Factors Affecting the Performance of Women Entrepreneurs in Micro and Small Enterprises in Gulele Sub-City, Addis Ababa

By

Getu Girma

A Thesis submitted to the school of graduate studies of Addis Ababa University in partial fulfilment of the requirements forthe Master of urban and regional planning and development.

Addis Ababa University

Addis Ababa, Ethiopia

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Declaration

I, the undersigned, declare that this study entitled “Factors Affecting the Performance of Women Entrepreneurs in Micro and Small Enterprises in Gulele Sub-City, Addis Ababa” is my own work. I have undertaken the research work independently with the guidance and supportof the research advisor.

Declared by

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This is to certify that the thesis prepared by GetuGirma, entitled: Factors Affecting the Performance of women entrepreneurs in Micro and Small Enterprises in Gulele sub-city , Addis Ababa and submitted in partial fulfilment of the requirements for the Degree of Master of Geography and environmental studies in urban and regional planning and development complies with the regulations of the University and meets the accepted standards with respect to originality and quality.

Signed by the Examining Committee:

Internal examiner ________________Signature ________ Date ___________

External examiner ________________Signature ________ Date ___________

Advisor _________________________ Signature ________ Date __________

Chair of Department or Graduate Program coordinator

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Abstract

This study assesses the major factors affecting the performance of women entrepreneurs in MSEs. It also addressed the characteristics of women entrepreneurs in MSEs and the challenges they face in the area of technical and business training supports from training colleges/institutes.A sample of 181 women entrepreneurs engaged in 5 sectors was taken for the study using stratified and simple random sampling. In the process of answering the basic questions, a questionnaire that include demographic profiles, characteristics of women entrepreneurs and their enterprises, factors that affect the performance of women entrepreneurs in MSEs and the challenges they face in technical trainings were designed in a closed ended and likert scales. After the data has been collected, it was analysed using simple statistical techniques (tables and percentages) and descriptive statistics (mean and standard deviations). The results of the study indicates the personal characteristics of women entrepreneurs in MSEs and their enterprise affect their performance .It also shows that lack of their own premises(land) to run their business, financial access given by micro finances or other lending institutions, inadequate access to business training,stiff competition in the market place, access to technology and access to raw materials were the key economic factors that affect the performance of women entrepreneurs in MSEs. The study also found that conflicting gender roles or household responsibilities, network with outsiders and social acceptability were the major social factors that affect these entrepreneurs. The legal and administrative bodies are required to create an enabling environment for the growth and development of MSEs, but this study found that access to policy makers, high amount of tax, network with administrative bodies, interest rate charged and over all legal and regulatory environments were the main factors that affect women entrepreneurs.The study also found that customer service training, marketing training, financial report training and entrepreneurship trainings were the main challenges of the entrepreneurs. Based on the major findings, recommendations were forwarded to existing and potential entrepreneurs, MSEs, Micro finances and other government bodies.

Table of Contents

ContentsPage

List of Tables

TablePage

List of Acronyms

AACMSEDA Addis Ababa City Administration Micro and Small Enterprise Development Agency

APEC Asian Pacific Economic Cooperation

BDS Business Development Services

CEFE Competency Based Economies Through formation of Enterprises

ECSA Ethiopian Central Statistics Authority

EWEF Ethiopian Women Exporters Forum

FDREPCC Federal Democratic Republic of Ethiopia Population Census Commission Government Organization

GTZ German Technical Cooperation

HASIDA Handicraft and Small Scale Industries Development Agency

ILO International Labour Organization

MoTI Ministry of Trade and Industry

MoWUD Ministry of Works and Urban Development

MSE Micro and Small Enterprises

NGO Non- Government Enterprises

OECD Organization of Economic Corporation and Development

SDCs Skill Development Centres

SMIDEC Small and Medium Industries Development Corporation

TVET Technical and Vocational Education and Training

UNECE United Nations Economic Commission for Europe

UNESCO United Nations Education, Scientific and Cultural Organization

UNIDO United Nations Industrial Development Organization

WEA Women Entrepreneurs Association

CHAPTER ONE

INTRODUCTION

This chapter addresses the introductory part of the research. It basically includes background of the study, statement of the problem, purpose and significance of the study, delimitation of the study, limitations of the study, and definition of basic terms.

1.1 Background of the study

Entrepreneurship is increasingly recognized as an important driver of economic growth, productivity, innovation and employment, and it is widely accepted as a key aspect of economic dynamism. Transforming ideas into economic opportunities is the decisiveissue of entrepreneurship. History shows that economic progress has been significantly advanced by pragmatic people who are entrepreneurial and innovative, able to exploit opportunities and willing to take risks (Hisrich), 2005. The role of entrepreneurship and an entrepreneurial culture in economic and socialdevelopment has often been underestimated. Over the years, however, it has become increasingly apparent that entrepreneurship indeed contributes to economic development. Nevertheless, the significant numbers of enterprises were owned by men (ILO, 2006). In other words, it was not common to see women-owned businesses worldwide especially in developingcountries like Ethiopia. The idea and practice of women entrepreneurship is a recent phenomenon. Until the 1980's little was known aboutwomen entrepreneurship both in practice and research, which made its focus entirelyon men. Scientific discourse about women's entrepreneurship and women owned and run organizations is just the development of 1980s (ILO, 2006).Even though we observe a number of women entrepreneurs in the business, recent studies show that most of them are found in Micro and Small Enterprises(MSEs). According to the Ethiopian Central Statistics Authority(2004), almost 50% of all new jobs created in Ethiopia are attributable to small businesses and enterprises, and roughly 49% of new businesses that were operational between 1991 and 2003 were owned by women .According to Aregash as cited in Eshetu and Zeleke (2008), 98% of business firms in Ethiopia are micro and small enterprises. The third census of Ethiopia shows that of the total population of the country (73,918,505), 36,621,848 are females (ECSA, 2007). This accounts 49.5% of the population. This shows that Ethiopia is among those African countries that are known by human resource potential. Regardless of its potential, it does not utilize this labour force.

This underutilization of the untapped potential is attributed to a lot of reasons. Of these reasons, inability to effectively use entrepreneurship in poverty reduction in general and alleviating the problems among women who are susceptible forpoverty in particular; in bringing meaningful economic and social transaction; in promoting and enhancing gender equality and women empowerment; and in ensuring women's social mobility in the country might require worth mentioning. This is because of a lot of obstacles that women entrepreneurs in Ethiopia face,Amha and Admassie (2008). In support of this they (2008) outlined that:

More than half of all women entrepreneurs in Ethiopia often face gender related challenges related to establishing new businesses as wellas operating or expanding existing businesses. Women are disadvantaged due to culture, religion and tradition. For instance, many women face difficulty in raising credit finance from banks as well as borrowing via informal networking (p.34).

When we come to Addis Ababa, it is one of the region inwhich manywomen are found. According to the Federal Democratic Republic of Ethiopia's Population Census Commission (FDREPCC, 2014) of the 2,739,551 total population of Addis Ababa city, 1,434,164 are females. More than half of these females are within the age category of 15-59 years which is considered as a productive age. Though the region is enriched by this greater and productive number of women, it seems that it does not utilize them as expected quality aswell as quantity wise. One reason might be similar to that of the country as a whole, which is underutilization of women's potential. In order to make the country, the city and women themselves beneficiaries of this great potential, appropriate measures should be taken to reduce the bottlenecks/challenges that women entrepreneurs in MSEs encounter.

Among the sub-cities in Addis Ababa region, Gullele sub-city isone in whicha large number of women Entrepreneurs are found. Information taken from Gullele sub-cityMSEsOffice shows that more than 3,500 women entrepreneurs are found in the sub-city who are working in MSEs.Like the city as a whole, women entrepreneurship problems are tremendous in Gulele too.To take appropriate measures for these problems, knowing the factors associated with the problems is a precondition for a problem well stated is half solved. Therefore, the aim of this research is to identify the major factors that affect the performance of women entrepreneurs in MSEs in Gulele sub-city in running their own businesses and recommend the appropriate measures to be taken.

1.2 Statement of the problem

As mentioned in the introduction above, there are a large number of women in Addis Ababa. But the city administration does not yet exploit them very well to contribute a lot for economic development. One of the reasons for this might be problems of women entrepreneurs in MSEs. This is supported by different empirical evidences. For example, Gemechis (2007) and ILO (2009) stressed that entrepreneurs are surrounded by a number of challenges .This forces entrepreneurs in MSEs not to contributea lot to the poverty reduction of the sub-city, region and the country as a whole.

This study is different from those researchers discussed above in that their focus areas were in all entrepreneurs regardless of their sex. Besides, they did not see the factors with respect to the different personal, organizational, economic, socio-cultural and legal/administrative matters. Similarly, their studies did not address women entrepreneurs in MSEs. But this study specifically emphasis on factors that affect the performance of women entrepreneurs in MSEs particularly in Gulele sub-city.

Women dominate the MSE sector in Ethiopia and their participation in the private sector is comparable to other African countries. Women entrepreneurs play an important role in the economy. Their products and services contribute to GDP growth. Women entrepreneurs also generate income and employment for many. The extent and form of women's participation in the market is different from that of men entrepreneurs. The reasons are strongly linked to the roles and positions of women in Ethiopian society. Women entrepreneurs in poor countries suffer from gender discrimination in society and laws, underdeveloped enterprise culture, inadequate support system for businesses and underdeveloped markets and infrastructure. Generally, women-owned businesses are concentrated in the low growth segment, face constraints such as poor access to finance, lack of business development services and business networks, limited exposure to business management experience and the challenges of juggling business with household and family responsibilities (Desta Solomon, 2010). Even though women entrepreneurs in MSEs account the greatest proportion of total entrepreneurs in the country as a whole and in Gulele sub-city in particular, there is an acute shortage of studies conducted with a specific objective of analysing the problems of enterprises operated by women in terms of personal and organizational-related challenges, economic, social/cultural, and legal/administrative.

This study is deemed to fill the gaps by identifying specificfactors that are responsible for resilience in MSEs operated by women entrepreneurs, and shade light on women specific differentials that affect their performance.

Thus, in this study it is thought to assess the different factors that affect the performance of women entrepreneurs in MSEs in Gulele sub-city. Furthermore, the supports given by different heads and training institutions to MSEs are assessed. In light of this, the study attempts to answer the following basic questions:

1. What are the major characteristics of women entrepreneurs in MSEs and their enterprises?
2. What are the key economic, social, legal and administrative factors that affect the performance of women entrepreneurs in MSEs?
3. What challenges they face in the area of technical and business training supports from training institution and collage?

1.3 Objective of the study

Generally, the study is designed to assess the major factors affecting the performance of women entrepreneurs in MSEs and the challenges they face in starting and running their own business in Gulele sub-city. Specifically, it is intended to assess:

1. The major characteristics of women entrepreneurs in MSEs and their enterprises.
2. The key factors that affect the performance of women entrepreneurs in MSEs.
3. The challenges they face in the area of technical and business training supports from training institutions and colleges in Gulele sub-city.

1.4 Significance of the study

Women should create their own jobs and become entrepreneurs since opportunities of getting employment in either government,non-governmentor private organization is currently almost declining (Gemechis, 2007). This is possible only if the barriers of women entrepreneurs are solved .Generally, the findings of this study will be useful to the stakeholders including:

i. **Governmental policy makers:** The government can use the findings of this study to assist in policy formulation and development for a framework in terms of personal and organizational-related challenges, economic, social/cultural, and legal/administrative and other factors that affect the performance of women entrepreneurs in MSE. Moreover, the findings of this study will help the policy makers and other institutions how to encourage establishing or expanding women entrepreneurs in MSEs. It also enables them to know what kind(s) of policies should be framed.

ii. **Micro and small enterprises:** The findings of this study will help MSE in Gulele sub-city and others, within an insight into the benefits of using different factors studied in this research to predict the factors that affect the performance of women entrepreneurs in MSEs.

iii. **Academics/Researchers:** Findings from this study will assist academicians in broadening of the prospectus with respect to this study hence providing a deeper understanding of the critical factors that affect the performance of women entrepreneurs in MSEs.

1.5 Delimitation and Limitation

1.5.1 Delimitations of the study

Information taken fromGuleleMSEs office shows that more than 3,500 women entrepreneurs are found in the sub-city. Had the study been conducted in all these (if possible) or majority of them, it would have been complete. Furthermore, there are different issues that can be researched in relation to women entrepreneurs. But, this study is delimited to the key economic, socio-cultural, legal/administrative factors affecting the performance of women entrepreneurs in MSEs.In addition, the study focuses only on assessing the major personal and organizational characteristics of women entrepreneurs in MSEs to check whether these characteristics affect their performance. The study also addresses the training, machine, financial, raw material, technology and facility supports that the training centres provide to these entrepreneurs so as to minimize the problems the women entrepreneurs in MSEs face.

1.5.2 Limitations of the study

Like all research, this study had limitations. The sources of difficulties encountered in this study were described as follows: most of the documents that are concerned with micro enterprises are written in Amharic. To translate in to the required instruction language (English) takes longer period. Another problem encountered in the study has to do with the operator's reluctance to cooperate due to suspicion that disclosing information may lead to negative effect on their business. It is very important to note that these limitations did not have any significant interference with the outcome of the study.

1.6 Definition of terms

Characteristics: key personal and organizational features of women entrepreneurs in MSEs.

Growth-orientated enterprises: are those enterprises that have operated for more than two years and have shown increases in their sales (revenue), capital, employment and products/services, as well as expansion and/or diversification in their businesses. (ILO 2003)

Factors:personal, organizational, economic, socio-cultural, l legal/administrative influences that affect women entrepreneurs overall activities and operations in MSEs

Joint ownership: association of two or more individuals who act as a co-owner (Hisrich, 2005).

Micro Enterprise: means commercial enterprise whose capital is not exceeding birr 20,000 other than technological and consultancy services (Ethiopia Ministry of Trade and Industry, 2003).

Micro finance: refers to the provision of financial services to low-income clients, including consumers and the self-employed (Ethiopia Ministry of Trade and Industry, 2003).

Performance: overall activities and operations performed by women entrepreneurs in MSEs in strengthening their enterprises.

Small Enterprise: means a business engaged in commercial activities whose capital is exceeding birr 20,000 and not exceeding 50,000 birr, other than hightechnological and consultancy service institutions (Ethiopia Ministry of Trade and Industry, 2003).

Supports: training, machinery, financial, raw material and facility assistances that TVETs provide to MSEs.

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

CHAPTER TWO

REVIEW OF LITERATURE

This chapter revises the different literatures written in the areas of entrepreneurship, women entrepreneurs; women entrepreneurs in MSEs; the problems of entrepreneurship; factors affecting the performance of women entrepreneurs in MSEs; and the supports given by different institutions to MSEs.

2.1 An overview to entrepreneurship

As globalization reshapes the international economic landscape and technological change creates greater uncertainty in the world economy, the dynamism of entrepreneurship is believed to be able to help to meet the new economic, social and environmental challenges. Governments increasingly consider entrepreneurship and innovation to be the cornerstones of a competitive national economy, and in most countries entrepreneurship policies are in fact closely connected to innovation policies, with which they share many characteristics and challenges. The dynamic process of new firm creation introduces and disperses innovative products, processes and organizational structures throughout the economy. Entrepreneurship objectives and policies nevertheless differ considerably among countries, owing to different policy needs and diverse perspectives on what is meant by entrepreneurship. In support of this Schumpeter (2005) stated that:

In some countries, entrepreneurship is linked to regional development programs and the creation of new firms is stimulated to boost employment and output in depressed regions. In others, entrepreneurship is a key element of strategies designed to facilitate the participation of certain target groups, such as women or minorities, in the economy. Some countries simply seek to increase firm creation as such, while others set out to support high-growth firms. While many countries are making serious efforts to support entrepreneurship, results appear to vary. Countries want to *understand the determinants of and obstacles to entrepreneurship, and they need to analyse the effectiveness of different policy approaches (pp.)*

The lack of internationally comparable empirical evidence has however constrained our understanding of entrepreneurship and many questions remain unanswered. Ultimately, policy making must be guided, as far as possible, by evidence and facts.

2.1.1 Conceptual clarity of entrepreneurship

There is no agreement among authors regarding the definitions of Entrepreneurship. Different authors tried to define it in different manners. This doesn't mean however that there are no common elements among authors. Some of thedefinitions are given below.

According to Ponstadt (1998)

Entrepreneurship is the dynamic process of creating incremental wealth. This wealth is created by individuals who assume the major risks in terms of equity, time and/or career commitments of providing values for some product or service. The product or service may/may not be new or unique but value must be infused by the entrepreneur by securing and allocating the necessary skills and resources (pp.)

Furthermore, Timmons (1989) defined it in such a way that:

Entrepreneurship is the process of creating and building something of value from practically nothing. That is, it is the process of creating or seizing an opportunity and pursuing it regardless of the resources currently controlled. It involves the definition, creation and distribution of values and benefits to individuals, groups, organizations and society. Entrepreneurship is very rarely a get rich-quick proposition (not short term); rather it is one of building long term value and durable cash flow streams (pp.)

In addition, Hisrich (2005 :) defined entrepreneurship as follows:

Entrepreneurship is the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic, and social risks, and receiving the resulting rewards of monetary and personal satisfaction and independence (pp.)

From the definitions given above, it is possible to conclude that in almost all of the definitions of entrepreneurship, there is agreement that we are talking about a kind of behaviour that includes: (1) initiative taking, (2) the organizing and reorganizing of social and economic mechanisms to turn resources and situations to practical account, (3) the acceptance of risk or failure.

2.1.2 The role of entrepreneurship

It is abundantly clear that entrepreneurship is important for economic growth, productivity, innovation and employment, and many countries have madeentrepreneurship explicit policy priority. Entrepreneurial activities have been recognizedas an important element in organizational and economic development, performance andwealth creation. According to World Bank (2007), Fox (2001) and Hisrich (2005)entrepreneurship has the following benefits.

- Entrepreneurs are their own bosses. They make the decisions. They choose whomto do business with and what work they will do. They decide what hours to work,as well as what to pay and whether to take vacations.
- Entrepreneurship offers a greater possibility of achieving significant financial rewards than working for someone else.It also provides the ability to be involved in the total operation on of the business, from concept to design and creation, from sales to business operations and customer response.
- Entrepreneurship creates an opportunity for a person to make a contribution. Mostnew entrepreneurs helpthe local economy. It is a

catalyst for economic change and growth .Entrepreneurship increase percapita output and income. By doing so it involves initiating and constitutingchange in the structure of business and society. As a result entrepreneurship contribute a lot in increasing countries output and productivity.

- Entrepreneurship encourages innovation and creativity. It develops new products or service for the market to fulfil human needs. It also stimulates investmentinterest in the new ventures being created. Entrepreneurship through its process of innovation creates new investment of new ventures .More ventures being created,new jobs will be produced, thus reduce the unemployment rate.

As explained above, entrepreneurism helps the economy by creating wealth for many individuals seeking business opportunities. Although this is notthe number one reason individuals pursue entrepreneur activities, it plays a major role in our economy. Both a new business and the wealth the owner can obtain will help boost the economy by providing new products as well as the spending power created for the entrepreneur. Without entrepreneurs, our economy would not benefit from the boost they give from added business and ideas.

Furthermore, starting a business can be rewarding. Entrepreneurs are their own bosses. They can have more control over their working hours and conditions than they wouldhave if they worked for someone else.

If they cannot find a job they want, they can go into business to create one. For example, they may have a new idea about a particularproduct or service.

If they believe that others would be interested in it, they can go into business for themselves. They may make a profit, which is the money left over afterpaying their bills, from being creative and doing what they enjoy.

2.1.3 Factors affecting entrepreneurship

Even though entrepreneurship has its own advantages, it is not free of problems. For this there are a number of factors .Samiti (2006), Tan (2000) classified the basic factors that affect entrepreneurs in to two broad categories –economic and social.

The economic factors include competition in the market; lack of access to the market ,lack of access to raw material ,lack of capital or finance, lack of marketing knowledge; lack of production/ storage space; poor infrastructure; inadequate power supply and lack of business training.

The social factors include lack of social acceptability; having limited contacts outside prejudice and class bias; society looks down upon; attitude of other employees; and relations with the work force.

Besides this, Gemechis (2007), Hisrich (2005), ILO (2009) added Social and cultural attitude towards youth entrepreneurship; entrepreneurship education; administrative and regulatory framework; and business assistance and support; barriers to access technology are crucial factors that affect entrepreneurial success.

2.2 Women entrepreneurship

Women's productive activities, particularly in industry, empower them economically and enable them to contribute more to overall development. Whether they are involved in small or medium scale production activities, or in the informal or formal sectors, women's entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their environment.United Nations Industrial Development Organization (UNIDO, 2001).

In many societies women do not enjoy the same opportunities as men. In many transitional economies progress has been achieved in opening doors to education and health protection for women but political and economic opportunities for female entrepreneurs have remained limited. Concerted efforts are needed to enable female entrepreneurs to make better economic choices and to transform their businesses into competitive enterprises, generating income and employment through improved production (OECD, 1997).

2.2.1 Nature of women entrepreneurs

There is no agreement among researchers with regard to the differences in the characteristics of male and female entrepreneurs. Somegroups of researchers agree that there are no differences. But some others state differences. For example Green & Cohen (1995) stated,

"An entrepreneur is an entrepreneur,"and it should not matter what size, shape, colour, or sex the entrepreneur might be. If so, good research onentrepreneurs should generate theory applicable to all. While research shows similarities in the personal demographics of men and women entrepreneurs, there are differences in business and industry choices, financing strategies, growth patterns, and governance structures of female led ventures (p.106)

These differences provide compelling reasons to study female entrepreneurship – looking specifically at women founders, their ventures, and their entrepreneurial behaviours as a unique subset of entrepreneurship. Just as we have found that clinical trials conducted on an all-male population do not necessarily provide accurate information about the diagnosis or treatment of female patients, we see that scholarly research focused only onmale entrepreneurial ventures leaves many questions unanswered for their female counterparts.Some argue that it is important to look at female entrepreneurs who, though they share many characteristics with their male colleagues, are unique in many aspects.

Observable differences in their enterprises reflect underlying differences in their motivations and goals, preparation, organization, strategic orientation, and access to resources.Birley (1987) stressed on the differences even in their background and personal characteristics. He found the female entrepreneurs to be the first born; from a middle or upper class family; the daughter of a self-employed father; educated to degree level; married with children; forty to forty-five at start-up; and with relevant experience.

In their desire in starting new businesses, researchers identified a number of reasons for women to become entrepreneurs. South Africa Entrepreneurs Network (2005) as sited in *http://www.dti.gov.za/sawen/SAWENreport2.pdf* pointed out that challenges/attractions of entrepreneurship; self-determination/autonomy; family concerns – balancing career and family; lack of career advancement/discrimination; and organizational dynamics power/politics are reported as main initiators to become entrepreneurs for women.The report also added the desire to make a social contribution and helping others has been found to be a key factor in women choosing to become business owners.

2.2.2 Differences between women and men entrepreneurs

While gender was shown not to affect new venture performance when preferences, motivation, and expectations were controlled for, the differences observed among men and women entrepreneurs were observed by different researchers. Among these Shane(1997) identified that men had more business experience prior to opening the business and higher expectations; women entrepreneurs had a larger average household size; the educational backgrounds of male and female entrepreneurs were similar; women were less likely than men to purchase their business; women were more likely to have positive revenues; men were more likely to own an employer firm; female owners were more likely to prefer low risk/return businesses; men spent slightly more time on their newventures than women; male owners were more likely to start a business to make money, had higher expectations for their business, and did more research to identify business opportunities; male entrepreneurs were more likely to found technologically intensive businesses, businesses that lose their competitive advantage more quickly, and businesses that have a less geographically localized customer base; male owners spent more effort searching for business opportunities and this held up when other factors were controlled for.

Besides to this, Malaya (2006) tried to distinguish maleand female entrepreneurs with respect to their success indicators arranged in a sequential order from very important to least important. The following table illustrates this.

Table 1: Male vs. female entrepreneurs

Male	**Female**
Generating revenues/profits	Generating revenues/profits
Providing quality product /service to customers	Providing quality product /service to customers
Being able to balance work/ family Responsibilities	Providing employment to people
Having a regular source of livelihood	Being able to balance work/ family responsibilities
Improving quality of life of employees	Improving quality of life of employees
Being able to continue operation of business	Being able to continue operation of business
Expanding business	Having a regular source of livelihood
Providing employment to people	Being able to utilize my talents/skills
Gaining financial independence	Taking advantage of business opportunities
Providing adequate family support	Gaining financial Independence

Source: Malaya M, F. (2006). A Gender-based Analysis of Performance of Small and Medium Printing Firms in Metro Manila.

2.2.3 Factors affecting women entrepreneurs' performance

Women Entrepreneurs have grown in large number across the globe over the last decade and increasingly the entrepreneurial potentials of women have changed the rural economies in many parts of the world. But this does not mean that the problems are totally resolved. In supportof this a review by Desta Solomon (2010), ILO (2006) and YeshiaregDejene identified the following factors that affect women entrepreneurs.

A. Access to finance

The average level of collateral required for a loan (173% in 2006) by banks is one of the highest in the developing world (WB 2009). It is more difficult to access finance for capital expenditure than for working capital. Access to finance is rated as one of the top three problems (60% of firms) by micro, small medium and large firms surveyed by the WB.Access to finance for MSEs is mediated through micro finance institutions since the collateral requirements of commercial banks exclude most MSEs from accessing finance from these sources. The majority of the need for business finance is met through individual savings and other informal sources and supplier credit. Access to financial services for vertical growth and diversification of activities is very limited. Micro Finance Institutions cater mainly for the lower ('economically active poor') echelon of clients while banks cater for medium and large enterprises. The growth-oriented micro and small enterprises on the one hand and the poorest on the other are not catered for.Sources of finance for women entrepreneurs are mainly informal (Equb, individual savings, borrowing from family and friends), micro finance institutions and banks.The main source of finance for starting up and expansion of women- owned enterprises is from the women's own savings (such as throughEqub), loans, and contributions from family and friends. Once in businesses women entrepreneurs' access to finance becomes a very severe constraint as individual savings are not enough for expansion and the profit generated is not large enough to allow for growth and expansion (Desta Solomon, 2010).

B. Access to markets

The ability to tap into new markets requires expertise, knowledge and contacts. Women often lack access to training and experience in on how toparticipate in the market place and are therefore unable to market goods and services strategically. Thus, women-owned SMEs are often unable to take on both the production and marketing of their goods. In addition, they have often not been exposed to the international market, and therefore lack knowledge about what is internationally acceptable. The high cost of developing new business contacts and relationships in a new country or market is a big deterrent and obstacle for many SMEs, in particular women-owned businesses. Women may also fear or face prejudice or sexual harassment, and may be restricted in their ability to travel to make contacts (UNECE, 2004).

Women's micro and small entrepreneurs often complaining about the lack of demand for their products.There are various factors that limit women's income generating activities access to markets. As noted earlier, women disproportionately experience limited mobility due to various factors linked to either their family responsibility or cultural practices. Those who can travel lack the market information on products and inputs, thus become dependent on the middle traders who buy their products at relatively lower than the market price. Because women often produce small amounts, they are limited to the local village markets, where the market for their products and services are already saturated. Some projects which organized women producers in handcrafts and other goods have shown some good practices where women producers were linked to international markets. Such projects invest extensively into training and coaching to ensure the products match the international quality standards and improve competitiveness (YeshiaregDejene).

C. Access to training

Studies have indicated that women generally are less educated than men in the micro enterprise sector but their level of education is better in the small and medium enterprise sector. Access to training opportunities for MSEs is very limited despite the fact that several NGOs, donors and government bodies do provide training.Access to apprenticeship training and on-the-job experiences is also very limited while other services such as business extension services and counselling are generally unavailable for MSEs.The most important sources of information for MSEs are customers, suppliers, relatives and friends, non-competing similar businesses, and competitors. Information provided by institutions (such as government, chambers of commerce, etc.) is difficult to access or of little use to MSEs

The training is not flexible in terms of the delivery schedule, location and language to accommodate the specific challenges that woman entrepreneurs face as mothers and carers and also training sessions are one-off events and the fact that many of the trainers are men is a major barrier for women entrepreneurs (because women prefer women trainers and husbands do not like women to be trained by men trainers); (Desta Solomon, 2010).

D. Access to networks

Women have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. Since most women entrepreneurs operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information. Most existing networksare male dominated and sometimes not particularly welcoming to women but preferto be exclusive. Even when awoman does venture into these networks, her task is often difficult because most network activities take place after regular working hours. There are hardly any women-only or women-majority networks where a woman could enter, gain confidence and move further. Lack of networks also deprives women of awarenessand exposure to good rolemodels.

Few women are invited to join trade missions or delegations, due to the combined invisibility of women-dominated sectors or sub sectors and of women asindividuals within any given sector (Mahbub, 2000).

E. Access to policymakers

Most women have little access to policymakers or representation on policymaking bodies. Large companies and men can more easily influence policy and have access to policymakers, who are seen more as their peers. Women tend not to belong to, and even less reach leadership positions in, mainstream business organizations, limiting their input into policymaking through lobbying. Women's lack of access toinformation also limits their knowledgeable input into policymaking (UNECE, 2004).Robertson (1998), OECD (2002), ILO (2008) added that the key factors that affect women entrepreneurs' performance especially in developing continents like Africa are: vulnerability of women to adverse effects of trade reform; restraints with regard to assets (land); lack of information to exploit opportunities; and Poor mobilization of women entrepreneurs; lack of management skills; lack of awareness among young women ofentrepreneurship as a career option; conflicting gender roles; gender inequality inappropriate technology; and constraints at the legal, institutional and policy levels.

Despite their important contribution to economic activity in developing countries, women micro-entrepreneurs are often not taken into account by policymakers. These women must count on their own efforts and ingenuity and the support from their families and relatives in developing income-generating activities. Particularly dynamic in activities such as the production of goods and the provision of services which tap rare resources, such women contribute to the provision of goods and services to poor people, particularly in urban areas (ILO, 2006).

2.2.4 An overview of women entrepreneurs in Ethiopia

A national survey conducted by the Ethiopian Welfare Monitoring Unit as sited in Eshetu and Zeleke (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 poorest of the 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 tofinance, resources, business skillsand institutional support from the national government Ethiopian Ministry of Trade and Industry of Ethiopia (2003); National Bank of Ethiopia (2002); Negash&Kenea, (2003). The studies stressed that SMEs owned or operated by womenin 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; ILO, 2003). 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 andyet 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 hasshown that it is possible for women to make the transition from a micro to a smallenterprise 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 Sever to least important.

Difficulties in obtaining loan from commercial banks and failure of business or bankruptcy are among the main challenges that women entrepreneurs in Ethiopia face. Following that the entrepreneurs face, challenges of failed to convert profit back into investment and they have shortage of technical skills. In addition to these, their poor skill of management and low level of education are taken as the main obstacles that Ethiopian women entrepreneurs face.

Furthermore, ILO (2003) found that lack of suitable location or sales outlet; stiff competition; low purchasing power of the local population; lack of marketing knowhow; 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'slack of access to titled assetsthat 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 enterprises.

2.3 Women entrepreneurs in micro and small enterprises.

Women Entrepreneurs in MSEs are important to almost alleconomies in the world, but especially to those in developing countries and, within that broad category, especially to those with major employment and income distribution challenges. On what we may call the "static" front, women entrepreneurs in MSEs contribute to output and to the creationof "decent" jobs; on the dynamic front they are a nursery for the larger firms of the future, are the next (and important) step up for expanding micro enterprises, they contribute directly and often significantly to aggregate savings and investment, and they are involved in the development of appropriate technology.In an increasingly international marketplace, many companies are finding that prosperity is best achieved from specialization, as opposed to diversification. While the majority of the world's largest companies continue to provide multipleservices to numerous markets, they now purchase many components and goods from smaller companies that serve oneparticular niche. As the global marketplace continues to develop, women entrepreneurs in MSEs provide an effective tool for economic growth through participation in global supply chains (World Bank, 2005).

2.3.1 Benefits of women entrepreneurs in MSEs

With various definitions by various countries, sometimes it becomes a difficult task for an individual to understand importance of women entrepreneurs inMSEs. One may not know the important role that women entrepreneurs in SMEs plays in developing any particular sector, economy of any country, alleviating poverty, increasingemployment, and, above all providing various items of daily use at anaffordable cost.

According to World Bank (2003) report Women entrepreneurs in MSEs are the engine of growth; essential for a Competitive and efficient Market; Critical for Poverty reduction; and Play a Particularly Important Role in developing Countries.

Furthermore; according to UNECE as sited in *http://www.unece.org/indust/sme/ecesme.htm*, women Entrepreneurs in MSEs are contributing to employment growth at a higher rate than larger firms. The private sector and inparticular women entrepreneurs in MSEs formthe backbone of a marketeconomy and for the transition economies in the long-term mightprovide most of the employment. Support f or women entrepreneurs in MSEs will help the restructuring of large enterprises by streamlining manufacturing complexes as units with no direct relation to the primary activity are sold off separately. And through this process the efficiency of the remaining enterprise might be increased as well; they curb the monopoly of the large enterprises and offer them complementary services and absorb the fluctuation of a modern economy; through inter-enterprise cooperation, they raise the level of skills with their flexible and innovative nature. Thus women entrepreneurs in MSEs can generate important benefits in terms of creating a skilled industrial base and industries, and developing a well-prepared service sector capable of contributing to GDP.

2.3.2 Factors affecting the performance of women entrepreneurs in MSEs

Even though women entrepreneurs in MSEs contribute a lot for the economic development of a country, there are a number of challenges that affect them associated with different factors. For example, a study made in Malaysia by APEC (1994), shows that the women entrepreneurs in MSEs are facing many challenges, which are attributed to lack of comprehensive framework in terms of policies towards MSEs development; many agencies or channels for MSEs without effective coordination (this leads to lack oftransparency to the target groups) ; inadequate data and information on the development of SMEs ; inability to be in the mainstream of industrial development. Many MSEs. still occupy lands or sites that are not approved to be used for industrial purposes.There isalso an underutilization of technical assistance, advisory services and other incentives made available by the government and its agencies. In addition, there is a lack of skilledand talented workers, which affects the quality of production as well as efficiency and productivity.

2.3.3 Women entrepreneurs in MSEs in Ethiopia

According to Schorling (2006), ILO (2006) in Ethiopia the idea of Micro & Small Enterprises (MSEs) development emerged as a promising agenda in the 1980's. A varietyof reasons have been cited for the surge of interest in MSEs development, like:

- MSEs are a better way for poverty reduction.
- MSEs are a platform for sustainable development and productivity.
- MSEs are important actors within the trade sector and a platform for economically empowering women and men.

The MSE sector plays an important role in providing people with livelihood and income generating opportunities, providing income and services to people who cannot get employment in the formal sector.

In November 1997 the Ethiopian Ministry of Trade and Industry has published the "Micro and Small Enterprises Development Strategy", which enlightens a systematic approach to alleviate the problems and promote the growth of MSEs. Elements of the program include measures with regard to creating an enabling legal framework and streamlining regulatory conditions that hinder the coming up of new and expansion of existing MSEs. In addition specific support programs also include measures related to facilitating access to finance, provision of incentives, promotion of partnerships, training,access to appropriate technology, access to market, access to information and advice, infrastructure and institutional strengthening of the private sector associations and chamber of commerce.(ILO,2003).

The following definition of MSE is from the Ethiopian Ministry of Trade and Industry (1997) and is used to categorize the sector for the purpose of the strategy:

Micro Enterprises are those small business enterprises with a paid-up capital of not exceeding Birr 20,000, and excluding high technical consultancy firms and other high- tech establishments.Small Enterprises are those business enterprises with a paid-up capital of above 20,000 and not exceeding Birr 50,000, -- and excluding high technical consultancy firms and other high tech establishments.

The Micro and Small Enterprises Sector is described as the national homes of entrepreneurship. It provides the ideal: environment enabling entrepreneurs to exercise their talents to the full and to attain their goals.

In comparison with other countries it is known that in all the successful economies, MSEsare seen as a springboard for growth, job creation and social progress at large.

- **Women entrepreneurs development in MSEs: difficulties and problems**

Schorling (2006) study shows that in Ethiopia's situation MSEs are confronted by various problems, which are of structural, institutional and economic in nature. Lack of Capital, market and working premises, marketing problems, shortage of supply of raw materials and lack of qualified Human resources are the most pressing problems facing MSEs. Although the economic policy of Ethiopia paid due emphasis for entrepreneurship values and appreciation of the sector's contribution to the economy, there are still constraints related to infrastructure, credit, working premises, extension on service, consultancy, information provision, prototype development, imbalance preferential treatment and many others, which therefore need proper attention and improvement.

2.4 Women entrepreneurs in MSEs and TVET

MSEs play a vital role in poverty reduction, employment generation as well as economic development in poor countries like Ethiopia. The Ethiopian micro & small enterprise sector has a wide range of operators: petty traders to small restaurant owners; a shoeshine boy to a small shoe factory owner; a peddler in the streets to a grocery business operator, etc. But to bring it to the modern arena, much is expected from TVET institutions in that they are the main suppliers of qualified labour force both male and women. In support ofthis, to bring effectiveness in the MSEs sector by integrating them with TVETRatchusanti(2008) identified that,MSE sustainable development should be an integral aspect of TVET plans, projects actives in teaching and learning process. However, Administration Teachers are the key for success. They need to be managers facilitators coaches, mentors, advisors, counsellors, or anyone who are to make TVET students continue to learn, to improve their knowledge skill and attitude in MSE which effect to economic of the country.

In order to integrate TVET and MSEs in Ethiopia a great effort is made by GTZ.Among development cooperation initiatives that are pursued by the GTZ in Ethiopia, private sector development is one. Since private sector development and employment promotion is one of the priority areas of intervention for GTZ in Ethiopia, a number of development programs have already been propelled in this connection. The objective of the Ethio-

German cooperation in the priority area is to initiate economic development by stimulating income and employment generation through coordinated intervention in the fields of TVET and MSE development as well as privatisation.

The TVET and SME projects have been cooperating for the fulfilment of certain objectives in the Ethio-German Cooperation of priority areas. In this connection, it can be cited that the MSE project which is involved in BDS facilitation, networking and the provision of capacity building support to public and private MSE promotional institutions is working in close collaboration with the GTZ-TVET program which is involved in system development, vocational school teachers training and assistance to Skills Development Centres (SDCs).

The unemployed youth that benefits from the program intervention of TVET is finally expected to join the private sector. Thus, there are various strings that connect the GTZ- MSE Project and the TVET Program. The two programs collaborate in the inclusion of CEFE training into the curriculum of the Skill Development Centres, and in the areas of labour market information to prospective graduates of the Skill Development Centres.While the GTZ-TVET program operates in the areas of skilled labour supply, the MSE Project works with those institutions that promote MSE sector operators.

Hence TVET intervenes on the skilled labour supply side while the MSE Project works with the potential employers (private business operators).The two programs have started some local network initiatives in some parts of the country, notably in Addis Ababa, Amhara and Tigray regions. The objective of the network is to enable the skill trainees enter the private sector workforce. By so doing, additional employment and incomes would be gained for the trained youth. On the other hand the private business sector would enjoy more profit from the skilled labour input produced from the TVET system.

CHAPTER THREE

RESEARCHMETHODOLOGY

In this chapter the research design used, the data gathering methods and tools; sampling and sampling procedures and the methods of data analysis arediscussed very well.

3.1 Design of the study

A descriptive survey research design was employed in the study to assess the key factors that affect the performance of women entrepreneurs in MSEs in Gulele sub-city. The reason for using this design is that it enables to describe the different factors that affect the performance of women entrepreneurs in MSEs as they exist.

3.2 Population, sample and sampling techniques

The population of the study consisted of 1,794 women entrepreneurs who work in 5 sectors of MSEs. So as to get a reasonable sample size, a 95% level of confidence and a 6.91% confidence interval was used to select a sample of 181 Women entrepreneurs in these MSEs.For selecting these samples of entrepreneurs, stratified sampling was used in which the 5 key sectors that woman entrepreneurs are engaged was taken as strata so as to give equal chance to each of the sectors. From each sector, 10% of women entrepreneurs in MSEs were selected randomly using lottery method by taking list of respondents from the MSE's office.

For microfinance and MSE heads purposive sampling was used. Top officials of these institutions were purposely taken and interviewed since the researcher believes that they know the condition better than others because of their day –to- day contacts with women entrepreneurs.

The following table summarizes the total population in each sector and the corresponding sample taken from each sector.

Table 2Summary of women entrepreneurs' population and sample taken

Key sectors	Population/strata	sample
Construction	167	17
Textile	766	77
Food and beverage	356	36
Urban agriculture	175	18
Municipality service	330	33
Total	**1794**	**181**

Source: Gulele sub-city MSE office.

3.3 Data sources, gathering instruments and procedures

Both primary and secondary sources of data were used for the study. The secondary data include information that are obtained mainly from different reports, bulletins, websitesand literatures, which are relevant to the theme of the study, were gathered from various sources to complement the survey-based analysis.

The primary sources of data were questionnaires distributed to women entrepreneurs and interviews conducted with MSEs and Micro finance leaders.

In order to answer the basic questions raised, a 53 item questionnaire that has 4 parts was prepared. The first part consists of demographic profile of the respondents which is designed in a close ended format. The second part covers the characteristics of women entrepreneurs in MSEs and their enterprises which is also prepared in a close ended format. The third and the fourth parts both designed using Likers scale, address issues of key factors that affect women entrepreneur's performanceinMSEs and support areas of MSE leaders to MSEs respectively. The Likers scale ranges from 'strongly agree' to 'strongly disagree' (5=strongly agree 4=agree 3=undecided 2=disagree 1=strongly disagree, see appendix A) so as to not limit the response of respondents to some limited ranges.

Initially the questionnaire was prepared in English language based on the literature review and some adaptations from prior researches. Taking in to account the respondents educational background and to increase more understand ability.It was later translated in to Amharic and then distributed to 10 sample respondents (randomly 2 respondents from each sector using lottery method) to check whether what is expected to acquire is achieved or not as a pre-test.

In assuring the reliability and validity of the tests, thepre-testresults shows a cronbach alpha value of 84.91 %. According to Yalew (2009), taking the number of items in the questionnaire and the characteristics of respondents, the value can verify the reliability of the testes.In addition, it was checked for grammar and other spelling errors using language and measurement professionals. Based on the findings of the pre-test and comments of language and measurement experts, certain amendments were made on the questionnaire and lastly by giving the necessary orientations to respondents, the questionnaire was distributed to the whole sample women entrepreneur respondents.Moreover, in order to get detail information from limited number of respondents, the researcher conducted structured interviews with top officials. (See appendices B, C and D).

3.4 Methods of data analysis

After the data has been collected, the statistical package for social science (SPSS) version 17.0 was used to analyse the data obtained from primary sources. The respondents' scores were summarized from the package and made ready for analysis. After that, it was analysed using both descriptive statistical techniques and descriptive narrations.The demographic profiles and items related to characteristics of women entrepreneurs were analysed using simple statistical tools such as tables and percentages. Descriptive statistics (mean and standard deviations) of the respondent scores were computed for the Likers statements and analysed by comparing these meanscores and deviations among respondents.The reason forusing descriptive statistics is to compare the different factors that affect the performance of women entrepreneurs in MSEs by the means and standard deviations of scores.

3.5 Ethical considerations

All the research participants included in this study were appropriately informed about the purpose of the research and their willingness and consent was secured before the commencement of distributing questionnaire and asking interview questions. Although all interview sessions has tried to tape-record, it was impossible as the respondents were not voluntary. Regarding the right to privacy of the respondents, the study maintained the confidentiality of the identity of each participant. In all cases, names are kept confidential thus collective names like ‘respondents’ were used.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF RESULTS

This chapter presents and analyses the data collected and discusses it accordingly. First, the demographic profile of respondents is analysed and presented followed by the characteristics of women entrepreneurs in MESs. Both are analysed using frequency tables and percentages. Thirdly, the data related to the factors that affect the performance of women entrepreneurs and the areas of support between MSE heads and MSEs are presented and analysed. Mean and standard deviations are used for the presentation and analysis of these parts. Finally, discussions are made based on the data presented andanalysed.

Of the totally distributed questionnaires (181), 179 were properly filled and collected. This amounts 98.9% of the total respondents. Since this is adequate enough to make the analysis, all the discussions below are made on these groups of respondents.

4.1 Demographic profile of respondents

The following table summarizes the demographic profile of respondents by age, educational level, work experience and marital status.

Table 3 Respondents' demographic profile

1. Age	**Number**	**percentage**
Below 20	16	8.94
21-30	69	38.55
31-40	81	45.25
Above 40	13	7.26
Total	**179**	**100**
2. Educational level		
Can't read and write	31	17.32
Grades 1-4	30	16.76
Grades 5-8	53	29.61
Grades 10 complete	32	17.88
10+1 &10+2	29	16.20
10+3 /diploma	4	2.23
BA/BSC & above	--	--
Total	**179**	**100**
3. Experience		
Less than 1 years	48	26.82
1-5 years	87	48.60
6-10 years	9	5.03
Greater than 10 years	35	19.55
Total	**179**	**100**
4. Marital status		
Married	81	45.25
Single	53	29.61
Divorced	25	13.97
Widowed	20	11.17
Total	**179**	**100**

As can be seen from the table above, majority of the respondents are within the age category of 31-40 years (45.25%) followed by those under the category of 21-30 years (38.55%).The remaining 8.94% and 7.26% of the respondents are under the age category ofbelow 20 yearsand above 40 years respectively.

When we see the educational level of the respondents, it is clearly seen from the table that most are within the grade level of 5-8 (29.61%).This is followed by those who completed grade 10 (17.88%) and cannot read and write (17.32%).The table also shows that 16.76% and 16.20% of the respondents are within 1-4 grade levels and those reach 10+1 to10+2 levels respectively. It is only 2.23% that has a college diploma /10+3 andthere is no respondents who has a degree and above.

With regard to the work experience of the respondents, the table shows that majority of the respondents about 50% have 1-5 years of experience in their work. It is also clear that 27% and around 20% of the respondents have an experience of less than one year and greater than 10years respectively. The remaining 5% of the respondents have 6-10 years of service in their enterprise.The marital status of the respondents shows that the majority are married (45%) followed by singles(30%).The remaining 14% and 11% of the respondents are divorced and widowed respectively.

4.2 Characteristics of women entrepreneurs in MSEs and women owned enterprises

There are a number of distinct criteria that makes women entrepreneurs and their enterprises different from that of men entrepreneurs even though there are common elements. The following table shows the characteristics of respondents by family size, sector they are working on, the number of employees working in the enterprise, legal ownership status of the business, reasons to start own business, who initiates the business idea, source of skill for starting the enterprise and source of starting fund.

Family size

The following table shows the family size of respondents

Table 4 Family sizes of respondents

Family size	**Number**	**Per cent**
Less than 4	96	53.63
3-5	75	41.90
Greater than 5	8	4.47
Total	**179**	**100**

As can be seen from the table, majority of the respondents about 54% have a family size of less than 4.The table also shows that about 42% of the respondents have a house hold size of, 3 to 5. It is only the remaining 4.5% respondents that their family size is greater than 5.

Sector

The sectors in which women entrepreneurs are working inis depicted in the following table.

Table 5 Sectors respondents engaged in.

SECTOR	**NUMBER**	**PER CENT**
Trade	4	2.23
Production	103	57.54
Services	58	32.40
Hand-craft	14	7.82
Other	--	--
Total	**179**	**100**

It is clearly seen from table 6 above that majority of the respondents about 58% are engaged in the production sector. The service sector accounts 32% of the respondents. The hand crafts and trade take the remaining ≈ 8% and 2% respectively.

Number of employees in the enterprise

Women entrepreneurs in MSEs provide a large numbers of employment opportunities to the society. The following table clearly shows the number of employees that women entrepreneurs in MSEs employ.

Table 6Number of employees hired.

Number of employees in the enterprise	**NUMBER**	**PER CENT**
Less than 5	42	23.46
5-10	5	2.79
11-15	17	9.50
more than 15	115	64.25
Total	**179**	**100**

As you can see from the table above, majority of the respondents about 64% hire more than 15 employees in their enterprise. But ≈24% responds that they employ less than 5 workers in their enterprise. The table also shows that 9.5% and 3% of the respondents hire from 11-15 employees and from 5-10 employees respectively.

Legal ownership status of the establishment

Enterprises are created having different legal ownership statuses such as Sole ownership, Joint ownership, Family business, Cooperative and others (Hisrich, 2005).The following table shows the respondents legal ownership status.

Table 7 Legal ownership of the enterprise

Legal ownership status of the establishment	NUMBER	PER CENT
Sole ownership	2	1.12
Joint ownership/Partnership	21	11.73
Family business	14	7.82
Cooperative	137	76.54
Other	5	2.79
Total	**179**	**100**

As one can see from the table above, majority of therespondents about 77% establish their enterprise in the form of cooperatives followed by joint ownership ≈ 12%.The least number of respondents have a legal ownership of sole ownership business ≈ 1%.

Reasons to start own business

The motivators to establish own business are many in number and vary from individual to individual. The following table shows the reasons that women entrepreneurs in MSEs are motivated to start their own enterprises.

Table 8 Reason to Start own Business

Reasons to start own business	NUMBER	PERCENT
Family tradition	18	10.06
To be self-employed	40	22.35
Brings high income	14	7.82
Small investment is required	3	1.68
No other alternative for incomes	100	55.87
Others	4	2.23
Total	**179**	**100**

Table 8 above vividly shows that most of the respondent entrepreneurs around 56% establish their own business for the reason that they have no other alternatives for income.22% of the respondents start their own business since they want to be self-employed. Only ≈ 2% of the respondents establish their ownbusiness because they believe that it requires a small investment.

Who initiated and started the business?

It is common that some start their own business with their own initiation and some others establish enterprises with family or friends as a partner. The table below shows the initiators of women entrepreneurs to start own business.

Table 9 Initiators and starter of the business

Who initiated and started the business	**NUMBER**	**PERCENT**
Myself alone	103	57.54
With the family	43	24.02
With a friend/partner	10	5.59
Other	23	12.85
TOTAL	**179**	**100**

The above table clearly depicted that majority of the respondents about 58% start enterprises with their own initiation. Similarly, 24% of the respondents startbusinesses with their family initiation. It is only ≈ 6% of the entrepreneurs establish business with an initiation of a friend /partner.

Source of skill for running your enterprise

In running any business, it is logical that the necessary skills are required. These skills can be acquired from different sources. The following table shows the respondents source of skills to run their enterprises.

Table 10 Family entrepreneurial history and source of skill for starting the enterprise

No.	Item		
1	**Is there anyone in the family who was entrepreneur or owner of some related business activities?**	**Number**	**Percent**
	Yes	51	28.49
	No	128	71.51
	Total	**179**	**100**
2	**If yes, what is your family relation with him/her**		
	Father	21	41.18
	Mother	8	15.69
	Brother	15	29.41
	Sister	5	9.80
	Grandfather	2	3.92
	TOTAL	**51**	**100**
3	**Source of skill for running your enterprise**		
	Through formal training	113	63.13
	From past experience	15	8.38
	From family	37	20.67
	Other	14	7.82
	Total	**179**	**100**

It is possible to see from the table above that, 72% of the entrepreneurs respond that they have no family member who was an entrepreneur. It is only ≈ 29% who have an entrepreneur in their family.

Of those women who respond of having an entrepreneur family, 41% said that their fathers are entrepreneurs. Similarly, 29% respond that their brother is an entrepreneur. It is only about 4% who have an entrepreneur grandfather.

It is also indicated in the table above that 63% of the respondents acquire the necessary skill for their business from formal trainings. Moreover, ≈ 21% of theentrepreneurs acquire their skills from their family. Only 8% of the respondent entrepreneurs acquire the skill from sources other than those stated.

The main source of start-up funding

Starting own business requires a starting capital rather the mere existence of ideas. The following table shows the main sources of start-up fund.

Table 11 Source of start-up funding

Source	**Number**	**Per cent**
Personal saving	15	8.38
Household	8	4.47
Borrowed from relatives or friends/money lenders	2	1.12
Micro-finance institutions	145	81.00
Equb	5	2.79
Assistant from friends/relatives	2	1.12
Inheritance	2	1.12
Borrowed from Bank	--	--
Assistant from NGO’s	--	--
Others	--	--
Total	**179**	**100**

The table above 11shows that majority of the respondents (81%) use micro finances as main source of start-up funding in financing their enterprises. It is also clear that 8% of the entrepreneurs use personal saving as their main source of start-up funding. The table above shows that 1% of the entrepreneurs finance their business borrowing from relatives/friends and inheritance. Women entrepreneurs in MSEs do not use banks and NGOs as a source of financing their business.

4.3 Factors affecting women entrepreneur's performance in MSEs

There are a number of challenges that affect women entrepreneurs in MSEs associated with different factors. The following table shows the major economic factors that affect these entrepreneurs.

- **Economic factors**

  The major economic factors that affect the performance of women entrepreneurs include finance, market, training, land, information, managerial skills, infrastructures and raw materials (Samit, 2006).

Table 12 Economic factors that affect the performance of women entrepreneurs in MSEs

No.	**Item**	MEAN	STANDARD DEVIATION	Rank of Severity
1	**Economic factors**			
1.1	I am satisfied with the financial access given by micro finances and other credit institutions.	1.94	1.30	2nd
1.2	I have a better access to market for my products	2.84	1.53	8th
1.3	A have better access to different business trainings	2.02	1.14	3rd
1.4	I have my own premises (land) to run my business	1.89	1.27	1st
1.5	I have an access to information to exploit business opportunities	3.40	1.37	9th
1.6	I have managerial skills	2.58	1.29	7th
1.7	I have access to necessary technologies	2.12	1.26	5th
1.8	There is no stiff competition inthe market place that I am engaged in.	2.06	1.11	4th
1.9	Adequate infrastructures are available	3.54	1.39	10th
1.10	I have access to necessary inputs(raw materials)	2.17	1.21	6th
	Grand mean/standard deviation	**2.46**	**0.12**	

It is discussed in table 11 above that microfinance are the main suppliers of finance for women entrepreneurs in MSEs. But table 12 shows that women entrepreneurs in MSEs are not satisfied with the financial access given by micro finances and other lending institutions. It shows a mean score of 1.94 with a standard deviation of 1.30.Therefore,the average score of the respondents with regard to satisfactory financial access is ‘disagree’ with little deviations among them.

As the mean score (2.84) and standard deviation (1.53) in the table above show, the market access of the respondents entrepreneurs is almostundecided. It seems that these women neither agree nor disagree on the market condition of their products.Most women entrepreneurs in MSEs acquire their skills for establishing their own business from formal trainings (See table 10).But as the table above shows, the access for different business trainings for the women respondents is low with a mean of 2.02and standard deviation of 1.14.

One success factor for an entrepreneur is having own premises such as land (Hisrich, 2005). Table 13 above shows that the respondent women entrepreneurs in MSEs do not have their own land to run their businesses. The response shows a mean of 1.89 with a standard deviation of 1.27.

As the mean score (3.40) and standard (1.37) shows that, the respondent entrepreneursdo not decide on access to information for their business opportunities.

In relation to their managerial skills in running their business, the respondents do not like to decide on it. This is justified by the mean score (2.58) and the standard deviation (1.29).

With regard to technological access and market competition, the mean scores (2.12 for technology access and 2.06 for market competition) and the standard deviations (1.26 for technology and 1.11 for competition) shows that respondents do not agree with a better technological access and with the idea that there isno stiff competition for their products.

The mean scores (3.54) and standard deviations (1.39) shows that, the respondent women entrepreneurs inMSEs agree on the availability ofthe necessary infrastructures around their working areas.

Lastly, the scores for the availability of necessary raw material/inputs in the table above show that the respondent entrepreneurs do not agree with their access to these inputs with a mean of 2.17 and standard deviation of 1.21.

- **Socio-cultural factors**

The lack of entrepreneurial culture reflected both in education and the media are major challenges for the expansion of entrepreneurship among women and girls. These are good indicators of socio-cultural influences on individuals running their own business. (Desta Solomon 2010).The following table shows thecurrent states that these factors have impacted women entrepreneurs in MSEs.

Table 13 Socio-cultural factors that affect the performance of women entrepreneurs in MSEs

No.	**ITEM**	**Mean**	**Standard deviation**	**Remark**
1	**Socio-cultural factors**			
1.1	I have better social acceptability	2.25	1.23	3rd
1.2	I have better contact(network) with outsiders	2.23	1.34	2nd
1.3	I have no prejudice or class biases	3.70	1.08	5th
1.4	The societies attitude towards my products/services is positive	3.84	1.01	6th
1.5	The attitude of other employees towards my business is positive	3.96	0.82	7th
1.6	I have a positive relationship with the workforce	3.66	1.30	4th
1.7	I have no conflicting gender roles	2.23	1.32	1st
1.8	I am not affected by gender inequalities	4.02	1.18	8th
1.9	I have no cultural influences	4.37	0.79	10th
1.10	I never encounter harassments in registering and operating my business	4.33	0.89	9th
Grand mean/standard deviation		**3.46**	**0.20**	

The mean scores(2.25) and standard deviation(1.23) of the respondents in table 13 shows that women have no better social acceptability .Theydo not agree on the idea that they have a better social acceptance. Similarly, the contact (networks) that women entrepreneurs in MSEs have with outsiders is low too with a mean score of (2.23) and standard deviation of (1.34).

However, they agree in the idea that they have no prejudices or class biases with a mean of (3.70) and standard deviation of (1.08).Similarly, with regard to the attitude of the society towards their products/services, the respondent women entrepreneurs in MSEs do like to decide on idea thatthe attitude of the society is positive.

On the other hand, in relation to the attitude of other employees towards their business and the relationship that these women entrepreneurs have with their employees, the table above shows that, the respondents have a positive relationship with their employee and the attitude of the employees towards the business is positive too. The mean scores 3.96and 3.66 and standard deviations 0.82 and 1.30 for attitude of employees and relationship with employees respectively clearly strengthens this idea.

But, these respondents do not agree with the idea of having conflicting gender roles. The mean scores (2.23) and standard deviations (1.32) in the table above shows that there are different conflicting gender roles for the respondent women entrepreneurs in MSEs.

By the same,issues of gender inequality, cultural influencesand harassments are not serious problems for women entrepreneurs inMSEsas the table above shows very well. The respondents agree with a mean of 4.02 and standard deviation of 1.18 that there are no gender inequalities.Similarly they agree on the issues that cultural influences and harassment problems are very low. Thisis justified by the mean scores 4.37 and 4.33 with a deviation of 0.79 and 0.89 for cultural influences and harassments respectively.

❖ **Legal and administrative factors**

Of the different factors that hinder entrepreneurial performance, the impact of legal and administrative influences is not to be undermined. The following table displays the key legal and administrative factors that affect the performance of women entrepreneurs in MSEs.

Table 14 Legal and administrative factors that affect the performance of women entrepreneurs in MSEs

No.	**ITEMS**	**Mean**	**Standard deviation**	**rank of severity**
1	**Legal and administrative factors**			
1.1	I have business assistants and supporters from government bodies	3.65	1.40	9th
1.2	I have a network with different administrative bodies	1.86	1.22	3rd
1.3	I have access to policy makers	1.79	1.19	1st
1.4	I have no legal, institutional and policy constraints	3.58	1.42	7th
1.5	I can borrow money even without titled assets as a collateral	3.60	1.33	8th
1.6	Interest rate charged by micro finances and other lending institutions is reasonable	1.96	1.31	4th
1.7	I have never encountered bureaucracies and red tapes	4.03	1.26	10th
1.8	I am beneficiary of government incentives	3.40	1.40	6th
1.9	Ingeneral the overall legal and regulatory environmentsfavourable.	2.01	1.34	5th
1.10	The tax levied on my business is reasonable	1.80	1.18	2nd
Grand mean/standard deviation		**2.77**	**0.09**	

Tables 14 above clearly portraits the respondent women entrepreneurs in MSEs have business assistant and supports from government bodies. The mean score (3.65) and standard deviations (1.40) shows that these entrepreneurs agree with the issue that they have business assistants and supports from the concerned government officials.

To the contrary, these women entrepreneurs disagree with the ideasof having networkwith administrative bodiesand access to policy makers. The mean scoresand standard deviations clearly show their disagreement. That is means of 1.86 and 1.79 and standard deviations of 1.22 and 1.19 for network with outsiders and access to policy makers respectively.

Even though this is the case, agreements are seen among the respondents in relation to the inexistence of legal, institutional and policy constraints.Similarly they agree on the idea of borrowing money even without collaterals. The mean (3.58) and (3.60) and the standard deviations (1.42) and (1.33) for the constraints and collateral matters respectively support the ideas.

As opposed to this, the table shows that the interest rate charged by borrowing institutions and the tax levied on entrepreneurs is not reasonable. The disagreement on the reasonability of the interest rates and tax amountis justified by the calculated means(1.96) and (1.80) and standard deviations (1.31) and (1.18) for interest and tax amount respectively.

In addition the respondents ‘disagree’ that the overall legal and regulatory environments do not affect their performance with mean of (2.01) and standard deviation of (1.34).With regard to government incentives respondents do not like to decide on it with mean of (3.40) and standard deviation of (1.40).

In relation to bureaucracies and red tapes the respondents agree that it affects their performance with mean of (4.03) and standard deviation of (1.26).

4.4 Comparison of factors that affect women entrepreneur's performance in MSEs

Even though, all the economic, social, legal and administrative factors affect the performance of entrepreneurs, this does not necessarily mean that all have equal impact. The following table clearly compares the overall impact of all the key factors discussed in detail above.

Table 15 Comparison of the major factors affecting womenentrepreneurs' Performance

No.	ITEM FACTORS	Grand Mean	Grand Standard deviation	Severity Rank
1	Economic Factors	2.46	0.12	1st
2	Scio-cultural factors	3.46	0.20	3rd
3	Legal and administrative factors	2.77	0.09	2nd

The grand mean (2.46) and grand standard deviation (0.12) in the above table clearly depicts that the economic factors are Sever than the others followed by the legal and administrative factors that has a grand mean of (2.77) and a grand standard deviation of (0.09).

The table also shows that the impact of the socio-cultural factors is better than the economic, legal and administrative factors as the grand mean (3.46) and grand standard deviations (0.20) clearly depict.

4.5 Supports given by training institutions to women entrepreneurs in MSEs

Even though the institutions are not expected to tackle all the problems that women entrepreneurs in MSEs face, there are some supports that can be taken as a responsibilities of these heads and other related bodies. By the following table, it is tried to assess whether they are providing the required supports to MSEs or not.

Table 16 Summary of the supports given bytraining institutions to MSEs

No.	ITEMS	Mean	Standard Deviation	rank of supports
	Supports given by institutes to MSEs			
1	TVETs provide entrepreneurship training to MSEs	1.95	1.18	4th
2	TVETs provide marketing training to MSEs	1.86	1.06	6th
3	TVETs provide planning and financial report training to MSEs	1.89	1.11	5th
4	TVETs provide machine maintenance training to MSEs	3.81	1.34	3rd
5	TVETs provide customer service training to MSEs	1.64	0.75	9th
6	TVETs provide technical skill training to MSEs	3.86	1.28	2nd
7	TVETs provide Financial supports to MSEs	1.66	0.84	8th
8	TVETs provide Technology supports to MSEs	3.95	1.35	1st
9	TVETs provide Raw material supports to MSEs	1.70	0.87	7th
Grand mean/standard deviation		**2.48**	**0.22**	

As TVETs are training centres, they are expected to equip trainees with the necessary skills, knowledge and attitudes through formal, informal ornon-formal basis.

Entrepreneurship training enables individuals create to own businesses rather than seeking employment in any organization. To strengthen sucha culture, TVETs are providing entrepreneurship training tothe youth.

Even though this is the case, women entrepreneurs in MSEs do not agree with the provision of entrepreneurial training to them with a mean of 1.95 and standard deviation of 1.18.Similarly, respondents agree that marketing, planning and financial report training are not given to them by training institutions/colleges. The mean (1.86) and (1.89) and standard deviations (1.06) and (1.11) for marketing and plan/report respectively are good indicators of this.

A supportto MSEs in relation to customer service is also weak. The mean (1.64) and standard deviations (0.75) in table 16 clearly shows that respondents do not agree with customer service trainings supports from the training centres. Regarding machine maintenance trainings, the mean (3.81) and standard deviation (1.34) shows that the respondents' are agree with that. And also, about technical skill and technological support trainings, respondents agree that training is given. The mean (3.86) and (3.95) and the standard deviation (1.28) and (1.35) respectively confirm this idea.TVETs as producers of different technicians are expected to support MSEs by providing those different machinesand technological support created/copied within the college /institution and help in maintaining machines that encounter problems.

As one stakeholder in strengthening women entrepreneurs in MSEs, training institutions are also expected to support in finance, technology, raw materials and facilities. Table 16 above shows that, the respondent entrepreneurs do not agree with the provision of financial and raw material supports given through training centres. The means (1.66) and (1.70) and standard deviations (0.84) and (0.87) clearly depict that supporting women entrepreneurs in MSEs financially and raw material wise is not common.

To conclude, the overall supports given to women entrepreneurs in MSEs through the institutions is below average as the grand mean (2.48) and grand standard deviations (0.22) in the table show.

4.6 Discussion

Birley (1987) found that the background and personal characteristics of women entrepreneurs in MSEs in that they are from a middle or upper class family, the daughter of a self-employed father, educated to degree level, married with children, forty to fortyfive at start-up and, with relevant experiences.

In support of Birley's findings, women entrepreneurs in MSEs are daughters of self-employed father and are married. The fact that these entrepreneurs are daughter of self-employed father shows that women entrepreneurs in MSEs are not significant in number in the business arena. This is because the number of respondents having a self-employed mother or sister is insignificant. By the same logic,it is also possible to guess from the fact that women entrepreneurs are married that they may have conflicting gender roles such as keeping kids since in our country context most of these responsibilities are left to women.

However, the idea that these entrepreneurs are from a middle or upper class, educated to degree level, forty to fort five at the start up and having the relevant experiences contradict with the Birley's findings. Of course, his findings may work in most developed countries. Their total applicability in developing countries like Ethiopia is questionable.

One can reach to the conclusion that women entrepreneurs in Gulele sub-city are not from a middle or upper class. This is because, had these entrepreneurs be from sucha family, they would not have seen starting own business as a last resort. Similarly, the maximum educational level that these entrepreneurs reach is 8th grades. This shows that the entrepreneurs run their business by common sense than supporting it with scientific principles. Regarding their age and experience, it is also possible to deduce that women entrepreneurs in MSEs in Gulele sub-city are in the age categories of 31-40 and join the business without adequate experiences. This implies women entrepreneurs in MSEs in Gulele sub-city are youngsters and within the productive age that can contribute a lot for their performance. However, the fact that they are less experienced in their areas of work may negatively affect their performance.

In relation to family size, even though Shane (1997) and ILO (2003) found that women entrepreneurs have an average larger family size, this study found that the majority women entrepreneurs have a family size of less than 3 which is even less than the average family size in Ethiopia that is 4.8(CSA, 1995).This is contradictory and needs further investigation.

It is discussed above that women entrepreneurs are married, have no self-employed mother/sister, have low educational background and are notexperienced in business. All these can lead to the conclusion that, the personal characteristics of these entrepreneurs can contribute to their low performance in addition to the economic, social, and legal/administrative factors.

UNECE (2004) reported that MSEs have a better employment opportunity than even that of larger ones. As this study shows, most women entrepreneurs in MSEs in Gulele sub-city are engaged in the production sector and employ more than 15 individuals within them. Hence, the finding matches with the report. Similarly, the entrepreneurs are organized under cooperatives and use micro financesas main sources of funding. This shows the production sector is increasing at an alarming rate and opens an opportunity of employment to a large number of individuals. Besides this, the openings of Microfinances allow women to be organized under cooperatives for the purpose of acquiring finance even without collaterals. Cooperatives give these entrepreneurs an opportunity of sharing skills, knowledge and experiences for one common goal which is organizational success (Hisrich, 2005).

World Bank (2005), ILO (2003),Samiti (2006), Tan (2000) and SMIDEC(2004) addressed that women entrepreneurs in MSEs are affected by a number of economic, social/cultures and legal/administrative factors. Some of the findings of this study go in line with these and some others go against.

The performance of women entrepreneurs in MSEs in Gulele sub-city are highly affected by economic factors such as lack of own premises (land), financial problems, stiff competition in the market, inadequate access to trainings, lack of technology and raw material.

In contrast to the findings of World Bank, ILOSamiti, Tan and SMIDEC, this study found that infrastructures is not problem of women entrepreneurs in MSEs in Gulele sub-city. This may be attributed to different reasons. First, as the study is conducted in Addis Ababa the capital city, this problem may not be observed as compared to women entrepreneurs in rural areas. Secondly, since the studies were done some years before, certain changes may be seen in between

With regard to socio-cultural conditions, conflicting gender roles, lack of social acceptability and network with outsiders are the Sever factors that affect women entrepreneurs in Gulele sub-city. However, class biases, gender inequalities, attitude of employees towards the business, cultural influence and harassments are not problems of entrepreneurs in the sub-city in contrast to other researcher's findings. Besides to the above justifications, the reasons for such changes may be better access to media and other facilities that may change the society's attitude.

In relation to legal/administrative issues, network with administrative bodies, access to policy makers, amount of tax and interest rate charged, the tax levied and the overall legal and administrative environmental factors are the serious problems of women entrepreneurs in MSEs in the sub-city. But, issues related to legal, instructional and policy constraints, assistance and support from government bodies, bureaucracies and red tapes and request of collateral forborrowing money are not found to be problems of women entrepreneurs in MSEs.This highlights that there are some beginnings in encouraging women entrepreneurs in MSEs even though this is not believed to be satisfactory.

From the major factors that affect the performance of women entrepreneurs in MSEs, the impact of the economic environment is significant even though the influence of social factors are less impact. This implies, the impact of globalization is reflected in women entrepreneurs in MSEs; but the attitude of the society towards women entrepreneurs seems to be relatively changed.

The supports that TVET institutes/colleges provide to women entrepreneurs in MSEs are stronger in the areas of technology, machine maintenance and technical skill trainings. In the contrary, marketing trainings, plan and reporting trainings, entrepreneurship trainings, financial supports, raw material supports and customer service trainings are weak. This indicates that the institutions are emphasizing on technical trainings. They do not give a comparable value to business trainings and other supports.

Therefore it is possible to conclude that, even though the establishments of different municipality services, TVETs, MSEs and micro finances institutions/college are seen in different parts of the country, the problems identified in this research shows that all are not doing what is expected of them. All these are joint responsibilities among other stakeholders in bringing women entrepreneurs in MSEs in to high performance. That is why the researcher concludes that much is not done in this regards.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

In this chapter, the major findings are summarized; conclusions are drawn based on the findings and recommendations are forwarded for the concerned bodies.

5.1 Summary

In this study, it was designed to assess the factors that affect the performance of women entrepreneurs in MSEs .It was also tried to address the characteristics of women entrepreneurs in MSEs and their enterprises and the supports they acquire from TVET colleges/institutes. A sample of 179 women entrepreneurs engaged in 5 sectors was taken for the study using stratified and simple random sampling. In the process of answering the basic questions, a questionnaire that include demographicprofiles, characteristics of women entrepreneurs and their enterprises, factors thataffect the performance of women entrepreneurs in MSEs and supports MSEs acquire from training institutions was designed in a closed ended and likers scales. Interviews were held with top officials of MSEs and micro finances. After the data has been collected, it was analysed using simple statistical techniques (tables and percentages) and descriptive statistics (mean and standard deviations).Based on 179 respondents and interview results acquired from the concerned officials, the major findingsof this study are summarized as follows.

- Most of the respondent women entrepreneurs are under the age category of 31-40 and educational level of 5th to 8th grades with a working experience of 1-5 years and their marital status are married.

- Majority of the respondents have a family size of less than 4;engaged in the production sector; hire more than 15 employeeswithin their organization and the legal ownership establishment oftheir enterprises is in the form of cooperatives. Moreover, majorityof the respondents start their own business for the reason that they have noother alternatives.Similarly, most of these respondents start theirown business by their own initiation and acquire the necessary skills throughformal trainings. Besides this, they have no entrepreneurial family. The main source of start-up fund for majority of the respondents is micro finances.

- The major economic factors that affect women entrepreneurs in MSEsaccording to their severity order are lack of own premises or land, lack of financial access, inadequate access to business training, stiffcompetition in the market, lack of access to technology, and raw materials. Infrastructure problem is not serious economic problems for these entrepreneurs.
- The major socio-cultural factors that affect the respondent women entrepreneurs in MSEs in the sub-city according to their severity order areConflicting gender roles, Contact (network) and social acceptability with outsiders. However, relationship with the workforce, prejudices or class biases, attitude of societies, and other employees, gender inequality,harassments and cultural influence are notas such problems thataffect the performance of women entrepreneurs.
- The major legal and administrative factors that affect the respondent women entrepreneurs in MSEs according to their severityorder areaccess to policy makers, amount of tax levied, lack of networkwith administrative bodies,interest rate charged, and over all legal and regulatoryenvironments. Nevertheless, legal, institutional andpolicy constraints, request of collaterals, assistant and support from government bodies, and bureaucracies and red tapes are not problems.
- Of the major factors that affect the respondent women entrepreneurs in MSEs,economic factors take the leading position

followedby legal/administrative and socio/cultural factors respectively.

- The supports that women entrepreneurs in MSEs acquire through TVETaccording to their degree of support include: technology support, technical skill and machine maintenance training. But supports in the areas of entrepreneurship trainings, plan and report preparation, marketing trainings, raw material supports,financial supports and customer service trainings are relatively weaker.

5.2 Conclusion

The characteristics of women entrepreneurs in MSEs of Gulele sub-city shows that they have no entrepreneurial family, they take entrepreneurship as a last resort and others.From this, it is possible to infer that the entrepreneurship trainings is not given to women entrepreneurs in the sub-city; or even though it is given, it may focus on theoretical conceptsthan deep-rooted practical trainings. Or even if it is delivered practically, attention might not be given by women entrepreneurs.Even if this is the case, women entrepreneurs in MSEsstill contribute forthe countries development. MSEs are becoming an important area of emphasis for many developing countries in general and to Ethiopia in particular,primarily for its immense potentials as a source of employment given that there are anumber of factors that affect their performance.

Even though socio-cultural factorsare minimizing in towns and cities like Addis Ababa, economic and administrative challenges are still tremendous. This can be associated with the effects ofglobalization that may create intense competitions in the market and poor performances for those entrepreneurs that cannot easily cope up withchanges.

For the MSE sector to be vibrant and serve as a springboard for the growth of a strong private sector in Ethiopia training centres like TVET system that supplies disciplined and quality workforce can be considered as one of the necessary conditions. A country with poor human capital has the least chance to develop even if huge capital outlays are invested in all other productive sectors.

The production of trained workforce isas important or even may be more important than the production of goods and services. Whatever is produced in theeconomy to be competitive, both in the domestic and international markets, depends on the quality of the productive workforce the country has.

5.3 Recommendations

Enhance the potential performance of women entrepreneurs in MSEs is essential. Based on the findings and conclusions of the study, the following recommendations are forwarded.

The Addis Ababa city government bodies should provide affordable alternative sources of finance for women entrepreneurs inMSEs. This can be done by communicating with the banks, NGOs and other credit institutions to lessen their requirements. This should be done so that the entrepreneurs inMSEs can get enough access to finance for their business activities. Moreover, to tackle the different economic, social/cultural and legal/ administrative bottlenecks they face, women entrepreneurs should make lobbies together to the concerned government officials by forming deep-rooted entrepreneurs associations.

Women entrepreneurs in MSEs of the sub-city should share experiences with other entrepreneurs in other sub-cities and regions or towns so that they can learn a lot from best practices of those entrepreneurs. In addition, the current situation for finding work or competency is very difficult. Therefore, to tackle these problems the entrepreneurs should work very hard.

To make women entrepreneurs inMSEs competitive and profitable, increasing the capacity and skill of the entrepreneurs through continuous trainings, experience sharing from successful enterprises, and provision of advice and consultancy are crucial. Moreover, improved provision of necessary infrastructure and enabling the environment for business operations is generally an imperative. Uninterrupted power supply and quick transportations are basic to effective performance of these enterprises.

In the long run, for future generations of women entrepreneurs, two of the most important things are, to improve women's access to education, and effect changes in the cultural, socio-economic environment to accord them higher status and ensure more control over economic resources.

Women entrepreneurs in MSEs should have a vision and set goals when developing products in terms of what is to be accomplished, what activities are needed, what products to develop, selection of target markets, responsibilities for which task, what resources are required and how they will be obtained, etc. (i.e. a business plan);

Develop training packages for product development and enable women entrepreneurs to participate in integrated training programmes and encourage self- learning;

Promotion of business linkages between women and large companies and provision of training and advisory services like business mentoring, so as to develop the managerial and marketing skills of women entrepreneurs would also contribute to alleviating internal impediments to the growth of enterprises.Encourage and build the capacity of women entrepreneurs to engage in growth oriented business activities through business development services.

Financial institutions should exploit the tendency of women to repay loans more promptly than their male counterparts and develop loan products customized to women entrepreneurs. Indeed, this characteristic should make women naturally more attractive loan clients.Coordinate the support available from various actors to achieve maximum impact on enterprises owned by women to make them competitive in both local and international markets.

It is necessary and important to make gender-specific allocation of resources to women’s entrepreneurship development, beyond micro- credit. Pay particular attention to the informal sector, assisting women in this sector to integrate them into the formal sector;

Greater gender mainstreaming is needed, including awareness raising on gender issues, adopting technologies that reduce women’s workloads, establishing childcare centres, raising awareness of existing laws, expanding assertiveness training, etc.

Enhance networking from grassroots level to international organizations.

Loan officers and market researchers need to conduct an assessment of market-based product development. Advisory services should be available to clients.

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APPENDIX A

ADDIS ABABA UNIVERSITY DEPARTMENT OF GEOGRAPHY AND ENVIRONMENTAL STUDIES GRADUATE PROGRAM IN URBAN AND REGIONAL DEVELOPMENT AND PLANNING

This questionnaire is designed to investigate "the factors that affect women entrepreneurs' performance in MSEs."The researcher kindly reminds the respondents (Women entrepreneurs in MSEs) that the response given by them will be used only as an input for the research work. In addition the researcher would like to be grateful to the respondents the sacrifices they paid in completing this questionnaire. Note: No need of writing your name

PART 1: DEMOGRAPHIC INFORMATION

1. AgeA. below 20 Years☐ c. 31-40 ☐

B. 21-30 Years ☐ d. above 40 ☐

2. Level of education and trainingA. Can't read and write ☐B. Grades1-4☐ C. Grades 5-8 ☐
D. Grades 10 complete ☐E.10+1 &10+2 ☐F.10+3 /diploma ☐ G. BA/BSC and above ☐

3. Work experience

A. Less than 1 years ☐C. 6-10 years ☐

B. 1-5 years ☐D. Greater than 10 year's ☐

4. Marital status

A. Married ☐C. Divorced ☐

B. Single ☐D. Widowed ☐

PART 2: CHARACTERISTICS OF WOMEN ENTREPRENEURS IN MSEs AND WOMENOWNED ENTERPRISES.

5. Family size: A. Less than 3☐B. 4-5 ☐C. More than 5☐

6. What sector is your business in? A. Trade ☐ B. Production ☐ C.Services ☐D.Hand-craft ☐ E. Other (specify) ____

7. Number of employees in the enterprise? A. Less than 5 ☐ B. 6-10 ☐ C.11-15 ☐ D. More than 15 ☐

8. What is the legal ownership status of the establishment?

A. Sole ownership ☐ B. Joint ownership☐ C. Family business ☐ D. Cooperative ☐ E. Other (specify)____________________________

9. Why did you prefer to start your own business?

A. Family tradition☐D. Small investment is required ☐

B. To be self-employed ☐E. No other alternative for incomes ☐

C. Brings high income ☐F. Others (Specify) ---------------------

10. Who initialled and started the business? A. Myself alone ☐ B. With a friend/partner ☐ C. With the family ☐

D. other (specify) ------------------------------------

11. How did you acquire the skill for running your enterprise? A. Through formal training☐B. From past experience☐ C. From family ☐D. other (specify) ---------------------

12. Is there anyone in the family who was entrepreneur or owner of some related business activities? A) Yes ☐B) No ☐

13. If yes, what is your family relation with him/her? A. Father ☐ B. Mother ☐ C. Brother ☐ D. Sister ☐ E. Grandfather☐ F. Grandmother ☐ G. Husband

☐H. Other (specify)________________________

14. What was your main source of start-up funding? A. Personal saving ☐

B. Household ☐ C. Borrowed from relatives or friends/money lenders ☐D. Micro-finance institutions☐ E. Equb ☐

F. Assistant from friends/relatives ☐ G. Inheritance☐

H. Borrowed from Bank☐I. Assistant from NGO's☐

J. Others (specify) ______________________

PART 3: FACTORS AFFECTING WOMEN ENTREPRENEURS' PERFORMANCE IN MSEs.The major factors that affect women entrepreneurs' performance in MSEs are listed below. After you read each of the factors, evaluate them in relation to your business and then put a tick mark (√) under the choices below.

5=strongly agree4=agree3=undecided2=disagree 1=strongly disagree

№	Item	Agreement scale					
15	ECONOMIC FACTORS	1	2	3	4	5	remark
15.1	I am satisfied with the financial access given by micro finances and other lending institutions.						
15.2	I have access to market for my products						
15.3	I have access to different business trainings						
15.4	I have my own premises (land) to run my business						
15.5	I have an access to information to exploit business opportunities						
15.6	I have managerial skills						
15.7	I have access to necessary technologies						
15.8	There is no stiff competitions in the market place that I am engaged in.						
15.9	Adequate infrastructures are available						
15.10	I have access to necessary inputs(raw materials)						
16	Social factors						
16.1	I have a better of social acceptability						

16.2	I have a better contacts(networks) with outsiders						
16.3	I have no prejudice or class biases						
16.4	The societies attitude towards my products/services is positive						
16.5	The attitude of other employees towards my business is positive						
16.6	I have a positive relationship with the workforce						
16.7	I have no conflicting gender roles						
16.8	I am not affected by gender inequalities						
16.9	I have no cultural influences						
16.10	I never encounter harassments in registering and operating my business						
17	Legal and administrative factors						
17.1	I have business assistants and supporters from government bodies						
17.2	I have a network with different administrative bodies						
17.3	I have access to policy makers						
17.4	I have no legal, institutional and policy constraints						
17.5	I can borrow money even without titled assets as a collateral						
17.6	Interest rate charged by micro finances and other lending institutions in reasonable						
17.7	I have never encountered bureaucracies and red tapes						
17.8	I am beneficiary of government incentives						
17.9	I have never faced unfavourable legal and regulatory environments						
17.10	the tax levied on my business is reasonable						

Part 4: Support areas of MSE heads to MSEs

The following are cooperation areas between MSEs and MSE heads, read each of the areas and evaluate your business against the points and put a tick mark (√) for your choice.

№	ITEM	Agreement scale					
18	Support areas of MSE institutes to MSEs	1	2	3	4	5	Remark
18.1	I have got entrepreneurship training fromMSE institute						
18.2	I have got marketing training fromMSEinstitute						
18.3	I have got planning and financial reporting training fromMSEinstitute						
18.4	I have got machine maintenance training fromMSEinstitute						
18.5	I have got customer service training fromMSEinstitute						
18.6	I have got technical skill training fromMSEinstitute						
18.7	I have got Financial supports from MSEinstitute						
18.8	I have got Technology supports from MSEinstitute						
18.9	I have got Raw material supports from MSEinstitute						

APPENDIX B

ADDIS ABABA UNIVERSITY

POST GRADUATE PROGRAM

MA IN URBAN AND REGIONAL,PLANNING AND DEVELOPMENT PROGRAM

Interview Questions with MSE heads

1. What problems did you face while running MSEs in relation to:

A) Economic factors

- Market
- Finance
- Technology
- Infrastructure
- Training
- Raw material & other

B) Social factors

- Public acceptance
- Attitude toward women owned businesses
- Relationship with suppliers, customers and others

C) Legal and Administration factor

- Government policy
- Bureaucracies (in relation to licensing, taxation etc.)
- Women Support

2) Your cooperation with

- Micro finances
- TVETs

3) What other problem did you face?

4) What measures did you take to solve the problems you faced?

APPENDIX C

ADDIS ABABA UNIVERSITY

POST GRADUATE PROGRAM

MA IN URBAN AND REGIONAL, PLANNING AND DEVELOPMENT PROGRAM

Interview Questions with micro finance heads

1. Is there a special financial support that you give for women entrepreneur?

2. What problem did you face is relation to

• borrowing and

• lending

• Collaterals.

3. What measure did you take to solve the problem you faced?

APPENDIX D

ADDIS ABABA UNIVERSITY

POST GRADUATE PROGRAM

MA IN URBAN AND REGIONAL PLANNING AND DEVELOPMENT PROGRAM

Interview Questions with TVET leaders

1. How do you explain the relationship you have with SMEs?

• Do you have regular meeting periods?

2. What are the areas of support you have with TVET leaders

•Finance

• Training

•Technology

• Raw materials

•Training and others

APPENDIX E

Summary of Responses for the Likert Questions

	QUESTIONS ON ECONOMIC FACTORS									
RESPONSE	15.1	15.2	15.3	15.4	15.5	15.6	15.7	15.8	15.9	15.10
1	92	44	69	98	23	42	72	60	21	61
2	53	52	73	41	33	60	60	83	32	72
3	5	15	12	17	16	25	13	12	10	13
4	11	25	15	7	63	36	21	14	61	21
5	18	43	10	16	44	16	13	10	55	12

	QUESTIONS ON SOCIO-CULTURAL FACTORS									
RESPONSE	16.1	16.2	16.3	16.4	16.5	16.6	16.7	16.8	16.9	16.10
1	54	68	8	10	6	19	71	10	0	0
2	78	60	22	12	5	23	50	16	10	14
3	10	9	16	11	13	7	19	13	4	8
4	23	25	102	110	121	80	24	61	75	62
5	14	17	31	36	34	50	15	79	90	95

	QUESTIONS ON LEGAL AND ADMINISTRATIVE FACTORS									
RESPONSE	17.1	17.2	17.3	17.4	17.5	17.6	17.7	17.8	17.9	17.10
1	24	98	104	25	23	93	16	28	89	100
2	17	44	42	20	15	46	10	21	50	49
3	21	13	12	22	23	11	13	30	10	8
4	53	12	9	50	67	12	53	51	10	10
5	64	12	12	62	51	17	87	49	20	12

	QUESTIONS ON SUPPORTS TO MSEs								
RESPONSE	18.1	18.2	18.3	18.4	18.5	18.6	18.7	18.8	18.9
1	80	79	81	21	84	15	89	17	84
2	65	74	68	13	84	20	75	16	79
3	9	6	8	15	3	10	4	18	3
4	13	12	13	59	7	64	9	36	11
5	12	8	9	71	1	70	2	92	2

APPENDIXF

የአዲስአበባዩኒቨርሲቲ

የህብረተሰብናአከባቢትምህርትክፍል

የድህረምረቃፕሮግራም

ይህመጠይቅበጥቃቅንናአነስተኛተቋማትላይየተሰማሩየሴትነጋዴዎችያጋጠማቸውንችግሮችለመ
ዳሰስየተዘጋጀነው፡፡
በመሆኑምመጠይቁለጥናቱዓላማብቻየሚውልመሁኑንበመገንዘብበጥንቃቄእንዲሞሉልኝበትህት
ናእጠይቃለሁ፡፡ ለሚደረግልኝትብብርበቅድሚያከፍያለምስጋናዬንአቀርባለሁ፡፡

ማሳሰቢያ ፡- በመጠይቁላይስምመፃፍአያስፈልግም፡፡

ክፍልአንድ፡ አጠቃላይመረጃ

1. እድሜሀ. ከ20ዓመትበታችለ. ከ21እስከ30ዓመት
   ሐ. ከ 31 እስከ 40 ዓመትመ. ከ40ዓመትበላይ
2. የትምህርትደረጃ ሀ. ማንበብናመፃፍያልቻለችለ. ከ 1ኛእስከ4ኛክፍል
   ሐ. ከ 5ኛእስከ8ኛክፍልመ.10ኛክፍልያጠናቀቀች
   ሠ. 10 + 1 እና 10 + 2ረ. 10 + 3 ወይምዲፕሎማ
   ሰ. ቢኤ / ቢኤስሲእናበላይ
3. የስራልምድሀ. ከ 1 ዓመትበታችለ. ከ 1 እስከ 5 ዓመታት
   ሐ. ከ 6 እስከ 10 ዓመታትመ. ከ 10 ዓመትበላይ
4. የጋብቻሁኔታሀ. ያገባችለ. ያላገባች
   ሐ. አግብታየፈታች መ. ባለቤቱበሞትየተለያት

ክፍልሁለት፡ የሴትነጋዴዎችናየተቋሞቻቸውባህርያት

5. የቤተሰብመጠንሀ. ከ 3 በታች ለ. ከ 4 እስከ 5 ሐ. ከ 5 በላይ
6. የተሰማሩበትየስራመስክ / ዘርፍ / ሀ. ንግድለ. ምርትሐ. አገልግሎት
   መ. ሽመና ሠ. ሌላካለ---
7. በድርጅቱውስጥተቀጥረውየሚሰሩሰራተኞችቁጥር
   ሀ. ከ 5 በታች ለ.ከ 6 እስከ 10 ሐ. ከ 15 በላይ
8. የድርጅቱህጋዊምስረታምንድንነው

ሀ. የግልለ. የጋራ ሐ. የቤተሰብ መ. የማህበር ሠ. ሌላ ------------------------------

9. የራስዎንድርጅትለመክፈትየፈለጉትለምንድንነዉ

ሀ. የቤተሰብልምድስለሆነ ለ. የራሴንስራለመፍጠርፍላጎትስለነበረኝ

ሐ. ከፍተኛገቢስለሚያስገኝመ. ሌላአማራጭስለሌለኝ

ሠ. ሌላካለ---

10. ድርጅቱንለማቋቋምእናለመጀመርያነሳሳዎትማንነው

ሀ. ራሴለ. ገደኛ ሐ. ቤተሰብመ. ሌላ---------------------------------------

11. ድርጅቱንለመምራትየሚያስፈልግዎትንእውቀት /ክህሎት/ ያገኙትከየትነው

ሀ. ከስልጠናተቋምለ. ከቤተሰብሐ. ከልምድመ. ሌላ------------------------

12. በቤተሰብዎውስጥስራፈጣሪየሆነሰውአለ

ሀ. አለለ. የለም

13. መልስዎት "ሀ" ከሆነዝምድናውምንድንነው

ሀ. አባትለ. እናትሐ. ወንድም መ. እህት ሠ. ወንድአያትረ. ሴትአያትሰ. ባልሸ. ሌላ--------------------------

14. ስራዎትንለመጀመርየተጠቀሙበትዋናየገንዘብምንጭምንድንነው

ሀ. የግልቁጠባ ለ. ከቤተሰብስጦታ ሐ. ከጓደኛብድር መ. እቁብ

ሠ. ከጓደኛድጋፍ /ሰጦታ/ ረ. ውርስ ሰ. የባንክብድር

ሸ. መንግስታዊካልሆነድርጅትቀ. ሌላ--

ክፍልሦስት፤ በሴትስራፈጣሪዎችየስራእንቅስቃሴላይተፅዕኖየሚያሳድሩጉዳዮች

ከዚህቀጥሎበሴትስራፈጠራዎችላይተፅዕኖያሳድራሉተብለውየሚጠበቁጉዳዮችተዘርዝረዋልየእያንዳንዱንተፅዕኖከድርጅትዎነባራዊሁኔታጋርበማያያዝለምርጫዎ የ (√) ምልክትበማድረግምላሽ ይስጡ 5 በጣምእስማማለ 4እስማማለሁ 3 ለመወሰንእቸገራለሁ 2 አልስማማም

1 በጣምአልስማማም

ተ.ቁ	ጉዳዮች	የስምምነትደረጃ (መጠን)					ምርመራ
15	**የምጣኔሀብታዊጉዳዮች**	1	2	3	4	5	
15.1	በጥቃቅንናአነስተኛየብድርተቋማትእንዲሁምበሌሎችተቋማትበሚሰጡትብድርረክቻለሁ፡፡						
15.2	የምርቴ (አገልግሎቴ) የገበያሁኔታጥሩነው፡፡						
15.3	ሥራዬንበአግባቡለመስራትየሚያስችለኝንስልጠናአግኝቻለሁ፡፡						
15.4	የንግድአጋጣሚዎችንለመጠቀምየሚያስችለኝንበቂመረጃአገኛለሁ፡፡						
15.5	የራሴየሆነየንግድቦታአለኝ፡፡						
15.6	የአስተዳደርችሎታአለኝ፡፡						
15.7	አስፈላጊየቴክኖሎጂአቅርቦትአገኛለሁ፡፡						
15.8	በገበያላይጠንካራየሆነፉክክርአለኝ፡፡						
15.9	አስፈላጊየሆኑመሰረተልማቶች (እንደውሃ ⁝ መብራት…..) ተሟልቷል፡፡						
15.10	የጥሬዕቃችግርየለብኝም፡፡						
16	**ማህበራዊጉዳዮች**						
16.1	በህብረተሰቡዘንድጥሩተቀባይነትአለኝ፡፡						
16.2	ከሌሎችየውጭአካላትጋርየተሻለግንኙነትአለኝ፡፡						
16.3	የጎሣ (የቡድን) አድሎየለብኝም፡፡						
16.4	ሕብረተሰቡለኔምርት (አገልግሎት) ያለውአመለካከትጥሩነዉ፡፡						
16.5	ሌሎችሰራተኞችበኔስራጥሩአመለካከትአላቸው፡፡						
16.6	ከሰራተኞችጋርጥሩግንኙነትአለኝ፡፡						
16.7	በሴትነቴሌሎችተደራራቢየፆታሀላፊነቶችየሉብኝም፡፡						
16.8	የፆታአድሎየለብኝም፡፡						

16.9	የባህልተፅዕኖየለብኝም፡፡						
16.10	የፈቃድወይምሌሎችተመሳሳይጉዳዮችንለማስፈፀምየፆታበደልደርሶብኝአያውቅም፡፡						
17	**ህጋዊናአስተዳደራዊጉዳዮች**						
17.1	ከመንግስትአካላትየሚደረግልኝድጋፍጥሩነው፡፡						
17.2	ከመንግስትአካላትጋርያለኝትብብርጥሩነው፡፡						
17.3	ከፖሊሲአውጭዎችጋርያለኝቅርበትጥሩነው፡፡						
17.4	በእንቅስቃሴላይያጋጠሙኝህጋዊ ፧ ተቋማዊናፖሊሲያዊማዕቀቦችየሉም፡፡						
17.5	ማስያዣየሚሆንቋሚንብረትባይኖረኝምገንዘብመበደርእችላለሁ፡፡						
17.6	አበዳሪተቋማትየሚያስከፍሉትየወለድመጠንተመጣጣኝነው፡፡						
17.7	ጉዳይለማስፈፀምያለውውጣውረድከፍተኛነው፡፡						
17.8	መንግስትበሚሰጠውጥቅማጥቅሞችተጠቃሚነኝ፡፡						
17.9	አጠቃላይያለውህጋዊናአስተዳደራዊሁኔታምቹነው፡፡						
17.10	በመንግስትየሚጣለውየግብርመጠንተመጣጣኝነው፡፡						

ክፍልአራት ፧ ከጥቃቅንናአነስተኛተቋምስራአስኪያጆችየሚደረግድጋፍ፡፡

ከዚህቀጥሎየጥቃቅንናአነስተኛተቋምስራአስፈፃሚዎችለተቋማትየሚያደርጉትንድጋፍየሚያሳይ የትብብርነጥቦችተዘርዝረዋልከእርስዎድርጅትአኳያበመገምገምምርጫዎትን የ (√) ምልክትበማድረግመልስይስጡ፡፡

ተ.ቁ	ጉዳዮች	የስምምነትደረጃ (መጠን)					ምርመራ
18	**ስልጠናናየተለያዩድጋፎች**	1	2	3	4	5	
18.1	በተቋማቱ ሀላፊዎችየስራፈጠራስልጠናተመቻችቶልኛል፡፡						
18.2	በተቋማቱ ሀላፊዎችገበያነክሥልጠናእንዳገኝምቹሁኔታተፈጥሮልኛል፡፡						
18.3	በተቋማቱ ሀላፊዎችየእቅድናሪፖርትሥልጠናተሰጥቶኛል፡፡						
18.4	በተቋማቱ ሀላፊዎችየማሽንጥገናሥልጠናእንዳገኝተመቻችቶልኛል፡፡						
18.5	በተቋማቱ ሀላፊዎችየደንበኛአያያዝሥልጠናእንዳገኝተደርጓል፡፡						
18.6	በተቋማቱ ሀላፊዎችየቴክኒክሥልጠናእንዳገኝተደርጓል፡፡						
18.7	በተቋማቱ ሀላፊዎችየገንዘብድጋፍእንዳገኝተመቻችቶልኛል፡፡						
18.8	ከተቋማቱ ሀላፊዎችየቴክኖሎጂድጋፍእንዳገኝተደርጓል፡፡						
18.9	ከተቋማቱ ሀላፊዎችየጥሬዕቃድጋፍእንዳገኝተደርጓል፡፡						