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Factors Affecting the Performance of Women Enterprinuership:- The Case of Akaki Kality sub
city Women Owned Micro and Small Enterprises

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Economics, Addis Ababa University in Partial Fulfillment of the Requirements for the award of
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Innovation Management and Entrepreneurship

Prepared By: - Zelalem Belay

Advisor: - Dr. Ethiopia Legesse

Addis Ababa University
College of Business and Economics
Addis Ababa
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Declaration

I, Zelalem Belay Beyene, hereby declare that the thesis entitled ***Factors Affecting the Performance of Women Entrepreneurship:-the case of Akaki Kality subcity Women owned Micro and Small Enterprises*** is my own original work and has not been submitted for any degree in any other University. It is offered for the award of the degree of Master of Science in Management from Addis Ababa University.

Name: Zelalem Belay Beyene Advisor Name: Dr. Ethiopia Legesse

Signature: _____ Signature: _____

Statement of Certification

This is to certify that the thesis prepared by Zelalem Belay Beyene entitled: *Factors Affecting the Performance of Women Entrepreneurship:-the case of Akaki Kality sub city Women owned Micro and Small Enterprises* and submitted in partial fulfillment of the requirements for the degree of Master of science in management Specialization in Innovation Management and Entrepreneurship compiles with the regulations of the university and meets the accepted standards with respect to originality and quality.

Approved by:

Internal Examiner: _____ Signature _____ Date _____

External Examiner: _____ Signature _____ Date _____

Advisor: Dr. Ethiopia Legesse Signature _____ Date _____

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Acronyms

AAMSEDO – Addis Ababa Micro and small Enterprise Development Office

CSA- Central Statistics Authority

FDRE – Federal Democratic Republic of Ethiopia

MUDC- Ministry of Urban Development and Construction

MFI's - Micro Finance Institutions

MSE – Micro and Small Enterprises

P&HC- Population and Housing Senses

SPSS – Statistical Package for Social Science

UNIDO- United Nations Industrial Development Organization

Abstract

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 decisive issue of entrepreneurship. Micro and Small enterprises are driving force for economic growth, job creation and poverty reduction in developing countries. The research is conducted to attain the following specific objectives. Examine the relationship between family entrepreneurship and the performance of women owned micro and small enterprises, Examine the relationship between personal motivation and the performance of women owned micro and small enterprises', Examine the relationship between social network and the performance of women owned micro and small enterprises', Examine the relationship between access to infrastructure and the performance of women owned micro and small enterprises'. This study was conducted in Akaki kality sub city all districts with the purpose of analyzing factors affecting the performance of women entrepreneurship in women owned MSE. The research design is cross sectional type which employs descriptive and narration with quantitative approach. For achieving the objectives of this study, 217 questionnaires were distributed and 204 of them were successfully completed and analyzed using SPSS. The participants were selected using simple random sampling methods. The study findings identified that family entrepreneurship culture, membership in social network, personal motivation and access to infrastructure positively influence women performance in MSE.

Key Words: entrepreneurship, small Enterprise, Micro Enterprises, Women Entrepreneurs

Chapter One: - Introduction

1.1. Back ground of the study

The change in global economy and technology due to globalization creates change and uncertainty in the global economy. This change demands new thinking and working habit and the dynamic nature of entrepreneurship is the best mechanism to coup up the new economic, technological and social change. Currently governments put entrepreneurship as the pillar of their economy and develop entrepreneurship policies (Roy & Tripathy, (2017).

In entrepreneurship putting ideas in to economic opportunities is a corner stone. Economic progress mainly requires the ability to see opportunities, take risk and being innovative and entrepreneur. In this regard the participation and ownership of enterprises is not equally distributed for men and women. Comparatively women owned enterprises are limited in number in most developing countries and they do have challenges while participating in entrepreneurial activities (Abdi Ibrahim Farah, (2014).

In developing countries women owned enterprises are mostly Micro and Small Enterprises (MSEs). MSEs have played relevant role in the process of economic development and job creation in developing country. They are tool to bring economic change by recognizing and using the skill of people without applying sophisticated technology, intensive training and big finance. As a result the sector considered as a main get to entrepreneurship and business development in developing countries, a means of achieving smooth transition from tradition to modern industrial sector; a means to the growth and development of the country in terms of employment generation (Habtamu Aregawi and Neguse, (2013)

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 impact for the women themselves and their social environment (UNIDO, (2012).

However, the participation of Women Entrepreneurs in MSEs is new concept in developing countries, women entrepreneurs in MSEs are important to almost all economies in the world, but especially to those in developing countries with major employment and income distribution challenges. Women entrepreneurs in MSEs contribute to the creation of employment opportunity, on the dynamic front and they are a nursery for the larger firms of the future, contribute to aggregate savings and investment, and contribute in the development of research(P. K. Tripathy, et. al 2017)

Women entrepreneurship and participation in MSEs do have such positive contribution; on the contrary a variety of studies have revealed that women entrepreneurship and enterprises owned by women experience challenges. Some of the researches mentioned that the challenges of

women entrepreneurs are the same with men entrepreneurs. However certain characteristics are typical for many women-owned firms. Samiti (2006) and Tan (2000) have identified and classified the factors that affect entrepreneurs in general 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(Ibid). 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 (Ibid).

In Ethiopia, the idea of women entrepreneurship is very recent phenomena it is after 1980 the practice and concept of women entrepreneurship is advocated. Recently however we have experienced women entrepreneurs most of them are engaged in Micro and Small Enterprises (MSEs). Ethiopia as one of the developing countries is working to scale up the operation of micro and small enterprises to increase its contribution on employment opportunity creation and poverty reduction. In this case, the federal and regional micro and small enterprise development agencies were established by proclamation number33/1998, by proclamation number 40/1996 licensing and supervision of micro financing institution developed and in 1997 federal and regional micro and small enterprises strategy formulated (MUDC,(2013).

Addis Ababa city administration has ten sub cities and Akaki kaliti is one of the ten sub cities of the administration with 11 districts or woredas. According to the Sub-city MSEs five year strategic plan (2005) and Population and Housing Censuses, (2007) its total area is 6,149.4 hectares with a total population of about 177,358 people. The sub-city is geographically delineated from Bole Sub-city, Oromiya regional state, and Nefas-Silk Lafto Sub-city in Northern south, Southern east and Northern West respectively. Among the population more than 10% (18,531) are unemployed (P&HC, (2007).

The sub city is one of the industrial zone of the city and, (60%) of the industries found in Addis Ababa is located in this sub-city. In align with this the people are engaged on industrial and agricultural activities as a result the peoples have earned low income from such sectors. In addition to these similarly with other sub city women entrepreneurs have faced challenges in their day to day entrepreneurial activities.

As per the city MSE development bureau though the challenges facing women entrepreneurs in the sub city have similarity with other sub cities the problem is more serious in akaki sub city. Because of poor infrastructure, limited forms of MSE practice, limited choice and the remoteness of the districts from the sub city. According to the sub city MSE office most of the women entrepreneurs are semi illiterate and it creates negative impact on enterprise development as a result their entrepreneurship is slow and mostly collapsed (MSE development Bureau annual report, (2010).

Therefore, however different researches identified factors that affect entrepreneurship in general, this research is attempted to investigate factors that affect the performance of women entrepreneurship particularly in akaki kality sub city in women owned MSE.

1.2.Statement of the Problem

The level of female participation in entrepreneurial work, however, is still comparatively lower than that of men. Different research results have shown that subjective perceptual variables have an important influence in the entrepreneurial work of women and contribute for much of the difference in entrepreneurial work between the sexes. Specifically, it is found that women tend to perceive themselves and the entrepreneurial environment in a less favorable than men across all countries in the sample regardless of entrepreneurial motivation. Results also suggest that perceptual variables may be significant universal factors that influencing entrepreneurial behavior.

Despite the economic importance of female entrepreneurs, their number still lags behind that of male entrepreneurs. As cited by Abdi Ibrahim Farah (2014) According to Reynolds et al. (2002) men are about twice as likely involved in entrepreneurial activity than women. However, there is substantial variation between countries. Using Global Entrepreneurship Monitor data, we observe that female entrepreneurship rates are high in countries, such as the United States, Australia, South Korea and Mexico, and low in countries, such as Ireland, Russia, France and Japan.

Now a day women from rural and urban areas have shown an increasing interest on participation on generating income activities, self-employment and entrepreneurship. Their entrepreneur work is both traditional activities that do not require special training and nontraditional activities that require special training. In the process of entrepreneurship women have faced various challenges in related to their role in the society (Abdi Ibrahim Farah, (2014).

In related to this, Gemechis and Hisrich/2005/, have identified factors related with Social and cultural attitude towards entrepreneurship; these are, entrepreneurship education, administrative and regulatory framework, business assistance and support, and barriers to access technology are crucial factors that affect entrepreneurial success. Besides, Akabueze (2002) found out that MSE's failure in developing countries could be because of lack of financial resources, lack of management experience, poor location, laws and regulations, poor infrastructure, low demand for products or services, corruption and shortage of raw materials.

Study conducted by Naser *et al.* (2009) in UAE on Factors that affect women entrepreneurs: evidence from an emerging economy identified that financial support, self-fulfillment, knowledge, skills, experience, spouse /father business are all significantly affected women entrepreneur. Similar study conducted by Stefanovic *et al.* (2010) worked on Motivational and success factors of entrepreneurs: the evidence from a developing country identified that lack of motives concerned with the sustainable development of enterprise in the long run affects women entrepreneurship in MSEs. But this survey did not take into account economic factors, technological factors, psychological factors and social & cultural factors and other factors (Naser, Mohammed, & Nuseibeh, (2009).

Another study conducted by Afroze *et al.* (2014) on Women Entrepreneurs in Bangladesh- Challenges and Determining Factors found that gender discrimination, illiteracy and lack of knowledge among women, non-availability of training program and technical support, lack of managerial experience inadequate capital, sales promotion, getting permission to start-up a business affects performance of women entrepreneurship in MSE in Bangladesh. The study conducted by Schutte and Barkhuizen (2014) on Factors affecting entrepreneurial and economic growth in Namibia found that technological change and economic independence are affected entrepreneurial decision.

Similar study conducted in Ethiopia also shows different factors that affect entrepreneurship practices of Micro and small enterprises. As cited by Fissaha Mullu Geberemariam(2017) on the study conducted in selected district of guile sub city in Addis Ababa Ethiopia has identified factors that affect business men/ entrepreneurs. As of him factors includes market competition, quality of products access to market access to raw material access to infrastructure lack of public trust and unfair treatment or biases affects performance of women entrepreneurs (Gebremariam, 2017). Were as there are no such researches conducted in Akaki Kality sub city separately which indicates factors that affect the performance of women entrepreneurs in MSE practices. Therefore this research has attempted to find out factors that affect the performance of women entrepreneurs MSE performance in Akaki Kality sub city.

1.3.Research question

In align with the above problem statement the research will try to answer the following basic research questions.

1. How family entrepreneurship culture is related with the performance of women owned micro and small enterprises in Akaki kality subcity?
2. How personal motivation is related with the performance of women owned micro and small enterprises in Akaki kality sub city?
3. How social network is related with the performance of women owned micro and small enterprises in Akaki kality sub city?
4. How access to infrastructure is related with the performance of women owned micro and small enterprises in Akaki kality sub city?

1.4. Objectives of the research

1.4.1 General objective

The overall objective of this research is to investigate factors affecting the performance of women entrepreneurship in the case of akaki kality sub city women owned micro and small enterprises (MSEs)

1.4.2 Specific objectives

1. To examine the relationship between family entrepreneurship culture and the performance of women owned micro and small enterprises'

2. To examine the relationship between personal motivation and the performance of women owned micro and small enterprises'
3. To examine the relationship between social network and the performance of women owned micro and small enterprises'
4. To examine the relationship between access to infrastructure and the performance of women owned micro and small enterprises'

1.5. Research hypothesis

H1: Family entrepreneurship culture positively influence the performance of women owned MSE

H2: Memberships in social networks have positive influences on the performance of women owned micro and small enterprises

H3: Personal Motivation has positive influences on the performance of women owned micro and small enterprises

H4: Access to infrastructure has positive influences on the performance of women owned micro and small enterprises

1.6. Significance of the study

1. The study will be an input for further study in the future that will be conducted on women entrepreneurship performance in MSE
2. The research will be an input for government organization for decision making in related to women entrepreneurship performance in MSE
3. The study will be good input for those who think to be women entrepreneur in the future in the area of MSE

1.7. Scope and delimitation of the study

According to the Micro and Small Enterprise Office head of Akaki Kaliti sub city there are 420 women entrepreneurs engaged on MSE in the sub city. The research would be more comprehensive if the study included these all but due to time and budget constraint the study only cover 204 women entrepreneur which is randomly selected from five MSE types. Besides the study only focused on exploring factors that affect the performance of women entrepreneurs' in Akaki Kaliti sub city.

1.8. Organization of the research

However, the research organization can be different from writer to writer. This research have the following organization; chapter one is the introductory part which contains background of the study, statement of the problem, basic research questions, objectives (general and specific objectives) of the study, significance of the study, research methodology, scope and delimitation of the study and limitation of the study. Chapter two focused on review of related literature to set the study with in its wider context and to show the readers how the study supplements the work

that has already been done on the topic. The research design, sample and sampling techniques, types and sources of data, data gathering instruments, the procedures of data collection and method of data analysis included in chapter three, while data analysis presented in chapter four. Finally, findings, conclusions and recommendations discussed in chapter five.

Chapter Two: - Review of Related Literature

2.1. Definition of key terms

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

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.

Women entrepreneur is “the female head of a business who has taken the initiative of launching a new venture, who is accepting the associated risks and the financial, administrative and social responsibilities, and who is effectively in charge of its day-to-day management”

2.2. An over view of Entrepreneurship

The change in global economy and technology due to globalization creates change and uncertainty in the global economy. This change demands new thinking and working habit and the dynamic nature of entrepreneurship is the best mechanism to coup up the new economic, technological and social change. Currently governments put entrepreneurship as the pillar of their economy and develop entrepreneurship policies (Roy et al., 2017).

Entrepreneurship has its origin from the French word *entreprendre* that means “to undertake” Burch,1986. Lazear, 2005 defines entrepreneurship as "the process of assembling necessary factors of production consisting of human, physical, and information resources and doing so in an efficient manner" and entrepreneurs as those who "put people together in particular ways and combine them with physical capital and ideas to create a new product or to produce an existing." Entrepreneurship is considered as a factor of production, linked to innovation and risk taking, where entrepreneurial compensations are tied to uncertainty and profits (Montanye, 2006). The entrepreneur comes up with new strategies that could improve the market place and lead to the growth of the enterprises, (Osoro et al, (2013).

As sited by Scholten, 2014, Joseph Schumpeter, one of the most influential economists on the concept of entrepreneurship in the 20th century, explains that the entrepreneur is the prime source of economic development through a process of creative destruction. Meaning, when innovative entrepreneurs introduce new developments, the current technologies or products produced by the large leading businesses become obsolete.

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

Furthermore, Timmons (1989) defined Entrepreneurship 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 the active process of creating incremental wealth. This wealth is made by people who strike the major dangers in terms of equity, time and/or career commitments of providing value for some product or service. The product or service may/may not be new or unique, but the value must be infused by the entrepreneur by securing and allocating the necessary skills and resources (Roy et al., (2017).

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

Until the 1980's little was known about women entrepreneurship, both in practice and research, which established its focus exclusively on men. Scientific discourse about women's entrepreneurship and women owned and run organizations is only the development of 1980s. Now a days, 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 (Roy et al., (2017).

Entrepreneurship has become something that society, governments and constitutions of all sizes and forms wish to advance and push. Whether it be creating a new venture or breathe life into an old one, whether it is creating new products or finding new ways to market old ones, whether it is doing new things or finding new ways of doing old things. Fostering entrepreneurship in all facets is one of the major challenges facing in the 21st C. The entrepreneurs themselves have finally been recognized as a vital part of the economic wealth generation and they have become the heroes of the business world because they possess the courage, self-belief and commitment to turn dreams into realities. They are the catalysts for economic and social changes through discovering an opportunity (Burns, (2016).

But where do the entrepreneurial opportunities come from? There are two generally accepted accounts of where the entrepreneurial opportunities come from. The Schumpeterian view and the Kirznerian view. In the Schumpeterian view, opportunities emerge out of the entrepreneurs' internal disposition to start or make change. They are the innovators who 'shock' and disturb the economic equilibrium during times of uncertainty, change and competitive economic system. With Schumpeter the emphasis is on independent firm formation the largest companies have by entrepreneurs leading to this 'creative destruction'. By way of contrast, the Kirznerian view emphasizes opportunity recognition and implies that entrepreneurial profits are assured the foundation of knowledge and data gaps that arise between people in the market, called information asymmetry. Both considered the general equilibrium model of economics, originally

derived from Marshall (1890). In this perspective, entrepreneurs are alert, discovering opportunities by playing as a price adjustment in the market. Kirzner's work is based on that of Knight, who discussed entrepreneurship's role in wealth creation with an emphasis on the ability to cope with risk and uncertainty (Burns, (2016).

From the above mentioned definitions we can infer that transforming enormous ideas into economic opportunities is the decisive issue of entrepreneurship. Literatures indicates that economic advancement has been significantly advanced by pragmatic people who are entrepreneurial and innovative, able to exploit opportunities and willing to assume risks. The function of entrepreneurship and an entrepreneurial culture in economic and social development has frequently been underrated. Over the years, all the same, it has become more and more apparent that entrepreneurship indeed contributes to economic growth. However, the substantial numbers of enterprises were owned by men; it was not usual to see women- owned businesses worldwide, especially in developing countries.

Women have been taking increasing interest in recent years in income generating activities, self-employment and entrepreneurship. This is considered in respect of all sorts of women both in urban and rural regions. Adult females are claiming up both traditional activities (knitting, pickle making, toy making, jam ^{and} jelly) and also nontraditional activities (computer training, catering services, beauty parlor, gym etc.). It is clear that more and more women are coming forth to set up initiatives. In the process of entrepreneurship, women have to face various problems associated with entrepreneurship and these problems get doubled because of her dual role as a wage earner and a homemaker (Roy et al., (2017).

2.3. The Role of Entrepreneurship

It is abundantly clear that entrepreneurship is important for economic growth, productivity, innovation and employment, and many countries have made entrepreneurship explicit policy priority. Entrepreneurial activities have been recognized as an important element in organizational and economic development, performance and wealth 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 whom to 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. Most new entrepreneurs help the local economy. It is a catalyst for economic change and growth

- ✚ Entrepreneurship increase per capital output and income. By doing so it involves initiating and constituting change 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 investment interest 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, entrepreneurship helps the economy by creating wealth for many individuals seeking business opportunities. Although this is not the 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 (M. Wube, (2010).

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 would have if they worked for someone else. If they cannot find a job they want, they can go into business to create one (M. Wube, (2010).

2.4. 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 effects for the women themselves and their environment, 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. Therefore, intensive efforts are needed to enable female entrepreneurs to make better economic choices and to businesses into competitive enterprises, generating employment through improved production (OECD, (1997).

However, there is no agreement among researchers with regard to the differences in the characteristics of male and female entrepreneurs; some 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, color, or sex the entrepreneur might be. If so, good research on entrepreneurs 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. These differences provide compelling reasons to study female entrepreneurship looking specifically at women founders, their ventures, and their entrepreneurial behaviors 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 on male 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.

2.5. Ethiopian Women entrepreneurship in the MSE Sector

Literature on women entrepreneurship in MSEs in Ethiopia is scarce, particularly on the subject of women entrepreneurs. However, the crucial economic and social contribution played by this sector has been recognized by the Ethiopian Government, as evidenced by the introduction of a policy strategy on women in the MSE sector. In line with other African countries, the majority of microenterprises in Ethiopia are dominated by one-person operations (Zewde & Associates, (2002).

As is the case elsewhere, the individual characteristics of an entrepreneur, such as sex, ethnicity, or religion often influence the opportunities of Ethiopian women entrepreneurs. Of these characteristics, sex difference is the most widely relevant factor. Women and men generally have different degrees of access to opportunities that affect their individual abilities to participate in economic activities. Following from this, gender is in many cases a major determinant of one's additional household obligations, which limit the amount of time one can allocate to economic and other productive activities. Women carry a disproportionate burden of household obligations. (Zewde & Associates, (2002)

For many of the reasons stated above, experience shows that in Ethiopia there is a link between complex gender-specific constraints and the types of economic activities which urban and rural women tend to be engaged in. This in turn appears to have a number of implications for the distribution of credit and other support services. Some of the specific constraints include: the limited market-related skills of women; the limited access to and control over productive resources; the limited time owing to the demands associated with the reproductive roles of women, and the general inability of women to recruit and hire skilled laborers. (Zewde & Associates, (2002)

These constraints, which are further affected by the traditional, gender-based reproductive roles and responsibilities, generally confine poor urban and rural women to economic activities that are less productive or profitable than those of their male counterparts. This is partly related to the fact that self-employed women tend to focus on economic activities that are perceived to be more flexible (such as petty trade which involves less risk), and on activities that can be either home-based or carried out in the vicinity of the household, thus enabling them to fulfil the demands associated with their reproductive role. Evidence suggests that even relatively better off women in Ethiopia tend to focus on areas in which they have traditional, gender-based skills and know-how, such as food processing, clothing and hairdressing (Zewde & Associates, (2002).

Similarly central statistics Authority (CSA,(2010) estimates indicates that representation of women entrepreneurs in the small- scale manufacturing sector is low that is 26 percent. According to CSA this low representation could be attributed to a number of factors such as:

- ✚ Low levels of education and lack of opportunities for training for women;
- ✚ Heavy household chores that leave women less time to devote to their businesses;
- ✚ Lack of contact with and exposure to the business world;
- ✚ Meagre financial and human capital at the disposal of the women concerned;
- ✚ Issues relating to ownership rights, which deprive women of property ownership in general and consequently, of the ability to offer the type of collateral normally required for access to bank loans.(Zewde & Associates, (2002)

Much criticism has been voiced in Ethiopia, as in other developing countries, with regard to the types of microenterprises which women entrepreneurs are engaged in. The activities of the Ethiopian Government and other agencies in continuing to map out strategies that focus on the use of traditional, domestic skills rather than on the development of new skills for women, have raised a number of serious concerns. It appears however, that developing alternative, appropriate strategies to counter this criticism is a difficult task, mainly because of the diverse socio-economic roles of women, involving both productive and reproductive work, and partly because of limited resources on the part of the promotional agencies(Zewde & Associates,(2002)

2.6. Theoretical frame work

This research will consider the following dominant theories as a back bone of the study; these are Preference Theory, Social Learning Theory, Network and Affiliation Theory, Human Capital Theory and Financial Capital Theory

2.6.1. Preference Theory

As sited by Kihara et.al, 2017, Preference theory of Hakim (2000) advocates that it is the women's thinking and self-efficacy that determines their success and growth in business and entrepreneurship. This theory presumes that a woman's own choices about lifestyles and business are the key determinants of whether the women will be successful or not in their businesses. This leads to the observation that poor choices of lifestyles and business lead to challenges in business development while good choices lead to enhanced chances of growth and success in business.(Kihara, Risper, & Kithinji, (2017)

The major differences between men and women in business, according to this theory mostly come from their plan and other internal factors rather than external factors. This theory suggests that not all women make poor choices in education, lifestyles and commercial enterprises and hence explains why some women are successful as men while others do not grow in their businesses. The theory also suggests that all women do not share similar priorities and preferences about family life and business. The theory further suggests that choices of business and lifestyles that women make have become serious challenges in commercial enterprises

development than the external and wider challenges such as cultural, political, social and economic. This leads to classifying women into three groups according to this theory which are; home-centred women, adaptive and work- centered women (Hakim, 2000). The home-centred women are those who prioritize family and their children throughout their lives while adaptive women are depicted as non-business oriented women who strike a balance between work and family and have unplanned businesses. Work- centered women are those women who have work and business as their main priorities in life. The category in which a woman falls into, therefore affects her growth in entrepreneurial skills which results to her business not growing (Kihara et al., (2017)

2.6.2. Human Capital Theory

This theory proposes that the level of education, area of education, previous entrepreneurial experience, and previous business experience and business skills will influence business sector choice. These are characteristics of demographic factors and therefore form the basis of investigation of the same and their effect on choice of sector by the women entrepreneurs. Cooper (1981) proposes education and experience were antecedents to the decisions to start a company and ultimately affected the sector. Studies have shown that years of formal education of the entrepreneur before starting a new firm were related to eventual inclination towards a certain sector (Brush & Hirsrich,(1991).

2.6.3. Financial Capital Theory

According to Boldizzoni (2008), financial capital generally refers to saved-up financial wealth especially that used to start or maintain a business. A financial concept of capital is adopted by most entities in preparing their financial reports. Under a financial concept of capital, such as invested money or invested purchasing power, capital is synonymous with the net assets or equity of the entity. Under a physical concept of capital, such as operating capability, capital is regarded as the productive capacity of the entity based on, for example, units of output per day. Financial capital maintenance can be measured in either nominal monetary units or units of constant purchasing power.

Financial capital has been subcategorized by some academics as economic or "productive capital" necessary for operations, signaling capital which signals a company's financial strength to shareholders, and regulatory capital which fulfills capital requirements for a business (Boldizzoni, (2008). This perspective implies that the access to finance is critical for enterprise choice and especially starting enterprises in male dominated sectors which require a lot of capital.

2.6.4. Social Learning Theory

The Social Learning Theory by Bandura (1977) emphasizes the role of entrepreneurial socialization as an explanation of entrepreneurial behavior and career development. Social learning can occur through the observation of behavior in others, often referred to as role models. The individual socialization process which occurs in the family setting transmits social norms, language, educational aspirations, and shape career preferences through observation learning and

modeling. This informed the social networks as an independent variable which could have an impact on sector choice by women entrepreneurs.

2.6.4. Network Affiliation Theory

The Network Affiliation perspective views entrepreneurship as embedded in a complex network of social relationships. Within this network, entrepreneurship is facilitated or constrained by linkages between aspiring entrepreneurs, resources and opportunities (Aldrich, (1989). According to this view, the presence or absence of networks such as access or memberships in associations' play a role in influencing enterprise sector choice. Women entrepreneurs are embedded in different personal and social networks than men. These divisions and barriers limit the reach and diversity of their networks hence has far reaching consequences for choice of sector. There is evidence that women's networks are different than men's.

All the above mentioned theories have clearly depicted that as there are internal and external factors that affect the performance of women entrepreneurs in their business. Like the choice of business and related decision making, their engagement in domestic work and business activities, their double responsibility to make business and to take care the family, stereotype towards female promotion of business, network establishment, participation on traditional activities, are a serious factors in the performance of women in their entrepreneurial activities.

2.7. Factors affecting Women Entrepreneurship an Empirical Evidence

Even though entrepreneurship has its own advantages, it is not free of troubles. Nevertheless, there are a number of genes that affect entrepreneurship Samiti (2006), and Tan (2000) classified the basic elements that affect entrepreneurs into two broad categories these are economic and social elements. The economic factors include competition in the securities industry; 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 place; 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 manpower (M. Wube, (2010).

Besides this, Gemechis (2007), Hisrich (2005), ILO (2009) added Social and cultural attitude towards entrepreneurship; entrepreneurship education; administrative and regulatory framework; and business assistance and support; barriers to access technology are crucial factors that affect entrepreneurial success(M. Wube,(2010).

Women entrepreneurs face a series of challenges right from the beginning till the end of enterprise functions. Being a woman itself poses several problems to a woman entrepreneur. Women face challenges which are the result of psychological and individual factors, socio-ethnic factors, and economic components. The following section discusses these factors in lining up with women's participation and performance in entrepreneurial activities.

Financial support

Women are poor, and have restricted means of accessing financial resources from others. Women entrepreneurs usually start enterprises with minimal assets because they are short and have no entree to other source of money. In addition to their poverty level and poor income women supposed to provide support for their families (Ibeh, (2009).

The financial needs for family support and the competing financial need to start a business is one of the major challenges of women entrepreneurs for entrepreneurial growth. As sited by Ongachi & Bwisa2013, according to Stevenson and St-Onge; Alila et al the little income obtained by many poor women used for urgent family requirement rather than putting a side as saving or used for investment further this results in a reduction of the capital invested and hence restrain further growth(Ongachi & Bwisa, (2013).

Inadequate access to loan

According to Dawson, 1997; ILO, 1999; and World Bank, 2004, Women entrepreneurs often have trouble in accessing loans. This is due to requisition of smaller loans, because of their participation on smaller enterprises, that are not profitable for formal financial institutions to offer, this is due to lack of collateral, unwillingness to use household assets as collateral, and negative perceptions of female entrepreneurs by loan officers(Ongachi & Bwisa, (2013).

Also, the financial institutions discourage women entrepreneurs on the belief that they can at any time leave their line of work and become housewives again. The answer is that they are driven to rely on their own savings, and loan from relatives and family acquaintance. For instance in India women give more stress to family ties and relationships. Married women have to make a fine balance between business and home. More over the business success is depends on the support the family members drew out to women in the business process and management. The involvement of the family members is a determinant element in the recognition of women folk business aspirations (Farah & Abdi I, n.d(2009).

According to Athanne (2011) as sited by Farah & Abdi I,n,d, the greatest barrier facing women entrepreneurs in Kenya is access to finance. Access to finance is an issue because of requirements of collateral. In Kenya only 1% of women own property and that makes it really hard for women to offer collateral for banks. Most women who venture into businesses in the rural regions and need financing lack the needed collateral to enable them secure bank loans. Responsibility of entrepreneurs for dependents has limited chances to build savings or undertake business expansion and diversification. The financial aspects of adjusting up a business are without doubt the greatest obstacles to women. Accessing credit, especially for taking up an enterprise, is one of the major constraints faced by women entrepreneurs(Farah & Abdi I, n.d. (2009).

Lack of Infrastructure

Infrastructure facilities have their own implication on the establishment and success of women MSEs. Daniel 2012, as cited by Drbie & Kassahun, 2013, stated that poor infrastructure such as access to roads, power interruptions, lack of sufficient provision of water, and

telecommunication problems significantly affect the performance of women entrepreneurs' business productivity and sustainability.

Most women do not have their own working place they renting from private landlords or from the government. The lack of a healthy and clean workplace or the sustainability of the place is a big issue in women entrepreneurship because the women are forced to pay for rent, to pay out for the maintenance of the working place. If incase failure to pay happens can result in a loss of their workplace (Wasihun & Paul, (2010). Even though the government of Ethiopia has provided a large amount of land, buildings, sheds and display areas for the MSEs in general and women MSEs in particular, the MSEs still needs the attention of the government in related to work place(Gebremariam, (2017).

It is essential to have greater availability of plots of land and premises in strategic locations for MSEs to produce and market their products. Lack of appropriate premises tends to force many women to operate their businesses from home or resort to unsuitable and sometimes unsanitary working conditions. Policemen often harass some of these women entrepreneurs when they attempt to operate their businesses in places such as street corners(Osoro et al.,(2013).

Inadequate Supply of Raw materials

Since MSEs are value-adding enterprises, they do not sell on the raw materials they buy without some form of processing. They require a permanent supply of raw materials, but the problem is whether or not there is adequate regular supply of raw materials or the price is very high. This in turn has an effect on the growth and survival of the enterprise (Wasihun & Paul, (2010).

Lack of Market Access and Market Information

Some of the literature on Ethiopian women entrepreneurs, particularly microenterprise operators, indicates that women entrepreneurs face serious difficulties in marketing their products or services. Research has revealed that this problem is often caused by the fact that women entrepreneurs produce and try to market their products or services around the homestead, thereby limiting their market to individual buyers or the immediate neighborhood. Often these practices stem from a lack of information about market opportunities or access to markets. It is furthermore essential that the marketing of products should be linked to quality, price and timeliness of delivery of goods and services(Zewde & Associates, (2002).

Social network

Women have limited business-related networks. This factor is closely associated with their lack of formal employment and business experience, together with constraints placed on their mobility and ability to interact with other business people (mostly men) arising from culture/religion and motherhood responsibilities. In developing countries, women's limited networks reinforce their isolation as entrepreneurs and reduce their scope and opportunities for building personal and business know-how and accessing other physical and financial assets. In Nigeria for example, micro-finance and community banks are present to aid small and medium-scale enterprises (SMEs) but these entities charge such excessive interest rates and demand

expensive collateral that many prefer to borrow from family than risk recovery in the event of any potential repayment default. (Ibeh, (2009)

Women entrepreneurs face difficulties to access support networks. According to Buttner and Rosen 1988; Ewoh, 2014, the major difficulty women entrepreneurs' face in not getting access to networks is because most women are victims of gender discrimination. The main existing networks and contacts are male dominated because the majority of networks that support women entrepreneurs take place after the regular working hours, what is unfavorable time for women entrepreneurs (Mahbud, 2000). The lack of access to networks could be an important hindering factor at achieving growth and success of women's businesses (Edona Haxhiu, (2015).

Education status

Regarding education, most studies are inconsistent about education status and women entrepreneurship. Some of the studies declared that women entrepreneurs high level of education. In this case the study conducted in Greece by Sarri and Trihopoulou (2005) is a good account. According to the study findings the level of education is quite high and the authors pointed out that at least 42% of women entrepreneurs in Greece are graduates (Farah & Abdi I, n.d.(2009).

Whereas, some researches reflected that the level of education of women entrepreneurs in developing countries is low. In developing countries, low education is widely recognized as a barrier to entry in the formal labor market. This would push women to create their own businesses as a way out of unemployment, and can explain why female entrepreneurship is often higher in developing countries than in developed ones (Kelley et al 2013). Similarly, Brockhaus and Nord (1979) have suggested that workers with low education would choose entrepreneurship as a way of escaping a salary-worker environment where their low formal education give little opportunity for internal promotion. However, education can also have a positive effect on entrepreneurship by improving management skills or facilitating access to credit by signaling ability to banks (Demmou, Machlica, & Menkyna, (2015).

Education and training are essential factors for achieving better performance, efficiency and growth. In many research articles it is stated that women entrepreneurs are less educated than men entrepreneurs. According to Ewoh (2014), entrepreneurs who have the necessary education and expertise in a particular business area have the opportunity for a better business performance. But getting the proper education and training is more difficult for women than men, because most of the women entrepreneurs have other responsibilities such as family and household obligations, which is very time-consuming. Therefore, the lack of proper education and training, the lack of managerial skills and experience, create difficulties for women to succeed in their businesses. According to Niethammer (2013) limited access to skills and trainings is among the main obstacle when it comes to the success and growth of women businesses (Edona Haxhiu, (2015)

Choice of industries/business

According to Capowski (1992) women entrepreneurs are predominant in the service industry, which is attributed to the “traditional” female upbringing. Similarly, Kepler and Shane (2007) and Brush et al., (2006) suggest that female-led businesses are more likely to be found in personal services and retail trade and less likely to be found in manufacturing and high technology. It is unusual to observe women participating in the manufacturing sector in Ethiopia. Most of the time women are involved in the service sector where they produce and compete with identical products(Gebremariam, (2017).

Thus, the choice of industry is based on their previous life experiences which reflect their personality and values. In addition, due to social factors, women tend to choose specific sectors that are considered to be acceptable for women, and because they face certain barriers in other sectors (Farah & Abdi I, n.d.(2009)

With regards to the relationship between choice of sector and previous experience, studies carried out seem to suggest that there is a positive relationship since it is viewed as less risky to enter into a business in which the entrepreneur has prior knowledge. According to Bosma et al., (2004) the industry experience of the entrepreneur increases firm survival, firm profits, and firm employment. Similarly, Gimeno et al., 1997 also found that experience in related businesses had a positive effect on performance. Similar studies conducted in the area of factors that affect business performance indicates many factors among the factors entrepreneurs professional background, their entrepreneurship capabilities and preferences are mentioned (Farah & Abdi I, n.d.(,2009)

2.8. Variables and Conceptual frame work

2.8.1. Variables

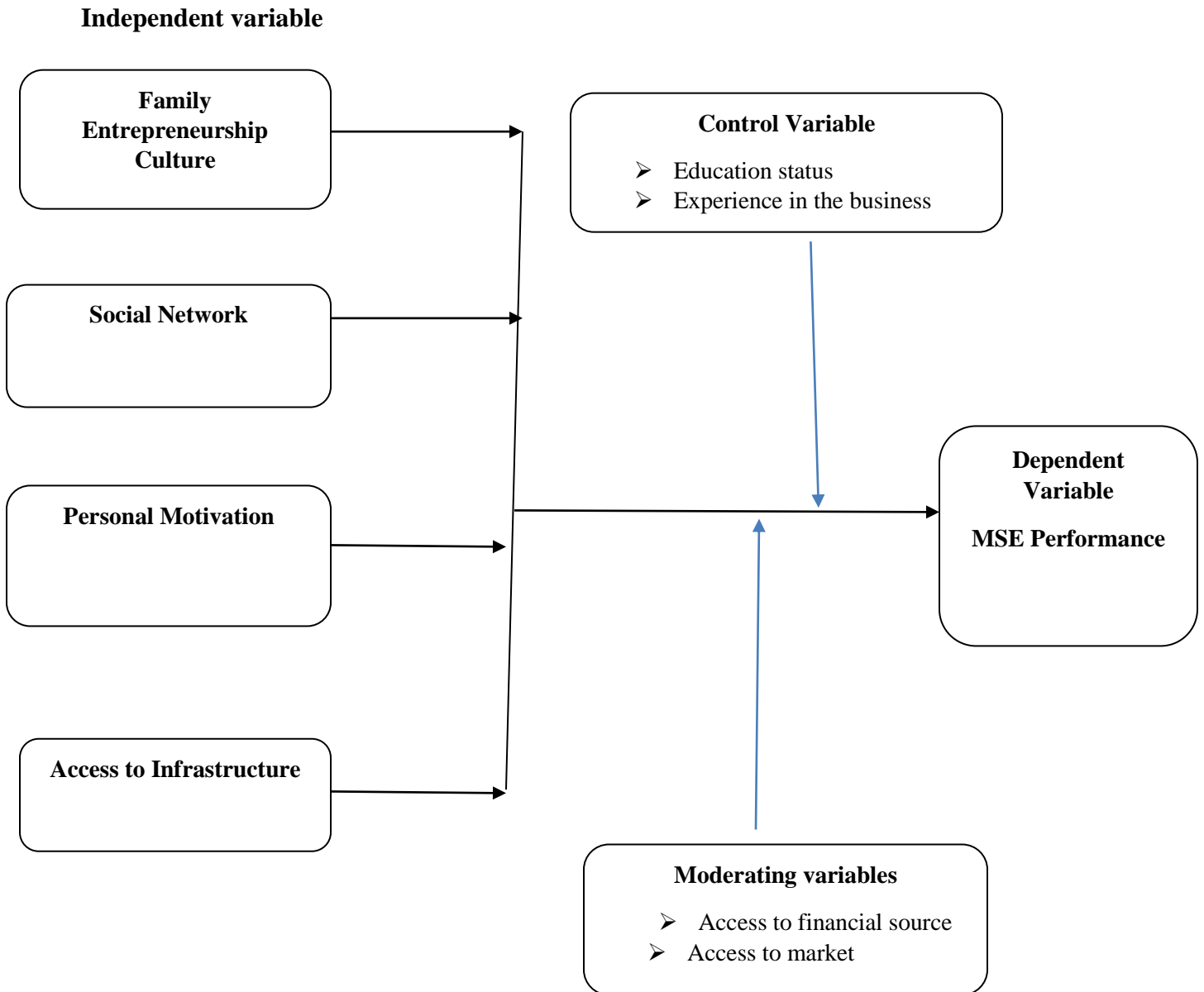
Moderating Variables: - access to market and access to financial source

Control Variables: - education status and experience in the business

Independent Variables: - family entrepreneurship culture, social network, personal motivation and access to infrastructure

Dependent Variable: - MSE performance

2.8.2. Figure 1:- Conceptual framework



Adopted from M. Lerner et al. 1997, Indarti & Langenberg, 2004

Chapter Three: - Research Methods

3.1. Description of the Area

Addis Ababa city administration has ten sub cities and Akaki kaliti is one of the ten sub cities of the administration with 11 districts or woredas. According to the Sub-city MSEs five year strategic plan (2005) and Population and Housing Censuses, (2007) its total area is 6,149.4 hectares with a total population of about 177,358 people. The sub-city is geographically delineated from Bole Sub-city, Oromiya regional state, and Nefas-Silk Lafto Sub-city in Northern south, Southern east, and Northern west respectively. Among the population more than 10% (18,531) are unemployed (P&HC, (2007).

The sub city is one of the industrial zone of the city and, (60%) of the industries found in Addis Ababa is located in this sub-city. As per the sub city MSEs five year strategic plan (2005), the sub-city and the district level MSE's offices are structurally established to support MSE's development with strategic policies, rules and regulations, and five years strategic plan 2006 to 2010.

3.2. Research Design

This research is a cross-sectional research design to study the relationship between the independent and dependent variables with other contingency variables. The reason for using this design is that it enables the researcher to identify factors affecting performance of women entrepreneurial activities in different business category at a time in the sub city.

3.3. Population, Sampling method, and Sample size determination

3.3.1. Study Population

According to the *AAMSEDO, 2018 report*, in akaki kaliti sub city there are a total of 1152 MSE entrepreneurs. Out of these MSE entrepreneurs strong women entrepreneurs are 420. These 420 women entrepreneurs participated in MSE are the population of the study.

3.3.2. Sampling method

The study applied simple random sampling method to select participants from five different sectors of MSEs. Through random sampling method 204(48%) participants were identified and participated in the research from each MSE

3.3.3. Sample Size Determination

The sample size determination is based on Slovin's formula with confidence level 95% and confidence interval (error margin) 5%. The derivations below show that Slovin's formula is applicable only when estimating a population proportion using a confidence coefficient of 95% (Tejada & Punzalan, (2012)

Thus, $n = \frac{n}{1+n(0.05)^2}$

Where, n = is the sample size

N = is the population size (420)

e = error tolerance (0.05)

Therefore n will be $n = \frac{N}{1 + N e^2}$ (0.05)²

$n = \frac{420}{1 + 420(0.05)^2}$

$n = \frac{420}{2.05}$

$n = 204$

Based on Slovin's formula, the sample of 204 respondents drawn from target population of 420 women entrepreneurs

3.4. Measurements of Variables

Table 1: Measurements of Variables

No.	Variable	Items	Scale	Sources
1	MSE Performance(MSEP)	1. The sale volume of the business enterprise has increased for the last three years(2016-2018) (SV) 2. The number of employee in the business enterprise has increased for the last three years (2016-2018) (NE) 3.The profit margin of the business enterprise has increased for the past three years(2016-2018) (P)	Five point Likert scale, 1 – Strongly disagree to 5 – strongly agree	M. Lerner et al. 1997,Indarti &langenberg,2004,Abdi Ibrahim Farah, 2014, Osoro et al., 2013
2	Family entrepreneurship culture(FEC)	Husbands entrepreneurship culture improves women business performance(FEC1)	Five point Likert scale, 1 – Strongly disagree to 5 – strongly agree	Bandura, 1977, M. Lerner et al. 1997,Indarti &langenberg,2004,Abdi Ibrahim Farah, M. Lerner et al. 1997

3	Personal motivation(PM)	I have started this business for independency(PM1)	Five point Likert scale, 1 – Strongly disagree to 5 – strongly agree	Kihara et.al, 2017, Capowski 1992 M. Lerner et al. 1997,Indarti &langenberg,2004,Abdi Ibrahim Farah, 2014
4	Social network(SN)	The enterprise is strong member of women association(SN1)	Five point Likert scale, 1 – Strongly disagree to 5 – strongly agree	Aldrich, 1989, Buttner and Rosen 1988; Ewoh, 2014, Mahbud, 2000, Edona Haxhiu, 2015
5	Access to infrastructure (ATIS)	Availability of work place improves the performance of business enterprise(ATIS1)	Five point Likert scale, 1 – Strongly disagree to 5 – strongly agree	Osoro et al., 2013, M. Lerner et al. 1997,Indarti langenberg,2004,Abdi Ibrahim Farah, 2014, Drbie & Kassahun, 2013,
		Good Accessibility for transport improves business enterprise performance(ATIS2)	Five point Likert scale, 1 – Strongly disagree to 5 – strongly agree	Osoro et al., 2013, M. Lerner et al. 1997,Indarti langenberg,2004,Abdi Ibrahim Farah, 2014, Drbie & Kassahun, 2013,
		Quality of telecommunication service improves enterprises performance (ATIS3)	Five point Likert scale, 1 – Strongly disagree to 5 – strongly agree	Osoro et al., 2013, M. Lerner et al. 1997,Indarti langenberg,2004,Abdi Ibrahim Farah, 2014, Drbie & Kassahun, 2013,
		Good supply of electricity improves business enterprise performance(ATIS4)	Five point Likert scale, 1 – Strongly disagree to 5 – strongly agree	Osoro et al., 2013, M. Lerner et al. 1997,Indarti langenberg,2004,Abdi Ibrahim Farah, 2014, Drbie & Kassahun, 2013,
6	Access to financial source(ATFS)	Relatives were the source of capital to start this business enterprise(ATFS 1)	Five point Likert scale, 1 – Strongly disagree to 5 – strongly agree	Ibeh, 2009, Ongachi & Bwisa 2013, Dawson, 1997 M. Lerner et al. 1997Abdi Ibrahim Farah, 2014

		Personal saving was source of capital to start business enterprise(ATFS2)	Five point Likert scale, 1 – Strongly disagree to 5 – strongly agree	Ibeh, 2009, Ongachi & Bwisa 2013, Dawson, 1997 M. Lerner et al. 1997Abdi Ibrahim Farah, 2014
		Family asset was the source of capital to start business enterprise(ATFS3)	Five point Likert scale, 1 – Strongly disagree to 5 – strongly agree	Ibeh, 2009, Ongachi & Bwisa 2013, Dawson, 1997 M. Lerner et al. 1997Abdi Ibrahim Farah, 2014
		Financial institutions were source of capital to start business enterprise(ATFS4)	Five point Likert scale, 1 – Strongly disagree to 5 – strongly agree	Ibeh, 2009, Ongachi & Bwisa 2013, Dawson, 1997 M. Lerner et al. 1997Abdi Ibrahim Farah, 2014
7	Access to Market(ATM)	Market information is available for beginners of business enterprises(ATM1)	Five point Likert scale, 1 – Strongly disagree to 5 – strongly agree	M. Lerner et al. 1997, Wasihun & Paul,2010, Gebremariam, 2017, Zewde & Associates, 2002, K'Obonyo, et al., 1999
		There is high market demand for MSE products/services(ATM2)	Five point Likert scale, 1 – Strongly disagree to 5 – strongly agree	M. Lerner et al. 1997, Wasihun & Paul,2010, Gebremariam, 2017, Zewde & Associates, 2002, K'Obonyo, et al., 1999
		There is high competition in the market from similar firms(ATM3)	Five point Likert scale, 1 – Strongly disagree to 5 – strongly agree	M. Lerner et al. 1997, Wasihun & Paul,2010, Gebremariam, 2017, Zewde & Associates, 2002, K'Obonyo, et al., 1999

Source: Own summary from literature reviews, 2019

3.5. Data Sources

The data sources are both primary and secondary source. The primary data will be collected from women entrepreneurs' through structured questionnaires. The secondary data will be obtained mainly from different reports, bulletins, websites and literatures, which are relevant to the theme of the study.

3.6. Methods of Data Collection and Instruments

The research method is quantitative type of research method. It employed structured questionnaires tool to gather information from the women entrepreneurs. In order to triangulate the information the researcher will apply focused group discussion. Primary data will be gathered through structured questionnaires and secondary data will be collected through readings from different reports, bulletins websites and literatures.

3.7. Methods of Data Analysis

The research will employ both primary and secondary data. Secondary data administered through readings different magazines, reports and different publications that were published at city, sub city and woreda level micro and small enterprises office. Primary data collected through structured questionnaires

After the data has been collected, the respondents' scores summarized and made ready for analysis. After that, it was analyzed using SPSS statistical software packages to clearly articulate the relationship between dependent and independent variables. The demographic profiles and items related to characteristics of women entrepreneurs were analyzed using simple statistical tools such as frequency and percentages. In order to detect the degree of relationships between some of quantifiable variables measured, Pearson's correlation was employed as recommended by Cools and Van den Broeck, (2007).

3.8. Research Model Specification

To examine the direct effect of family entrepreneurship culture, social network, personal motivation and access to infrastructure on MSE business performance linear multiple regression has been applied with the following model.

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

Where: Y_i is dependent variable for i th observation;

X_i is independent variable for i th observation;

β_0 is the intercept;

β 's are regression coefficients

ϵ_i is the error term for i th observation

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

$$PER = \beta_0 + \beta_1FEC + \beta_2SN + \beta_3PM + \beta_4ATIS + \varepsilon$$

3.9. Validity and Reliability

As per Kuhotri, 2004 Validity is an important criteria to check the degree to which an instrument measures what it supposed to measure. One of the method of testing validity is content validity. Content validity refers to whether or not the manifest content of the variable is right to measure the latent variable that we are trying to measure. Similarly the researcher in this research has constructed valued constructs through analyzing different literatures and carefully analyzed content factors described in the prominent researches in MSE management like M. Lerner et al. 1997, Indarti &langenberg, 2004 and Brush & Hirsrich, 1991. All items applied to measure constructs were adopted from validated sources from literature. Data were initially cleaned for potential non-response, invalid answers, or any incomplete questionnaires and some 24 responses were rejected due to these problems. Besides all the instruments were evaluated by my advisor and an appropriate modification has taken place on the instruments

As per Bryman and Cramer, 1999, Reliability measure refers to consistency in measurement. one of the type of reliability is internal reliability. Internal reliability is very much important to determine whether each scale measure a single idea or the item that make up the scale is internally consistent. In related to this Muijs, 2010 has mentioned that internal reliability is measured through Cronbach's alpha this measure expected to be above 0.7 in order to say there is internal consistency of measurement of scale. Based on the reliability test shown in table 2. MSE performance scale found to be reliable with Cronbach's alpha of 0.828

Table 2: - Reliability Statistics

Reliability Statistics			
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	Based on	N of Items
.828	.845		7

Source: - Own survey SPSS20, 2017

3.10. Ethical Considerations

All the research participants included in this study were appropriately informed about the purpose of the research and their willingness and consent secured before the commencement of distributing questionnaire. Regarding the right to privacy of the respondents, the researcher maintains the confidentiality of the identity of each participant. In all cases, names are kept confidential thus collective names like studying participants was used. In order to collect the information all the interview tools and questionnaires prepared in Amharic language and translated in to English.

Chapter Four: - Data Analysis and Interpretation

This chapter focuses on presentation, discussion and interpretation of data collected through questionnaire. The data collected were analyzed using SPSS version 20. Mainly correlation analysis and regression has been applied in the quantitative analyses and to test the hypotheses.

4.1. Demographic Composition of Respondents

Both demographic and enterprise related information were collected from the selected micro and small enterprise owners or managers. To see the demographic composition of respondents in the study area age, marital status, position in the enterprise, experience in the business, and educational level were considered. While enterprise related information such as enterprise age, number of employees and type of business/sector were collected and presented in table 3.

Table 3:-Respondents and Enterprises Profile

Respondents Demographic Information				
Sr.No	Variables		Frequency	Percentile
1	Age	18-24	80	39.2
		25-30	24	11.8
		31-35	53	26
		36-40	45	22.1
		41 and above	2	1
2	Marital Status	Single	136	66.7
		Married	45	22.1
		Widowed	5	2.5
		Divorced	18	8.8
3	Level of education	Primary	77	36.3
		Secondary	88	43.1
		TVET& Diploma	40	19.6
		BA & above	2	1
4	Position in the enterprise	Manager	64	34.4
		Owner	66	32.4

		Both	74	36.2
5	Experience in the business	3 years	80	39.2
		4-5	66	32.4
		6-10	49	24
		Above 10	9	4.4
Enterprise Related Information				
6	Age of the enterprise	3	53	26
		4-6	135	66.2
		7-10	13	6.4
		10 and above	3	1.5
7	Number of employee	Less than 5	128	62.7
		5-10	62	30.4
		11-20	14	6.9
8	Business type /area	Dry food preparation	49	24
		Construction	40	19.6
		Whole seller	36	17.6
		Cafeteria and hotel	70	34.3
		Urban agriculture	9	4.4

Source: - Own survey SPSS20, 2017

As can be seen from the table above, majority of the respondents are within the age category of 18-24 years (39.2%) followed by those under the category of 31-35 years (26%). The remaining respondents under the age category of 25-30 years (11.8%), 36-40 years (22.1) and above 41 years are 1% of the total population respectively. This gives a preliminary indication on the dominance of younger cohorts in small enterprises.

When we see the educational level of the respondents, it is clearly seen from the table that most are within the secondary education level (43.1%). This is followed by those who completed elementary education (36.3%) and TVET and diploma completed (19.6%). The table also shows that 1% of the respondents do have degree level education. This figure indicates that most of the participants are at secondary and elementary education level and only few of them pass through higher education.

Regarding the marital status, the table clearly depicted that, the majority of the respondents are single (66.7%) followed by Married (22.1%). The remaining 8.8% of the respondents are divorced and 2.5% are widowed respectively. This figure indicates that most of the MSE participants are single women.

It is clearly seen from table above that majority of the respondents (36.2%) are both manager and owner of the enterprise. From the total respondents (34.4%) have managerial position in the enterprise and the remaining (32.4%) are owners of the enterprise.

Similarly from the table 3, entrepreneurs that have 3 year experience in the business constitutes (39.2%) of the respondents and those who do have 4-6 year experience in the business covers (32.4%), were as the remaining entrepreneurs who do have experience in the business 4-10 years and above 10 years covers 24% and 4.4% respectively.

As shown in table 3, enterprises that have age of 4-6 years from the surveyed micro and small enterprises comprises (66.2%), followed by enterprises under the age categories of 3(26%). Enterprises that have age category of 7-10 years and above 10 years holds (6.4%) and (1.4%) respectively.

In addition, as per the above table enterprises that have employee number below 5 covers (62.7%), 5-10 employees covers (30.4%) and enterprises that have employees between 11-20 employees cover(6.9%) When we see the business type, sample enterprises, as summarized in table 3, are distributed 34.3 as cafeteria, 24% dry food preparation, 19.6% construction sectors 17.6% whereas whole seller and 4.4% are urban agriculture

4.2. Reliability Test

As per Kuhotri, 2004 Validity is an important criterion to check the degree to which an instrument measures what it supposed to measure. One of the methods of testing validity is content validity. Content validity refers to whether or not the manifest content of the variable is right to measure the latent variable that we are trying to measure. Similarly the researcher in this research has constructed valued constructs through analyzing different literatures and carefully analyzed content factors described in the prominent researches in MSE management like M. Lerner et al. 1997, Indarti & Langenberg, 2004 and Brush & Hirsrich, 1991. All items applied to measure constructs were adopted from validated sources from literature. Data were initially cleaned for potential non-response, invalid answers, or any incomplete questionnaires and some 13 responses were rejected due to these problems. Besides all the instruments were evaluated by my advisor and an appropriate modification has taken place on the instruments

As per Bryman and Cramer, 1999, Reliability measure refers to consistency in measurement. One of the type of reliability is internal reliability. Internal reliability is very much important to determine whether each scale measure a single idea or the item that make up the scale is internally consistent. In related to this Muijs, 2010 has mentioned that internal reliability is measured through Cronbach's alpha this measure expected to be 0.7 and above in order to say there is internal consistency of measurement of scale.

Based on the reliability test summary shown in table3, MSE performance scale found to be reliable with Cronbach's alpha of 0.828. The individually constructed Cronbach's alpha scale is found to be between .773 and .823. Thus based on the test of the scale and constructed included, it is clear that each scale represents valid and reliable data

Table 4:- Reliability test

Number	Constructs	Cronbach's alpha
1	MSE Performance(MSE_Per)	0.773

Table 5:- Correlations

2	Family Entrepreneurship Culture(FEC)	0.808
3	Personal Motivation(PM)	0.799
4	Social Network(SN)	0.803
5	Access to Infrastructure (Acc_Infra)	0.810
6	Access to Financial (Acc_Fin)	0.818
7	Access to Market(Acc_Mart)	0.823

Source: - Own survey SPSS20, 2017

4.3. Correlation Analysis

The study employs the Pearson correlation which “measures the linear association between two metric variables” (Hair et al., (2008). The Pearson correlations were calculated as measures of relationships between the independent variables and dependent variables. This test gives an indication of both directions, positive (when one variable increases and so does the other one), or negative (when one variable increases and the other one decreases (Pallant, 2010). The test also indicates the strength of a relationship between variables by a value that can range from -1.00 to 1.00; when 0 indicates no relationship, - 1.00 indicates a negative correlation, and 1.00 indicates a perfect positive correlation (Pallant, (2010).

According to Cohen and Holliday, 1982, the strength of association can be categorized as (r) less than 0.20, very low, (r) between 0.20 to 0.39 low, (r) between 0.40 to 0.69 modest, (r) between 0.70 to 0.89 high and (r) above 0.90 very high coefficient correlation (Cohen and Holliday, (1982). Therefore the researcher to easily categorize and see the strength of the relationship applied Cohen and Holliday ranges. The Pearson correlations between the dependent variable(MSE performance) and independent variables family entrepreneurship culture, membership in social networks, personal motivation, access to infrastructure, and the moderator variables access to market and access to financial is depicted in table 5 below. In this correlation analysis it is relevant to note mainly the relationship that exist between the dependent variable and the independent variables

		FEC	SN	PM	Access to market	Access to financial source	Access to infrastructure	Performance
FEC	Pearson Correlation	1	.270**	.415**	.296**	.169*	.787**	.501**
	Sig. (2-tailed)		.000	.000	.000	.016	.000	.000
	N	204	204	204	204	204	204	204
SN	Pearson Correlation	.270**	1	.623**	.364**	.563**	.228**	.722**
	Sig. (2-tailed)	.000		.000	.000	.000	.001	.000
	N	204	204	204	204	204	204	204
PM	Pearson Correlation	.415**	.623**	1	.306**	.255**	.325**	.780**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	204	204	204	204	204	204	204
Access to market	Pearson Correlation	.296**	.364**	.306**	1	.422**	.297**	.495**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	204	204	204	204	204	204	204
Access to financial institution	Pearson Correlation	.169*	.563**	.255**	.422**	1	.214**	.666**
	Sig. (2-tailed)	.016	.000	.000	.000		.002	.000
	N	204	204	204	204	204	204	204
Access to Infrastructure	Pearson Correlation	.787**	.228**	.325**	.297**	.214**	1	.509**
	Sig. (2-tailed)	.000	.001	.000	.000	.002		.000
	N	204	204	204	204	204	204	204
MSE Performance	Pearson Correlation	.501**	.722**	.780**	.495**	.666**	.509**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	204	204	204	204	204	204	204

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

As one can observe from the correlation table 5 above the relationship between the two moderate variables ,access to market and access to financial source, and the independent variable MSE performance is ($r=0.495$, and $r=0.666$) respectively. The two variables are also statistically significant with $p<0.01$. These correlation coefficient values indicated that, there is a positive and modest relationship among the two moderator variables and the dependent variable which implies that the moderator variables have moderate impact on the relationship between dependent variable and independent variables.

Regarding the relationship between the dependent variable and other independent variables as a rule of thumb, strong correlation between dependent and independent variables is recommended. In this research the dependent variable MSE performance correlates with the independent variables family entrepreneurship culture, personal motivation, membership in social network and access to infrastructure positively with $r = 0.501, r=0.722, r=0.780$ and $r= 0.509$ respectively. Similarly MSE performance has statistically significant relationship with family entrepreneurship culture, personal motivation, membership in social network and access to infrastructure with $p<0.01$. These correlation coefficient values indicated that, there is a modest and high relationship between the predictor variables and the dependent variables.

The correlation analysis carried on control variables, educational status and previous experience in the business, and dependent variable has shown weak negative ($r=-.010$) and weak positive ($r=0.006$) relationship respectively with no statistically significant relationship. Therefore, from this relationship we can conclude that the control variables have no impact on the relationship between the dependent variable and the independent variables

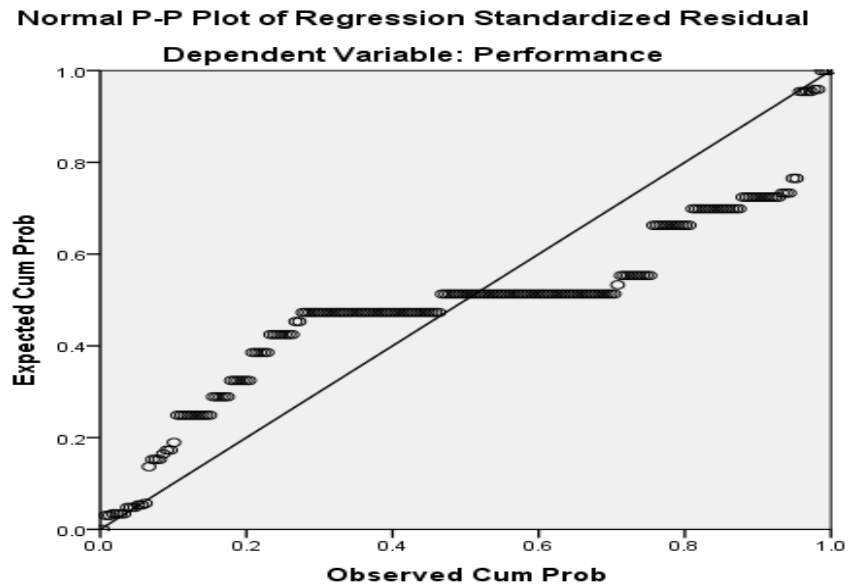
4.4. Diagnostics of Assumptions in Regression

Before conducting a regression analysis, the basic assumptions concerning the original data must be made. This is a mandatory prerequisite in explaining the relationships between dependent and explanatory variables. Therefore the researcher has checked major least square assumptions and proved that they met reasonably well.

4.4.1. Linearity

In this research, as indicated in chapter two, all the variables were selected from previous researches which applied linear relationship between the variables. Besides, as shown in the model equation all the four dependent variables and independent variable (family entrepreneurship culture, membership in social networks, personal motivation and access to infrastructure) have positive and linear relationship. All independent variables and dependent variable are fit reasonably with linear pattern and it holds that linearity assumption is met. The following figure has also depicted linear relationship.

Figure 2:- Linearity analysis

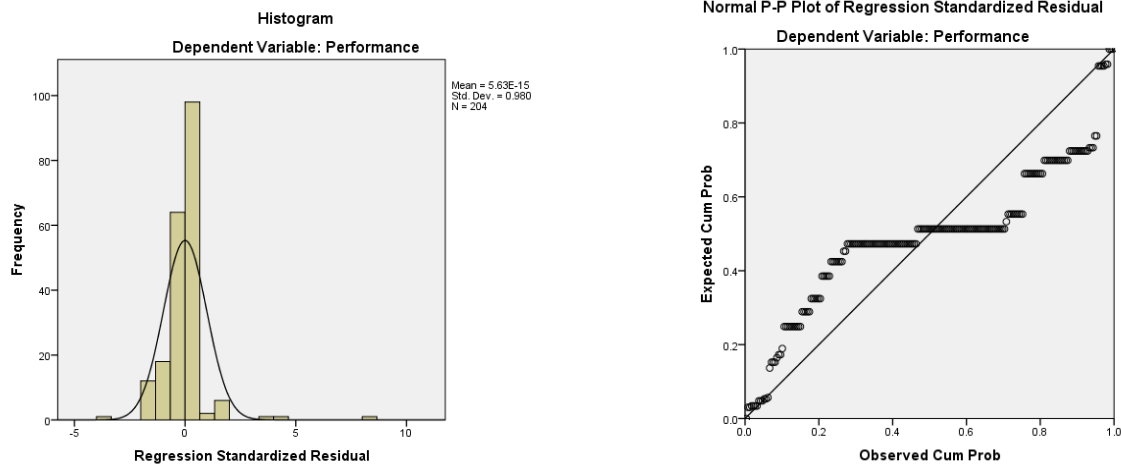


Source: Own Survey, SPSS v20, 2017

4.4.2. Normality

Multiple regressions assume that variables have normal distributions (Darlington, 1968). This implies that errors are normally distributed, and that a plot of the values of the residuals will approximate a normal curve (Keith, 2006). This assumption can be tested by looking at the P-P plot for the model together with histogram of the standardized residuals. The closer the dots lie to the diagonal line, the closer to normal the residuals are distributed.

Figure 3. Histogram and P-P plot of standardized residuals



Source: Own Survey, SPSS v20, 2017

4.3.3. Multicollinearity

Strong relationship between explanatory variables is a problem of multicollinearity and not acceptable for ordinary list square regression analyses. As a rule of thumb Brayman and Cramer, 1999 stated that independent variables which have correlation coefficient exceeding 0.8 are suspected for multicollinearity. Table 6 below has shown the value of correlation between dependent and independent variables. As per the table the minimum r value is 0.495 and the maximum r value is 0.780 which implies that all the variables have coefficient value less than 0.8; therefore, there is no problem of multicollinearity.

Table 6: -Multicollinearity test

Inter item-Correlations		FEC	SN	PM	Access to market	Access to financial institution	access to infrastructure
FEC	Pearson Correlation	1	.270**	.415**	.296**	.169*	.787**
	Sig. (2-tailed)		.000	.000	.000	.016	.000
	N	204	204	204	204	204	204
SN	Pearson Correlation	.270**	1	.623**	.364**	.563**	.228**
	Sig. (2-tailed)	.000		.000	.000	.000	.001
	N	204	204	204	204	204	204
PM	Pearson Correlation	.415**	.623**	1	.306**	.255**	.325**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	204	204	204	204	204	204
Access to market	Pearson Correlation	.296**	.364**	.306**	1	.422**	.297**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	204	204	204	204	204	204
Access to financial institution	Pearson Correlation	.169*	.563**	.255**	.422**	1	.214**
	Sig. (2-tailed)	.016	.000	.000	.000		.002
	N	204	204	204	204	204	204
access to infrastructure	Pearson Correlation	.787**	.228**	.325**	.297**	.214**	1
	Sig. (2-tailed)	.000	.001	.000	.000	.002	
	N	204	204	204	204	204	204

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Source: Own Survey, SPSS v20, 2017

In addition to correlation coefficient as explained by Muijs, (2010) Tolerance and Variance Inflation Factors (VIF) are also used to check multicollinearity. Tolerance is the amount of variance in the individual variables not explained by the other predicts variables. It varies from 0 to 1. A value close to one indicates that the variance in the variable is not explained by other predictor variable. To meet multiple regression assumption we need tolerance score above 0.2 and VIF scale below ten. In this research Variance-inflation factor (VIF) has also been checked and values are found smaller, which supports that multicollinearity is not a problem. Moreover, tolerance statistics in regression analysis helps to detect collinearity problem. Tolerance value runs from 0 to 1 and values closer to 1 indicates no multicollinearity problem (Keith, (2006). In this study all the tolerances are above 0.3 and, therefore, the amount of variation in that construct is not explained by other predictors. Table 7 below indicates that there is no problem of multicollinearity.

Table 7: Multiollinearity test

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.174	.099		1.749	.082		
FEC	.004	.026	.007	.169	.866	.349	2.864
SN	.069	.028	.089	2.489	.014	.434	2.303
PM	.430	.026	.532	16.340	.000	.526	1.901
Access to market	.040	.017	.065	2.368	.019	.749	1.336
Access to financial institution	.275	.021	.408	13.376	.000	.598	1.672
Access to infrastructure	.137	.026	.205	5.283	.000	.371	2.696

a. Dependent Variable: Performance

Source: Own Survey, SPSS v20, 2017

4.3.5. Autocorrelation

Autocorrelation or independence of errors refers to the assumption that errors are independent of one another, implying that subjects are responding independently (Stevens, (2009). Durbin-Watson statistic can be used to test the assumption that our residuals are independent (or uncorrelated). This statistic can vary from 0 to 4. For this assumption to be met, the DW value needs to be close to 2. Values below 1 and above 3 are problematic and causes for concern. As per table 8 below the value of Durbin Watson is 2.036 therefore the model is free from autocorrelation

Table 8:-Durbin Watson Statistics

Model Summary					
Model	R	R Square	Adjusted Square	RStd. Error of the Estimate	Durbin-Watson
1	.944 ^a	.890	.887	.07930	2.036

a. Predictors: (Constant), access to infrastructure, Access to financial institution, PM, Access to market, SN, FEC

b. Dependent Variable: Performance

Source: Own Survey, SPSS v20, 2017

4.4. Regression Analyses and Hypotheses Testing

Regression is a basic and commonly used type of predictive analysis. The overall idea of regression is to answer two things; does a set of predictor variables do a good job in predicting an outcome (dependent) variable? Which variables in particular are significant predictors of the outcome variable, and in what way do they—indicated by the magnitude and sign of the beta estimates—impact the outcome variable? These regression estimates are used to explain the relationship between one dependent variable and one or more independent variables (Saunders.etal.(2009).

This research has control, moderate, independent and dependent variables. In this regression analysis all the variables were considered. The control variables education level and previous experience in the business incorporated to ensure proper model specification, and to take into account possible alternative explanations for performance variations. Number of years since the business commenced its operation as small enterprise is considered for this analysis. Small enterprises with minimum of three years in business were considered as they are the best informers for the issues raised in the study, particularly, related to performance in the last three

years. Number of employees in the enterprise, volume of sale and profit were used to measure performance of the enterprise for this analysis. For the sack of convenience these three measures of performance averaged and constructed single performance indicator called MSE performance. Generally this method enables the researcher to make strong causal inference from the observed relationship between dependent and independent variables.

H1: - Family entrepreneurship culture positively influence the performance of women owned MSE

This study assumes that there is positive relationship between the family entrepreneurship culture and MSE performance; when entrepreneurs comes from the family that has entrepreneurship culture their performance in MSE increases. From the correlation analysis we have seen in table 4 above all of the independent variables have moderate and strong correlation with the independent variable. From the correlation analysis table identified that family entrepreneurship culture has modest positive relationship with the dependent variable and it is statistically significant. However correlation analysis does not provide strong inference in align with cause and effect relationship between independent variables and dependent variables. Therefore in order to get causal relationship between the dependent variable and the independent variable, and to accept or reject the hypothesis proposed regression analysis is conducted and the result is shown in the table below

.Table 9:-Regression analysis statistics model of family entrepreneurship culture

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.501 ^a	.251	.247	.20468	.484

a. Predictors: (Constant), FEC

b. Dependent Variable: Performance

Source: Own Survey, SPSS v20, 2017

From the regression table above the value of R is 0.501 which implies there is strong positive relationship between dependent variable (MSE performance) and the independent variables family entrepreneurship culture. This indicates that when the MSE practitioners comes from a family who do have entrepreneurship culture their performance in the MSE increased. The value of R square in the above table is 0.251 which implies that the independent variable family entrepreneurship culture in the model explain the dependent variable by 25.5% and the remaining 74.5% explained by other variables which are not considered by the model.

In addition to the above table when we look to the coefficient table we can infer positive and significant relationship between family entrepreneurship culture and MSE performance. The

multiple regression result table 9 indicates that, family entrepreneurship culture in this study have positive and significant influence on the explained variable. The value of ($\beta=.501$) from the coefficient table indicated that as the independent variable has positive relationship with the dependent variable with significant value is 0.000. This implies that the assumption family entrepreneurship culture has positive influence on the performance of women owned MSEs is accepted

Table 10:- Coefficient regression analysis

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.712	.164		16.493	.000
FEC	.327	.040	.501	8.221	.000

Source: Own Survey, SPSS v20, 2017

Literatures have also indicated similar results with the findings of this research. The social learning theory of Bandura (1977) emphasizes on the role of entrepreneurial socialization as an explanation of entrepreneurial behavior and career development. Social learning can occur through the observation of behavior in others, often referred to as role models. The individual socialization process which occurs in the family setting transmits social norms, and shape career preferences through observation learning and modeling. Therefore family entrepreneurship culture as an independent variable which could have an impact on sector choice and their success in their business performance.

H2: membership in social networks have positive influences on the performance of women owned micro and small enterprises

This study assumes that there is positive relationship between membership in social networks and women MSE performance. Similarly from the correlation analysis seen in table 4 above membership in social networks has positive relationship with the dependent variable and it is statistically significant. However, to get causal relationship between MSE performance and membership in social networks and to accept or reject the hypothesis regression analysis conducted

Table 11:-Regression analysis statistics model of membership in social networks

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.722 ^a	.522	.519	.16351	1.620

a. Predictors: (Constant), SN

b. Dependent Variable: Performance

Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.783	.154		11.595	.000
	SN	.563	.038	.722	14.847	.000

Source: Own Survey, SPSS v20, 2017

By looking the R value in the above regression it can be conclude that as there is positive or negative relationship between the dependent variable and the independent variable. The R value in the above analysis is 0.722 which is strong positive. Therefore membership in social networks positively influence women owned MSE which means when membership in different social networks increased similarly women performance in MSE increased. As a result the assumption membership in social networks positively influence the performance of MSE is accepted.

Similarly when we look at the above coefficient regression table it is possible to interpret whether the particular independent variable has a significant relationship with the dependent variable. The relationship is significant if the significance value is not larger than 0.05. The results show that there is a significant relationship for membership in social networks which is 0.000. This means that membership in social network is good predictors of the dependent variable. The multiple regression result table 11 indicates that, membership in social network in this study have positive and significant influence on the explained variable. The value of ($\beta=.722$) from the coefficient table and the significant value of 0.000 have indicated that the

assumption membership in social networks has positive influence on the performance of MSE is accepted.

When we see similar researches conducted by other researchers have similar findings. According to Buttner and Rosen 1988; Ewoh, 2014, the major difficulty women entrepreneurs' face is not getting access to networks, because most women are victims of gender discrimination. The main existing networks and contacts are male dominated excluded women. The majority of networks that support women entrepreneurs take place after the regular working hours, what is unfavorable time for women entrepreneurs because of it women did not get the appropriate support from them.

Similarly Mahbud, 2000 has also indicated similar result and concluded that lack of access to networks could be an important hindering factor at achieving growth and success of women's businesses. As of them participation in social networks have positive contribution for the success of women owned enterprises which is the finding of this research too

H3: Personal Motivation has positive influences on the performance of women owned micro and small enterprises

This study assumes that there is positive relationship between personal motivation and women MSE performance. From the correlation analysis observed in table 4 independent variables have moderate and strong correlation with the independent variable and personal motivation is the one mentioned in the correlation analysis table. The correlation analysis has indicated that personal motivation has high positive relationship with the dependent variable and it is statistically significant.

However the correlation analysis does not provide strong inference in align with cause and effect relationship between independent variables and dependent variable. Therefore in order to get causal relationship between the MSE performance and the personal motivation and to accept or reject the hypothesis regression analysis is conducted

Table 12:-Regression analysis statistics model of personal motivation

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	
1	.780 ^a	.609	.607		.14794	
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
1	(Constant)	1.474	.146		10.077	.000
	PM	.632	.036	.780	17.721	.000

Source: Own Survey, SPSS v20, 2017

From the regression table above the value of R is 0.780 which implies there is strong positive relationship between the dependent variable (MSE performance) and the independent variable Personal motivation. This indicates that women MSE practitioners who do have high personal motivation towards their business will have high performance in their MSE. The value of R square in the above table is 0.609 which implies that the independent variable personal motivation in the model explain the dependent variable by 60.9% and the remaining 39.1% explained by other variables which are not considered by the model. This implies that personal motivation is strong predictor of the dependent variable MSE performance is accepted

In addition to the regression table the coefficient table also indicated positive and significant relationship between personal motivation and MSE performance. The multiple regression result in table 12 indicates that, personal motivation in this study have positive and significant influence on the explained variable. The value of ($\beta=0.780$) from the coefficient table indicated that the independent variable has positive relationship with the dependent variable. The Sig value 0.000 has also indicated statistical significant relationship with the dependent variables. Therefore, based on the above two test the assumption personal motivation has positive influence on the performance of women owned MSEs is accepted.

Similar study conducted by Stefanovic *et al.* 2010 on Motivational and success factors of entrepreneurs: the evidence from a developing country identified that lack of motives concerned with the sustainable development of enterprise in the long run affects women entrepreneurship performance in MSEs. This is very similar with this research finding and implies that when entrepreneurs have high motivation towards their business the success will be high and sustainability will be achieved.

H4: Access to infrastructure has positive influences on the performance of women owned micro and small enterprises

This study assumes that there is positive relationship between access to infrastructure and women MSE performance. Similarly the correlation analysis of table 4 has indicated positive relationship between access to infrastructure and MSE performance. Concluding by only considering this correlation coefficient would not be strong conclusion. Therefore in order to have strong conclusion in related to cause and effect relationship between the MSE performance and the independent variable access to infrastructure; and to accept or reject the hypothesis proposed regression analysis is conducted

Table 13:-Regression analysis statistics model of Access to Infrastructure

Model Summary^b

Model	R	R Square	Adjusted Square	RStd. Error of the Estimate	Durbin-Watson
1	.509 ^a	.259	.256	.20349	.466

a. Predictors: (Constant), access to infrastructure

b. Dependent Variable: Performance

Source: Own Survey, SPSS v20, 2017

By looking table 13 above, it is possible to interpret whether access to infrastructure has a positive relationship with MSE performance. In the table the value of R is .509 which is positive. This indicates that access to infrastructure has moderate positive relationship with the performance of women owned MSE. The value of R square in the above table 13 is 0.259 which implies that the independent variable access to infrastructure alone in the model explain the dependent variable by 25.9% and the remaining 74.1% explained by other variables which are not considered by the model.

Table 14:- Coefficient regression analysis

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.654	.168		15.837	.000
	access to infrastructure	.341	.041	.509	8.411	.000

Source: Own Survey, SPSS v20, 2017

On the other hand from the coefficient regression table above the value of β is 0.509 which implies there is modest positive relationship between dependent variable (MSE performance) and the independent variables access to infrastructure. This indicates that women MSE practitioners who do have high access to infrastructure like land, electricity, water etc have high performance in MSE.

The above two tests have clearly implies that access to infrastructure is predictor of the dependent variable MSE performance. Therefore, the assumption access to infrastructure positively influence performance of women owned MSE is accepted.

Similar research conducted by Osoro et al.,(2013) has clearly indicated that the availability of work premises and other infrastructures have positive relationship with MSE performance. As of Osoro et al., 2013 lack of appropriate premises tends to force many women to operate their businesses from home or resort to unsuitable and sometimes unsanitary working conditions. Another study conducted by Gebremariam, (2017) has clearly indicated that even though the government of Ethiopia has provided a large amount of land, buildings, sheds and display areas for the MSEs in general and women MSEs in particular, the MSEs still needs the attention of the government in related to work place and other infrastructure. As of him poor access for infrastructure creates challenges on the success of the women MSE practitioners.

Another study conducted by Drbie& Kassahun, (2013) stated that poor infrastructure such as access to roads, power interruptions, lack of sufficient provision of water, and telecommunication problems significantly affect the performance of women entrepreneurs' business productivity and sustainability which is very similar with the findings of this research.

Chapter Five: - Conclusion and Recommendation

5.1. Summary of Findings

In this research factors affecting the performance of women MSE has been investigated. The relationship between the independent variables and the dependent variable examined using randomly selected data from small enterprises in Akaki Kality subcity. All variables and their measurements were constructed based on theory and adopted from literatures. The reliability and validity of the constructs and items were tested as per the recommendations made in literatures, besides scale fitness test conducted and obtained Cronbach's alpha value of 0.828 which indicates that the model is free from validity and reliability problem. To test the research hypotheses, multiple regression analysis has been applied and the findings are summarized as follows.

The effect of the control variables, education status and past experience, on performance examined and they were not statistically significant. Before testing the interaction effects of the independent variable with the dependent variable the effect of the moderator variables, access to market and access to financial source, tested and found that they are statistically significant.

To test hypothesis one regression analysis has conducted. From the analysis table we can infer positive and significant relationship between family entrepreneurship culture and MSE performance. The value of $\beta=.501$ indicated that, family entrepreneurship culture has positive influence on women MSE performance. Similarly Sig value of 0.000 has also indicated that statistically significant relationship between family entrepreneurship culture and MSE performance. Therefore these two tests indicated that the hypothesis *family entrepreneurship culture has positive influence on the performance of women owned MSE*

To test hypothesis 2, the interaction effect of membership in social network was analyzed and found out that it has positive relationship with MSE performance with statistically significant value. From the regression result $\beta=.722$ has indicated that, membership in social networks has positive influence on women MSE performance. The Sig value of 0.000 has also indicated as there is statistically significant relationship between membership in social networks and MSE performance. These two tests proves that the hypothesis *membership in social networks have positive influences on the performance of women owned micro and small enterprises is accepted*

To test hypothesis 3, the interaction effect of personal motivation was analyzed and found out that it has positive relationship with MSE performance with statistically significant value. From the regression result $\beta=.780$ has indicated that, personal motivation has positive influence on women MSE performance. The Sig value of 0.000 has also indicated as there is statistically significant relationship between personal motivation and MSE performance. Similarly the value of R 0.609 indicates that personal motivation has positive relationship with MSE performance. Similarly these all tests proves that the hypothesis *personal motivation has positive influences on the performance of women owned micro and small enterprises is accepted*

Similarly To test hypothesis 4, the interaction effect of access for infrastructure was analyzed and the result has indicated that it has positive relationship with MSE performance with statistically significant value. From the regression result $\beta=.509$ has implies personal motivation has positive influence on women MSE performance. The Sig value of 0.000 has also indicated that there is statistically significant relationship between membership in social networks and MSE performance. As per these two tests the hypothesis *access to infrastructure has positive influences on the performance of women owned micro and small enterprises is accepted*

5.2. Conclusions

Based on the findings of the research in related to participant demographic profile it is concluded that most (39.2%) of women MSE entrepreneurs are in the age of 18-24. Besides most (43.1%) of women MSE entrepreneurs do not have high level education they only completed secondary education. Similarly based on the research finding it is concluded that most (66.7%) of MSE entrepreneurs are not married.

In align with the profile of the enterprises it is concluded that most (66.2%) of women owned enterprises have an average age of 4-6 years. Similarly Most (34.3%) of the MSE entrepreneurs business type is cafeteria and hotel service. Besides it is concluded that Most (62.7%) of women owned MSE enterprises have an average of below five employees.

From the correlation analysis it is concluded that there is a moderate and strong association between independent variables, family entrepreneurship culture, and membership in social networks, personal motivation, and access to infrastructure, and MSE performance.

In line with the hypothesis testing it is concluded that family entrepreneurship culture has positively influence on the performance of women owned MSE. Women entrepreneurs comes from a family that has an entrepreneur culture their performance in MSE is high. In related to membership in social networks it is also concluded that membership in social networks positively influence the performance of women owned MSE. Women entrepreneurs that have membership and participation in social network do have high performance in their MSE In addition it is concluded that personal motivation positively influence the performance of women owned MSE. Regardless of the external environment personal motive is very much important to be successful in MSE, those who do have strong motivation towards their entrepreneurial work do have high performance their MSE

Finally it is concluded that access to infrastructure has positive influence on women MSE performance. Women entrepreneurs who do have an access for infrastructure do have high performance in their MSE. These all findings are similar with the previous literature findings of Osoro et al., (2013), Drbie&Kassahun, (2013), Stefanovic *et al.* (2010) and Buttner and Rosen (1988); Ewoh, (2014).

5.3. Recommendations

According to the research findings and the conclusion provided above the following main recommendations are forwarded:

1. Even though there is a debate on education status and women MSE performance in developing and developed countries the education status of women entrepreneurs is not high therefore for better performance in MSE graduates from TVET and other universities should increase their participation in MSE entrepreneurship.
2. Since families have strong responsibilities on building norms, values, and work behaviors of their children. They have to work more on teaching the value of entrepreneurship, on teaching business skills, and on building self-confidence of their children. Besides they have to be a good model for their children in their entrepreneurial work for their children future entrepreneurship performance.
3. Women entrepreneurs should work to increase their participation and membership in different social networks and get support and mentorship from them. There are different social networks available in their community but due to inconvenience and gender stereotype their membership is not as expected. As a result they could not get access for decision makers and their voice could not be listened.
4. Government and other supporting partners for small enterprises should work on creating access for infrastructures to MSE entrepreneurs. The research revealed that most entrepreneurs do have a challenge on access for work premises, telecommunication, water supply and electricity therefore the government and other partners should work on creating good access for infrastructure.

5.4. Future Research

This research was conducted at in Addis Ababa city administration Akaki Kality sub city, but women MSE participation in entrepreneurial activities is a national one. The researcher therefore suggests that future study be conducted in a larger area, or in the whole Addis Ababa to determine the actual factors that affects women MSE participation.

There might be a certain degree of variation between different MSE types and factors attribute for their performance. Therefore to get detail and complete picture of factors and MSE performance relationship, it is advisable to make split research by MSE type.

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Annex 1: Brief summary of empirical findings in factors affecting women entrepreneurship performance in MSEs from literatures

Authors	Moderators / Mediator	Context	Key findings
(Ibeh, 2009)	Social network Education level Gender discrimination	Factors Affecting Performance of Women Entrepreneurs	✚ Gender discrimination, ethnicity, level of education, and social network affects performance of women entrepreneurship in MSE
M. Lerner et al. 1997, Indarti & Langenberg, 2004, and B.G. Dharmartan, 2012	Social learning theory Social network & affiliation Access to infrastructure Access to market Demographic factors	Factors affecting women entrepreneurs	✚ Social network, access to infrastructure, access to financial source, access to market, access to infrastructure, personal motivation and other demographic factors affect women entrepreneurship in MSE
Abdi Ibrahim Farah, 2014	Gender , self-perception, unfavorable economic condition and unfavorable investment policy	Factors influencing women participation in entrepreneurial activities in Mandera township, Kenya	✚ Socio-Cultural Factors like Religion, Culture and Family Responsibility ✚ Economic Factors like Access to finance, Competition and Financial policies ✚ Personal and

			<p>Psychological Factors like Level of education, Age, Marital status, and Level of motivation</p> <ul style="list-style-type: none"> Security factors like political instability and inter clan relationship affects women entrepreneurship
Afroze <i>et al.</i> (2014)	<p>Gender discrimination</p> <p>Illiteracy</p>	<p>Women Entrepreneurs in Bangladesh- Challenges and Determining Factors</p>	<ul style="list-style-type: none"> Gender discrimination, illiteracy and lack of knowledge, non-availability of training program and technical support, lack of managerial experience, inadequate capital, sales promotion, getting permission to start-up a business affects performance of women entrepreneurship in MSE
Edona Haxhiu, 2015	<p>Social network</p> <p>Work-family interference</p> <p>Education</p>	<p>The factors affecting success and performance of women entrepreneurs in kosovo</p>	<ul style="list-style-type: none"> Access to support social networks, work-family interference, education and access to training are significantly affects women entrepreneurship in MSEs

Fesseha Mulu Gebremariam, 2017	Access to infrastructure	Factors Affecting the Growth of Women-Operated Micro and Small Enterprises (MSEs) in Ethiopia	<ul style="list-style-type: none"> ✚ Lack of work place, poor infrastructure such as, access to roads, power interruptions, lack of sufficient provision of water, and telecommunication problems, in adequate supply of raw materials and choice of industries significantly affect the performance of women entrepreneurs
Fissha Mullu(2017)	Access to market Social acceptance & support	Factors that affect entrepreneurship practices of Micro and small enterprises in Guele subcity	<ul style="list-style-type: none"> ✚ Economic factors includes market competition, quality of products access to market access to raw material access to infrastructure ✚ Social aspect includes lack of public trust and unfair treatment or biases
M. Wube, 2010	Entrepreneurship practices Social support	Factors affecting the performance of women entrepreneurs in micro and small enterprises (the case of Dessie town)	<ul style="list-style-type: none"> ✚ Social and cultural attitude towards entrepreneurship; entrepreneurship education; administrative and regulatory framework; and business assistance and support; barriers to access technology are crucial factors that affect

entrepreneurial
success

Mekonene
Derbie(2014)

Financial access

Factors that affect
MSEs operation
in selected
districts of Akaki
sub city

✚ Infrastructure
facilities, financial,
managerial and
technical skills and
working premises
affects MSEs
performance

Mibiti et al 2015

**Family
entrepreneurship
culture**

The Influence of
Socio-Cultural
Factors on
Growth of
Women-Owned
Micro and Small
Enterprises in
Kitui County,
Kenya

✚ Deficiency of an
entrepreneurial
culture, lack of
family support,
deeply rooted
cultural values like
power distance,
individualism,
masculinity,
uncertainty
avoidance and long-
term versus short-
term orientation
affected the
performance of
women

Naser <i>et al.</i> (2009)	Family support Business skill	Factors that affect women entrepreneurs in UAE	<ul style="list-style-type: none"> ✚ Financial support, self-fulfillment, knowledge, skills, experience, spouse /father business are all significantly affected women entrepreneur
Ongachi & Bwisa, (2013)	Access to financial source Lack of training	<p>Factors Influencing Growth of Women owned Micro and Small Enterprises</p> <p>A Survey of Kitale Municipality</p>	<ul style="list-style-type: none"> ✚ Inadequate access to loan lack of finance, lack of skills, lack of training and performing of multiple roles affects women entrepreneurship in MSE
Samiti (2006), and Tan (2000)	Access to infrastructure	Factors that affect the performance of Entrepreneurship	<ul style="list-style-type: none"> ✚ Economic factors like competition in the industry; 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 place; poor infrastructure; inadequate power supply and lack of business training. ✚ Social factors like lack of social acceptability; having limited contacts outside prejudice and class bias;

			society looks down upon; attitude of other employees; and relations with the manpower affects entrepreneurship
Schutte and Barkhuizen (2014)	Technological and economic change	Factors affecting women entrepreneurial and economic growth in Namibia	Technological change and economic independence are affected entrepreneurial decision.
Zewde & Associates (2002)	Market access and information	Women Entrepreneurs in ETHIOPIA	Gender, ethnicity, religion, limited market-related skills of women; limited access to and control over productive resources; limited time owing to the demands associated with the reproductive roles of women, lack of market access and lack of market information and general inability of women to recruit and hire skilled laborers affects women entrepreneurship

Source: Summary of empirical findings from literature review, 2019

Annex II: Amharic Questionnaire

አዲስ አበባ ዩኒቨርሲቲ

የቢዝነስና ኢኮኖሚክስ ኮሌጅ

የማኔጅመንት ትምህርት ክፍል ድኅረ-ምረቃ መርሀ ግብር

በአነስተኛና ጥቃቅን ኢንተርፕራይዝ ባለቤቶች / ከፍተኛ የሥራ ሃላፊዎች የሚሞላ መጠይቅ

ውድ የጥናቱ ተሳታፊ

በቅድሚያ በዚህ ጥናት ላይ ለመሳተፍና መረጃ ለመስጠት ፈቃደኛ ስለሆኑ ልባዊ ምስጋና አቀርባለሁ። ይህ መጠይቅ “**factors affecting the performance of women entrepreneurship: the case of Akaki Sub city women owned micro and small enterprises**” በሚል ርዕስ ለሚቀርብ ጥናታዊ ጽሁፍ መረጃ ለመስጠት የተዘጋጀ ነው።

ጥናቱ የሚሠራው አዲስ አበባ ዩኒቨርሲቲ በማኔጅመንት ለሁለተኛ ዲግሪ (MSC in Management) ያስቀመጠውን መስፈርት ለማሟላት በመሆኑ የሚሰበሰበው መረጃ ሙሉ በሙሉ ለትምህርታዊ ዓላማ ብቻ የሚውል ይሆናል። የተሰበሰበው መረጃ ምስጢራዊ ሆኖ የሚጠበቅ ሲሆን ከትምህርታዊ ሥራ በስተቀር ለሌላ ለምንም ዓላማ ጥቅም ላይ አይውልም። በመሆኑም ትክክለኛ መረጃ እንዲሰጡን በታላቅ ትህትና እጠይቃለሁ።

ስለትብብርዎ ከልብ አመሰግናለሁ!

ማሳሰቢያ:-

✚ መጠይቁ ሁለት ክፍሎች ያሉት ሲሆን በመጀመሪያው ክፍል አጠቃላይ ስለ መረጃ ሰጪውና ስለ ድርጅቱ የሚመለከቱ ጥያቄዎች፣ በሁለተኛው ክፍል ደግሞ ከአፈጻጸም ጋር ተያያዥነት ያላቸው ጥያቄዎች ቀረበዋል። ስለሆነም ጥያቄዎቹን በአግባቡ በመመልከት በሳጥኑ ውስጥ የ”x” ምልክት በማድረግና በቁጥር ለሚመለሱ ጥያቄዎች ደግሞ ቁጥሩን በማክበብ መልስ ይስጡ።

✚ በመጠይቁ ላይ ስም መጻፍ አያስፈልግም።

ክፍል አንድ:- አጠቃላይ መረጃ

1.1. መረጃ ሰጪውን የተመለከተ አጠቃላይ መረጃ

1.1.1. ዕድሜ:

1. 18-24 2. 25-30 3. 31-35 4. 36-40 5. ከ41 በላይ

1.1.2. የጋብቻ ሁኔታ

1. ያገባ 2. ያላገባ 3. አግባብ የፈታ 4. በሞት ምክንያት የተለያየ

1.1.3. ያጠናቀቁት ክፍተኛው የትምህርት ደረጃ:

1. የመጀመሪያ ደረጃ 2. ሁለተኛ ደረጃ 3. ቴክኒክና ሙያ 4. ዲግሪና ከዚያ በላይ

1.1.4. በድርጅቱ ውስጥ የእርስዎ ድርሻ:

1. ሥራ አስኪያጅ 2. ባለቤት 3. ሁለቱንም

1.1.5. በስራ ዘርፉ ያለዎት የስራ ልምድ

1. 3 አመት 2. 4-6 አመት 3. 7-10 አመት 4. ከ10 አመት በላይ

1.2. ስለድርጅቱ አጠቃላይ መረጃ

1.2.1. ድርጅቱ ከተቋቋመ ስንት ዓመት ሆነው?

1. 1-3 ዓመት 2. 4-6 ዓመት 3. 7-10 ዓመት 4. ከ 10 ዓመት በላይ

1.2.2. በድርጅቱ ውስጥ ያሉ ሰራተኞች ብዛት?

1. ከ5 በታች 2. ከ5-10 3. ከ11-20 4. ከ21-50 5. ከ50 በላይ

1.2.3. ድርጅቱ የተሰማራበት የሥራ ዘርፍ:

1. በደረቅ ምግብ ዝግጅት ዘርፍ 2. በግንባታ ዘርፍ 3. በጅምላ / ችርቻሮ ንግድ
4. በሆቴልና መዝናኛ ዘርፍ 5. በከተማ ግብርና ዘርፍ 6. በሌሎች ዘርፎች

ክፍል ሁለት፡- አፈጻጸም ላይ ተጽኖ የሚያደርሱ ጉዳዮችን በተመለከተ

እባክዎን በሚከተሉት ጥያቄዎች ምን ያህል እንደሚሰማሙ ከ 1 እስከ 5 በተቀመጡ መለኪያዎች መሠረት መልስዎን ይስጡ። በሃሳቦቹ በፍጹም የማይሰማሙ ከሆነ አንድ(1)፣ በሃሳቦቹ የማይሰማሙ ከሆነ ሁለት(2)፣ በሃሳቦቹ በከፊል የሚሰማሙ ከሆነ ሶስት(3)፣ በሃሳቦቹ የሚሰማሙ ከሆነ አራት(4)፣ በሃሳቦቹ በጣም የሚሰማሙ ከሆነ አምስት(5) በማክበብ ይመልሱ።

1. የቤተሰቡን የስራ ፈጠራ ባህልን በተመለከተ (Family entrepreneurship culture)					መለኪያ				
1.1.	የቤተሰብ የስራ ፈጠራ ባህል መኖር ስራ ፈጣሪ ለመሆን ያነሳሳል	1	2	3	4	5			
1.2.	የተሻለ የኢኮኖሚ ደረጃ ያለው ቤተሰብ ሴቶች ስራ ፈጣሪ እንዲሆኑና በስራቸውም ውጤታማ እንዲሆኑ ያስችላቸዋል	1	2	3	4	5			
1.3.	የትዳር አጋሪ የስራ ፈጠራ ባህል ስራ ፈጣሪ እንድሆን እና በስራዎም ውጤታማ እንድሆን አድርጎኛል	1	2	3	4	5			
2. ማህበራዊ ትስስሮችን በተመለከተ(social network)									
2.1.	ድርጅቱ በተለያዩ ማህበራዊ ትስስሮች አባል ነው	1	2	3	4	5			
2.2.	የድርጅቱ በተለያዩ ማህበራዊ ትስስሮች አባል መሆን የድርጅቱን ውጤታማነት ከፍ አድርጎታል	1	2	3	4	5			
2.3.	ማህበራዊ ትስስሮች ለድርጅቱ ውጤታማነት የጎላ ድጋፍ አድርገዋል	1	2	3	4	5			
2.4.	በተለያዩ ማህበራዊ ትስስሮች መሳተፍችን የድርጅታችንን ማህበራዊ ተቀባይነት ከፍ አድርጎታል	1	2	3	4	5			
2.5.	ማንኛውም ሴት ስራ ፈጣሪዎች በተለያዩ ማህበራዊ ትስስሮች ተሳታፊ ቢሆኑ ተጠቃሚ ይሆናሉ	1	2	3	4	5			
2.6.	በማህበራዊ ትስስሮች የሴቶች ተሳተፎና ተጠቃሚነት ዝቅተኛ ነው	1	2	3	4	5			
3. ተነሳሽነትን በተመለከተ(personal motivation)									
3.1.	ስራ ፈጣሪ የሆንኩት መሰረታዊ ፍላጎቴን ለማማላት ነው	1	2	3	4	5			
3.2.	ይህንን ስራ የጀመርኩት ለመኖር የግድ ስራ መስራት ስለነበረብኝ ነው	1	2	3	4	5			

3.3.	ይህንን ስራ የጀመርኩት ከቤተሰብ ጥገኝነት ለመላቀቅ ስል ነው	1	2	3	4	5
3.4.	ይህንን ስራ የጀመርኩት የተሻለ ትርፍ ለማግኘት ስል ነው	1	2	3	4	5
3.5.	ይህንን ስራ የጀመርኩት የተሻለ ተቀባይነት በማህበረሰቡ ለማግኘት ነው	1	2	3	4	5
4. የመሰረተ ልማት ተደራሽነትን በተመለከተ(Access to infrastructure)						
4.1.	ስራችንን የምናከናወንበት በቂ የስራ ቦታ አለን	1	2	3	4	5
4.2.	በቂ የስራ ቦታ አለመኖር የስራችንን ውጤታማነትና ቀጣይነት ያደናቅፋል	1	2	3	4	5
4.3.	ወጥነት የሌለው የውሀ አቅርቦት ስራችን ላይ በጎ ያልሆነ ተጽኖ ፈጥሯል	1	2	3	4	5
4.4.	ወጥነት የሌለው የሙብራት አቅርቦት ስራችን ላይ በጎ ያልሆነ ተጽኖ ፈጥሯል	1	2	3	4	5
4.5.	ጥራት የሌለው የሰልክ አቅርቦት ስራችን ላይ በጎ ያልሆነ ተጽኖ ፈጥሯል	1	2	3	4	5
4.6.	የስራ ቦታችን ለትራንስፖርት ምቹ አለመሆኑ ስራችን ላይ በጎ ያልሆነ ተጽኖ ፈጥሯል	1	2	3	4	5
5. የገንዘብ አቅርቦትን በተመለከተ(access to finance)						
5.1.	ለስራ መጀመሪያ የሆነኝን ገንዘብ ያገኘሁት ከዘመዶቼና ከወዳጆቼ ነው	1	2	3	4	5
5.2.	ለስራ መጀመሪያ የሆነኝን ገንዘብ ያገኘሁት ከግል ቁጠባዩ ነው	1	2	3	4	5
5.3.	ስራዩን የጀመርኩት ከቤተሰቦቼ ባገኘሁት ውርስ ነው	1	2	3	4	5
5.4.	ለስራ መጀመሪያ የሆነኝን ገንዘብ ያገኘሁት ከባንክ ነው	1	2	3	4	5
5.5.	ስራችንን ለማስፋፋትና ለማጠናከር የብድር አቅርቦት ከባንክ ማግኘቱ ቀላል ነው	1	2	3	4	5
5.6.	ከባንክ ለስራ ማስፋፊያ የሚሆን ገንዘብ ለማግኘት ማስያገጥ መጠየቃችን በስራችን ላይ ጎጂ አስተዋጽኦ አድርጓል	1	2	3	4	5

6. ገበያን በተመለከተ(access to market)					
6.1. ለስራ ፈጣሪ ሴቶች አዋጪ የስራ ዘረፎችን በተመለከተ በቂ መረጃ ማግኘት ይቻላል	1	2	3	4	5
6.2. የድርጅታችን ምርት በገበያ ከፍተኛ ፍላጎት አለው	1	2	3	4	5
6.3. በጥራትና በዋጋ የሚፎካከሩ በረካታ ድርጅቶች አሉ	1	2	3	4	5
6.4. ተመሳሳይ ምርቶች የሚያመርቱ በርካታ ተመሳሳይ ተቋማት አሉ	1	2	3	4	5
6.5. ጥቃቅንና አነስተኛ ተቋማት በቂ የሆነ የገበያ እውቀት አላቸው	1	2	3	4	5
6.6. ጥሬ እቃ በአቅራቢያችን እንደ ልብ ይገኛል	1	2	3	4	5
7. አፈጻጸምን በተመለከተ(MSE Performance)					
7.1. የድርጅቱ ሰራተኞች ቁጥር ባለፉት ሶስት አመታት ውስጥ ጨምሯል	1	2	3	4	5
7.2. የድርጅቱ የትርፍ ጣሪያ ባለፉት ሶስት አመታት ውስጥ ጨምሯል	1	2	3	4	5
7.3. የድርጅቱ የሽያጭ መጠን ባለፉት ሶስት አመታት ውስጥ ጨምሯል	1	2	3	4	5
7.4. የድርጅቱ የቀን ገቢ ባለፉት ሶስት አመታት ውስጥ ጨምሯል	1	2	3	4	5

በፈቃደኝነት ምላሽዎን ስለሰጡ ከልብ አመሰግናለሁ።