

**DEBRE BREHAN UNIVERSITY COLLEGE OF BUSINESS AND
ECONOMICS DEPARTMENT OF MANAGEMENT**



RESEARCH TITLE

**FACTORS AFFECTING THE PERFORMANCE OF WOMEN
ENTERPRENEURS IN MICRO AND SMALL ENTERPRISES**

(THE CASE OF DEBRE BREHAN TOWN, ETHIOPIA)

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APPROVAL OF THE THESIS**

As members of board examiners of the final MBA, Thesis open defense examination, we certify that we have read and evaluated the thesis prepared by **ALEMU BESHAW EREDA** entitled **FACTORS AFFECTING THE PERFORMANCE OF WOMEN ENTERPRENUERS** and examined the candidate. We recommend that thesis be accepted as fulfilling the thesis requirement for the degree of Master of business administration/MBA.

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DECLARATION

I, the undersigned, declare that this thesis is my own original work and has not been presented in any other university. All sources of materials used for this thesis have been duly acknowledged.

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As thesis research advisor, I hereby certify that I have read and evaluated thesis prepared, under my guidance, by *ALEMU BESHAW EREDA* entitled "*FACTORS AFFECTING THE PERFORMANCE OF WOMEN ENTERPRENUERS*" I recommended that it be submitted as fulfilling the thesis requirement for the degree of masters of business administration/MBA.

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Signature

Date

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No.	Table of content -----	Page
	Acknowledgements.-----	v
	Table of Contents-----	v
	List of Tables-----	viii
	List of figures -----	viii
	List of appendices -----	xi
	List of Acronyms-----	x
	Abstract-----	xii
CHAPTER ONE INTRODUCTION		
1.1	Back ground of the study -----	1
1.2	Statement of the problem-----	3
1.3	Objective of the study -----	3
1.3.1	General objective -----	3
1.3.2	Specific objective -----	4
1.4	Research questions-----	4
1.5	Conceptual or theoretical frame work the study -----	4
1.6	Limitation of the study -----	6
1.7	Scope of the study -----	6
1.8	Significance of the Study -----	7
1.9	Organization of the study -----	7
1.10	Definition of terms -----	8
CHAPTER TWO REVIEW OF RELATED LITERATURE		
2.1	An over view to entrepreneurship-----	9
2.1.1	Conceptual clarity of entrepreneurship -----	10
2.1.2	The role of entrepreneurship -----	11
2.1.3	Factor affecting entrepreneurship -----	12
2.1.4	Women entrepreneurship -----	13
2.1.5	Nature of women entrepreneurship -----	13
2.1.6	Difference between women and men entrepreneurs -----	14
2.2	Factor affecting women entrepreneurs performance-----	16

2.3	An over view of women entrepreneurs in Ethiopia-----	21
2.3.1	Women entrepreneurship in micro and small entrepreneurship -----	23
2.3.2	Benefits of women entrepreneurship in MSE-----	23
2.3.3	Factor affecting the performance of women entrepreneurs in MSE-----	24
2.4	Women entrepreneurs in MSEs in Ethiopia-----	24
2.5	Research gap-----	27

CHAPTER THREE RESEARCH METHODOLOGY

3.1	Research methodology -----	29
3.1.1	Research design -----	29
3.1.2	Population of the study-----	30
3.1.3	Sampling size and techniques -----	30
3.1.4	Data Collection instruments -----	31
3.1.5	Data collection procedure -----	34
3.2	Methods of data analysis -----	34
3.3	Pilot Test, Validity and Reliability of the instruments -----	35
3.4	Ethical consideration -----	36

CHAPTER FOUR DATA PRESENTATION, ANALYSIS AND DISCUSSION OF RESULTS

4.1.1	Data Presentation and analysis -----	38
4.1.2	Response rate-----	38
4.1.3	Demographic profile of respondents-----	38
4.2	Characteristics of women entrepreneurs in MSEs and women owned enterprises-----	43
4.3	Factors affecting women entrepreneur’s performance in MSEs-----	51
4.3.1	Economic factors -----	51
4.3.2	Strategic management factors-----	53
4.3.3	Infrastructural factors-----	55
4.3.4	Socio-cultural factors-----	57
4.3.5	Legal and administrative factors-----	59
4.4	Comparison of factors that affect women entrepreneur’s performance in MSEs-----	60
4.5	Discussion-----	62

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1	Summary-----	66
5.2	Conclusion-----	69
5.3	Recommendations-----	70
	REFERENCES -----	74
	APPENDICES -----	78

LIST OF TABLE

Table 2.1 Male vs. female entrepreneurs-----	15
Table 3.1 Type of MSE owned by women-----	30
Table 3.2: Summery of women entrepreneurs’ population and sample taken in key sectors	31
Table 4.1: Family size of the respondent-----	43
Table 4.2: Number of employee haired-----	44
Table 4.3: Reason to start own business-----	46
Table 4.4: Initiator and starter of the business-----	46
Table 4.5: Family entrepreneurs history and source of skill for starting the enterprise -----	47
Table 4.6: Source of startup funding -----	49
Table 4.7: Major training topics the enterprise taken -----	51
Table 4.8: The economic factors that affect the women entrepreneurs’ performance-----	52
Table 4.9: The strategic management factors that affect the women entrepreneurs’ performance-----	54
Table 4.10: The infrastructure factors that affect the women entrepreneurs’ performance----- -----	56
Table 4.11: The socio-cultural factors that affect the women entrepreneurs’ performance----- -----	57
Table 4.12: The legal and administrative factors that affect the women entrepreneurs’ performance-----	59
Table 4.13: Comparison of factors that affect the women entrepreneurs’ performance-----	61

LIST OF FIGURES

Figure 1.1 :Conceptual frame work of the study -----	5
Figure 4.1: Age category of the respondent -----	39
Figure 4.2: Level of education and training -----	40
Figure 4.3: work experience of the respondent -----	41
Figure 4.4: Martial status of the respondent-----	42
Figure 4.5: Legal ownership of the respondent -----	45
Figure 4.6: Sectors the respondent engaged in -----	48
Figure 4.7: Entrepreneurship training and other support from TVET and MSE-----	50

List of Appendices

Appendices A: -----	78
Appendices B: -----	83
Appendices C: -----	88
Appendices D: -----	89
Appendices E: -----	91
Appendices F: university permission letter -----	92
Appendices G: north shoa zone TVEDD and Debre Brehan city Administration TVED office 2010E.C annual women enterprise report/data-----	92

Acronyms

MSE:	Micro and small enterprise
NSZMSEDD:	North shoa zone micro and small enterprise development department
CSA:	Central Statistics Authority
ECSA:	Ethiopian Central Statistics Authority
ERP:	Economic Reform Program
GDP:	Gross Domestic Product
GNP:	Gross national product
MDGs:	Millennium Development Goals
NGOS:	Non Government Organization
FDREPCC	Federal Democratic Republic of Ethiopia's Population Census Commission
GTZ:	German Technical Cooperation
ILO:	International Labour Organization
TVET:	Technical and Vocational Education and Training
MOTI:	Ministry of Trade and Industry
UNIDO:	United Nations Industrial Development Organization
ANRS:	Amhara National Regional State
SPSS:	Statistical Package for Social Sciences
WEA:	Women Entrepreneurs Association
OECD:	Organization of Economic Corporation and Development
SDCs:	Skill Development Centers
SMIDEC:	Small and Medium Industries Development Corporation
UNECE:	United Nations Economic Commission for Europe
BDS:	Business Development Services
MOTI:	Ministry of Trade and Industry
CEFE:	Competency Based Economies Through formation of Enterprises

EWMU:	Ethiopian Welfare Monitoring Unit
EWEF	Ethiopian Women Exporters' Forum
IFC:	International Finance Cooperation
FI:	Finance Intermediary
GTP:	Growth and Transformation Plan

Abstract

This study investigates the major factors affecting the performance of women entrepreneurs in MSEs. It also addressed the characteristics of women entrepreneurs in MSEs and the challenges they face in the area of technical and business training. A sample of 193 women entrepreneurs engaged in 5 key sectors was taken for the study using stratified and simple random sampling. In the process of answering the basic questions, a questionnaire that include demographic profiles, characteristics of women entrepreneurs and their enterprises, factors that affect the performance of women entrepreneurs in MSEs was designed in a closed ended and likert scales. After the data had been collected, it was analyzed using simple statistical techniques (tables, percentage and charts) and descriptive statistics (mean and standard deviations). The result of the study indicates the personal characteristics of women entrepreneurs in MSEs and their enterprise that affect the entrepreneurs' performance. It also shows that the economic factor which includes, lack of working capital, access to necessary input/raw material, the interest rate charged by micro finances. And also under strategic management factor, the management process that women entrepreneurs' follow, working capital management practice, and the stiff competition they face in the market place were the major factor the study found. With regarding to infrastructural factors inadequate infrastructure and lack of their own premises (land) to run their business were found that affect the performance of women entrepreneurs in MSEs. The study also found the socio-cultural factor that includes better contacts (networks) with outsiders and the conflicting gender roles or household responsibilities. The major legal and administrative factors that affect women entrepreneur's performance, legal and administrative bodies were required to create an enabling environment for the growth and development of MSEs, the bureaucracies red tapes they encountered, the amount of tax levied, the overall legal and regulatory favorable environment, access to network with different administrative bodies and policy maker were the major factors that affect women entrepreneurs. Based on the major findings, recommendations were forwarded to existing and potential entrepreneurs, MSEs, Micro finances, stakeholder, partners' and other government bodies.

Key words: - Deber Brehan, factor affecting the performance women entrepreneurs, in micro and small enterprises.

CHAPTER ONE

1. Introduction

This chapter addresses the introductory part of the research. It basically includes background of the study, statement of the problem, objective of the study, research question, conceptual framework of the study, limitations of the study, scope of the study, significance of the study, organization of the study and definition of basic terms.

1.1 Background of the study

Entrepreneurship is increasingly recognized as an important driver of economic growth, productivity, innovation and employment, and it is widely accepted as a key aspect of economic dynamism. Transforming ideas into economic opportunities is the decisive issue of entrepreneurship. History shows that economic progress has been significantly advanced by pragmatic people who are entrepreneurial and innovative, able to exploit opportunities and willing to take risks (Hisrich, 2005).

The role of entrepreneurship and an entrepreneurial culture in economic and social development has often been underestimated. Over the years, however, it has become increasingly apparent that entrepreneurship indeed contributes to economic development. Nevertheless, the significant numbers of enterprises were owned by men (ILO, 2006). In other words, it was not common to see women-owned businesses worldwide especially in developing countries like Ethiopia. The idea and practice of women entrepreneurship is a recent phenomenon. Until the 1980's little was known about women entrepreneurship both in practice and research, which made its focus entirely on men. Scientific discourse about women's entrepreneurship and women owned and run organizations is just the development of 1980s (ILO, 2006) estimates that MSEs represent over 90% of private business and contribute to more than 50% of employment and of gross domestic product (GDP) in most African countries (UNIDO, 1999). There is also an urgent need to create a strong competitive MSEs Sector that is able to play a leading role in the development process. Even though we observe a number of women entrepreneurs in the business, recent studies shows that most of them are found in Micro and Small Enterprises (MSEs).

According to the Ethiopian Central Statistics Authority (2004), almost 50% of all new jobs created in Ethiopia are attributable to small businesses and enterprises, and roughly 49% of new businesses that were operational between 1991 and 2003 were owned by women. According to ECSCA 2015 estimation Ethiopia shows that total population of the country 104,957, 438 from these 52,551,412 are females (ECSCA, 2015). This shows that Ethiopia is among those African countries that are known by human resource potential. Regardless of its potential, it does not utilize this labor force. This underutilization of the untapped potential is attributed to a lot of reasons. Of these reasons, inability to effectively use entrepreneurship in poverty reduction in general and alleviating the problems among women who are susceptible for poverty in particular; in bringing meaningful economic and social transaction; in promoting and enhancing gender equality and women empowerment; and in ensuring women's social mobility in the country might require worth mentioning. This is because of a lot of obstacles that women entrepreneurs in Ethiopia face (Amha and Admassie (2008).

The Amhara Regional state is one of the region's in which many women are found. According to the regional state finance and economic development bureau population estimation (ANRS, 2010E.C) of the 21,490,999 total population of Amhara Region, 10,761,129 are females. More than half of these females are within the age category of 15-59 years which is considered as a productive age. Though the region is enriched by this greater and productive number of women, it seems that it does not utilize them as expected quality as well as quantity wise. One reason might be similar to that of the country as a whole, which is under utilization of women's potential. In order to make the country, the region and women themselves beneficiaries of this great potential, appropriate measures should be taken to reduce the bottlenecks that women entrepreneurs in MSEs encounter. Among the towns in Amhara region, Debre Brehan town is one in which a large number of women Entrepreneurs are found. Information taken from the Deber Brehan town MSEs Office shows that more than 1,928 women entrepreneurs are found in. Like the region as a whole, women entrepreneurship performance problems are tremendous in the town. To take appropriate measures for these problems, knowing the factors associated with the problems is a precondition for a problem well stated is half solved. Therefore, the aim of this research is to examine the major factors that affect the performance of women entrepreneurs in MSEs in Debre Brehan town.

1.2 Statement of the problem

Women entrepreneurs make significant contributions to economic growth and to poverty reduction. In developing countries, female entrepreneurship is increasing .While the number of women operating their own business is increasing globally; research shows that different factors are driving this trend. In developed countries, opportunity is the driving factor. In developing countries, however, entrepreneurship comes about largely due to necessity. In the absence of other viable alternatives to provide for or supplement household incomes, entrepreneurship or self-employment is the only viable option. (US Department of Commerce (2010) “Women-Owned Businesses in the 21st Century”)

There are a large number of women in Amhara regional state, but the region does not yet exploit them very well to contribute a lot for economic development. Even though there were insignificant number of women entrepreneurs in the region their performances were not enough (Amhara regional state 2008E.C first GTP evaluation report). One of the reasons for this might be problems of women entrepreneurs in MSEs. This is supported by different empirical evidences. For example, Gemechis (2007) and ILO (2009) stressed that entrepreneurs are surrounded by a number of challenges .This forces leads to entrepreneurs not to contribute a lot to the poverty reduction of the town, region and the country as a whole.

But this study specifically emphasis on factors that affect the performance of women entrepreneurs in MSEs particularly in Debre Brehan town. Therefore, the study was attempted to fill this practical and empirical gap in the study area too.

1.3 Objectives of the Study

1. 3.1General objective

Generally, the study is designed to know the major factors that affecting the performance of women entrepreneurs in MSEs and the challenges they face in starting and running their own business in Deber Brehan town.

1. 3.2 Specific objectives

In addition to the above general objective, the study has the following specific objectives:

1. To investigate the key economic factors that affects the performance of women entrepreneurs in MSEs.
2. To determine the major strategic management and infrastructural factors that affect women entrepreneurs' performance in MSEs.
3. To examine the key socio-cultural factors that affect women entrepreneurs' performance in MSEs.
4. To assess the major governmental and administrative factors that affect women entrepreneurs' performance in MSEs.

1.4 Research questions

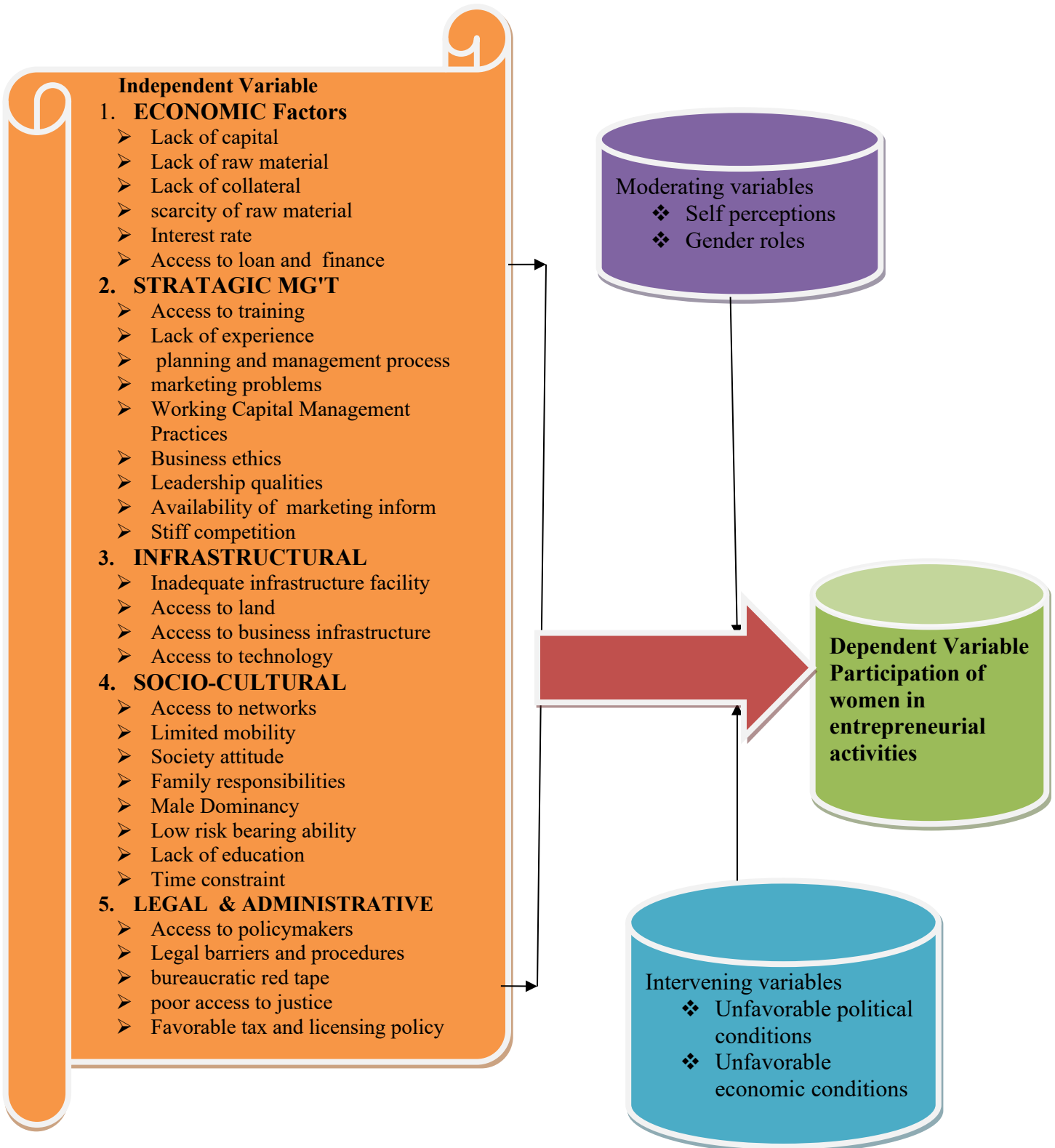
The study was conducted with the aim of providing answers to the following basic research questions:

1. What are the key economic factors that affect the performance of women entrepreneurs in MSEs.
2. What are the major strategic management and infrastructural bottlenecks that affect women entrepreneurs' performance in MSEs.
3. What are the key socio-cultural challenges and its characteristics that affect women entrepreneurs' performance in MSEs.
4. What are the major governmental and administrative challenges that affect women entrepreneurs' performance in MSEs.

1.5 Conceptual or theoretical frame work

With respect to this research, economic, strategic management, infrastructural, socio- cultural and legal and administrative factors are the independent variables. The outcome of the variable (dependent variable) of having success in the performance of women enterprises in MSEs is critical. Therefore, the research was conduct based on the conceptual framework and reviewed literature. It was focus on studying the major factors that are critically affect women entrepreneurs performance.

Figure1.1 Conceptual Frame work of the study



Source: - Adapted from (Edona Haxiu 2015 Kosovo, Eliakunda Andrew Urio 2016, Tanzania, Rael Jerop Ngelechei 2014, Kenya).

1.6 Limitation of the study

The sources of difficulties encountered in the study has to do with the operator's reluctance to cooperate due to suspicion that disclosing information may lead to negative effect on their business. It is very important to note that these limitations did not have any significant interference with the outcome of the study. The studies don't involve all factors that affect performance of women micro and small enterprise in the other areas.

It covered only five major factors (economies, strategic management, infrastructural, socio cultural and legal and administrative factors in Debre Brehan town, but other researchers considers (three, four, six, seven factors that affect women entrepreneurs (Edona Haxiu 2015 Kosovo, Eliakunda Andrew Urio 2016, Tanzania, Rael Jerop Ngelechei 2014, Kenya) respectively. But the researcher considers five major factors. Thus, the result of this study would not be reliably used for other areas. Hence, the results of this research and recommendations made for this study area may not necessarily be used for other areas. Therefore, further studies on this issue will be recommended to fill the research gap. Then, the results of this study need to understand by taking in to account the above limitations.

1.7 Scope of the study

Information taken from Deber Brehan town MSEs development office and north shoa zone micro and small enterprise development department (June 2018 annual report) shows that more than 1,928 women entrepreneurs are found in the town. Had the study been conducted in all these? (If possible) or majority of them, it would have been complete. Furthermore, there are different issues that can be researched in relation to women entrepreneurs' performance. But, this study is delimited to the key economic, Strategic management, infrastructural socio-cultural and legal/administrative factors affecting the performance of women entrepreneurs in MSEs. In addition, the study focuses only on assessing the major personal and organizational characteristics of women entrepreneurs in MSEs to check whether these characteristics affect their performance only the case of Debre Brehan town women entrepreneurs.

1.8 Significance of the Study

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

1. **Governmental policy makers:** The government can use the findings of this study to assist in policy formulation and development for a framework in terms of personal and organizational-related challenges, economic, strategic management, infrastructural, social/cultural and legal/administrative factors that affect the performance of women entrepreneurs in MSE. It also enables them to know what kind(s) of policies should be framed.
2. **Micro and small enterprises:** The findings of this study will help MSE in Deber Brehan town city administration, municipality to promote the problem of women economic and others problems within an insight into the benefits of using different factors will study in this research to predict the factors that affect the performance of women entrepreneurs in MSEs.
3. **Academics/Researchers:** Findings from this study will assist academicians in broadening of the prospectus with respect to this study hence providing a deeper understanding of the critical factors that affect the performance of women entrepreneurs in MSEs.
4. Since more is not written in this area, **it will also be add to the existing literature.**

1.9 Organization of the Study

For the sake of convenience, the sequence of the study was described as follows. Accordingly; the first chapter was an introductory which contents background of the study, statement of the problem, research questions, conceptual or theoretical frame work, objectives of the study, scope of the study, limitation of the study, significance of the study. The second chapter was present different review of relevant literature on women micro and small enterprise. The third chapter was present the data sources and the preferred methodology. The fourth chapter was result and discussion. Finally, chapter five was conclude, interpret the result of the study and forward relevant recommendations based on the findings.

1.10 Definition of terms

Factors: Personal, organizational, economic, strategic management, infrastructural, socio-cultural, Legal/administrative influences that affect women entrepreneurs overall activities and operations in SMEs

Formal TVET: Currently, formal TVET in Ethiopia includes 10+1 to 10+3 programs, which currently redesigned in to five levels (level I to V) provided by public and private/government/non government institutions and finally accredited by the regional Education bureau /TVET agency (Amhara TVET Strategy Draft, 2006).

Informal TVET: Includes all kinds of training and learning that is not structured and following a formal curriculum or syllabus. Informal TVET, for example, includes on-the job training, self-learning, learning-by doing, etc. (Amhara TVET Strategy Draft, 2006).

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

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

Performance: overall activities and operations performed by women entrepreneurs in MSEs in strengthening their enterprises. ((Juliana Anyango, Kenya, 2015)

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

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 stratification and independence. (Juliana Anyango, Kenya, 2015)

Strategic Management:-The development of strategic vision, setting out objectives, formulating and implementing strategies and introducing corrective measures for the deviations (if any) to reach the organization's strategic intent, In order to gain competitive advantage, with an aim of outperforming the competitors, to achieve dominance over the market and to act as a guide to the organization to help in surviving the changes in the business environment. (Agwu ME, Pan-Atlantic University, 2018)

CHAPTER TWO

REVIEW OF RELATED LITERATURE

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

2.1 An overview to entrepreneurship

As globalization reshapes the international economic landscape and technological change creates greater uncertainty in the world economy, the dynamism of entrepreneurship is believed to be able to help to meet the new economic, social and environmental challenges.

Governments increasingly consider entrepreneurship and innovation to be the cornerstones of a competitive national economy, and in most countries entrepreneurship policies are in fact closely connected to innovation policies, with which they share many characteristics and challenges. The dynamic process of new firm creation introduces and disperses innovative products, processes and organizational structures throughout the economy. Entrepreneurship objectives and policies nevertheless differ considerably among countries, owing to different policy needs and diverse perspectives on what is meant by entrepreneurship. In support of this Schumpeter (2005) stated that: In some countries, entrepreneurship is linked to regional development programs and the creation of new firms is stimulated to boost employment and output in depressed regions. In others, entrepreneurship is a key element of strategies designed to facilitate the participation of certain target groups, such as women or minorities, in the economy. Some countries simply seek to increase firm creation as such, while others set out to support high-growth firms. While many countries are making serious efforts to support entrepreneurship, results appear to vary. Countries want to understand the determinants of and obstacles to entrepreneurship, and they need to analyze the effectiveness of different policy approaches (pp.) The lack of internationally comparable empirical evidence has however constrained our understanding of entrepreneurship and many questions remain unanswered. Ultimately, policy making must be guided, as far as possible, by evidence and facts.

2.1.1 Conceptual clarity of entrepreneurship

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

According to Ponstادت (1998); Entrepreneurship is the dynamic process of creating incremental wealth. This wealth is created by individuals who assume the major risks in terms of equity, time and/or career commitments of providing values for some product or service. The product or service may/may not be new or unique but value must be infused by the entrepreneur by securing and allocating the necessary skills and resources (pp.)

Furthermore, Timmons (1989) defined it in such a way that: Entrepreneurship is the process of creating and building something of value from practically nothing. That is, it is the process of creating or seizing an opportunity and pursuing it regardless of the resources currently controlled. It involves the definition, creation and distribution of values and benefits to individuals, groups, organizations and society. Entrepreneurship is very rarely a get rich-quick proposition (not short term); rather it is one of building long term value and durable cash flow streams (pp.)

In addition, Hisrich (2005:) defined entrepreneurship as follows: Entrepreneurship is the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic, and social risks, and receiving the resulting rewards of monetary and personal satisfaction and independence (pp.) From the definitions given above, it is possible to conclude that in almost all of the definitions of entrepreneurship, there is agreement that we are talking about a kind of behaviour that includes:(1) initiative taking, (2) the organizing and reorganizing of social and economic mechanisms to turn resources and situations to practical account,(3) the acceptance of risk or failure.

Underpinning Theory (Shane, 2005):- *the theory consists of opportunity discovery, evaluation of the opportunity and the decision to exploit the opportunity. Others elements of the theory include self-employment, business operation and performance. The theory highlighted four operational measures of performance which are Survival, growth, profitability/income, and experiencing initial public offering. Survival refers to continuation entrepreneurial activity while*

growth refers to increase in the venture's sales and employment. Profitability refers to new surplus of revenue over cost while experiencing initial public offer refers to the sale of stock to the public (Shane, 2005). Opportunities are created by the institutional or external environment for those entrepreneurs who could identify them to start or improve their businesses and subsequently, their welfare. Entrepreneurs' ability to identify and tap such opportunities differs between entrepreneurs. It also depends on their ability to access information and willingness to act upon the information in terms of risk; that is their attitude (Shane, 2005).

Changes in business environment such as economic, financial, political, legal and socio-cultural factors also affect discovery of opportunity. For example, income level of the entrepreneur, capital availability, and political stability, laws concerning private enterprise and property rights and desire for enhanced social status by the entrepreneur could affect discovery of entrepreneurial opportunity. (Gitaric Carolinc ;) factors affecting women entrepreneur's financial performance in Kenya, 2012.p.23).

2.1.2 The role of entrepreneurship

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.

1. 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 vacation
2. Entrepreneurship offers a greater possibility of achieving significant financial Rewards than working for someone else.
3. It provides the ability to be involved in the total operation of the business, from concept to design and creation, from sales to business operations and customer response.
4. It offers the prestige of being the person in charge.
5. It gives an individual the opportunity to build equity, which can be kept, sold, or passed on to the next generation.

6. Entrepreneurship creates an opportunity for a person to make a contribution. Most new entrepreneurs help the local economy. A few—through their innovations—contribute to society as a whole.
7. It is a catalyst for economic change and growth .Entrepreneurship increase per-capita 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
8. Entrepreneurship encourages innovation and creativity. It develops new products or service for the market to fulfill 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, entrepreneurism 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. Without entrepreneurs, our economy would not benefit from the boost they give from added business and ideas. (Amhara TVET strategy. (2006)

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.

If they believe that others would be interested in it, they can go into business for themselves. They may make a profit, which is the money left over after paying their bills, from being creative and doing what they enjoy. (Amhara TVET strategy. (2006))

2.1.3 Factors affecting entrepreneurship

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

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

The social factors include lack of social acceptability; having limited contacts outside prejudice and class bias; society looks down upon; attitude of other employees; and relations with the work force. Besides this, Gemechis (2007), Hisrich (2005), ILO (2009) added Social and cultural attitude towards youth entrepreneurship; entrepreneurship education; administrative and regulatory framework; and business assistance and support; barriers to access technology are crucial factors that affect entrepreneurial success.

2.1.4 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 repercussions for the women themselves and their environment.(United Nations Industrial Development Organization (UNIDO, 2001). In many societies women do not enjoy the same opportunities as men. In many transitional economies progress has been achieved in opening doors to education and health protection for women but political and economic opportunities for female entrepreneurs have remained limited. Concerted efforts are needed to enable female entrepreneurs to make better economic choices and to transform their businesses into competitive enterprises, generating income and employment through improved production (OECD, 1997).

2.1.5 Nature of women entrepreneurs

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

“An entrepreneur is an entrepreneur,” and it should not matter what size, shape, colour, or sex the entrepreneur might be. If so, good research 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 (p.106) These differences provide compelling reasons to study female entrepreneurship – looking specifically at women founders, their ventures, and their entrepreneurial behaviours as a unique subset of entrepreneurship. Just as we have found that clinical trials conducted on an all-male population do not necessarily provide accurate information about the diagnosis or treatment of female patients, we see that scholarly research focused only on male entrepreneurial ventures leaves many questions unanswered for their female counter parts. Some argue that it is important to look at female entrepreneurs who, though they share many characteristics with their male colleagues, are unique in many aspects. Observable differences in their enterprises reflect underlying differences in their motivations and goals, preparation, organization, strategic orientation, and access to resources. Birley(1987) stressed on the differences even in their background and personal characteristics. He found the female entrepreneurs to be the first born; from a middle or upper class family; the daughter of a self-employed father; educated to degree level; married with children; forty to forty-five at start-up; and with relevant experience. In their desire in starting new businesses, researchers identified a number of reasons for women to become entrepreneurs. South Africa Entrepreneurs Network (2005) as sited in <http://www.dti.gov.za/sawen/SAWENreport2.pdf> pointed out that challenges/attractions of entrepreneurship; self determination/autonomy; family concerns – balancing career and family; lack of career advancement/discrimination; and organizational dynamics power/politics are reported as main initiators to become entrepreneurs for women. The report also added the desire to make a social contribution and helping others has been found to be a key factor in women choosing to become business owners.

2.1.6 Differences between women and men entrepreneurs

While gender was shown not to affect new venture performance when preferences, motivation, and expectations were controlled for, the differences observed among men and women entrepreneurs were observed by different researchers. Among these Shane(1997)

identified that men had more business experience prior to opening the business and higher expectations; women entrepreneurs had a larger average household size; the educational backgrounds of male and female entrepreneurs were similar; women were less likely than men to purchase their business; women were more likely to have positive revenues; men were more likely to own an employer firm; female owners were more likely to prefer low risk/return businesses; men spent slightly more time on their new ventures than women; male owners were more likely to start a business to make money, had higher expectations for their business, and did more research to identify business opportunities; male entrepreneurs were more likely to found technologically intensive businesses, businesses that lose their competitive advantage more quickly, and businesses that have a less geographically localized customer base; male owners spent more effort searching for business opportunities and this held up when other factors were controlled for. Besides to this, Malaya (2006) tried to distinguish male and female entrepreneurs with respect to their success indicators arranged in a sequential order from very important to least important. The following table illustrates this.

Table 2.1: Male vs. female entrepreneurs

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

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

2.2 Factors affecting women entrepreneurs' performance

Women Entrepreneurs have grown in large number across the globe over the last decade and increasingly the entrepreneurial potentials of women have changed the rural economies in many parts of the world. But this does not mean that the problems are totally resolved. In support of this a review by Desta Solomon (2010), ILO (2006) Underpinning Theory (Shane, 2005) and Yeshiareg Dejene identified the following factors that affect women entrepreneurs.

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

B. Access to markets: The ability to tap into new markets requires expertise, knowledge and contacts. Women often lack access to training and experience in on how to participate in the market place and are therefore unable to market goods and services strategically. Thus, women-owned SMEs are often unable to take on both the production and marketing of their goods. In addition, they have often not been exposed to the international market, and therefore lack knowledge about what is internationally acceptable. The high cost of developing new business

contacts and relationships in a new country or market is a big deterrent and obstacle for many SMEs, in particular women-owned businesses. Women may also fear or face prejudice or sexual harassment, and may be restricted in their ability to travel to make contacts (UNECE, 2004). Women's micro and small entrepreneurs often complaining about the lack of demand for their products. There are various factors that limit women's income generating activities access to markets. As noted earlier, women disproportionately experience limited mobility due to various factors linked to either their family responsibility or cultural practices. Those who can travel lack the market information on products and inputs, thus become dependent on the middle traders who buy their products at relatively lower than the market price. Because women often produce small amounts, they are limited to the local village markets, where the market for their products and services are already saturated. Some projects which organized women producers in handicrafts and other goods have shown some good practices where women producers were linked to international markets. Such projects invest extensively into training and coaching to ensure the products match the international quality standards and improve competitiveness (Yeshiareg Dejene).

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

The need for proper training workshops becomes more relevant for them to gain more entrepreneurial skills. Acquiring relevant trainings and workshops to learn entrepreneurship before setting up and running a business are very crucial.

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

deprives women of awareness and exposure to good role models. Few women are invited to join trade missions or delegations, due to the combined invisibility of women-dominated sectors or sub sectors and of women as individuals within any given sector (Mahbub, 2000).

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

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

F. inadequate experience: This literature shows that women entrepreneurs have limited business and managerial experience prior to start-up. This is attributed to the fact that they are concentrated in lowly paid jobs and lower status employment (both formal and informal) that does not support or enable them to build skills through experience. This is further exaggerated by lower levels of education of female than male business owners in general (OECD, 2004).

G. Time constraint: According to Caroline Moser's, 'Gender planning framework', women have three roles which are reproductive. These include child bearing and rearing, domestic tasks e.g. cooking, cleaning, washing etc. The second role is the productive role that is, work done for remuneration in cash or kind (e.g. wage, labour, farming etc.) and finally the community

management roles the work that supports collective consumption and maintenance of community resources e.g. education, wedding and funerals. Women multiple roles include being a cleaner, cook farmer, teacher, book maker and nurse. This affects their productivity (Kock 2008). Multiple roles leave women with less time to participate in business fully.

H. Education and Access to Information: The combination of high levels of illiteracy and low social position exposes women to high risk of exploitation and violence (Karim, 2000; Mayoux, 2001). Lower education levels put women entrepreneurs in Kasipul Constituency at a disadvantage compared to men. While gender gap in primary education in Kasipul Constituency has decreased in recent years, the gap remains high at secondary and tertiary education levels. Lower education does not emphasize entrepreneurship skills. It decreases the chances that women will have the knowledge needed to excel in business, and thereby contribute to the country's overall economic growth. Culturally, and especially in the rural setting, the girl child was not given equal opportunity to study like the boys; hence they had limited education and training (if any) which tends to affect effective performance in later life.

I. Low Mobility: The inclination and ability to travel continuously has been found less in females than males. This indicates that the freedom of expression and freedom of mobility of female entrepreneurs is very low (Dangi & Ritika, 2014). Thus, it affects the growth of the venture females carry out. Based on the literature review, socio-cultural factors significantly impact the females' entrepreneurial intentions.

J. Lack of infrastructural facilities: The availability of a well-established, well-maintained infrastructure plays a key role in the smooth operation of an enterprise and might ultimately affect whether it succeeds or not. In order to operate, enterprises need roads for transportation, sanitation, water, electricity...etc. Hence, the unavailability of such facilities poses a serious obstacle in efficient operation of an enterprise. Larger firms with better access to finance are more capable of being situated in territories characterized by more developed infrastructural services, hence the less ability of female to access such facilities imposed a serious problem on them. Finally, the social immobility of women might play an important role in hindering them from relocating their enterprises to regions better equipped in terms of infrastructure. Poor infrastructure is a challenge, including during the rainy seasons when women micro business owners had little protection from rain or choking sun during hot seasons (Jagero & Kushoka, 2011).

K. Access to land for business premises (for production and marketing): this is one of the major constraints for businesses of all sizes. Especially for women it's it is a major problem and it has caused women to operate from their houses or on the streets with poor sanitary conditions and exposed to theft and harassment by the police and clients. The availability of plots of land and premises in strategic areas for MSEs to produce and market their products is essential (Solomon, 2010)

L. Lack of Managerial skill: Simply, managerial skills are knowledge to perform some activities or tasks. This knowledge can be learned, it also can be acquired through practical fulfillment of these activities. Therefore, skills can be acquired through learning and experience of individuals. When we talk about managerial skills, those are skills used from managers that enable them maintaining efficiency in the way how employees complete their working tasks. According to Eshetu and Zeleke (2008), Shortage of technical and business related skills constitutes a major problem experienced by female business owners. The educational curriculum prepared for students at the undergraduate level lacks focus, practical content and depth on vocational and business related skills that are essential for successfully initiating and operating micro enterprises. The fact that 56% of women business owners had poor technical skills and this shows that the Ethiopian Ministry of Education has not done enough to empower potential women entrepreneurs.

M. Male Dominancy: Being in A 21st Century also Indian environment Is a male dominant environment, where The women Can't take their own decisions without asking her family Or husband. This is also affecting the women entrepreneur adversely.

N. Family Ties: with a high Culture and tradition the Indian women's are emotionally attached towards her family, They Are like a backbone to their family. They should look after her husband, children's This Is also a burden to women's So It Is also going to affect the women to become entrepreneur.

O. Legal Formalities: To open up a business enterprise the entrepreneur should fulfill the various legal obligations where the women entrepreneurs have less knowledge In rules and regulations due to less educational qualifications.

2.3 An overview of women entrepreneurs in Ethiopia

A national survey conducted by the Ethiopian Welfare Monitoring Unit as cited in Eshetu and Zeleke (2008) shows that women entrepreneurs in Ethiopia are not provided with adequate policy related and strategic support from the national government, and that the promotion of vibrant SMEs should be one of the most important priority strategies for empowering women, addressing abject poverty and unemployment in Ethiopia. Businesses and enterprises operated by women contribute for economic dynamism, diversification, productivity, competition, innovation and economic empowerment of the poorest of the poor. Historically, there has been a well-established tradition of women being involved in small businesses and enterprises. However, it is only recently that women's entrepreneurship has gained the attention of economic planners and policy makers particularly in developing countries in Ethiopia. Although the national government has come to acknowledge that supporting enterprises operated by women promotes gender equality and economic empowerment, the majority of enterprises operated by women face difficulty in terms of access to finance, resources, business skills and institutional support from the national government Ethiopian Ministry of Trade and Industry of Ethiopia (2003); National Bank of Ethiopia (2002); Negash & Kenea, (2003). The studies stressed that SMEs owned or operated by women in Ethiopia survive against tremendous odds of failure. While it is true that the predominant image of the "Ethiopian woman entrepreneur" is one of poor women trying to survive, there are other profiles. One is of the woman who has, because of higher education and better access to economic and resources, been able to grow her micro enterprise into the small enterprise category (Hadiya, 1998; ILO, 2003). According to Hadiya, these women believe they are the most neglected category of women entrepreneurs because they do not have institutional credit or other support services available to them. These women have outgrown the micro finance system and yet are not able to borrow from banks. The other profile is of the woman who, because of her higher education, previous work experience, and better economic circumstances, has access to the financial and other resources needed to start and grow larger enterprises. Members of the Ethiopian Women Exporters' Forum (EWEF) are illustrative of this group, although even members of the EWEF complain about inadequate access to commercial bank loans to meet their working capital needs because of the rigid requirement for collateral

guarantees (which they often cannot meet). Research has shown that it is possible for women to make the transition from a micro to a small enterprise under the right circumstances. The ILO (2003) study of women in growth enterprises found that 70 per cent of the women entrepreneurs currently engaged in small enterprises had started them as micro-enterprises and grown them over time. Eshetu and Zeleke (2008), ILO (2003) also identified that the following are the main challenges that women entrepreneurs in Ethiopia face in a sequential order from very severe to least important. Difficulties in obtaining loan from commercial banks and failure of business or bankruptcy are among the main challenges that women entrepreneurs in Ethiopia face. Following that the entrepreneurs face, challenges of failed to convert profit back into investment and they have shortage of technical skills. In addition to these, their poor skill of management and low level of education are taken as the main obstacles that Ethiopian women entrepreneurs face. Furthermore, ILO (2003) found that lack of suitable location or sales outlet; stiff competition; low purchasing power of the local population; lack of marketing knowhow; seasonal nature of the business; lack of market information; inadequate infrastructure; shortage of time (due to multiple tasks); shortage of raw materials; Shortage of working capital are constraints of women entrepreneurs in Ethiopia.

A study conducted by ILO (2008) in Ethiopia, the United Republic of Tanzania and Zambia identified that, women entrepreneurs do not have the same access to networks as men; women entrepreneurs have difficulties accessing premises due to, among other things, a lack of property and inheritance rights; women's lack of access to titled assets that can be offered as collateral for loans adversely affects the growth of their enterprises; women entrepreneurs lack access to formal finance and rely on loans from family and community; women entrepreneurs tend to be grouped in particular sectors, particularly food processing and textiles; business development service providers do not give adequate time or effort to target women entrepreneurs – they do not offer flexible arrangements in respect of the timing and location of service delivery; Women often experience harassment in registering and operating their enterprises.

2.3.1 Women entrepreneurs in micro and small enterprises.

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

2.3.2 Benefits of women entrepreneurs in MSEs

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

According to World Bank (2003) report Women entrepreneurs in MSEs are the engine of growth; essential for a Competitive and efficient Market; Critical for Poverty reduction; and Play a Particularly Important Role in developing Countries. Furthermore; according to UNECE as sited in <http://www.unece.org/indust/sme/ecesme.htm>, women Entrepreneurs in MSEs are contributing to employment growth at a higher rate than larger firms. The private sector and in particular women entrepreneurs in MSEs form the backbone of a Market economy and for the transition economies in the long-term might provide most of the employment. Support for

women entrepreneurs in MSEs will help the restructuring of large enterprises by streamlining manufacturing complexes as units with no direct relation to the primary activity are sold off separately. And through this process the efficiency of the remaining enterprise might be increased as well; they curb the monopoly of the large enterprises and offer them complementary services and absorb the fluctuation of a modern economy; through inter-enterprise cooperation, they raise the level of skills with their flexible and innovative nature. Thus women entrepreneurs in MSEs can generate important benefits in terms of creating a skilled industrial base and industries, and developing a well-prepared service sector capable of contributing to GDP.

2.3.3 Factors affecting the performance of women entrepreneurs in MSEs

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

2.4 Women entrepreneurs in MSEs in Ethiopia

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

- ❖ MSEs are a better way for poverty reduction.
- ❖ MSEs are a platform for sustainable development and productivity.

- ❖ MSEs are important actors within the trade sector and a platform for economically empowering women and men.

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

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

The following definition of MSE is from the Ethiopian Ministry of Trade and Industry (1997) and is used to categorize the sector for the purpose of the strategy: Micro Enterprises are those small business enterprises with a paid-up capital of not exceeding Birr 20,000, and excluding high technical consultancy firms and other high-tech establishments. Small Enterprises are those business enterprises with a paid-up capital of above 20,000 and not exceeding Birr 50,000, -- and excluding high technical consultancy firms and other high tech establishments. The Micro and Small Enterprises Sector is described as the national homes of entrepreneurship. It provides the ideal: environment enabling entrepreneurs to exercise their talents to the full and to attain their goals. In comparison with other countries it is known that in all the successful economies, MSEs are seen as a springboard for growth, job creation and social progress at large.

Women entrepreneurs' development in MSEs: difficulties and problems

Schorling (2006) study shows that in Ethiopia's situation MSEs are confronted by various problems, which are of structural, institutional and economic in nature. Lack of Capital, market and working premises, marketing problems, shortage of supply of raw materials and lack of

qualified Human resources are the most pressing problems facing MSEs. Although the economic policy of Ethiopia paid due emphasis for entrepreneurship values and appreciation of the sector's contribution to the economy, there are still constraints related to infrastructure, credit, working premises, extension on service, consultancy, information provision, prototype development, imbalance preferential treatment and many others, which therefore need proper attention and improvement.

Women entrepreneurs in MSEs and TVET: MSEs play a vital role in poverty reduction, employment generation as well as economic development in poor countries like Ethiopia. The Ethiopian micro & small enterprise sector has a wide range of operators: petty traders to small restaurant owners; a shoeshine boy to a small shoe factory owner; a peddler in the streets to a grocery business operator, etc. But to bring it to the modern arena, much is expected from TVET institutions in that they are the main suppliers of qualified labour force both male and women. In support of this, to bring effectiveness in the MSEs sector by integrating them with TVET institutions (Atchusanti, 2008) identified that, MSE sustainable development should be an integral aspect of TVET plans, projects active in teaching and learning process. However, Administration Teachers are the key for success. They need to be managers, facilitators, coaches, mentors, advisors, counselors, or anyone who are to make TVET students continue to learn, to improve their knowledge, skill and attitude in MSE which effect to economic of the country. In order to integrate TVET and MSEs in Ethiopia a great effort is made by GTZ. Among development cooperation initiatives that are pursued by the GTZ in Ethiopia, private sector development is one. Since private sector development and employment promotion is one of the priority areas of intervention for GTZ in Ethiopia, a number of development programs have already been propelled in this connection. The objective of the Ethio-German cooperation in the priority area is to initiate economic development by stimulating income and employment generation through coordinated intervention in the fields of TVET and MSE development as well as privatization. The TVET and SME projects have been cooperating for the fulfillment of certain objectives in the Ethio-German Cooperation of priority areas. In this connection, it can be cited that the MSE project which is involved in BDS facilitation, networking and the provision of capacity building support to public and private MSE promotional institutions is working in close collaboration with the GTZ-TVET program which is involved in system development, vocational school teachers

training and assistance to Skills Development Centers (SDCs). The unemployed youth that benefits from the program intervention of TVET is finally expected to join the private sector. Thus, there are various strings that connect the GTZ- MSE Project and the TVET Program. The two programs collaborate in the inclusion of CEFE training into the curriculum of the Skill Development Centers, and in the areas of labour market information to prospective graduates of the Skill Development Centers. While the GTZ-TVET program operates in the areas of skilled labour supply, the MSE Project works with those institutions that promote MSE sector operators. Hence TVET intervenes on the skilled labour supply side while the MSE Project works with the potential employers (private business operators).The two programs have started some local network initiatives in some parts of the country, notably in Addis Ababa, Amhara and Tigray regions. The objective of the network is to enable the skill trainees enter the private sector workforce. By so doing, additional employment and incomes would be gained for the trained youth. On the other hand the private business sector would enjoy more profit from the skilled labour input produced from the TVET system.

2.5 Research gap

A lot of research has been carried out locally and internationally reviewing small and medium enterprises. Most of these research concentrate on small and medium enterprise including men entrepreneurs' and wealth person. They also concentrate on their study areas based on their own objectives. There is scarcity of literature touching on the performance of women owned small and micro enterprise. Therefore, the study built on the international literature on factors that affect performance of women owned small and micro enterprise. Similar studies have focused on the challenges faced by women Small and medium enterprise traders but this study was concentrate on what factors that affects the performance of women small and micro enterprise in Deber Brehan town.

The research covers only five major factors (economies, strategic management, infrastructural, socio cultural and legal and administrative factors in Debre Brehan town, but other researchers considers (three, four, six, seven factors that affect women entrepreneurs (Edona Haxiu 2015 Kosovo, Eliakunda Andrew Urio 2016, Tanzania, Rael Jerop Ngelechei 2014, Kenya) respectively. But the researcher considers five major factors. Thus, the result of this study would

not be reliably used for other areas. Hence, the results of this research and recommendations made for this study area may not necessarily be used for other areas. Therefore, further studies on this issue will be recommended to fill the research gap. Then, the results of this study need to understand by taking in to account the above limitations.

CHAPTER THREE

3.1 RESEARCH METHODOLOGY

This chapter deals with the description of the method applied in carrying out the research. It includes research design, population of the study, sample size and techniques, data collection instrument and procedures, method of data analysis, pilot test, reliability and validity instrument and ethical consideration are presented.

3.1.1 Research Design

Orodho (2003) defines research design as the scheme, outline or plan that is used to generate answers to research problems. It can be regarded as an arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance with the study purpose. It constitutes the blue print for the collection, measurement and analysis of data. According to Mugenda and Mugenda (1999) its objective is to know the characteristics of the population in terms of population frame, sample size, sample selection and estimation methods. Therefore the design refers to a set of methods and procedures that describe variables, (Kothari, 2008). This research design involved gathering data that describe events and then organize, tabulate, depict, and describe the data.

3.1.1.1 Descriptive research

This study was employing a **descriptive survey**. According to Mugenda and Mugenda (2003), **descriptive design is** a process of collecting data in order to test hypothesis or to answer the questions of the current status of the subject under study. It uses to describe the general characteristic of the study population and show the relationship between the dependent and independent variables. The study aimed at collecting information from respondents on challenges they encounter while doing business. Using descriptive design one can acquire a lot of information through description from a large sample of the target population (Parahoo, 1997). Description can also be used as an indirect test of a model or theory (Parahoo, 1997) Descriptive research design is an economical way to gather information, and comparatively simple way for making generalization about the population (Krathwoh, 1993). The researcher mainly used

mixed research approach. The basic premise of this methodology is that such integration permits a more complete and synergistic utilization of data than do separate quantitative and qualitative data collection and analysis. (Cress and Clark, 2011). The researcher also uses both primary and secondary data

3.1.2 Population of the study

According to Debre Brehan TVDE office annual report (2018), there was 1,928 women entrepreneurs in town. Therefore, The population of the study consisted of 1,928 women entrepreneurs who work in 5 key sectors (Manufacturing, Services, Trade, Construction, and Urban Agriculture) of MSEs.

Table 3.1 Types of MSE owned by women

No.	Key Sectors	Population
1.	Manufacturing	368
2.	Services	705
3.	Trade	465
4.	Construction	316
5.	Urban Agriculture	74
	Total	1,928

Source: - Debre Brehan town MSEs Office annual report (2010 E.C)

3.1.3 Sampling size and techniques

As explained above population of the study was 1,928 women entrepreneurs who are working in five key sectors of micro and small business enterprises which are established in the town (Debre Brehan town micro and small enterprise development office (June, 2018 report).

The target population of the research consisted of women entrepreneurs who have their own enterprises in the town. In selecting these samples of women entrepreneurs, stratified sampling was used in which in the 5 key sectors, that entrepreneurs are engaged in, which was taken as strata so as to give equal chance to each of the sectors. According to Mugenda and

Mugenda (2003) provides a simplified formula to calculate sample sizes. He takes sample according to the population size and level of accuracy i.e. 10-30%. The researcher takes 10% sample sizes from a total population, by employing the following formula to calculate the sample sizes from the stratum as shown below.

Where n = is the sample size,

N = is the population size, and $N = 1,928$ therefore, to proved the sample size $n = 1,928 * 10\%$ $N = \underline{192.8} \implies \underline{193}$ Therefore, 193 women entrepreneurs' was taken as a sample size.

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

Table 3.2 Summary of women entrepreneurs' population and sample taken Key Sectors population/strata sample

No.	Key Sectors	Population /strata	Sample taken 10% (sample stratified with each sectors)	Remarks
1.	Manufacturing	368	37	
2.	Services	705	71	
3.	Trade	465	47	
4.	Construction	316	31	
5.	Urban Agriculture	74	7	
	Total	1,928	193	

Total population and computed sample size by Mugenda and Mugenda (2003) formula

3.1.4 Data Collection instruments

The data collection instruments are questioner, and observation. Questioner was distributed for women MSEs, it distributed on job/site that women entrepreneurs' operates.

The other mechanisms for data gathering instrument for the study was an observation during the data collection time different document and fills was observed and recorded by using notebook and digital camera. Both primary and secondary sources of data was employing for the study.

The secondary data include different reports, bulletins, online/websites (which give information about gender economic benefit and performance especially Ethiopia ministry of trade and industry, Amhara regional state micro small enterprise development bureau, department and Debre Brehan office) and literatures, which are relevant to the theme of the study, journals, books, government annual reports was gather from various sources to complement the survey-based analysis.

The primary sources of data: - it was questionnaires that distribute to women entrepreneurs conduct with MSEs. Since the researcher employ on data collection with the help of north shoa zone MSEDD expert's direct observation also was use during data gathering time.

In order to answer the basic questions raise, a 43 item questionnaire that has 3 parts was prepared.

- ✓ The first part consists of demographic profile of the respondents which is designed in a close ended format.
- ✓ The second part covers the characteristics of women entrepreneurs in MSEs and their enterprises which is also prepared in a close ended format.
- ✓ The third parts designed using Likerts scale, address issues of key factors that affect women entrepreneur's performance in MSEs. The Likerts scale ranges from 'strongly agree' to 'strongly disagree' (5=strongly agree 4=agree 3=undecided 2=disagree 1=strongly disagree) so as to not limit the response of respondents to some limited ranges. Initially the questionnaire was prepared in English language based on the literature review and some adaptations from prior researches. Taking in to account the respondents educational background and to increase more understand ability. It was later translate in to Amharic and then distribute to respondents.

3.4.1 Observation

Observation is the systematic process of recording the behavioral patterns of people, objects and occurrences as they are witnessed. No questioning of or communicating with people occurs, Observation becomes a tool for scientific inquiry when, Systematically planned and executed , It is recorded systematically , Related to general propositions rather than being presented as reflecting a set of interesting curiosities , Is subjected to checks ad controls on validity and reliability. **Direct observation** occurs when the observer is physically present and personally monitors what takes place. This approach is very flexible because it allows the observer to react to and report subtle aspects of events and behaviors as they occur. The observer is free to shift places, change the focus of the observation or concentrate on unexpected events if they occur. (See on appendices E sample photo graphs which is taken by digital camera during data gathering time.)

3.4.2 Questionnaire

Data was collected using questionnaires because they allowed the researcher to reach a large sample within a limited cost and time. Borg and Gall (1989) observes that questionnaires are used to obtain descriptive information from a larger sample. It also ensures objective replies due to its confidentiality. They also helped the researcher to compare responses given to different items and hence minimize subjectivity and makes possible to use quantitative analysis. (Mugenda & Mugenda 2006). The researcher used both open ended and structured questionnaire, open ended allowed respondent to respond in depth information using their own words, while structured questionnaire are easy to complete and do not put off respondents. The questionnaire collected both quantitative and qualitative data. Qualitative data was collected through close ended (structured) while quantitative data was collected through the open ended (unstructured items in the questionnaires). (See **appendices A and B**)

3.5 Data collection procedure

The researcher was obtained research permit from Deber Brehan University department of management. The permit obtained was use to obtain permission from the North shoa zone technical vocational development department and Deber Brehan town micro and small enterprise development office (**see appendices G**) and polytechnic college, to carry out the study in the area. The women who are in micro and small enterprise business activity were informed in advance.

3.2 Methods of data analysis

The study was employing descriptive techniques to analyze data and inferential technique. The descriptive statistics use the mean, which indicates the average performance of a group or a measure of some variable, and the standard deviation which indicates how to spread out a set of scores around the mean. The data was analyzed at a level of significance of 95% and the degree of freedom depending on the particular case as was determined. After the data has been collected, the statistical package for social science (SPSS) version 20 (software) was used to analyze the data obtained from primary sources. The respondents' scores was summarized from

the package and made ready for analysis. After that, it was analyze using both descriptive statistical techniques and descriptive narrations.

The demographic profiles and items related to characteristics of women entrepreneurs were analyzed using simple statistical tools such as tables, charts, graph and percentages. Descriptive statistics (mean and standard deviations) of the respondent scores were computed for the Likert statements and analyzed by comparing these mean scores and deviations among respondents. The reason for using descriptive statistics is to compare the different factors that affect the performance of women entrepreneurs in MSEs by the means and standard deviations of scores.

Finally, all these were followed by the necessary interpretations and discussions so as to achieve the desired goals. In interpreting the results for the likert questions, the mean scores less than 2.45 implies respondents do not agree; scores 2.45-3.44 shows undecided and greater than 3.44 indicates agreement among respondents on the issues raised rounding results to the nearest two decimal places.

3.3 Pilot Test

The research instrument was verified to establish their validity and reliability. The researcher was guided by the supervisor. Any ambiguity detected in the questionnaire was corrected before actual administration to the sample respondents. The researcher was use pilot testing where response of the subject was checked against the research objective. Piloting involves using 10 women entrepreneurs which are working at 06 kebele micro and small enterprise center /clustering sit. By the result of the pilot test necessary correction was taken.

3.3.1 Validity of the Instruments

According to Mugenda and Mugenda (1999) validity is the accuracy and meaningfulness of inference, which are based on the study results. It is the degree to which results are based on the study, results obtained from the analysis of data actually represents the phenomenon under study. The usual procedures in accessing the contents validity are to use professionals or experts in the particular field. The researcher gave the instruments to the supervisors to scrutinize if the instruments are valid. In order to determine the content validity there is a need to use the research

questions and objectives formulated earlier against the expected responses which the item was elicit from the field. After verification of the instruments a pilot study was conducted, this is exposing a very small target population to the study collect data and analyze. This showed whether the research tools can give the intended result.

3.3.2 Reliability of the instruments

Reliability is the degree in which a test consistently measures. To test for reliability of the instruments, the researcher pilot the study instruments with a small representative sample where Cronbach's alpha coefficient shall be determine, if the coefficient is 0.7 and above is deemed reliable and acceptable. Values range from 0 to 1, which higher values indicating greater reliability. While different levels of reliability are required, depend on the nature and purpose of the scale, Nunnally (1978) recommends a minimum level of 0.7.

In this study the pilot tests was conducted where few respondents were exposed to the test-retest method this is where same instrument is given twice to the same group. This was show the correlation between the scores on the two instruments. The results are consistent over time the scores should be similar.

In assuring the reliability and validity of the tests, the pre-test result shows a cronbach alpha value of 84.91%. According to Yalew (2009), taking the number of items in the questionnaire and the characteristics of respondents, the value can verify the reliability of the testes. **(See the result table from Appendices –C)**. Due to this $\alpha = \frac{K}{K-1} \left(\frac{1-VQ}{VR} \right) = \frac{10}{10-1} \left(\frac{1-16.4}{69.5} \right) = \underline{\underline{84.91\%}}$ S.D= Standard deviation VR= variance among respondent VQ= variance among questioners

3.8 Ethical Consideration

There is need to consider a number of different ethical issues and find out what rules there may be for conducting research at an early stage in the study. The ethical approval to conduct the research was sought.

According to Mugenda and Mugenda (1999), the researchers are people genuinely concerned with other people's quality of life. They must be people of integrity who will not undertake

research for personal gain or research that will have a negative effect on others. The research was therefore taking into consideration ethical issues of life. Explaining to the respondents openly and keep true facts about the research in order to take informed decisions about participating. The informed consent was not based on information regarding the purpose of research benefit and compensation or lack of them. The researcher was also give the information given with confidentiality so that the respondent do not feel threatened and free to respond so that they are not physically or psychology harmed especially when promise has been guaranteed

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF RESULTS

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

4.1.1 Data Presentation and analysis

In this part, the data collected in answering the basic questions are presented and analyzed.

4.1.2 Response rate

This section of the chapter presents the response rate of the targeted population namely the women entrepreneurs' in Deber Brehan Town. Out of the totally distributed questionnaires (193) 188 were properly filled and collected. This amounts 97% of the total respondents. Since this is adequate enough to make the analysis, all the discussions below are made on these groups of respondents.

4.1.3 Demographic profile of respondents

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

4.1.4 Age categories

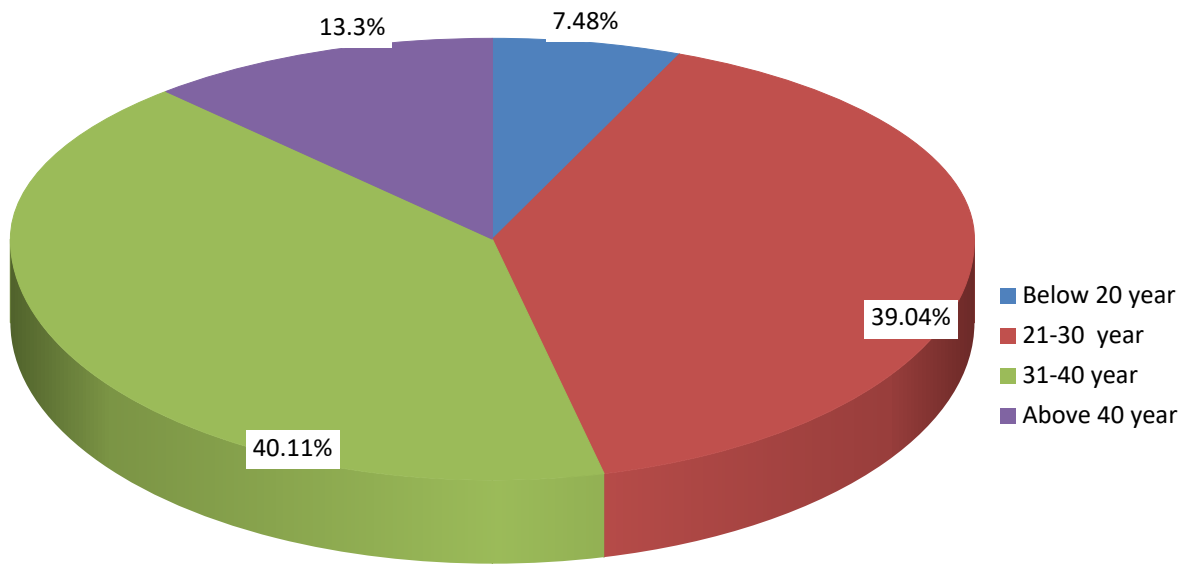


Figure 4.1: Age category of the respondent

As can be seen from the above figure 4.1 majority of the respondents are within the age category of 31-40 years (40.11%) followed by those under the category of 21-30 years (39.04%). The remaining (13.37%) and (7.48%) of the respondents are under the age category of above 40 years and below 20 years respectively.

4.1.5 Level of education and training

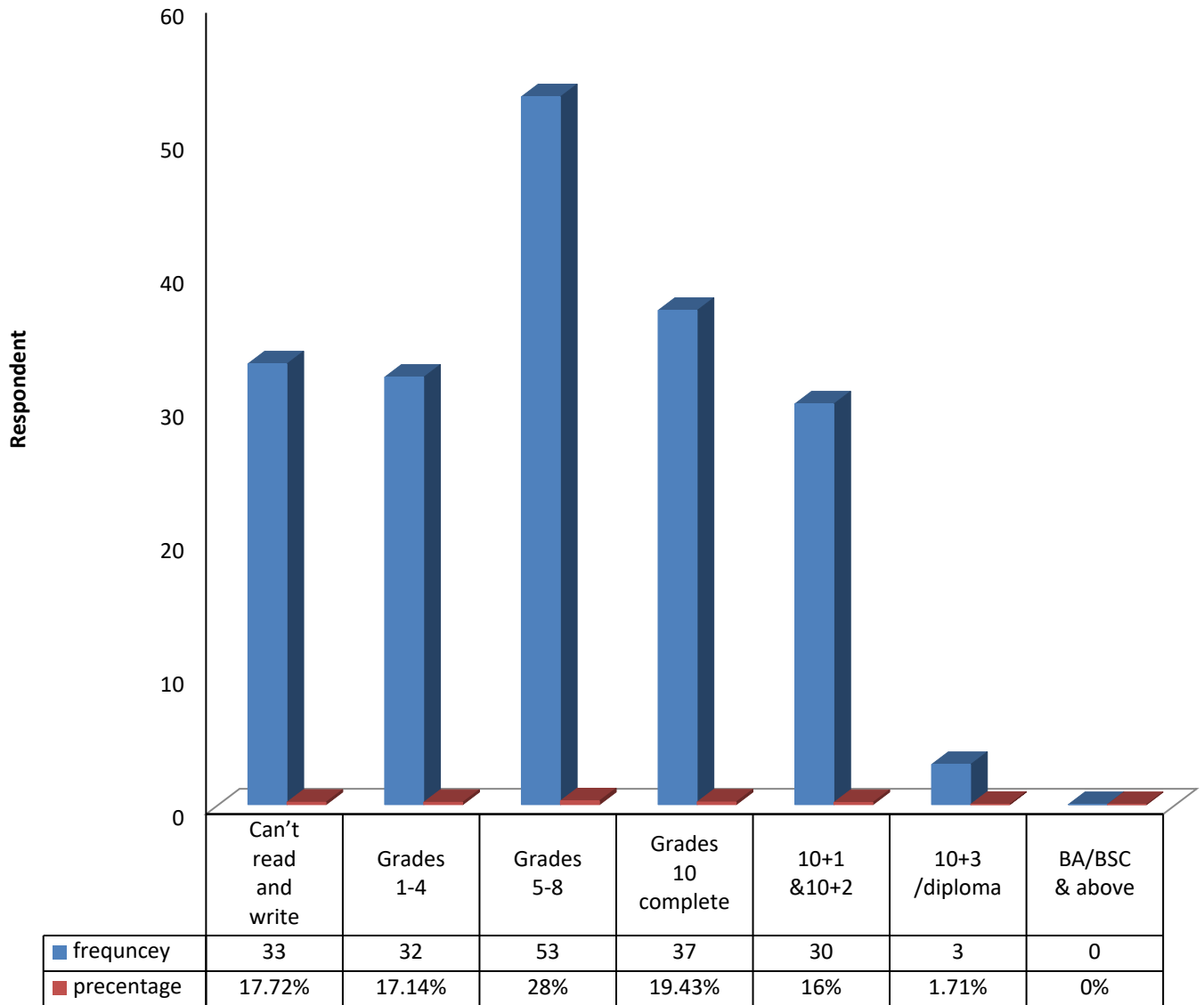


Figure 4.3 levels of education and training

When we see the educational level of the respondents on above figure 4.2, it is clearly seen from that most are within the grade level of 5-8 (28%). This is followed by those who completed grade 10th (19.43%) and cannot read and write (17.72%). The figure also shows that (17.14%) and (16%) of the respondents are within 1-4 grade levels and those reach 10+1 to 10+2 levels respectively. It is only (1.71%) that has a college diploma /10+3 and there is no respondents who has a degree and above.

4.1.6 Work experience

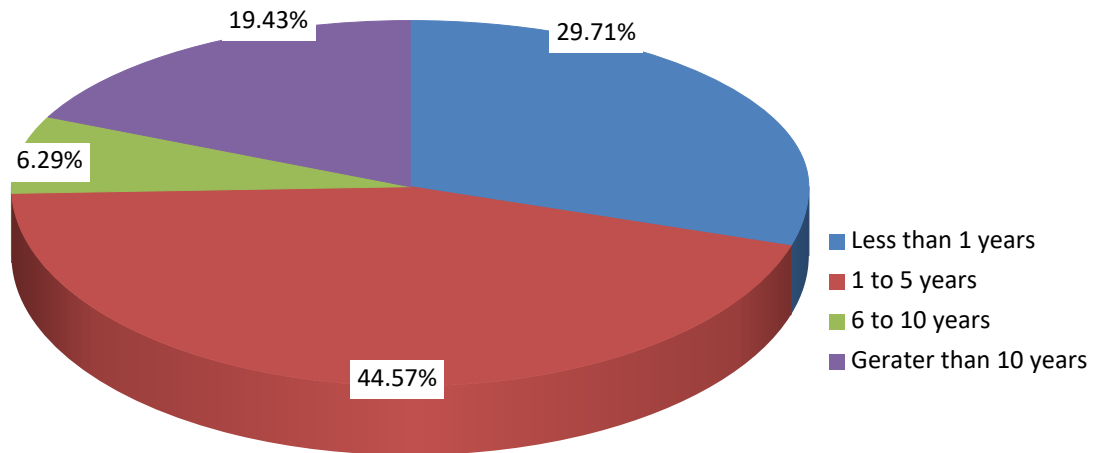


Figure 4.3 work experience of respondent

With regard to the work experience of the respondents, the figure 4.3 shows that majority of the respondents (44.57%) have 1-5 years of experience in their work. It is also clear that (29.71%) and (19.43%) of the respondents have an experience of less than one year and greater than 10 years respectively. The remaining (6.29%) of the respondents have 6-10 years of service in their enterprise.

4.1.7 Martial status

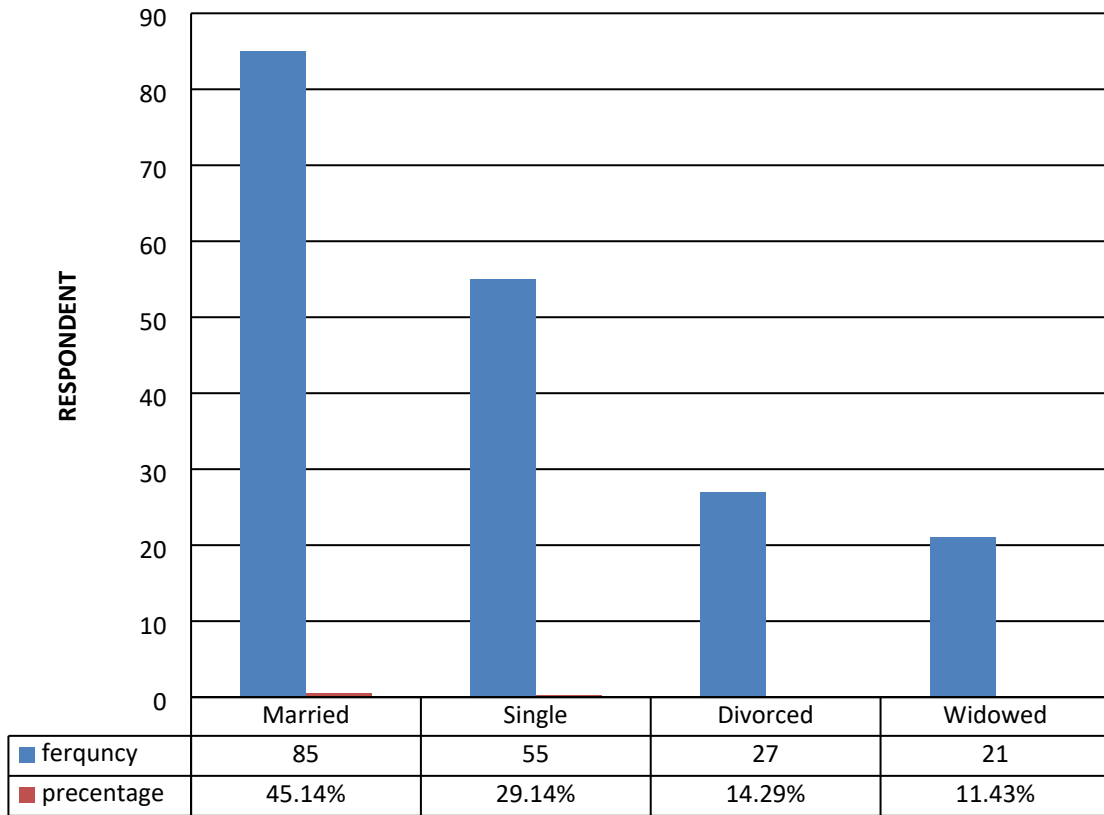


Figure 4.4 Martial status of the respondent

As figure 4.4 shows that the marital status of the respondents' shows the majority are married (45.14%) followed by singles (29.14%).The remaining (14.29%) and (11.43%) of the respondents are divorced and widowed respectively.

4.2 Characteristics of women entrepreneurs in MSEs and women owned enterprises

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

4.2.1 Family size

The following table shows the family size of respondents.

Table 4. 1 Family sizes of respondent

Item	Frequency	Percentage
Family size		
Less than 4	96	51.43
3-5	80	42.29
Greater than 5	12	6.28
TOTAL	188	100

The above table 4.1 shows that, majority of the respondents (51.43%) have a family size of less than 4. The table also shows that (42.29%) of the respondents have a house hold size of 4-5. It is only the remaining (6.28%) respondents that their family size is greater than 5.

4.2.2 Number of employees in the enterprise

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

Table 4.2 Number of employees hired.

Item	Frequency	Percentage
Number of employees in the enterprise		
Less than 5	43	22.86
6-10	4	2.29
11-15	19	10.28
more than 15	121	64.57
TOTAL	188	100

As you can see from the table 4.2 above, majority of the respondents (64.57%) hire more than 15 employees in their enterprise. But (22.86%) respond that they employ less than 5 workers in their enterprise. The table also shows that (10.28% and 2.29%) of the respondents hire from 11-15 employees and from 6-10 employees respectively.

4.2.3 Legal ownership status of the establishment

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

4.2.4 Legal ownership of status of the establishment

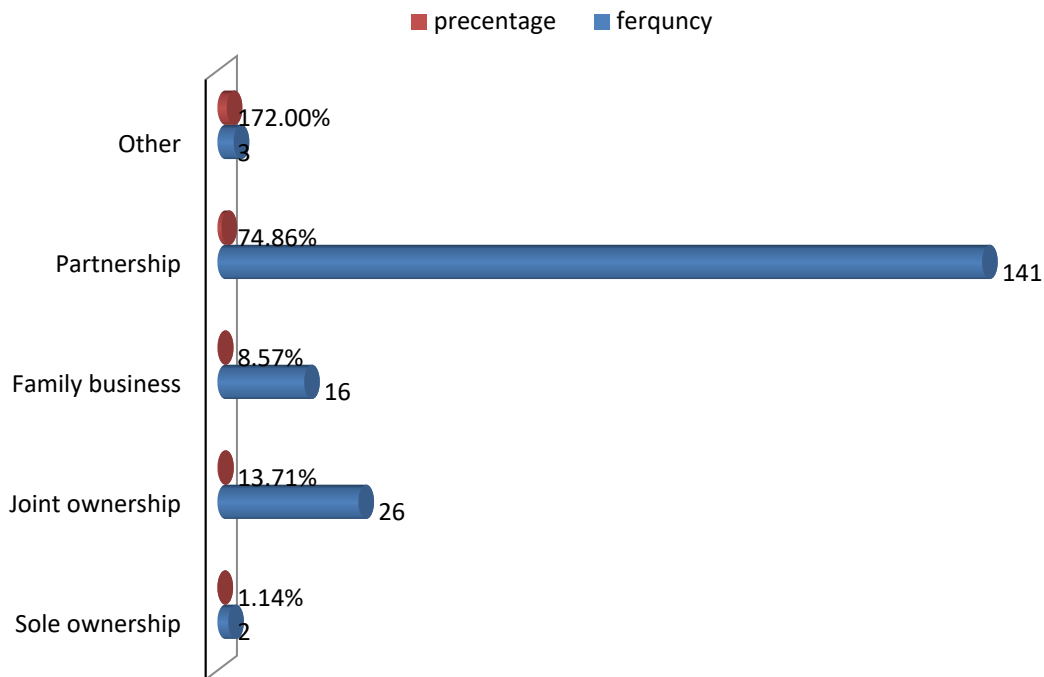


Figure 4.5 Legal ownership of the enterprise

Figure 6 shows that, majority of the respondents (74.86%) establish their enterprise in the form of Partnership followed by joint ownership (13.71). The least number of respondents have a legal ownership of sole proprietorship business (1.14%).

4.2.5 Reasons to start own business

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

Table 4.3 Reason to Start own Business

Item	Frequency	Percentage
Reasons to start own business		
Family tradition	21	11.17
To be self-employed	40	21.28
Brings high income	18	9.57
Small investment is required	4	2.13
No other alternative for incomes	100	53.19
Others	5	2.66
TOTAL	188	100

Table 4.3 above vividly shows that most of the respondent entrepreneurs (53.19%) establish their own business for the reason that they have no other alternatives for income. (21.28%) of the respondents start their own business since they want to be self employed. Only (2.66%) of the respondents establish their own business because they believe that it requires a small investment.

4.2.6 Who initiated and started the business?

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

Table 4.4 Initiators and starter of the business

Item	Frequency	Percentage
Who initiated and started the business?		
Myself alone	106	56.38
With the family	43	22.87
With a friend/partner	12	6.38
Other	27	14.36
TOTAL	188	100

The above table 4.4 clearly depicted that majority of the respondents (56.38%) start enterprises with their own initiation. Similarly, 22.87% of the respondents start businesses with their family initiation. It is only 6.38% of the entrepreneurs establish business with an initiation of a friend/partner.

4.2.7 Source of skill for running their enterprise

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

Table 4.5 Family entrepreneurial history and source of skill for starting the enterprise

No.	Item	Frequency	Percentage
6	Source of skill for running your enterprise		
	Through formal training	114	60.57
	From past experience	18	9.71
	From family	39	20.57
	Other	17	9.14
	TOTAL	188	100
7	Is there anyone in the family who was entrepreneur or owner of some related business activities?		
	Yes	56	29.79
	No	132	70.21
	TOTAL	188	100
8	If say question number 7 yes, what is your family relation with him/her		
	Father	27	48.21
	Mother	1	1.78
	Brother	19	33.93
	Sister	7	12.5

	Grandfather	3	5.36
	TOTAL	56	100

It is also indicated in the table 8 above that 60.57% of the respondents acquire the necessary skill for their business from formal trainings. Moreover, 20.57% of the entrepreneurs acquire their skills from their family. Only 9.14% of the respondent entrepreneurs acquire the skill from sources other than those stats.

It is possible to see from the table above that, 70.21% of the entrepreneurs respond that they have no family member who was an entrepreneur. It is only 29.79% who have an entrepreneur in their family.

Of those women who respond of having an entrepreneur family, 48.21% said that their fathers are entrepreneurs. Similarly, 33.93% respond that their brother is an entrepreneur. It is only 5.36% who have an entrepreneur grandfather.

4.2.8 Sectors the women engaged in

The sectors in which women entrepreneurs are working in is depicted in the following figure.

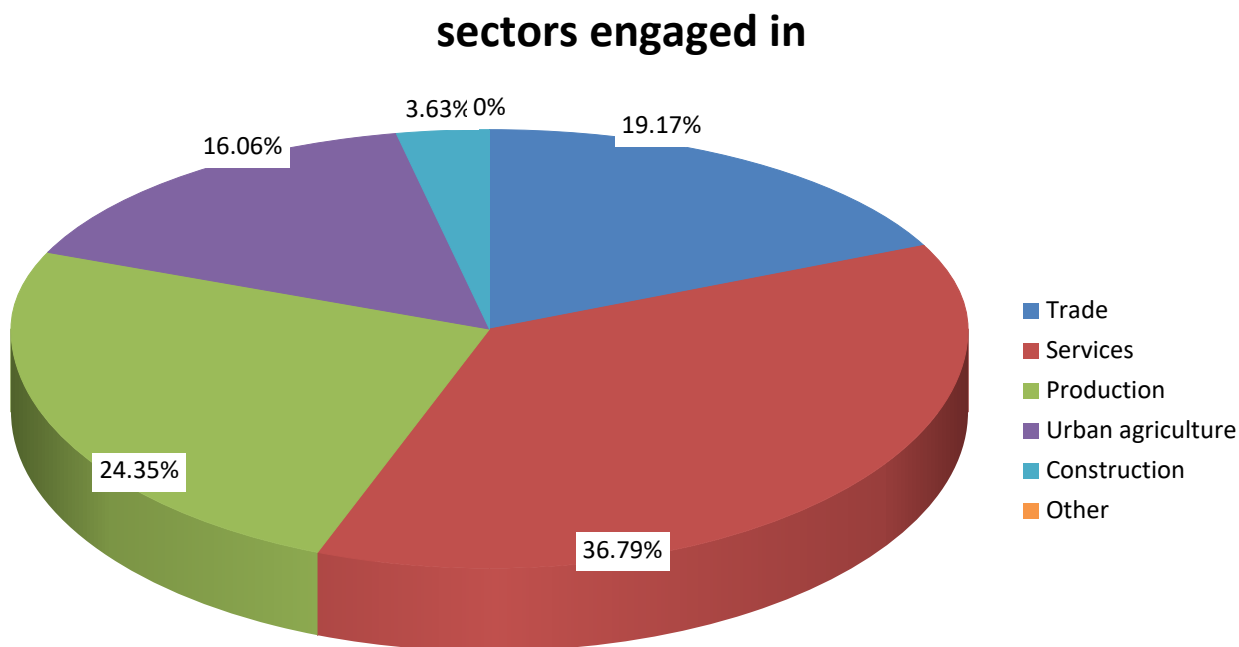


Figure 4.6 Sectors respondents engaged in.

It is clearly seen from figure 4.6 above that majority of the respondents about 36.79% are engaged in the service sector. The production sector accounts 24.35% of the respondents. The trade, urban agriculture and construction take the remaining \approx 19.17%, 16.06% and 3.63% respectively.

4.2.9 The main source of start-up funding

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

Table 4.6 Source of startup funding

Item	Frequency	Percentage
The main source of start-up funding		
Personal saving	19	10.86
Family	8	4.57
Borrowed from relatives or friends/money lenders	1	0.57
Micro-finance institutions	135	77.14
Equb	6	3.43
Assistant from friends/relatives	3	1.71
Inheritance	3	1.71
Borrowed from Bank	0	0
Assistant from NGO's	0	0
Others	0	0
TOTAL	188	100

The above table 4.6 shows that majority of the respondents (77.14%) use micro finances as main source of start-up funding in financing their enterprises. It is also clear that 10.86% of the entrepreneurs use personal saving as their main source of start-up funding. The table above also shows that (0.57%) of the entrepreneurs finance their business borrowing from relatives/friends. Women entrepreneurs in MSEs do not use banks and NGOs as a source of financing their business.

4.2.10 Entrepreneurship training and other support from TVETs and MSEs

Figure 8 shows integrative training and support from TVET and MSEs for women entrepreneurs.

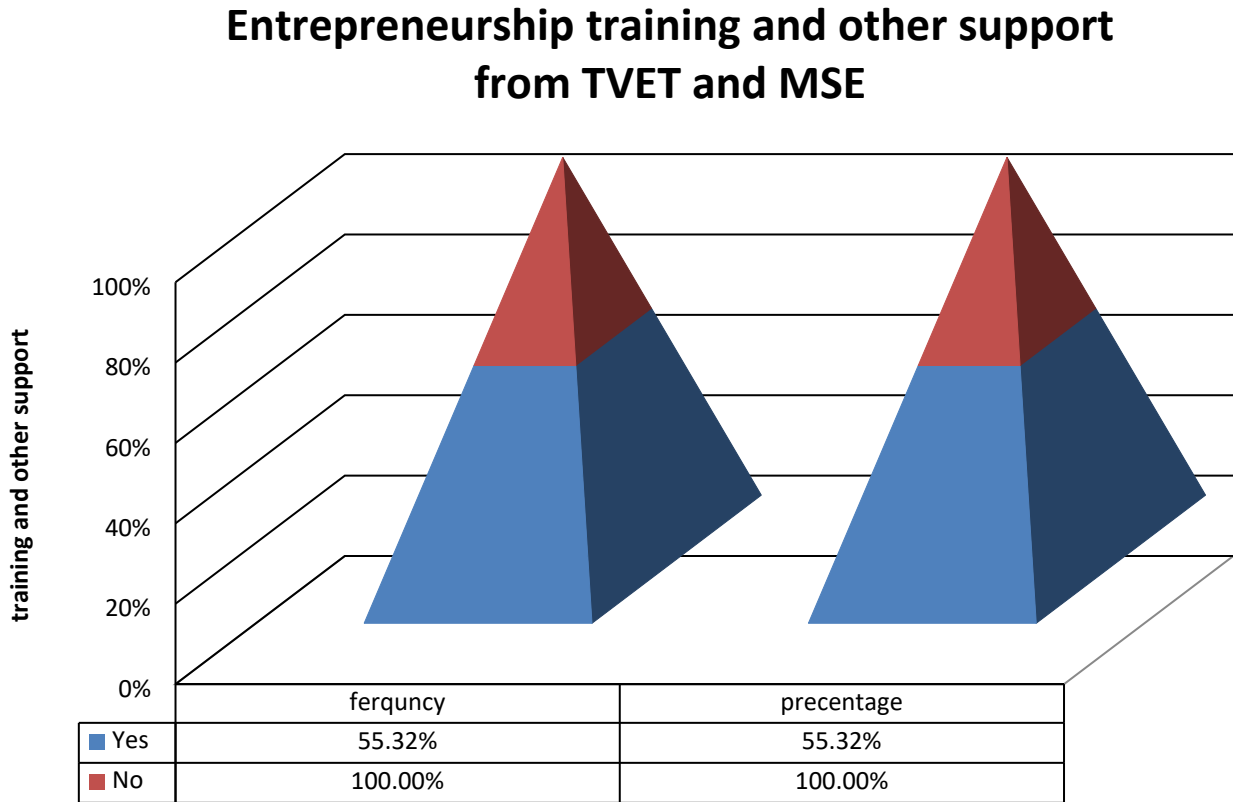


Figure 4.7 Entrepreneurship training and other support from TVETs and MSE

It is possible to see from the figure 8 above that, 55.32% of the respondents respond that they have taken entrepreneurship training. It is only 44.68% who have not taken entrepreneurship training.

The major training topics the enterprise taken

No.	Item	Frequency	Percentage
12.	If your answer is yes, on question number 11 what are the major training topics' related to your enterprise?		
	customer handling and marketing concept training	39	37.50
	Machine maintenance training	18	17.31
	Planning and financial reporting training	13	12.50
	Technical skill training	22	21.15
	Others	12	11.54
	TOTAL	104	100

Table 4.7 major training topics the enterprise taken

Of those women who respond of have taken an entrepreneurship training, 37.50% were trained on customer handling and marketing concept training and 21.15% were trained on Technical skill training similarly, Machine maintenance training and planning and financial reporting training were 17.31%, 12.50% respectively.

4.3 Factors affecting women entrepreneur's performance in MSEs

There are a number of challenges that affect women entrepreneurs in MSEs associated with different factors. The following table shows the major economic, strategic management infrastructural, socio cultural and legal and administrative factors the affect these women entrepreneurs performance.

4.3.1 Economic factors

Economic factors include the economic cycles, the national GNP, interest rates, money supply, inflation, unemployment and disposable income, lack of working capital, inputs/raw material, collateral, and loan and finance etc. As obvious, they affect an enterprise. For example, a sharp increase in interest rates dampens trade, affecting especially enterprises that rely on borrowed funds and with low profit margins. (Chiew Ming Chak oct. 1998), (Samit, 2006)

No.	FACTORS	MEAN	STANDARD DEVIATION	Rank of Severity
	ECONOMIC FACTOR			
1	I have working capital to expand micro and small enterprise business	2.17	1.24	3rd
2	I have access to necessary inputs(raw materials)	2.19	1.27	4th
3	I can borrow money even without titled assets as collateral	3.61	1.35	5th
4	Interest rate charged by micro finances and other lending institutions in reasonable	1.83	1.21	1st
5	I am satisfied with the financial access given by micro finances and other lending institutions.	1.95	1.23	2nd
Grand mean/standard deviation		2.35		

Table 4.8 Economic factors that affect the performance of women entrepreneurs in MSEs

The above table 4.8 shows that from the major economic factors that affects the performance of women entrepreneurs', working capital when starting and expanding small and micro enterprise business activity the mean value (2.17) and standard deviation (1.24) this the respondents were disagreed. This implies there was lack of working capital while doing and expanding the business.

The scores for the availability of necessary raw material/inputs in the table above show that the respondent disagrees with their access to the inputs with a mean value of (2.19) and standard deviation of (1.27). It's clear that the respondent shows their disagreement for the availability of necessary raw materials/inputs.

With regard to borrowing money even without titled assets as collateral the mean (3.11) and the standard deviations (1.36) that women entrepreneurs' agree for the collateral doesn't matters.

Even though this is the case, agreements are seen among the respondents in relation to the idea of borrowing money even without titled assets as collaterals. The mean (3.61) and standard (1.35) for the collateral does not matter.

As opposed to this, the table shows that the interest rate charged by borrowing institutions on entrepreneurs is not reasonable. The disagreement on the reasonability of the interest rates is justified by the calculated means (1.83) and standard deviations (1.21) for interest rate.

It is discussed in table 4.6 above that micro finance are the main suppliers of finance for women entrepreneurs in MSEs. But table 4.8 shows that women entrepreneurs in MSEs are not satisfied with the financial access given by micro finances and other lending institutions. It shows a mean score of (1.95) with a standard deviation of (1.23). Therefore, the average score of the respondents with regard to satisfactory financial access is 'disagree' with little deviations among them.

4.3.2 STRATEGIC MANAGEMENT FACTOR

Strategic management is largely relevant to MSEs. And so long as due attention is paid to threats and crisis handling, the vulnerability of MSEs should be reduced. That leaves only the last problem to deal with – time constraint among the MSEs, which is said to be limiting their application of strategic management. To partly solve the problem, stage-wise implementation had been proposed, along some priority and relevance guidelines, suiting to the operating reality of the MSEs. However, considering the universal laws of cause and effect, MSEs must recognize the inevitability to apply as many techniques as possible, in order to get the maximum results. Due to this the major factor which affect the performance of 'women entrepreneurs' in MSEs , business management training, experience, strategic management process, accesses to information and market, leadership skill and stiff competition are major factors. (Chiew Ming Chak oct. 1998).

Table 4.9 strategic management factors that affect the performance of women entrepreneurs in MSEs

No.	FACTORS	MEAN	STANDARD DEVIATION	Rank of Severity
	STRATEGIC MANAGEMENT FACTOR			
6	I have access to different business development service & other entrepreneurship trainings	2.17	1.24	6rd
7	I have better experience on micro and small enterprise management practice	1.82	1.07	2nd
8	I have followed all strategic management process to start and implement my business	1.45	1.05	1st
9	I have a better access to market for my products	2.12	1.13	5th
10	I have better working capital management practice	2.19	1.27	7th
11	I have no unethical business action related to my firm	3.96	1.1	9th
12	I have better leadership skill on micro and small enterprise	2.08	1.13	4th
13	I have an access to information to exploit business opportunities	3.69	1.38	8th
14	There is no stiff competitions in the market place that I am engaged in	1.93	1.29	3th
	<i>Grand mean/standard deviation</i>	2.38		

As shows from the above table 4.9 the mean score (2.17) and standard deviation (1.24) for the response access to different business development service & other entrepreneurship trainings the respondent haven't access to different business development service & other entrepreneurship trainings on micro and small enterprise. Similarly a better experience on micro and small enterprise management practice was the mean value (1.82) and standard deviation (1.07) they disagree on the idea.

The scores for the following all strategic management process when to start and implement business in the table above show that the respondent disagree with idea with a mean value of (1.45) and standard deviation of (1.05). Similarly, the mean score (2.12) and standard deviation (1.13) in the above table show that, the market access of the respondents is disagreed.

In relation to their better working capital management practice the respondent's answers their response by disagreement. This is justified by the mean score (2.19) and the standard deviation (1.27). with related to unethical action related to the business as the mean value (3.96) standard deviation (1.1) the respondent agree on the idea this implies they don't act unethical activity on their business.

In relation to their better leadership skill on micro and small enterprise, the respondents disagree on it. This is justified by the mean score (2.08) and the standard deviation (1.13).this implies that women entrepreneurs have not micro and small enterprise leadership skill.

However, these women entrepreneurs respond that they have a better access to information to exploit different business opportunities. As the mean score (3.69) and standard (1.38) clearly depicts, the respondent entrepreneurs agree on their better access to information.

With regard to no stiff competition on market place, the mean scores (1.93) and the standard deviations (1.29) respondents disagree with the idea that there is stiff competition for the market they engaged in.

4.3.3 INFRASTRUCTURAL FACTOR

The availability of a well-established, well-maintained infrastructure plays a key role in the smooth operation of an enterprise and might ultimately affect whether it succeeds or not. In order

to operate, enterprises need roads for transportation, sanitation, water, electricity...etc. Hence, the unavailability of such facilities poses a serious obstacle in efficient operation of an enterprise. Poor infrastructure is a challenge, including during the rainy seasons when women micro business owners had little protection from rain or choking sun during hot seasons (Jagero & Kushoka, 2011). Access to infrastructure is basic for MSEs to grow, the enterprises has been requested to rate access of basic infrastructures, electricity, water, telephone and transportation.

No.	FACTORS	MEAN	STANDARD DEVIATION	Rank of Severity
	<i>INFRASTRUCTURAL FACTOR</i>			
15	Adequate infrastructures are available(electric, road, water and sewerage, etc)	1.97	1.32	3th
16	I have my own premises (land) to run my business	1.92	1.28	1st
17	I have access to necessary business infrastructure	3.08	1.23	4rd
18	I have access to necessary technologies	2.85	1.53	3nd
	<i>Grand mean/standard deviation</i>	2.45		

Table 4.10 infrastructural factors that affect the performance of women entrepreneurs in MSEs

The above table 4.10 shows that the mean scores (1.97) and standard deviations (1.32) show that, the respondent in MSEs shows their disagreement on the availability of the necessary infrastructures around their working areas. One success factor for an entrepreneur is having own premises such as land (Hisrich, 2005). And also the table shows that the respondent women entrepreneurs in MSEs do not have their own land to run their business. The response shows a mean of (1.92) with a standard deviation of (1.28).

With regard to access to necessary business infrastructure the mean value (3.08) and standard deviation (1.23) the respondents undecided on the factors that access to necessary business infrastructure. Similarly, with regarding to the necessary technologies the mean score (2.85) and standard deviation (1.53) shows that respondent disagree for the accessibility of necessary technology.

4.3.4 SOCIO-CLTURAL FACTORS

Socio-cultural factors include such indicators like population demographics, income distribution, social mobility, lifestyle changes, attitude towards work and leisure, level of education and consumerism etc. They affect an enterprise. For example, where there is a tendency for middle-class growth, there may be a rising demand of premium products. To establish the effect of socio- cultural factors on women participation in entrepreneurial, the women were asked to respond to items that sought the same. For example, the women were asked whether Socio-Cultural factors have an influence on women participation in entrepreneurial activities. (Chiew Ming Chak oct. 1998).

The following table shows the current states that these factors have impacted women entrepreneurs' performance in MSEs.

Table 4.11 Socio-cultural factors that affect the performance of women entrepreneurs in MSEs

No.	FACTORS	MEAN	STANDARD DEVIATION	Rank of Severity
	SOCIO-CLTURAL FACTORS			
19	I have better contacts (networks) with outsiders	2.12	1.28	2nd
20	I have limited mobility with outsiders	3.11	1.23	4rd
21	The society's attitude towards my products/services is positive	3.02	1.30	6th
22	The attitude of other employees towards my business is positive	3.26	1.46	5th

23	I have a positive relationship with the workforce	3.96	1.1	9th
24	I have no conflicting gender roles	2.02	1.21	1st
25	I am not affected by gender inequalities	3.55	1.43	6th
26	I have no cultural influences	3.57	1.41	7th
27	I never encounter harassments in registering and operating my business	3.82	1.31	8th
Grand mean/standard deviation		3.16		

The above table 4.11 shows the contact (networks) that women entrepreneurs in MSEs have with outsiders is too low with a mean score of (2.12) and standard deviation of (1.28).

With regard to mobility of the women entrepreneurs' the respondent does not like to decide its factor with the mean value (3.11) and standard deviation (1.23). Similarly, with regard to the attitude of the society towards their products/services, the respondent women entrepreneurs in MSEs do not like to decide on idea that the attitude of the society is positive with the mean value (3.02) and a standard deviation (1.30). Similarly, in relation to the attitude of other employees towards their business and the relationship that these women entrepreneurs have with their employees, the table above shows that, the respondents have a positive relationship with their employee and the attitude of the employees towards the business is too positive. The mean scores (3.26) and (3.96) and standard deviations (1.46) and (1.1) for attitude of employees and relationship with employees respectively clearly strengthens this idea. But, these respondents disagree with the idea of having conflicting gender roles. The mean scores (2.02) and standard deviations (1.21) in the table above shows that there are different conflicting gender roles for women entrepreneurs in MSEs.

By the same taken, issues of gender inequality, cultural influences and harassments are not serious problems for women entrepreneurs in MSEs as the table above shows very well. The respondents agree with a mean of (3.55) and standard deviation of (1.43) that there are no gender inequalities. Similarly they agree on the issues that cultural influences and harassment problems

are very low. This is justified by the mean scores (3.57) and (3.82) with a deviation of (1.41) and (1.31) for cultural influences and harassments states respectively.

4.3.5 LEGAL AND ADMINSTRATIVE FACTORS

Legal and administrative factors include legislation on trade, taxation, employment and any other areas that can have a bearing on business. They can affect an enterprise's well being or even survival. For example, in 1998, the Malaysian government decided to promote large-scale transport companies in Kuala Lumpur. Thousands of individual mini bus operators lost their licenses as a result; and tens of thousands of minibus drivers were out of a job. So that of the different factors that hinder entrepreneurial performance, the impact of legal and administrative influences is not to be undermined. (Chiew Ming Chak oct. 1998).

The following table displays the key legal and administrative factors that affect the performance of women entrepreneurs in MSEs.

No.	FACTORS	MEAN	STANDARD DEVIATION	Rank of Severity
28	I have no legal, institutional and policy constraints	3.96	1.1	6th
29	I have never encountered bureaucracies and red tapes	1.97	1.32	3rd
30	In general the overall legal and regulatory environments favorable.	2.48	1.40	5th
31	I have a network with different administrative bodies	2.14	1.21	4th
32	I have access to policy makers	1.94	1.28	2nd

33	The tax levied on my business is reasonable	1.93	1.29	1st
<i>Grand mean/standard deviation</i>		2.40		

Table 4.12 Legal and administrative factors that affect the performance of women entrepreneurs in MSEs

As shown from the above table 4.12 even though this is the case, agreements are seen among the respondents in relation to the inexistence of legal, institutional and policy constraints With the mean score (3.96) and the standard deviations (1.1). On the other hand the respondents ‘disagree’ that bureaucracies and red tapes affect their performance with mean of (1.97) and standard deviation of (1.32).

With regard to the favorability of the overall legal and regulatory environments the mean scores (2.48) and standard deviation (1.4) implies that the overall legal and regulatory environments are not as such favorable. Similarly, these women entrepreneurs disagree with the ideas of having network with administrative bodies and access to policy makers. The mean scores and standard deviations clearly show their disagreement. That is means of (2.14) and (1.94) and standard deviations of (1.21) and (1.28) for network with outsiders and access to policy makers respectively. The disagreement on the reasonability of the tax amount is justified by the calculated means (1.93) and standard deviations (1.29) for tax amount the government levied on the micro and small women enterprise is lacks reasonability.

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

Even though, all the economic, infrastructure, socio-cultural, strategic management and legal and administrative factors affect the performance of entrepreneurs, this does not necessarily mean that all have equal impact.

The following table clearly compares the overall impact of all the key factors discussed in detail above.

No.	FACTORS	GRAND MEAN	GRAND STANDARD DEVIATION	Rank of Severity
1	Economic	2.35	0.01	1st
2	Strategic management	2.38	0.04	2nd
3	infrastructural	2.45	0.06	4th
4	Socio-cultural	3.16	0.12	5th
5	Legal and Administrative	2.4	0.10	3rd

Table 4.13 Comparison of the major factors affecting women entrepreneurs ‘Performance

As shown from the above table 4.13 the grand mean (2.35) and grand standard deviation (0.01) in the above table clearly depicts that the economic factors are Sevier than the others followed by the strategic management factors that has a grand mean of (2.38) and a grand standard deviation of (0.04).

With regard to the impact of the legal and administrative factors it is more significant than infrastructural factors as the grand mean (2.4) and (2.45) grand standard deviations (0.10) and (0.06) clearly depict accordingly. Last but not insignificant Socio-cultural factor is also Sevier with the grand mean value (3.16) and grand standard deviation (0.12).

4.5 Discussion

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

In support of Birley's findings, women entrepreneurs in MSEs are daughters of self employed father and are married. The fact that these entrepreneurs are daughter of self employed father shows that women entrepreneurs in MSEs are not significant in number in the business arena. This is because the number of respondents having a self employed mother or sister is insignificant. By the same logic, it is also possible to guess from the fact that women entrepreneurs are married that they may have conflicting gender roles such as keeping kids since in our country/Ethiopia context most of these responsibilities are left to women. However, the idea that these entrepreneurs are from a middle or upper class, educated to degree level, forty to forty five at the start up and having the relevant experiences contradict with the Birley's findings. Of course, his findings may work in most developed countries. Their total applicability in developing countries like Ethiopia is questionable. One can reach to the conclusion that women entrepreneurs in Debre Brehan are not from a middle or upper class. This is because, had these entrepreneurs be from such a family, they would not have seen starting own business as a last resort. Similarly, the maximum educational level that these entrepreneurs reach is 8th grades. This shows that the entrepreneurs run their business by common sense than supporting it with scientific principles. Regarding their age and experience, it is also possible to deduce that women entrepreneurs in MSEs in Debre Brehan are in the age categories of 31-40 and join the business without adequate experiences. This implies women entrepreneurs in MSEs in Debre Brehan town are youngsters and within the productive age that can contribute a lot for their performance. However, the fact that they are less experienced in their areas of work may negatively affect their performance. In relation to family size, even though Shane (1997) and ILO (2003) found that women entrepreneurs have an average larger family size, this study found that the majority women entrepreneurs have a family size of less than 3 which is even less than the average family size in Ethiopia that is 4.8 (CSA, 1995). This is contradictory and needs further investigation.

It is discussed above that women entrepreneurs are married, have no self employed mother/sister, have low educational background and are not experienced in business. All these can lead to the conclusion that, the personal characteristics of these entrepreneurs can contribute to their low performance in addition to the economic, strategic management, infrastructural, social and cultural, and also legal and administrative factors. UNECE (2004) reported that MSEs have a better employment opportunity than even that of larger ones. As this study shows, most women entrepreneurs in MSEs in Debre Brehan are engaged in the service and production sector and employ more than 15 individuals within them. Hence, the finding matches with the report. Similarly, the entrepreneurs are organized under partnership and use micro finances as main sources of funding. This shows the service and production sector is increasing at an alarming rate and opens an opportunity of employment to a large number of individuals. Besides this, the openings of Micro finances allow women to be organized under partnership for the purpose of acquiring finance even without titled collaterals. Partnerships give these entrepreneurs an opportunity of sharing skills, knowledge and experiences for one common goal which is organizational success (Hisrich, 2005). World Bank (2005), ILO (2003), Samiti (2006), Tan (2000) and SMIDEC(2004) Chiew Ming Chak, (Oct. 1998), addressed that women entrepreneurs in MSEs are affected by a number of economic, strategic management, infrastructural, socio-cultural and legal and administrative factors. Some of the findings of this study go in line with these and some others go against.

Economic factors include the economic cycles, the national GNP, money supply, inflation, unemployment and disposable income, lack of working capital, inputs/raw material, collateral, interest rate, loan and finance (Chiew Ming Chak oct. 1998), (Samit, 2006),

From the major economic factors which affect the performance of women entrepreneurs in MSEs, the impact of the economic environment is significant, this implies, the impact of globalization is reflected in women entrepreneurs in MSEs. Similarly Working capital is chief concern of women entrepreneurs' it is to ensure sufficient working capital, especially when payments for goods sold or services provided are delayed. The other is financial access to finance their enterprise and the interest rate they charge are the chief economic factors affecting women entrepreneurs' in the current downturn.

The other factors that affect women entrepreneurs are strategic management and purpose of this study was to ascertain the impact of strategic management on the women entrepreneurs' performance. Results from the data analysis strongly support that Strategic management factors it is largely relevant to MSEs. And so long as due attention is paid to threats and crisis handling, the vulnerability of MSEs should be reduced. That leaves only the last problem to deal with – time constraint among the MSEs, which is said to be limiting their application of strategic management. To partly solve the problem, stage-wise implementation had been proposed, along some priority and relevance guidelines, suiting to the operating reality of the MSEs. (Chiew Ming Chak oct. 1998). Among the major strategic management factor which affect the performance of women entrepreneurs' in Debre Brehan town, access to training, lack of experience, planning and management process, working capital management practices, unethical business action related their business, leadership skill and stiff competition are major factors which affect the women entrepreneurs' in Deber Brehan town. However in relation to access to information to exploit business opportunities is not their business problem. This contradicts from the fining of (Chiew Ming Chak 1998). the reason behind is this research undertake after some years, difference in the research area and growth of information technology is the reason.

With regarding to the major Infrastructural factors that affect the performance of women entrepreneurs in MSEs in Debre Brehan town are in inadequate infrastructure (sewerages, electric power, roads accessibility), access to land/ lack of own premises (land),are highly affects the women entrepreneurs' performance.

In contrast to the findings of World Bank, ILO Samiti, Tan and SMIDEC, this study found that infrastructures specially access to necessary business infrastructures and technologies are difficult to decide as problems. This may be attributed to different reasons.

- First, since the study is conducted in Debre Brehan town, these problems may not be observed as compared to women entrepreneurs in rural areas.
- Secondly, since the studies were done some years before, certain changes may be seen in between.

With regard to socio-cultural conditions, better contact (network) with outsiders and conflicting gender roles are the Sever factors that affect women entrepreneurs in Debre Brehan town. On other hand social mobility, society attitude towards the product, attitude of other employee to their business are undecided. However, relationship with the work force, gender inequalities, harassments' in registering and operating the business are not the problem of entrepreneurs in the town, in contrast to other researcher's findings. Besides to the above justifications, the reasons for such changes may be better access to media and other facilities that may change the society's attitude.

In relation to legal and administrative issues, bureaucratic red tape, poor access to justice, network with different administrative bodies', access to policy makers, amount of tax levied, the overall legal and administrative environmental factors are serious problems of women entrepreneurs in MSEs in the town. But legal barriers, institutional and policy constraints are not serious problem.

Therefore it is possible to conclude that; even though 5 major factors which affect the women entrepreneurs performance were found in Deber Brehan town each factor have not equal degree. The economic, strategic management, legal and administrative and Infrastructural factors are the most significant factors respectively which affect women entrepreneurs' performance. The socio-cultural factors are minimal. The reasons for such changes may be better access to media and other facilities such as urbanization that may change the society's attitude.

From the observation and researcher opinion the establishments of different municipality services, TVETs, MSEs and micro finances, college are seen in different towns, the problems identified in this research shows that all are not doing what is expected of them. That is the municipalities in providing working premises (land), the TVETs in training entrepreneurs, the micro finances in providing financial supports, and MSEs in recruiting and selecting the youth. All these are joint responsibilities among these stakeholders in bringing women entrepreneurs in MSEs in to high performance. That is why the researcher concludes that much is not done in this regards.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

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

5.1 Summary

In this study, it was designed to determine the factors that affect the performance of women entrepreneurs in MSEs .It was also tried to address the characteristics of women entrepreneurs in MSEs and their enterprises. A sample of 193 women entrepreneurs engaged in 5 sectors was taken for the study using stratified and simple random sampling. In the process of answering the basic questions, a questionnaire that include demographic profiles, characteristics of women entrepreneurs and their enterprises, factors that affect the performance of women entrepreneurs in MSEs and was designed in a closed ended and likert scales. After the data has been collected, it was analyzed using simple statistical techniques (tables, Charts, graph and percentages) and descriptive statistics (mean and standard deviations).Based on 188 respondents results were acquired, the major findings of the study are summarized as follows.

- ✓ Most of the respondent women entrepreneurs are under the age category of 31-40 (40.11%) and educational level of 5th -8th grades (28.00%) with a working experience of 1-5 years (44.57%) and their marital status are married (45.14%).
- ✓ Majority of the respondents have a family size of less than 4 (51.43%); engaged in the production/service sector (36.79%), hire more than 15 employees within their organization (64.57%) and the legal ownership establishment of their enterprises is in the form of partnership (74.86%). Moreover, majority of the respondents start their own business for the reason that they have no other alternatives (53.19%).Similarly, most of these respondents start their own business by their own initiation and acquire the necessary skills through formal trainings (60.57%). Besides this, they have no entrepreneurial family (70.21%). Of those that have an entrepreneurial family, most of them have a self employed father (48.21%). The main source of startup fund for majority of the respondents is micro finances (77.14%).

- ✓ The demographic profile and the characteristics' of the women entrepreneurs' and their enterprise are summarized above as they affect the entrepreneurs' as they stated on the research question. The remaining research question described as follows.

1. What are the key economic factors that affect women entrepreneurs in MSEs?

The major economic factor which affect the performance of women entrepreneurs' in MSEs according to their severity order are interest rate charged by micro finances and other lending institutions is not reasonable ($X = 1.83$ & $s.d = 1.21$), no satisfaction with the financial access ($X = 1.95$ & $s.d = 1.23$), lack of working capital to expand the enterprise ($X = 2.17$ & $s.d = 1.24$), inaccessibility to necessary raw materials/inputs ($X = 2.19$ & $s.d = 1.27$) are the most severe economic problems. A chief concern of entrepreneurs' is to ensure sufficient working capital, especially when payments for goods sold or services provided are delayed. This involves, in part, astute cash flow management, tight tracking of accounts receivable, maximizing the use of supplier credit. The interest rate charged by micro finance is too high; Banks may have the funds but are restricting lending to entrepreneurs' due to the negative economic environment. Access to finance and low demand are the chief factors affecting MSEs in the current downturn. Whereas borrowing money even without titled assets as collaterals have a severity order of ($X = 3.61$ & $s.d = 1.35$) since it is distributed through group (cooperative collateral system) it is not as such serious economic problems for those entrepreneurs.

2. What are the major strategic management and infrastructural bottlenecks that affect women entrepreneurs' performance in MSEs?

- ✓ This study examines the impact of strategic management on the performance of women entrepreneurs in MSEs. Due to this the major strategic management factors that affect women entrepreneurs in MSEs, according to their severity order are following all strategic management process to start and implement the business ($X = 1.45$ & $s.d = 1.05$), experiences on micro and small enterprise management practice ($X = 1.82$ & $s.d = 1.07$), stiff competition in the market ($X = 1.93$ & $s.d = 1.1.29$), leadership skill ($X = 2.08$ & $s.d = 1.07$), access to market to the product ($X = 2.12$ & $s.d = 1.13$), access to different business development service & other entrepreneurship trainings ($X = 2.17$ & $s.d = 1.24$), working capital management practice ($X = 2.19$ & $s.d = 1.27$), are the major strategic management factors. Whereas access to information to exploit business opportunists (X

=3.69 & s.d=1.38), and unethical business action related to the firm ($X = 3.96$ & s.d=1.1), are not serious problems of the women entrepreneurs' in Debre Brehan town.

- ✓ With the regard to the infrastructure factors which affect the women entrepreneurs in Debre Brehan town with their severity orders are access to land/own premises to run their business, ($X = 1.92$ & s.d=1.28), and inadequate infrastructure (electric power, road water sewerage etc) ($X = 1.97$ & s.d=1.32), are serious problems. On the other hand access to necessary technologies ($X = 2.85$ & s.d=1.53), and access to necessary business infrastructure ($X = 3.08$ & s.d=1.23), the respondents does not decided on the issues.

3. What are the key socio-cultural challenges and its characteristics that affect women entrepreneurs' performance in MSEs?

The major socio-cultural factors that affect the respondent women entrepreneurs in MSEs in Debre Brehan town according to their severity order are Conflicting gender roles ($X = 2.02$ & s.d=1.21), better Contact (network) with outsiders ($X = 2.12$ & s.d =1.28), are the main socio cultural factors in town. On the other hand, society attitude towards their product, ($X = 3.02$ & s.d=1.3), limited mobility with outsiders ($X = 3.11$ & s.d=1.23), attitude of employees to the business ($X = 3.26$ & s.d=1.46), are undecided. However, gender inequality ($X = 3.55$ & s.d=1.43), cultural influence ($X = 3.57$ & s.d=1.41), harassments and relationship with the workforce, ($X = 3.82$ & s.d=1.31), ($X = 3.96$ & s.d=1.1), are not as such problems that affect the performance of women entrepreneurs respectively.

4. What are the major governmental and administrative challenges that affect women entrepreneurs' performance in MSEs?

The major legal and administrative factors that affect the women entrepreneurs in MSEs according to their severity order are the amount of tax levied on the enterprise ($X = 1.93$ & s.d=1.29), access to policy makers ($X = 1.94$ & s.d=1.28), bureaucracies and red tapes ($X = 1.97$ & s.d=1.32), network with different administrative bodies ($X = 2.14$ & s.d=1.21), over all legal and regulatory environments ($X = 2.48$ & s.d=1.4), are serious legal and administrative problems. Nevertheless, legal, institutional and policy constraints ($X = 3.96$ & s.d=1.10) are not serious problems in the town.

* Of the major factors that affect the women entrepreneurs in MSEs, economic factors take the leading position (grand $\bar{X} = 2.35$ & grand s.d = 0.01) followed by strategic management (grand

$\bar{X} = 2.38$ & grand s.d = 0.04), legal/administrative (grand $\bar{X} = 2.4$ & grand s.d = 0.1), infrastructure factors (grand $\bar{X} = 2.45$ & grand s.d = 0.06) and socio/cultural factors (grand $\bar{X} = 3.16$ & grand s.d = 0.12) respectively.

5.2 Conclusion

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

The economic, strategic management(Admitting the reality and importance of strategic management for the improvement of business performance of MSEs, it is sufficient to say that for any MSE to be successful in their line of business they have to not only define a clear vision and mission but also diligently apply strategic management principles to improve on their business performance as well as gain competitive edge over other businesses), infrastructural, and legal/administrative even socio-cultural challenges are still tremendous. This can be associated with the effects of globalization that may create intense competitions in the market and poor performances for those entrepreneurs that cannot easily cope up with changes. For the MSE sector to be vibrant and serve as a springboard for the growth of a strong private sector in Ethiopia a TVET system that supplies disciplined and quality workforce can be considered as one of the necessary conditions. A country with poor human capital has the least chance to develop even if huge capital outlays are invested in all other productive sectors. The production of trained workforce is as important or even may be more important than the production of goods and services. Whatever is produced in the economy to be competitive, both in the domestic and international markets, depends on the quality of the productive workforce the country has. This

obviously calls for a TVET system that supplies the business sector and/or the whole economic system with a quality workforce that efficiently uses and produces resources.

5.3 Recommendations

Based on the findings of the study, the necessary recommendations are forwarded to existing and potential entrepreneurs, to MSEs, Micro Finances Institutes, TVET Institutions and policy maker.

To existing and potential women entrepreneurs in MSEs:

Even though entrepreneurship is not free of risks, existing and potential entrepreneurs should not see it as a last resort. This is because starting own business creates sense of independence, flexibility and freedom; make own boss, give time and financial freedoms.

Besides this, in the time of globalization, it would be unthinkable to get jobs easily because of the serious competition throughout the world. Moreover, to tackle the different economic, strategic management, infrastructural, social/cultural and legal/ administrative bottlenecks they face, women entrepreneurs should make lobbies together to the concerned government officials by forming entrepreneurs associations.

Besides this, women entrepreneurs in MSEs should search for other alternative supporting agents rather than relaying only on TVET institutions, micro finances and MSEs offices in improving their performance and solving problems. For example, they should also approach known individual entrepreneurs, NGOs, banks and other supporting organizations.

Lastly, Women entrepreneurs in MSEs of the town should share experiences with other entrepreneurs in other towns and regions so that they can learn a lot from best practices of those entrepreneurs.

To MSEs heads:

- MSEs Heads should design a different screening mechanism while selecting candidates rather than using “one kebele member system”. Besides this, the minimum number of members to form partnership/a cooperative should also be revised. Being in one/the same kebele should not be a criterion to form a partnership/a cooperatives association, rather members’ skill compositions, their ethical attitudes and commitment to work should also be taken in to account.
- Furthermore, keeping the minimum number of members to form an (partnerships/ association) in to 10 is not reasonable, because what matters in not their number rather their willingness and their relationship among themselves should also be considered.
- MSEs should also discuss with municipalities and other administrative bodies to make women entrepreneurs owners of working premised(land).They should also arrange mechanisms through which women entrepreneurs in MSEs can easily access administrative bodies and policy makers so that they can be beneficiaries of different governmental incentives such as tax exemptions, decreasing interest rates on loans etc.

To Micro finances:

- Micro finance institutes should change the practice of “group lending system” since members in a group cannot have the same thinking level, attitude and commitment as there are personal differences. Hence institutes should allow individual lending systems.
- Micro-finances should also minimize the interest rates that they charge to women entrepreneurs in MSEs so as to strengthen their entrepreneurial spirit. In addition Credit services need to be reviewed in order for them to be accessible to small enterprises with limited capacity. This has yet to be achieved despite the proliferation of microfinance institutions alongside the MSE strategy. The procedures for securing loans must be simplified or greater support offered by the lenders to support MSEs. Some microfinance institutions also need to be sensitized to the nature of MSEs and the sustainability of their businesses.

To TVET educators:

Improving vocational and technical education and training is an effective way of generating dynamic entrepreneur's women's participation in technical vocational education is low in (Debre Brehan) Ethiopia.

- There is the need to transform gender segregated approach to vocational and technical training in which women are trained in. Skills training programs need to be developed in conjunction with the labor market. Efforts should be made to empower women through various leadership programs that build women's ability to progress in the businesses.
- Strategic management training shall be integrated with other technical trainings and exercised on their operation practically. Hence TVET colleges should provide both technical and business trainings to MSEs so that these entrepreneurs can withstand competitions, develop entrepreneurial sprits, improve managerial skill in such a competitive world.
- TVET colleges should also be involved the recruitment and selection of candidates rather than making it as a sole responsibility of MSEs. Besides that entrance exams should be given to candidates to proactively avoid unnecessary costs by receiving individuals with poor attitudes.

To Government policy maker

As it is vividly shown on the study that the economic factor is the most significant factor which affect the women entrepreneurs' performance. To decipher this economic factors government policy maker would prepare the following economic reform.

- Access to finance is one economic factor affecting women entrepreneurs' performance in the current downturn. In case of MSEs the only financial source is micro finance institution; Credit has tightened for micro and small enterprises. Banks may have the funds but are restricting lending to enterprises due to the negative economic environment but its actual impact is not well known. So as to encourage women entrepreneurs bank also other option for credit provider by considering its interest rate.

Governments have responded by loosening monetary policy, strengthening banks, encouraging lending and providing demand stimulus through fiscal policies.

- Taxation also one of legal and administrative factors which affect the women entrepreneurs performance in MSEs. Therefore government needs micro and small enterprise taxation reform especially for those women entrepreneurs. Reduce the tax rate, give tax relief during crisis and free from tax for those women entrepreneurs which have legal status of sole proprietorships and partnerships can ease working capital constraints for businesses and stimulate demand among consumers.

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**PART 2: CHARACTERISTICS OF WOMEN ENTREPRENEUNERS IN
MSEs AND WOMEN OWENED ENTERPRISES**

1. Family size? A. Less than 3 B. 4-5 C. More than 5
2. Number of employees in the enterprise? A. Less than 5 B. 6-10 C. 11-15 D. more than 15
3. What is the legal ownership status of the establishment? A. Sole ownership B. Joint ownership
C. Family business D. partner ownership E. Other (specify) _____
4. Why did you prefer to start your own business? A) Family tradition B) To be self employed C
Brining high income D) Small investment is required E) No other alternative for incomes F)
other (specify)
5. Who initiated and started the b business? A. Myself C. A friend/ partner
B. The family D. other (specify) -----
6. How did you acquire the skill for running your enterprise?
A) Through formal training B) From past experience C) From family D) Other (specify)
7. Is there anyone in the family who was entrepreneur or owner of some related business
activities? A) Yes B) No
8. If yes, question number 7 what is your family relation with him/her?
A) Father B) Mother C) Brother D) Sister E) Grandfather
F) Grandmother G) Husband H) other (specify)
9. What sector is your business in? A. Trade B. Services C. Production D. Urban
agriculture E. other (specify) -----
10. What was your main source of start-up funding? A. Personal saving B. Family C. Borrowed
from relatives or friends/money lenders D. Micro-finance institutions E. Equb F. Assistant from
friends/relatives

G. Inheritance H. Borrowed from Bank I. Assistant from NGO's J. Others (specify) _____

11. Have you got entrepreneurship training and other support from TVETs and MSEs?

A) Yes B) No

12. If your answer is yes on question number 11 what area of training and support you got?

A). customer handling and marketing concept training B) machine maintenance C) Planning and financial reporting training D) Technical skill training E) other specify-----

PART 3: FACTORS AFFECTING WOMEN ENTREPRENEURS'

PERFORMANCE IN MSEs.

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

5= strongly agree 4= agree 3= undecided 2= disagree 1= strongly disagree

No.	ECONOMIC FACTOR	Agreement Scale					remark
		5	4	3	2	1	
1	I have working capital to expand micro and small enterprise business						
2	I have access to necessary inputs(raw materials)						
3	I can borrow money even without titled assets as collateral						
4	Interest rate charged by micro finances and other lending institutions in reasonable						
5	I am satisfied with the financial access given by micro finances and other lending institutions.						
	STERATGIC MANAGEMENT FACTOR	5	4	3	2	1	remark

6	I have access to different business development service & other entrepreneurship trainings						
7	I have better experience on micro and small enterprise management practice						
8	I have followed all strategic management process to start and implement my business						
9	I have a better access to market for my products						
10	I have better working capital management practice						
11	I have no unethical business action related to my firm						
12	I have better leadership skill on micro and small enterprise						
13	I have an access to information to exploit business opportunities						
14	There is no stiff competitions in he market place that I am engaged in						
	INFRASTRUCTURAL FACTORAL	5	4	3	2	1	remark
15	Adequate infrastructures are available						
16	I have my own premises (land) to run my business						
17	I have access to necessary business infrastructure						
18	I have access to necessary technologies						
	SOCIO-CLTURAL FACTORS	5	4	3	2	1	remark
19	I have better contacts (networks) with outsiders						
20	I have limited mobility with outsiders						
21	The society's attitude towards my products/services is positive						
22	The attitude of other employees towards my business is positive						
23	I have a positive relationship with the workforce						

24	I have no conflicting gender roles						
25	I am not affected by gender inequalities						
26	I have no cultural influences						
27	I never encounter harassments in registering and operating my business						
	LEGAL AND ADMINSTRATIVE FACTORS	5	4	3	2	1	remark
28	I have no legal, institutional and policy constraints						
29	I have never encountered bureaucracies and red tapes						
30	In general the overall legal and regulatory environments favorable.						
31	I have a network with different administrative bodies						
32	I have access to policy makers						
33	The tax levied on my business is reasonable						

Appendices -B

የደብረ ብርሃን የኒቨርሲቲ

የቢዝነስና ኢኮኖሚክስ ትምህርት ክፍል

ይህ መጠይቅ በጥቃቅንና አነስተኛ ተቋማት ላይ የተሰማሩ ነጋዴ ሴቶች ያጋጠማቸውን ችግሮች ለመዳሰስ የተዘጋጀ ነው። በመሆኑም መጠይቁ ለጥናቱ ዓላማ ብቻ የሚውል መሆኑን በመገንዘብ በጥንቃቄ እንዲሞሉልኝ በትህትና እጠይቃለሁ። (አለሙ በሻው የ" MBA " ተማሪ) ለሚደረግልኝ ትብብር በቅድሚያ ከፍያለ ምስጋናዬን አቀርባለሁ። ማሳሰቢያ ፡ በመጠይቁ ላይ ስም መፃፍ አያስፈልግም።

ክፍል አንድ፡ አጠቃላይ መረጃ

1. እድሜ? ሀ) ከ20 ዓመት በታች ሐ) ከ 31 እስከ 40 ዓመት
 ለ) ከ21 እስከ 30 ዓመት መ) ከ40 ዓመት በላይ
2. የትምህርት ትደረጃ? ሀ) ማንበብና መፃፍ ያልቻለች ሠ) 10₊₁ እና 10₊₂
 ለ) ከ1ኛ እስከ 4ኛ ክፍል ረ) 10₊₃ ወይም ዲፕሎማ
 ሐ) ከ5ኛ እስከ 8ኛ ክፍል ሸ) ቢ.ኤ/ቢ.ኤስሲ እና በላይ
 መ) 10ኛ ክፍል ያጠናቀቀች
3. የስራ ልምድ? ሀ) ከ1 ዓመት በታች ሐ) ከ6-10 ዓመታት
 ለ) ከ1 እስከ 5 ዓመታት መ) ከ10 ዓመት በላይ
4. የጋብቻ ሁኔታ? ሀ) ያገባች ሐ) አግብታ የፈታች
 ለ) ያላገባች መ) ባለቤቷ በሞት የተለያች

ክፍል ሁለት፡ ነጋዴ ሴቶችና የተቋሞቻቸው ባህርያት

1. የቤተሰብ መጠን? ሀ) ከ 3 በታች ሐ) ከ5 በላይ
 ለ) ከ4 እስከ 5
2. በድርጅቱ ውስጥ ተቀጥረው የሚሰሩ ሰራተኞች ቁጥር? ሀ) ከ5 በታች ሐ) ከ11-15
 ለ) ከ6-10 መ) ከ15 በላይ
3. የድርጅቱ ህጋዊ ምስረታ ምንድን ነው? ሀ) የግል ለ) የጋራ ሐ) የቤተሰብ
 መ) የማህበር ሠ) ሌላ -----

12. ለጥያቄ ቁጥር 11 መልስዎ አውቃለሁ ከሆነ የወሰዱት ስልጠና እና ድጋፍ በምን ላይ ያተኮረ ነው?

- ሀ) በደንበኞች አያያዝና በገበያ ፀንሠ ሃሳብ
- ለ) በማሸን ጥገና
- ሐ) በእቅድና በፋይናስ ሪፖርት አዘገጃጀት
- መ) በቴክኒክ ሙያ ስልጠና
- ሠ) ሌላ ካሉ ይግለጹልን-----

ክፍል ሦስት፤ በሴት ስራ ፈጣሪዎች የስራ እንቅስቃሴ ላይ ተፅዕኖ የሚያሳድሩ ጉዳዮች

ከዚህ ቀጥሎ በሴት ስራ ፈጣሪዎች ላይ ተፅዕኖ ያሳድራለው ተብለው የሚጠበቁ ጉዳዮች ተዘርዝረዋል። የእያንዳንዱን ተፅዕኖ ከድርጅትዎ ነባራዊ ሁኔታ ጋር በማያያዝ ለምርጫዎ የ √ ምልክት በማድረግ ምላሽ ይስጡ

5= በጣም እስማማለሁ 4= እስማማለሁ 3= ለመወሰን እቸገራለሁ 2= አልስማማም 1= በጣም አልስማማም

ተ.ቁ	የምጣኔ ሀብታዊ ጉዳዮች	የስምምነት ደረጃ መጠን					ምርመራ
		5	4	3	2	1	
1	ስራዬን ለመጀመርም ሆነ ለማስፋፋት በቂ ፋይናስ እይዛለሁ						
2	የጥሬ ዕቃ ችግር የለብኝም						
3	ማስያዣ የሚሆን ቋሚ ንብረት ባይኖረኝም ገንዘብ መበደር እችላለሁ።						
4	አበዳሪ ተቋማት የሚያስከፍሉት የወለድ መጠን ተመጣጣኝ ነው።						
5	በጥቃቅንና አነስተኛ የብድር ተቋማት እንዲሁም በሌሎች ተቋማት በሚሰጡት ብድር ረክቻለሁ።						
ተ.ቁ	የንግድ ስራ አመራርና አስተዳደር ጉዳዮች	የስምምነት ደረጃ መጠን					ምርመራ
		5	4	3	2	1	

6	በንግድ ልማትና በሌሎች የስራ ፈጠራዎች ስልጠና አግኝቻለሁ።						
7	የጥቃቅንና አነስተኛ የንግድ ስራዎችን የንግድ ስራ አመራር የተሻለ ልምድ አለኝ						
8	የጥቃቅንና አነስተኛ ስራዎችን ስጀምርና ስተገብር ሁሉንም የስራ አመራር ሂደቶችና መርሆች እከተላለሁ						
9	የምርጫ አገልግሎት የገበያ ሁኔታ ጥሩ ነው						
10	የመስሪያና የማስፋፊያ ገንዘብ አመራር ልምድ አለኝ						
11	ለንግድ ስራ ተቃራኒ የሆኑ ድርጊቶችን አልፈጽምም						
12	የአስተዳደር ችሎታ አለኝ።						
13	የንግድ አጋጣሚዎችን ለመጠቀም የሚያስችለኝን በቂ መረጃ አገኛለሁ።						
14	ገበያ ላይ ጠንካራ የሆነ ፋክክር አለኝ።						
ተ.ቁ	የመሠረተ ልማት ጉዳዮች	የስምምነት ደረጃ መጠን					ምርመራ
		5	4	3	2	1	
15	አስፈላጊ የሆኑ መሰረተ ልማቶች እንደ ውሃ ፣ መብራት ተሟልቷል።						
16	የራሴ የሆነ የንግድ ቦታ አለኝ።						
17	አስፈላጊ የሆኑ የንግድ ቴክኖሎጂዎች(የገንዘብ መላላኪያ፣ ተሟልቷል						
18	አስፈላጊ የቴክኖሎጂ አቅርቦት (ብሮድባንድ፣ ኢንተርኔት) አገኛለሁ።						
ተ.ቁ	ማህበራዊና ባህላዊ ጉዳዮች	የስምምነት ደረጃ መጠን					ምርመራ
		5	4	3	2	1	

19	ከሌሎች የውጭ አካላት ጋር የተሻለ ግንኙነት አለኝ።						
20	ስራዬን ከቦታ ቦታ ተንቀሳቅሶ ለመስራት ውስንነት አለብኝ።						
21	ሕብረተሰቡ ለኔ ምርት አገልግሎት ያለው አመለካከት ጥሩ ነው።						
22	ሌሎች ሰራተኞች በኔ ስራ ጥሩ አመለካከት አላቸው።						
23	ከሰራተኞች ጋር ጥሩ ግንኙነት አለኝ።						
24	በሴትነቴ ሌሎች ተደራራቢ የፆታ ሀላፊነቶች የለብኝም።						
25	የፆታ አድሎ የለብኝም።						
26	የባህል ተፅዕኖ የለብኝም።						
27	የፈቃድ ወይም ሌሎች ተመሳሳይ ጉዳዮችን ለማስፈፀም የፆታ በደል ደርሶብኝ አያውቅም።						
ተ.ቁ	ህጋዊና አስተዳደራዊ ጉዳዮች	የስምምነት ደረጃ መጠን					ምርመራ
		5	4	3	2	1	
28	በእንቅስቃሴ ላይ ያጋጠሙኝ ህጋዊ ፣ ተቋማዊና ፖሊሲያዊ ማዕቀቦች የሉም።						
29	ጉዳይ ለማስፈፀም ያለው ውጣውረድ ከፍተኛ ነው።						
30	አጠቃላይ ያለው ህጋዊና አስተዳደራዊ ሁኔታ ምቹ ነው።						
31	ከመንግስት አካላት ጋር ያለኝ ትብብር ጥሩ ነው።						
32	ከፖሊሲ አውጭዎች ጋር ያለኝ ቅርበት ጥሩ ነው።						
33	በመንግስት የሚጣለው የግብር መጠን ተመጣጣኝ ነው።						

Appendices -C Reliability test

Resp. code	QUESTIONS																									SD	VQ
	3	4	2	5	1	2	1	2	1	5	3	4	2	5	1	5	1	2	1	2	1	5	3	4	2		
1	3	4	2	5	1	2	1	2	1	5	3	4	2	5	1	5	1	2	1	2	1	5	3	4	2	1.5	2.3
2	2	2	4	4	1	1	2	1	1	1	2	2	4	4	1	4	1	1	2	1	1	1	2	2	4	1.2	1.3
3	1	3	5	4	1	1	4	1	1	5	1	3	5	4	1	4	1	1	4	1	1	5	1	3	5	1.7	2.9
4	1	5	1	3	2	5	5	1	1	2	1	5	1	3	2	3	2	5	5	1	1	2	1	5	1	1.7	2.9
5	2	1	2	2	2	4	3	2	2	5	2	1	2	2	2	2	2	4	3	2	2	5	2	1	2	1.1	1.3
6	4	1	1	1	2	1	2	3	1	2	4	1	1	1	2	1	2	1	2	3	1	2	4	1	1	1	1
7	3	1	2	2	3	1	1	2	2	2	3	1	2	2	3	2	3	1	1	2	2	2	3	1	2	0.7	0.5
8	1	2	2	1	4	2	1	2	1	1	1	2	2	1	4	1	4	2	1	2	1	1	1	2	2	0.9	0.8
9	2	4	1	4	1	1	3	2	3	2	2	4	1	4	1	4	1	1	3	2	3	2	2	4	1	1.1	1.2
10	2	2	1	5	2	1	2	3	5	1	2	2	1	5	2	5	2	1	2	3	5	1	1	2	1	1.4	2.1
S	0,99	1.43	1.37	1.52	0,99	1.45	1.35	0.74	1.32	1.71	0,99	1.43	1.37	1.52	0,99	1.52	0,99	1.45	1.35	0.74	1.32	1.71	0,99	1.43	1.37		16.4
VR	0,99	2.06	1.88	2.32	0,99	2.1	1.82	0.54	1.73	2.93	0,99	2.06	1.88	2.32	0,99	2.32	0,99	2.1	1.82	0.54	1.73	2.93	0,99	2.06	1.88	69.5	

S.D= Standard deviation

VR= VARIANCE AMONG RESPONDENTS

VQ= VARIANCE AMONG QUESTIONS

$$\alpha = (K/K-1((1-VQ/VR)) = 10/10-1(1-16.4/69.5) = \underline{84.91\%}$$

Appendices -D

Summary of Responses for the Likert Questions

Responses	QUESTIONS ON ECONOMIC FACTOR				
	1	2	3	4	5
1	96	45	66	97	26
2	56	52	70	45	36
3	0	18	17	18	19
4	14	29	17	9	60
5	21	43	17	18	46

Responses	QUESTIONS ON STERATGIC MANAGEMENT FACTOR									
	6	7	8	9	10	11	12	12	13	14
1	42	75	65	22	63	56	52	14	31	27
2	61	57	80	32	76	75	53	41	29	20
3	28	16	13	12	8	14	10	22	15	21
4	38	24	18	65	25	30	54	73	80	75
5	19	16	12	57	16	13	19	38	33	45

Responses	QUESTIONS ON INFRASTRUCTURAL FACTORAL			
	15	16	17	18
1	0	64	25	27
2	40	45	31	8
3	2	18	20	19
4	84	49	72	70
5	62	12	40	64

Responses	QUESTIONS ON SOCIO-CLTURAL FACTORS								
	19	20	21	22	23	24	25	26	27
1	20	28	109	99	28	26	97	92	29
2	11	21	46	46	23	18	47	52	22
3	36	25	17	16	27	27	12	12	31
4	46	52	8	9	50	58	13	12	51
5	75	62	16	18	60	58	19	20	55

Responses	QUESTIONS ON LEGAL AND ADMINSTERATVE FACTORS					
	28	29	30	31	32	33
1	82	94	80	74	79	42
2	53	53	76	78	72	42
3	14	11	8	8	10	14
4	14	11	16	16	16	28
5	25	19	8	12	11	62

Appendices -E: Sample enterprise photograph



