether the data fits the assumptions of linear regression in order to conclude the analysis results are valid and reliable.

4.4.1 Multi co linearity

If there is a high degree of correlation between independent variables, we have a problem of what is commonly described as the problem of multi co linearity (Kothari, p.142). This is essentially the assumption that the predictors are not too highly correlated with one another

Table 10. **Multicollinearity test**

Inter-Item Correlation Matrix						
		A	B	C	D	E
A	Humancapital	1.000	.976	.848	.974	.984
B	Motivationalandgoal		1.000	.893	.975	.957
C	Networks			1.000	.936	.796
D	Economical				1.000	.939
E	Firmperformance					1.000

(Source: Own Survey, SPSS V21, 2020)

When predictor variables are very highly correlated, we have to wonder whether they are not in fact measuring the same thing and would be better combined into one new variable (Muijs, 2010, p.180)

As we can see from table11 there is no strong pair-wise correlation between practices (Independent Variables). As a rule of thumb, Bryman and Cramer (1999, p.154) stated that the independent variables that show a relationship at or in excess of 0.80 suspected of exhibiting multi co linearity. In this study as shown in table 8, there is no relationship that equals or exceeds Pearson correlation coefficients of 0.90.

We can also test this assumption by looking at the coefficients table. As explained by Muijs (2010, p.181) Tolerance and Variance Inflation Factors (VIF) do exactly the same thing, tolerance is the amount of variance in the individual variable not explained by the other predictor variables. It

varies from 0 to 1, a value close to 1 indicates that the other predictors do not explain the variance in that variable. A value close to 0 implies almost all the variance in the variable is explained by the other variables. This permits us to more formally check that our independent variables are not too highly correlated. To meet multiple regression assumptions we need tolerance score below 0.2 and VIF scores above 10.

Table 11. Multicollinearity test

Coefficients^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.553	.074		-7.466	.000		
	Human capital	1.585	.115	1.287	13.802	.000	.014	71.575
	Motivational and goal	.176	.089	.122	1.966	.051	.032	31.677
	Networks	.008	.065	.006	.121	.904	.044	22.632
	Economical	-.574	.151	-.439	-3.804	.000	.009	109.427
a. Dependent Variable: Firm performance								

Source: Own Survey, SPSS V21, 2020

An analysis was administered to explore the reason and impact of Human capital, Motivational and goal, Networks and economic, factors on entrepreneurs' accomplishment. The F value of 2010 .077 was attained which determines that the whole regression method and pattern was fit for the

purpose. The R-square value represented as t 97.6% change in entrepreneurial achievement is confirmed by four different methods and factors namely Human capital, Motivational and goal, Networks and economic. The human capital factor's regression coefficient, i.e., β_1 was detected in affirmative. It was concluded that a unit variation in the human capital factors would enhance the entrepreneurial performance by a value of 1.585. Moreover, the t value of 13.802 suggests that the human capital factors have a meaningful and concrete impact on entrepreneurs' performance.

The Motivational and goal factor's regression coefficient, i.e., β_2 was observed affirmative. It was concluded that a unit shift in motivational and goal factors would enhance entrepreneurial performance by a value of 0.176. The t value of 1.966 was observed, and this suggests that the motivational and goal factors have notably affected entrepreneurs' performance in affirmative. The Networks factor's regression coefficient, i.e., β_3 was seen affirmative. It was concluded that a unit difference in motivational factors would enhance entrepreneurs' performance by a value of 0.008. Moreover, the t value of 0.121 was observed, and this suggests that the networks' factors have ample affirmative influence on entrepreneurs' performance.

The economic factor's regression coefficient, i.e., β_4 was determined affirmative. It was concluded that a unit difference in economic factors would enhance the entrepreneur's performance with a value of -0.574. Moreover, the t value of -3.804 indicates that the economic factors have notably affected entrepreneurial performance negatively.

As we see from the above tables 12 analysis of co linearity statistics show this assumption has been met, as no relationship of predictors equals or above coefficient value of 0.8 and VIF scores shown above 10, and tolerance scores less than 0.2. In other words Multicollinearity can also be detected with the help of tolerance and its reciprocal, called variance inflation factors (VIF). If the of tolerance is less than 0.1 and, simultaneously, the value of VIF 10 and above, then the Multicollinearity is problematic.

4.4.2. How to Detect Autocorrelation

A common method of testing for autocorrelation is the Durbin-Watson test. Statistical software such as SPSS may include the option of running the Durbin-Watson test when conducting a regression analysis. The Durbin-Watson tests produce a test statistic that ranges from 0 to 4. Values close to 2 (the middle of the range) suggest less autocorrelation, and values closer to 0 or 4 indicate greater positive or negative autocorrelation respectively. A value of towards zero indicates positive autocorrelation. A value towards four indicates negative autocorrelation

Model Summary ^b										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change	
1	.988 ^a	.976	.976	.15222	.976	2010.077	4	195	.000	.341
a. Predictors: (Constant), Economical, Networks, Motivational and goal, Human capital										
b. Dependent Variable: Firm performance										

(Saunders et al., 2009, p.622).

Thus, from the above table 12, we can see that Durbin-Watson value for model is .341 which is a score near 0. Thus we can conclude that there is Autocorrelation as the Durbin-Watson statistic showed the value close to 0.

Table12. Autocorrelation test Model Summary

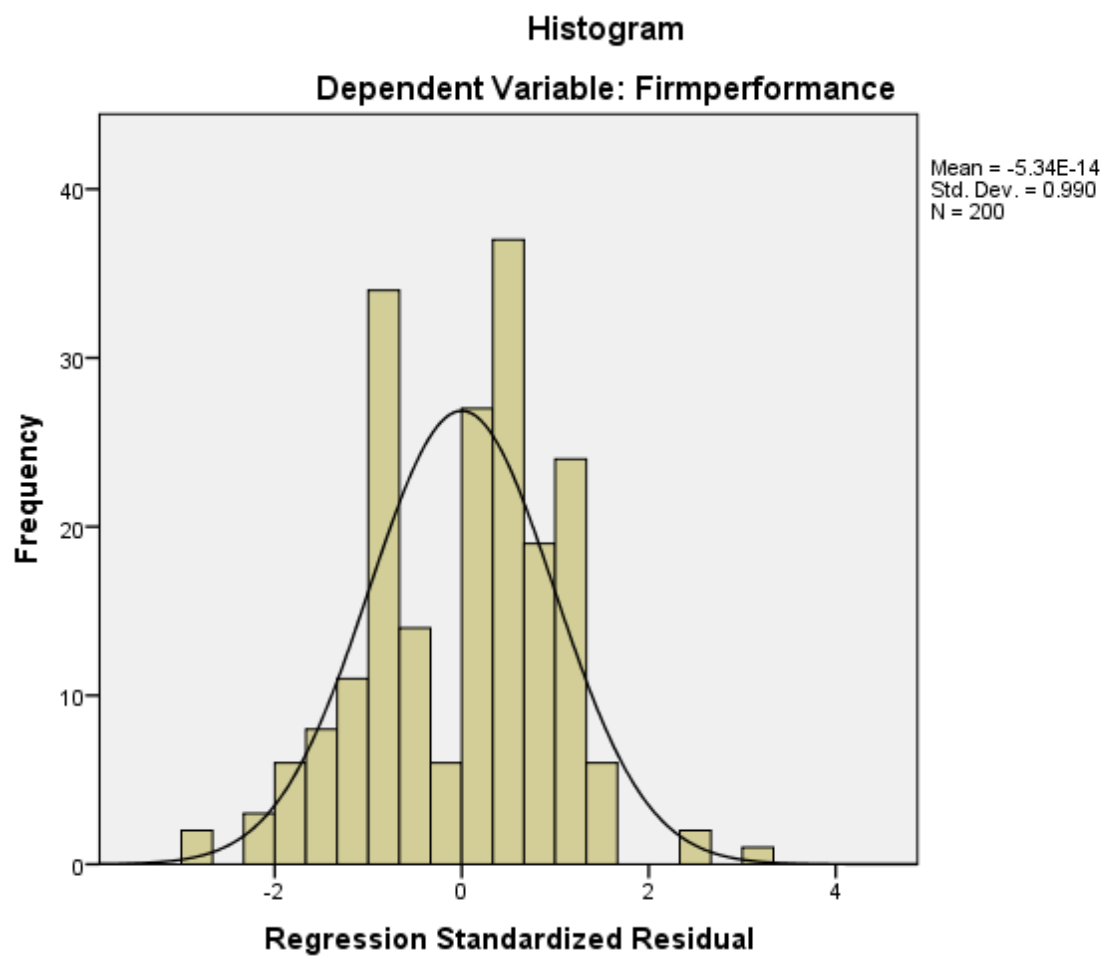
Source: Own Survey, SPSS V21, 2020

4.4.4 Normality

This assumption is used to determine whether the residuals are normally distributed. This can be tested by looking at the Histogram and P-P plot for the model. To say the Normality assumption of

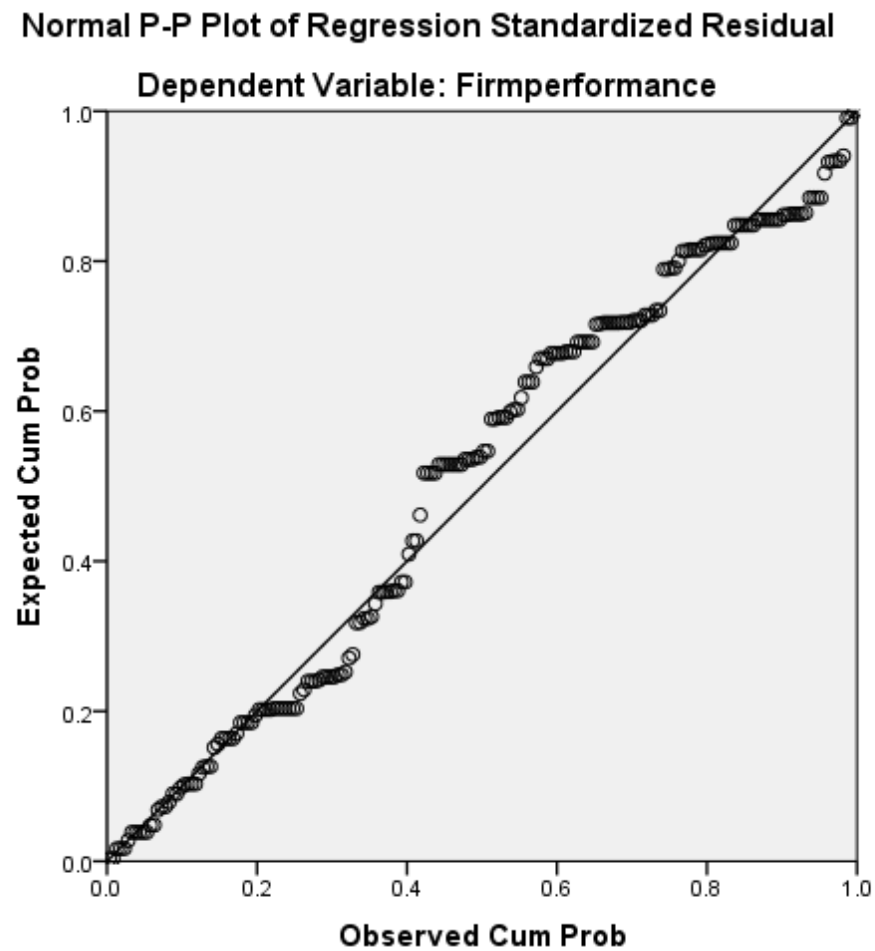
this study is met, the Histogram should be symmetric along the center 0 and the dots at the P-P Plot should be closer to the diagonal line; Normal P-P plot –points should lie in reasonably straight diagonal line from bottom left to top right. In this case Histogram is symmetric and the P-P plot the dots are drawn closer to the diagonal line, indicating that assumption of normality is met.

Figure 3 Normality



(Source: Own Survey, SPSS V21, 2020)

Figure 4 Normality test.



Source: Own Survey, SPSS V21, 2020

4.5 Hypothesis Testing

To test hypothesis of this research, multiple linear regression technique is performed.

4.5.1 Multiple Regression Analysis

Multiple regressions:-is a more sophisticated extension of correlation and is used when you want to explore the predictive ability of a set of independent measure. Different types of multiple regressions allow you to compare the predictive ability of particular independent variable and to find the best set of variable to predict a dependent variable

Multiple regression analysis is a statistical technique that can be used to analyze and measure a relationship between two or more variables (Saunders et al., 2009, p.461). This technique implemented to explore the most sophisticated interrelationship among variables, for instance the technique uses to identify which factors affect the performance women entrepreneurs element is the best predictor of firm performance and the amount of variance explained in performance variable by all factors affecting women entrepreneurs practices. Generally this method enables the researcher to make stronger causal inferences from observed interrelationships among variables and to predict a dependent variable based on values of a number of independent variables.

1. H₀: There is positive and significant relationship between women entrepreneurs' human capital and profitability firm performance in Addis Ketema sub city in selected woreda's.

This study assumed that women entrepreneurs human capital have a positive and significant effect on improving women entrepreneurs' firm performance. In correlation analysis we have seen firm performance has a high correlation coefficient with many of women entrepreneur's firm performance practices: Lack of educational level, Experience in the enterprise, Type of business to operate, Management and leadership skills, To increase my income, To be able to use my own past experience and training.

2. H_0 : There is a positive and significant relationship between motivational and goals factors with women entrepreneurs firm Performance in Addis ketema sub city in selected woreda's. To test the proposed hypothesis which states there is positive and significant relationship between total motivational and women entrepreneurs firm performance multiple regression analysis has been performed.

3. H_0 : There is a positive and significant relationship between market and network factors and women entrepreneurs performance in Addis ketema sub city in selected woreda's. To test this hypothesis and to examine the effect of networks on the overall women entrepreneurs' firm performance we perform multiple regression technique.

To test the hypothesis, provide jobs for family members, Lack of efficient distribution channel and networking, Lack of skills to set competitive price, I have experience to handle more number of networks, I have access to develop membership in association, I have availability of required resources, I have availability of labor, I have access to Loan and Finance and I have experience in business ownership.

4 H_0 : There is a positive and significant relationship between economical factors and women entrepreneurs firm Performance in Addis ketema sub city in selected woreda's. To test the hypothesis have access to markets, I have availability of required resources, I have adequate capital, I have availability of labor, Sufficient raw materials , I have access to Loan and Finance women entrepreneurs' firm performance we perform multiple regression technique.

Regression analysis

This regression analysis is conducted to know by how much the independent variable explains the dependent variable. The regression was conducted between independent variable and women entrepreneurs' firm performance or dependent variable in the first regression. The results of the regression analysis are presented as follows. Regression used to express the magnitude of variables. Correlation does not imply causation.

We may say that two variables X and Y are correlated, but that does not mean that X causes Y or that Y causes X – they simply are related or associated with one another where as in regression there is causation

Table 13. The regression model statistic performance Model Summary^b

Model Summary^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.988 ^a	.976	.976	.15222	
a. Predictors: (Constant), Economical, Networks, Motivational and goal, Human capital					
b. Dependent Variable: Firm performance					

Source: Own Survey, SPSS V21, 2020

Above Table 13. Result predicts the goodness of the regression to fit the model. The multiple correlation coefficient (R), Coefficient of determination (R square), and Standard error were examined. The coefficient of determination (R square) presents how much of the variance in the measure of women entrepreneurs' firm performance is explained by the independent variable. The R value represents multiple correlation coefficients between predictor and outcome. In this case

the value of multiple correlation coefficients between independent variable and dependent or women entrepreneurs' firm performance with 0.988 indicates strong degree of correlation. The value indicates that how much of the total variation in the dependent variable (outcome) explained by independent variable (predictor) relationship management can account for 97.6% of the variation in explaining women entrepreneurs' firm performances.

The model also indicates that, the remaining 2.4% of the variance can be explained by other variables out of this model and indicates that further research is needed to identify the additional factors that influence women entrepreneurs' firm performance.

In general, women entrepreneurs' firm performance was explained by human capital, motivational and goal, networks and economical with the R square value of 97.6. The remaining 2.4 of variable that affect will be explained by other variables which are not included in this study.

Table 14. ANOVA

ANOVA^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	186.301	4	46.575	2010.077	.000 ^b
	Residual	4.518	195	.023		
	Total	190.819	199			
a. Dependent Variable: Firm performance						
b. Predictors: (Constant), Economical, Networks, Motivational and goal, Human capital						

Source: Own Survey, SPSS V21, 2020

The ANOVA Table 14 above shows the overall significance/acceptability of the model from a statistical perspective. The F-ratio, which explain whether the result of the regression model could have occurred by chance, has a value 2010.077of and is significant at 0.000.Large F value and a small significance level (typically smaller than 0.05 or 0.01) indicate that the results probably are not due to random chance. Therefore, it is possible to say that the regression model adopted in this study could have not occurred by chance and is considered significant.

Correlation analysis alone do not provide enough information regarding the interrelationships between the variables and not implies a cause-effect relationship between the variables, multiple regression has been used to test this hypothesis. To investigate the contributions of human capital on firm performance, all practices of women entrepreneurs were entered in to the regression model at the same time.

As shown in table 13 above, the coefficient R in this model 1 summary indicates the square root of R and is the correlation between the independent and dependent variable. From the table 13 above, $R = .988$ indicates that there is a very strong positive correlation between the dependent variable (firmpero) and the set of twenty independent variables (women entrepreneurs practices). The overall model 1 statistics of dependent variable Profitability revealed that the R square value of .978. It means that all independent variables (Human capital, Motivation and goal Networks and Economic). Included in the model explained 97.6% of variance ($.976 \times 100\%$) in dependent variable (firm performance pro.). The remaining 2.4% of the variation in firm performance of women entrepreneurs can be attributed to other variables which is not included in this study. Hence, the overall model 1 statistic in table13, ($R^2 = .976$), is supported the view that human capital, motivational, networks and economic of women entrepreneurs firm performance has a positive influence on women entrepreneurs firm performance.

To test significance of this model ANOVA (F- test) was performed. As shown above on multiple regression analysis (table 13), it can be observed from the ANOVA table that the model as a whole is significant ($F(5, 200) = 2010.077, P=.000$). F test is a statistical test its purpose is to examine whether the independent variables, taken together, have a significant effect to the dependent variable. If the significance value of the F statistic is small; that means smaller than the error margin 0.05, then the independent variables explain the variation in the dependent variable significantly.

It can be observed in table 13 above, there is a significant relationship between Human capital, motivation, networks and economic of women entrepreneurs firm performance ($P<0.01, F>1$) which indicates that the proposed hypothesis which states that there is positive and significant relationship between women entrepreneurs of humancapital, motivation, networks and economic of women entrepreneurs firm performance is accepted.

The Hypothesis of this study is tested by using multiple regression techniques and the results are summarized in the table 15 below.

Table 15 **Hypothesis summary**

	Hypotheses	Result
1. H ₁ :	There is positive and significant relationship between women entrepreneurs' human capital and profitability firm performance in Addis ketema sub city in selected woreda's	accepted
2. H ₂ :	The economic necessity motives goals would be significant relationship between firms Performance of women entrepreneurs in Addis ketema sub city in selected woreda's	accepted
3. H ₃ :	There is a positive significance relationship between market and network performance of women entrepreneurs in Addis ketema sub city in selected woreda's.	accepted
4. H ₄ :	The motivational factors would be affecting Performance of women entrepreneurs in Addis ketema sub city in selected woreda's.	accepted

Source: Hypothesis testing result, 2020

CHAPER FIVE

Conclusions and Recommendations

5.1 Summary of findings

The contextual factors that affect women entrepreneurs' performance in Addis ketema sub city in selected woredas' those are woreda 02, woreda 03 and woreda 08 are highly supported by the major factors in relation to: human capital, motivation and goals, networks and economics.

In other cases most of the women entrepreneurs turn to business after pursuing the primary education certificates. Here they have some basics on how to run a business. According to the research, an indication that there are many challenges facing women entrepreneurs that needs to be addressed. This has been indicated by the tremendous positive responses that almost all the entrepreneurs face many challenges.

Discussion of findings is given below.

Accessing to credit, particularly for starting an enterprise, is one of the major constraints affecting women entrepreneurs and Provision of soft loans is the major factor that hinders the women entrepreneurs in running the businesses effectively. They are either illiterate on how to access this financial aid, or the process is cumbersome or involves a lot of paper work and then the process takes too long before it goes through. Also lack of tangible security is another major blow to the women entrepreneurs in order to have access to any financial aid by the financial institutions who also charge high interest rates hence repayment and running the business at the same time becomes hard.

The research finds out that Lack of experience and exposure also restricts women from venturing out and dealing with banking institutions or exposure to paper work is a great drawback for women who would like to run and keep records for the business. Most of the women entrepreneurs depend

on a second party to get things done especially in marketing and sales departments. The study therefore advocates for women education through seminars to help them keep proper record which shows proper well business operation, also to help them assess the business margins and mark-up to weigh the rate of business returns on their own. This intern will helps them in stabilization and forecasting for the present and future of the entrepreneur in an independent mind.

The research finds that failure to budget for the women entrepreneurs is majorly due to lack of enough funds for inventory. Lack of information on who is offering what and the cost of obtaining such services limit them and high inventory costing are some of the major drawbacks for success in women entrepreneurship. The study shows that the high cost of running the entrepreneurs is a big threat to the women development due to lack of adequate capital. On the other hand lack of information on how to access funds to boost the business also is a major factor

The problem of poor performance of women in the field of entrepreneurship is felt with struggling economy. For Ethiopia to achieve vision 2017, women should have same capability in job creation and developmental enterprise, food security and operate business enterprises. The study revealed that out of 200 women respondents 200 (100%) and (90%) were from a family background that was poor and extremely poor respectively.

This shows that human capital factors are mostly responsible for women entrepreneurship. The study also found that most of the women entrepreneurs were human capital affect and that out of 200 descriptive mean 3.58, and SD 0.79, operated their firm in Addis ketema sub city in selected woreda . The study also found that motivational and goal affects out of 200 respondents mean of descriptive 3.32 and SD 0.68 had affected networks and out of 200 women entrepreneurs mean 2.29 and that, SD 0.79, had economic factors affect mean of descriptive were 3.19 and SD 0.75 were affected the performance of women entrepreneurs.

5.2 Conclusions

The main objective of the study was to examine and find out the factors that affect the women entrepreneurs' firm performance in Addis ketema sub city in selected woreda. Specifically, this study was designed to investigate whether human capital affects the firm performance of women entrepreneurs in Addis ketema sub-city in selected woreda, to determine motivation and goal affect the firm performance of women entrepreneurs in Addis ketema sub-city in selected woreda, to find out number of networks and membership in women's association mentors affect firm performance of women entrepreneurs' in Addis ketema sub-city in selected woreda and investigated several factors that affect economic development and its impact on firm performance of women entrepreneurs in Addis ketema sub-city in selected woreda. Based on the objectives and findings of the study, the following conclusions were drawn:

Based on the findings of the study, this section presents the conclusions. On the findings of the study, there is no doubt that women entrepreneurs face a lot of challenges while accessing credit. This limits their potential from graduating and training from small scale business. The conclusions based on objectives of the study are presented below.

(i) The study should be replicated by undertaking similar studies in other location, especially rural areas as this research only covered women entrepreneurs' in Ethiopia human capital; and (ii) An investigation of other factors affecting women entrepreneurs' motivational and goal; (iii) Analyze number of networks and membership in women's association mentors affect firm performance of women entrepreneurs, and (iv) Investigate several factors that affect economic development and its impact on firm performance of women entrepreneurs

Limitations of the Study even though deliberate efforts were made to ensure completion of this study within the set budget and timeframe, various challenges were encountered. Limitations include, but are not limited to the following: Some of the women entrepreneurs held the study

with suspicion and as such, may not have provided objective and accurate responses, besides treating the information as confidential. However, the researcher addressed this women entrepreneur's firm performance by clearly stating the purpose of the study and reassuring the respondents that the information collected would be confidential and be used only for purposes of the study. The study focused on women entrepreneurs in Addis ketema sub city in three selected woreda only, and considering the diversity of the country, the findings may not be representative of the whole population of women entrepreneurs, especially in the all sub city and rural areas in Ethiopia. Though the researcher would have preferred to administer the data collection tools to only the sampled respondents (women entrepreneurs), this may not have been practically possible as some of them were either away on other engagements, or delegated this request since they may have been too busy with customers.

5.3 Recommendations

Women entrepreneurs need be accepted and supported through social networking. So, that capacity building is made available in the areas of entrepreneurship. Women should also be supported financially. So, that they engage in a more opportunity based on enterprises.

In Ethiopia, Women entrepreneurs encounter a variety of hurdles, which includes but are not limited to economic, human capital, motivational and networking limitations. Some of the difficulties can be resolved through targeted state strategies and policies. These include the allotment of adequate budgeted resources to assist women firm performances. Recently, the Federal job creation and food security agency has been especially proactive in advocating these schemes and policies to build, promote and strengthen women entrepreneurship. One considerate inception was the conception of private desks or sections reserved exclusively for women business owners at the majority, if not all, of private and commercial banks of Ethiopia (state owned and private). The purpose of this inception was to guarantee that women entrepreneur can acquire

credits on favorable terms in an efficient manner. However, the success of dedicated sections or desks is challenging to gauge because it is difficult to obtain reliable statistics on the frequency of utilization of these dedicated services by women entrepreneurs. It is essential that the government endeavor to acquire such statistics to enhance the performance of these desks.

Academic contributions and Pragmatic Implications The research delivers two notable additions towards women entrepreneurship research literature. First, women entrepreneurs' firm performance was not included in prior research studies so vividly. Therefore, this paper improves the research conducted on women entrepreneurial performance not only in Addis ketma sub city but also across all regions. Moreover, the outcomes of the paper may impact the advancement of women entrepreneurial society in Addis Ababa and regional. Additionally, the paper illustrates many significant ramifications for women entrepreneurs. First, female entrepreneurs become more conscious of the significance of four important factors namely economic, human capital, networks, and motivational as well as their impact on their progression. Second, women entrepreneurs ought to receive the necessary level of support and assistance for the startup and advancement of entrepreneurial practice in Addis ketma sub city and all Ethiopian regional towns.

5.4 Limitation and Further Research

The investigation is confined only women respondents who have already involved in entrepreneurs sector for using questionnaire survey in Addis ketema sub city in three selected woreda. The Results may vary over time and place. These findings may not be applicable to other places. This investigation found some influences of the independent variable. As a result, there may be some other variable which may affect women involvement as entrepreneur in trade, service, manufacture, construction and urban agriculture sector, economic development and its impact on poverty reduction in Ethiopia. Those factors are left for future investigation. These researchers take exception to the fact the study is conducted in Addis ketema sub city and women involved as

entrepreneur in selected woreda is a small national portion. The researchers, therefore, suggests that the investigation was conducted in a more substantial area or in the whole of Addis Ababa city government to determine the actual factors that affect women involvement as entrepreneur in economic development and its impact on poverty reduction in Addis Ababa Ethiopia..

This study has various limitations of which readers should be aware when going through the survey. Firstly, a generalization of results cannot be realized in country level because data were collected by means of purposive sampling and women involved in entrepreneurs were only 200 in number for using questionnaire survey in Addis ketema sub city. Secondly, as this study is constructed on new established women entrepreneurs, it may be short of the occasions of women who tried but did not achieve to start-up a business. The so-called survival bias has great importance, as factors affecting firm performance process may differ from those influencing successful completion of new venture creation (Gartner et al.,2004, cited in Johnson et al.2006,p.1).Third, women who succeeded in starting a new enterprise may have forgotten important information or they may give relative experiences another dimension after new venture creation. In other words, hindsight bias is another limitation of start-up studies (Johnson et al.2006).Besides, the study refers to a specific limited period of time. It might be interesting to examine how these factors evolve as time goes by. Or even, it would be thought-provoking to investigate how these factors affect latent and real women entrepreneurs and make comparisons between them by developing a specific mathematic model. Also, another direction for further research could be the use of quantitative methods supplementary. So, the results would be more reliable.

References

- Aldrich, H. Z. and C. Zimmer "C.(1986):“Entrepreneurship through social networks”." Sexton, DL
Y.
- Allen, D. (2015). Getting things done: The art of stress-free productivity, Penguin.
- Aslam, S., et al. (2013). "Problems faced by women entrepreneurs and their impact on working efficiency of women in Pakistan." Middle-East Journal of Scientific Research**18**(8): 1204-1215.
- Erogul, M. S. (2012). "Conceptualizing Entrepreneurial Orientation Dimensions and Female Business Performance in Developing Economies " Journal of International Business and Entrepreneurship Development**11**(5).
- Gee, J. C., et al. (1989). User interface design for a radiological imaging workstation. Medical Imaging III: PACS System Design and Evaluation, International Society for Optics and Photonics
- Hagedoorn, J. (1996). "Innovation and entrepreneurship: Schumpeter revisited." Industrial and corporate change**5**(3): 883-896.
- Hao, Y.-C.(2012). "Second language acquisition of Mandarin Chinese tones by tonal and non-tonal language speakers." Journal of phonetics**40**(2): 269-279.
- Jones, D. A. (1996). Method of progressive jackpot twenty-one wherein the predetermined winning arrangement of cards include two aces, three aces and four aces, Google Patents.
- Kaya, S. and L. Alpan (2012)."PROBLEMS AND SOLUTION PROPOSALS FOR SMEs IN TURKEY." EMAJ: Emerging Markets Journal**2**(2).

Loar, C. (2010). "" Under Felt Hats and Worsted Stockings": The Uses of Conscience in Early Modern English Coroners' Inquests." The Sixteenth Century Journal: 393-414.

Matlay, H., et al. (2014). "Cultural factors and entrepreneurial intention." Education+ Training.

Ming-Yen, T. W. and C. Siong-Choy (2007). "Theorising a framework of factors influencing performance of women entrepreneurs in Malaysia." Journal of Asia Entrepreneurship and sustainability3(2): 1.

Okpara, F. O. (2007). "The value of creativity and innovation in entrepreneurship." Journal of Asia Entrepreneurship and sustainability3(2): 1.

Soomro, B. A., et al. (2019). "Factors affecting the entrepreneurial leadership in small-and medium-sized enterprises (SMEs) of Pakistan." World Journal of Entrepreneurship, Management and Sustainable Development.

Verheul, I. and R. Thurik (2001). "Start-up capital:" does gender matter?." Small business economics16(4): 329-346.

Wang, M. L., et al. (2013). "Targeting BTK with ibrutinib in relapsed or refractory mantle-cell lymphoma." New England Journal of Medicine369(6): 507-516.

Aderemi, H. O. (2008) an assessment of the choice and performance of women entrepreneurs in technological and non-technological enterprises in southwestern Nigeria.

(WorldBank, 2005). African Journal of Business Management Vol.2 pp 24-36.

OECD. (2004). Promoting Entrepreneurship and Innovative SMES in a Global Economy:

Towards a More Responsible and Inclusive Globalization. 2nd OECD Conference of Ministers Responsible for Small and Medium-Sized Enterprises (SMES)

APPEDIX. A

English version

Addis Ababa University College of Business and Economics Department of Management Graduate program in MSC in management

Appendix A: survey on characteristic of women Entrepreneur

Dear Woman Entrepreneur

My name is Mathias Wakene and I am a student at college of business and economics department of MSc in management in Addis Ababa University I am currently researching for my thesis which is factors affecting the performance of women entrepreneur in Addis ketama sub city in selected woreda thus are woreda 02, woreda 03 and woreda 08. This questionnaire is a part of the study the target groups of this study are women business owners in Addis ketama Sub city . I really appreciate your help in addition the researcher would like to be grateful to the respondents the sacrifices they paid in completing this questionnaire please check all the options and choose the one (s) that the most accurately characterizes your response

Note: No need of writing your name

Information about your self

1. What is your sex

Male Female

2. What is your education level?

A. High school

C. Graduate studies

B. University

D. None or can't read and write

3. Your age is between

A. Under 25 years

C. 35-44 years E. 55-64 years

B. 25-34 years

D. 45-54 years

4. What is your marital status?

A. Single

C. Divorced

B. Married

D. Widowed

5. What is your family size

A. 2

C. 5

E. Other (specify) ---

B. 3

D. More than 5

5. In what type of business sector do you operate

A. Trade C. Service

D. Urban Agriculture

B Manufacturing

E. Construction F. Other (specify)-----

6. Where is your business located?

A. In my home B. At office/company premises C. Other (specify)-----

7. When you started the business what were the main obstacles / problems you faced?

(You can check more than one answer)

- A. Lack of information
- B. Lack of financial resources
- C. Lack of experience
- D. Difficulties in accessing the right contacts and networks
- E. Acquiring credulity and trust from others
- F. No obstacle

G. Other /specify)-----

9. What is your work experience before opening your business?

- A. less than 1 year
- B. 1-3 years
- C. 4-6 years
- D. 7-10 years
- E. No experience

10. How supportive is your family to your business?

- A. Very supportive
- B. They see it as an imposition
- C. Unsupportive

Appendix B:

Survey on Factors Affecting Women Entrepreneurs' performance

The major factors that affecting women entrepreneurs' performance are listed below. After you read each of the factors, please evaluate them in relation to your business and then put a tick mark (✓) under the choices below.

No.	Factors	Strong agree (5)	Agree(4)	Neutral(3)	Disagree(2)	Strong disagree(1)
1	Human capital					
1.1	Lack of educational level					
1.2	Previous occupation					
1.3	Previous entrepreneurial experience					
1.4	Educational area					
1.5	Business skills					
1.6	Experience in the enterprise					
1.7	Type of business to operate					
1.8	Ability to detect and assess business opportunities					
1.9	Record keeping skills					
1.10	Increasing self-confidence					
1.11	Lower failure risk due to better decision making ability and planning					
1.12	Provides technical expertise					
1.13	Management and leadership skills					

Motivational factors for running business

No.	Factors	Strong agree (5)	Agree(4)	Neutral(3)	Disagree(2)	Strong disagree(1)
2	Motivational					
2.1	To increase my income					
2.2	So, I will always have job security					
2.3	To be my own boss					
2.4	To be able to use my own past experience and training					
2.5	For my own satisfaction and growth					
2.6	To maintain my personal freedom					
2.7	To prove I can do it					
2.8	To be closer to my family					
2.9	To build a business to pass on					
2.10	To provide jobs for family members					
2.11	To gain public recognition					
No.	Factors	Strong	Agree(4)	Neutral(3)	Disagree(2)	Strong

		agree (5)				disagree(1)
3	Networks					
3.1	Lack of efficient distribution channel and networking					
3.2	Poor customer handling and relationship					
3.3	Lack of skills to set competitive price					
3.4	I have better contacts and networks					
3.5	I have support from family and friends					
3.6	I have experience to handle more number of networks					
3.7	I have access to use advisors					
3.8	I have access to develop membership in association					
3.9	I have formal monitors entrepreneurs community					

No.	Factors	Strong agree (5)	Agree(4)	Neutral(3)	Disagree(2)	Strong disagree(1)
-----	---------	---------------------	----------	------------	-------------	--------------------

4	Economical					
4.1	I have availability of required resources					
4.2	I have adequate capital					
4.3	I have availability of labor					
4.4	Sufficient raw materials					
4.5	I have access to Loan and Finance					
4.6	I have access to markets					
4.7	I have access to different business training					
4.8	I have access to information and networks					
4.9	I have experience in business ownership					
4.10	I have inherited capital from my family					
4.11	I have access to necessary technology					

No.	Factors	Strong agree (5)	Agree(4)	Neutral(3)	Disagree(2)	Strong disagree(1)
5	Performances of women entrepreneurs firm performance					
5.1	Increase in sales or Income					
5.2	Business expansion					
5.3	Customer retention					
5.4	Increase in stock					
5.5	Waste reduction					
5.6	Cost reduction					
5.7	Profitability					

Amharic version

በአዲስአበባዩኒቨርሲቲቢዝነስናኢኮኖሚክስኮሌጅየማኔጅመንትትምህርትክፍልድህረምረቃፕሮግራም

በሴቶችኢንተርናሽናል/ ንግድስራቀየሳ/ የሚመለመጠዉቅ

ዉድሴትኢንተርናሽናል

እኔማትያስዋኬኔእባላለሁ።በአዲስአበባዩኒቨርሲቲቢዝነስናኢኮኖሚክስኮሌጅድህረምረቃፕሮግራምየማኔጅመንትተማሪነኝ።በአሁኑጊዜቲሲስፖርትየምርምርወረቀትበሴቶችኢንተርናሽናልከምዉጤትናግኝትላይተፅእኖየሚያደርጉችግሮችበአዲስከተማክፍለከተማወረዳ 02፣ወረዳ03 እናወረዳ08ላይጥናታዊጽሁፍእየሰራሁእገኛለሁ።ይህመጠየቅምየጥናቱአካልነዉ።የጥናቱኢላማበአዲስከተማክፍለከተማወረዳ02፣ወረዳ03እናወረዳ08

በስራዕድልፈጠራናኢንተርናሽናልዉድሴትተቋማትስራየተደራጁሴቶችያጋጠማቸዉንችግሮችለመዳሰስየተዘጋጀነዉ።በመሆኑምመጠየቁለጥናቱዓላማብቻየሚዉልመሆኑንበመገንዘብበጥንቃቄእንዲሞሉልኝበትህትናእጠይቃለሁ።ለሚያደርጉልኝትብብርበቅድሚያከፍያለምስጋናየንክቀርባለሁ።

ማሳሰብያ፡መጠየቁላይስምመፃፍአያስፈልግም

ክፍልአንድመሠረታዊየግልመረጃ

1. ያታሀ. ወንድሊ. ሴት
2. ያጠናቀቁትከፍተኛየትምህርትደረጃዎ

ሀ. ሁለተኛደረጃሐ. ሁለተኛደረጃ

ለ. አንደኛደረጃው. ያለተማሩ

3. ዕድሜ

ሀ. ከ25 ዓመትበታችሁ. ከ 45- 54 ዓመት

ለ. ከ 25- 34 ዓመትሐ.ከ 35- 44 ዓመትሠ. ከ 55- 64

4. የጋብቻሁኔታ

ሀ. ያላገባችሁ. አግብታየፈታች

ለ. ያገባችሁ. ባረበሞትየተለያት

5. የቤተሰብመጠን

ሀ. 2 መ.ከአምስትበላይ

ለ. 3 ሐ.5ሠ.ሌላ...

6. በምንዓይነትቢዝነስ(ንግድክፍል) ክፍልመቀጠልይፈልጋሉ?

ሀ. ንግድሙ. በከተማግብርና

ለ. በማኑፋክቸሪንግሠ. በኮንስትራክሽን

ሐ. በአገልግሎትረ. ሌላ...

7. ድርጅቱ አገልግሎት የሚሰጠው በታየት ነው?

ሀ. በመኖሪያ ቤት ሌላ.....

ለ. በሽታ/መስሪያ ቦታ/

8. ድርጅት ዎንድ ከፍቱት በዋናነት እቅፋት የሆነ ብዎት ወይም የነበሩ ችግሮች ?

ሀ. መረጃ እርሳት. በቀላሉ የማመንና ሌላ ወላይ እምነት የመጣል ክፍተት

ለ. ገንዘብ ምንጭ እርሳት. ችግር የለም ብሎ ማሰብ

ሐ. የልምድ እርሳት. ሌላ.....

መ. ትክክለኛ ውሳኔ ሰጪ የመቅረብ እና የገበያ መረብ የመፍጠር ክፍተት

9. ድርጅቱ ከመክፈቱ በፊት ስንት ዓመት የስራ ልምድ ነበረዎት ?

ሀ. ከአንድ ዓመት በታች. ከ7-10 ዓመት

ለ. ከ1-3 ዓመት ወይም ከስራ ልምድ አልነበረኝም

ሐ. ከ4-6 ዓመት

10. ቤተሰብዎ እንዴት ነው ድርጅትዎን የምደግፉት?

ሀ. በጣም ይደግፋሉ

ለ. ግብር ወይም ሀሳብ ይጫናል ብለው የማየት

ሐ. አይደግፉም

ክፍልአምስትበሴትስራፈጣራዎችየስራእንቅስቃሴላይተፅዕኖየሚያሳድሩጉዳዮች

ተ.ቁ	ዝርዝር	በጣምእስማማለሁ(5)	እስማማለሁ(4)	ለመወሰንእችግለሁ(3)	አልስማማም(2)	በጣምአልስማማም(1)
1 የሰውካፒታል						
1.1	እስከመጀመሪያትምህርትደረጃየተማሩ					
1.2	ከቀድሞስራዎጋርየተያያዘ					
1.3	ስራፈጣራየቀድሞስራልምድዎነዉ					
1.4	የተማሩትምጣኔሀብታዊነዉ					
1.5	የንግድክህሎትአለኝ					
1.6	በንግድስራድርጅትልምድአለኝ					
1.7	በአገልግሎትሰጪስራየተሠማሩ					
1.8	ወቅቱየሚፈልገዉንምርትበማቅረብገብያዉንየመጠቀምችሎታአለኝ					
1.9	ገቢናወጪመዝግቦየማቆትክህሎትአለኝ					
1.10	በራስየመተማመንንይጨምራል					

1.11	የማቀድናዉሳኔየመስጠትብቃትስላ ለኝዉድቀቱየመቀበሉዝቅተኛነዉ					
1.12	ሙያዊየሆነየስራተክኒክያቀርባሉ					
1.13	የስራአመራርናአስተዳደርክህሎትአ ለኝ					

የሚከተሉትችግሮችለስራዎያላቸዉየጫናመጠንምንይመስላሉ?

ተ. ቁ	ዝርዝር	በጣምእስ ማማለሁ(5)	እስማማለ ሁ (4)	ለመወሰ ንእችገራ ለሁ (3)	አልስማማ ም (2)	በጣምአል ስማማም (1)
2	በይነመረብ					
2.1	ደካማየሆነየገብያትስስርናብቃትየለ ሌዉየምርትስርጭትችግር					
2.2	ደካማሆነደንበኛአያያዝናግንኙነትች ግር					
2.3	ተወዳዳሪዋጋንየመተመንብቃትማነ ስ					
2.4	ደካማየሆነየገብያትስስርናግንኙነት					
2.5	ከዳደሾቼናከወላጆቼድጋፍአለኝ					

2.6	ብዙደንደኛ የማፍራትና በቅንጅት የመስራት ልምድ አለኝ					
2.7	አማካሪ ንመጠቀምች ሎታ አለኝ					
2.8	አባላት የማፍራት ሎታ አለኝ					
2.9	ለስራ ፈጠራ ህብረተሰብ መደበኛ ድጋፍ አደርጋለሁ					

የሚከተሉት ግሮች ለስራዎ ያላቸው የጨናመጠን ምን ይመስላሉ?

ተ.ቁ	ዝርዝር	በጣም እስማማለሁ (5)	እስማማለሁ (4)	ለመወሰን እችላለሁ (3)	አልስማማም (2)	በጣም አልስማማም (1)
ተነሳሽነት						
3.1	ገቢዬን ለመጨመር					
3.2	ስለዚህ ለስራዬ ዋስትና አለኝ					
3.3	ለራሴ አለቃለመሆን					
3.4	የነበረኝን ልምድና ስልጠና ለመጠቀም					
3.5	ለራስ እርካታና እድገት					
3.6	ነፃነቴን ለመጠበቅ					
3.7	ስራዬን የሚሰራው ለመሻሻል ብዬ					

3.8	ከቤተሰቦች ጋር በቅርብ ትላመስራት					
3.9	ንግድ ስራን በመገንባትና በንግድ ስራ ለመቀጠል					
3.10	ለቤተሰብ አባላት ስራ ዕድል ለመፍጠር					
3.11	የማህበረሰቡን እድል ቅናሽ ማግኘት					

የሚከተሉት ግሮች ለስራ ያላቸው የጤና መጠን ምን ይመስላሉ?

ተ.ቁ	ዝርዝር	በጣም እስማማለሁ (5)	እስማማለሁ (4)	ለመወሰን እችላለሁ (3)	አልስማማም (2)	በጣም አልስማማም (1)
ምጣኔ ሀብታዊ ጉዳዮች						
4.1	የግብአት ግሮች የለብኝም					
4.2	በቂ የሆነ ካፒታል አለኝ					
4.3	የስራ ግሮች የለብኝም					
4.4	የትሬዲንግ ግሮች የለብኝም					
4.5	ገንዘብ ማበደርና አያያዝ አቅም አለኝ					
4.6	የንግድ ችሎታ አለኝ					
4.7	ስራዬን ለመስራት የሚያስችለኝ ስልጠና አገኝቻለሁ					

4.8	የንግድመረጃናበይነመረብየመጠ ቀምችሎታአለኝ					
4.9	የግልድርጅትዉስጥየመስራትልም ድአለኝ					
4.10	ከቤተሰቦቼየወረስኩትሀብትአለኝ					
4.11	አስፈላጊየቴክኖሎጂአቅርቦትአለኝ					

የሚከተሉትችግሮችለስራዎያላቸዉየጨናመጠንምንይመስላሉ?

ተ.ቁ	ዝርዝር	በጣምእስ ማማለሁ(5)	እስማማለ ሁ(4)	ለመወሰ ንእችገራ ለሁ(3)	አልስማማ ም(2)	በጣምአል ስማማም (1)
5	የሴቶችስራፈጠራየንግድዉጤታማነት					
5.1	ገቢዉይምየሽያጭመጠንመጨመ ርዉይምትርፋማነት					
5.2	የንግድስራንማስፋፋት					
5.3	ደንበኞችንማብዛት					
5.4	ንግድንመጨመር					
5.5	ብክነትንመቀነስ					
5.6	ዋጋንመቀነስ					
5.7	ትርፋማነት					

ጊዜዎትንሰዉተዉምላሽዎንስለሰጡክልብአመሰግናለሁ።