



**ST. MARY'S UNIVERSITY COLLEGE
SCHOOL OF GRADUATE STUDIES**

**FACTORS AFFECTING WOMEN ENTREPRENEURS
UNDER SELF HELP GROUP A CASE OF ADAMA
COMMUNITY DEVELOPMENT PROGRAM**

By

Gorbachew Alemayehu /SGS 0208/2009A

ADDIS ABABA, ETHIOPIA

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**A THESIS SUBMITTED TO ST.MARY'S UNIVERSITY COLLEGE,
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APPROVED BY BOARD OF EXAMINERS

Dean, Graduate Studies

Signature

Advisor

Signature

External Examiner

Signature

Internal Examiner

Signature

DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Asst. Professor Zemenu Aynadis. All sources of material used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institutions for the purpose of earning any degree.

Name

St. Mary's University, Addis Ababa

Signature

May, 2018

ENDORSEMENT

This thesis has been submitted to St. Mary's University, School of Graduate studies for examination with my approval as a university advisor.

Zemenu Aynadis

Advisor

Signature

St. Mary's University, Addis Ababa

May, 2018

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Acronyms

ACDP:	Adama Community Development Program
APEC:	Asian Pacific Economic Cooperation
BDS:	Business Development Services
CEFE:	Competency Based Economies Through formation of Enterprises
ECSA:	Ethiopian Central Statistics Agency
EDRI:	Ethiopian Development Research Institute
EKHC:	Ethiopian Kale Hiwot Church
EWEF:	Ethiopian Women Exporters Forum
FDREPCC:	Federal Democratic Republic of Ethiopia Population Census Commission
GDP:	Gross Domestic Product
GNP:	Gross National Product
GTZ:	German Technical Cooperation
ILO:	International Labor Organization
IUDD:	Integrated Urban Development Department
KNH:	Kinder Not Hilfe
MFI:	Micro Finance Institution
MSEs:	Micro and Small Enterprises
NGO:	Non-Government Organization
OECD:	Organization of Economic Corporation and Development
ONRS:	Oromia National Regional State
SDCs:	Skill Development Centers
SHGs:	Self Help Groups
SMIDEC:	Small and Medium Industries Development Corporation
TVET:	Technical and Vocational Education and Training
UNECE	United Nations Economic Commission for Europe
UNESCO:	United Nations Education, Scientific and Cultural Organization
UNIDO:	United Nations Industrial Development Organization
WEA:	Women Entrepreneurs Association

Abstract

This study was designed to assess the factors that affect women entrepreneurs under Self Help Groups in Adama town a case to Adama Community Development program. A descriptive survey research design was employed in the study to assess the key factor that affects women entrepreneurs in SHGs in Adama city. It also addressed the characteristics of women entrepreneurs in SHGs and their business and the supports they acquire from TVET colleges/institutes. A sample of 300 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 business, factors that affect the of women entrepreneurs in SHGs and supports SHGs acquire from TVETs was designed in a closed ended and open ended. After the data has been collected, it was analyzed using simple statistical techniques (tables and percentages) and descriptive statistics (mean and standard deviations).The results of the study indicates the personal characteristics of women entrepreneurs in SHGs and their business affect their performance .It also shows that lack of own premises(land),financial access, stiff competition, inadequate access to training, access to technology and access to raw materials were the key economic factors that affect the women entrepreneurs in SHGs. The study also found that conflicting gender roles, social acceptability and network with outsiders were the major social factors that affect these entrepreneurs .Furthermore, the main legal/ administrative factors include access to policy makers, high amount of tax and interest, bureaucracies and red tapes, and over all legal and regulatory environments. The study also found that even though TVETs provide technology, machine maintenance, technical skill training and facility supports, co operations in the areas of business related trainings are poor. Even though technical skills trainings are of great importance to eat “breads”, it should be supplemented with business trainings to improve the “breads” in to “cakes”. Hence TVET institutions/colleges should provide both technical and business trainings to SHGs so that these entrepreneurs can with stand competitions, develop entrepreneurial sprits, improve managerial skill in such a competitive world.

Key Words: - Performance, Women Entrepreneurs, and Self Help Groups,

CHAPTER ONE

Introduction

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).

Even though we observe a number of women entrepreneurs in the business, recent studies show that most of them are found in Micro and Small Enterprises(MSEs). According to the Ethiopian Central Statistics Authority (2004), almost 50% of all new jobs created in Ethiopia are attributable to small business enterprises, and roughly 49% of new businesses that were operational between 1991 and 2003 were owned by women.

According to Aregash as cited in Eshetu and Zeleke (2008), 98% of business firms in Ethiopia are micro and small enterprises. The 3rd census of Ethiopia shows that of the total population of the country (73,918,505), 36,621,848 are females (ECSA, 2007). This accounts 49.5% of the population. This shows that Ethiopia is among those African countries that are known by human

resource potential. Regardless of its potential, it does not utilize this 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). In support of this Amha and Admassie (2008) outlined that:

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

When we come to Oromia Region, it is one of the regions in which many women are found. According to the Federal Democratic Republic of Ethiopia's Population Census Commission (FDREPCC, 2007) of the 26,993,933 total population of Oromia Region, 13,398,927 are females. More than half of these females (49.63%) 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 underutilization 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/challenges that women entrepreneurs in SHGs encounter.

Among the towns in Oromia region, Adama is one in which a large number of women are found. According to the Federal Democratic Republic of Ethiopia's Population Census Commission (FDREPCC, 2007) of the 220,212 total population of Adama city 111,340 are female. As information taken from Tear fund UK and EKHC shows, more than 12,000 women entrepreneurs under SHGs are found in the country. Of these, about 6,000 are organized under SHGs in Adama town by EKHC Adama Community Development Program. Like the region as a whole, women entrepreneurship problems are tremendous in the town too.

The project area of this study covers Adama town. The location is situated in the busiest trade route of the eastern part of the country having a total distance of 100 km from the capital city of Addis Ababa. Adama and its catchment town are very well known for the economic opportunity they offer for the poor rural migrants. Other than this the poor in these areas are highly exploited from the grain stores in Adama. Poor people are paid less for the amount of time and labor they exert in the grain store. Migration coupled with the unskilled labor is leaving the poor community to remain under abject poverty in Adama. The population growth of Adama had some 28.0 thousand people in CSA survey of 1994, which was reported in 178.0 thousand in 2003, little more than six times increase within merely four decades.

According to the 1984 and 1994 census, the migrants' population of Adama town was 54.0% and the 77.0% respectively. From these in-migrants, 44% were from rural areas. The major reasons for migration, among others include, searching jobs (41.3%), family transfer (15.3%), marriage arrangement (19.6%), war (4.5%), and famine/drought (6.5%) and searching for education (3.5).

In short, the current survey clearly revealed that the income of the major households in the city appeared to have low asset base and low investment, thus, are highly vulnerable to shocks: such as price increase, disease, death of a breadwinner etc. There is high level of prostitution, beggary, street occupancy, homelessness, theft, crime, juvenile delinquency etc. The majority of the population gets its livelihood from sundry commercial activities and service. (Socio economic survey of Adama by IUDD, 2017)

In response to the mentioned problems that women encounter, Ethiopia Kale Hiwot Church Development Commission- Integrated Urban Development Department with funding from Tearfund and KNH of Germany launched Adama Community Development Project in 2002 with five women self-help groups. Within the last 14 years of implementation in three project phases, 425 SHGs embracing 6,000 households organized of which 97% are women (ACDP report, 2013). So far, the project has delivered 24 different training modules. Among the training modules, business development module has a great effect on self-help group members' income generating activities. The module contains basic business skill, entrepreneurship, financial management, record keeping, and business planning, banking, and marketing training types. From the total organized women up to December 2016; 4,832(76%) engaged in micro and small business activities (ACDP report, 2017).

Table 1: Number of SHG members engaged in micro and small business

Items	Male	Female	Total
Number of SHGs members	358	6,358	6,358
Number of SHG members engaged in micro and small business	123	3,000	3,123

Source: (Adama Community Development Project, 2017)

The project has been working in all Kebles and surrounding cities of Adama. Through organizing the community in self-help groups, the project can able to address their problem in economic, social, political and institutional dimensions and in respect of these pillars the project make an effort to tackle the poverty of these community from its source.

The purpose of the project is to improve the livelihood of at least 6,000 poor households through an approach of Self Help group in the year 2016.

To take appropriate measures for these problems, knowing the factors associated with the problems is a precondition for a problem well stated is half solved. Therefore, the aim of this research is to identify the major factors that affect the performance of women entrepreneurs under SHG approach in Adama town in running their own businesses and recommend the appropriate measures to be taken for concerned body.

1.2. Statement of the problem

Even though half of the total population is women in Oromia region, the region does not yet exploit them very well to contribute a lot for economic development. One of the reasons for this might be problems of women entrepreneurs under SHGs. This is supported by different empirical evidences. For example, Gemechis (2007) and ILO (2009) stressed that entrepreneurs are surrounded by a number of challenges. This forces entrepreneurs under SHGs not to contribute a lot to the poverty reduction of the town, region and the country as a whole.

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

Higher Education Institutions are targeted to produce entrepreneurs who are able to create own jobs rather than seeking employment in any organization. That is why entrepreneurship training is incorporated in the Curriculum. Entrepreneurship education is designed in order to support graduates, existing and potential entrepreneurs to create and run their own business rather than expecting employment from government, private or NGOs. So as to develop entrepreneurial culture to all groups of the society, entrepreneurship is given in different countries including Ethiopia in formal, informal and non-formal way through Higher Education Institutions.

In addition to their delivery of entrepreneurship trainings in different modalities, TVETs have MSEs coordination office since 2009. The office facilitates the different short term trainings given to SHGs from registration up to certification. All these contribute a lot in strengthening women Entrepreneurs 'performance by equipping them with the necessary business skills.

Even though women entrepreneurs in SHGs account the greatest proportion of total entrepreneurs in the country as a whole and in Adama in particular, there is an acute shortage of studies conducted with a specific objective of analyzing the problems of enterprises operated by women in terms of personal and organizational-related challenges, economic, social/cultural, and legal/administrative.

This study is deemed to fill the gaps by identifying specific factors that are responsible for resilience in business operated by women entrepreneurs under self-help group approach, and shade light on women entrepreneurs' specific differentials that affect their performance.

Thus, in this study it is thought to assess the different factors that affect women entrepreneurs in SHG in Adama town. In light of this, the study attempts to answer the following basic questions:

1. What are the major characteristics of women entrepreneurs under self-help group?
2. What are the factors that affect the women entrepreneurs under SHG approach?
3. What are the Opportunities that women entrepreneurs under SHGs approach obtain?

1.3 Objectives of the Study

1.3.1 General Objectives

This study is designed to assess the major factors affecting women entrepreneurs under Self Help Group a case of Adama community development program.

1.3.2 Specific Objectives

1. To assess the major characteristics of women entrepreneurs under SHG approach.
2. To identify factors that affect women entrepreneurs under SHG approach.
3. To examine available opportunities that women entrepreneurs under SHGs approach possess.

1.4 Significance of the Study

Women should create their own jobs and become entrepreneurs since opportunities of getting employment in either government, non-government or a private organization is currently almost declining (Gemechis, 2007). This is possible only if the barriers of women entrepreneurs are solved. Generally, the study can be one input to existing Women Entrepreneurs, Potential entrepreneurs, MSE heads of the town and the region and NGOs to alleviate the problems that women entrepreneurs face. It also shows what areas of support should GOs and NGOs have to work together and since more is not written in this area, it will also be an additional to the existing literature in providing the researcher to change his academic knowledge to practice and contribute his best for future sustainability of the approach in Ethiopia. Moreover, it serves a stepping-stone for further study in the area at an advanced level for academics for consultants, donors, NGOs and government agencies.

1.5 Scope of the Study

Information taken Adama community development project office shows that more than 400 women entrepreneurs are found in the Adama city. Had the study been conducted in all these (if possible) or majority them, it would have been complete. Furthermore, there are different issues that can be researched in relation to women entrepreneurs. But, this study is delimited the key economic, socio-culture, legal/administrative factor affecting women entrepreneurs under SHGs. In addition the study focuses on assessing the major characteristics of women entrepreneurs under SHG to check whether these characteristics affect their business. The study addressed also the training, machine, financial, raw material, technology and facility opportunity that the training center provide to these entrepreneurs so as to minimize the problem the women entrepreneurs under SHG face.

1.6 Limitation of the Study

The problem that encountered in the study had to do with the operation unwillingness to cooperate due to suspicion that disclosing information might lead to negative effect on their business activities. but my colleagues, was eerily an expert in women entrepreneurs under SHGs, office helped me in convincing them that the research would be conducted for purely academic purposes.

Three respondents did not totally return the questionnaire despite this did not have any significant effect with the outcome of the study since the returned questionnaires respondent 98.6% rate of response. Another limitation of the study was that some production sites were located around the insignificant region of Adama so this will make the researcher difficult to find women entrepreneurs under SHGs operation within reasonable period of time.

1.7 Definition of Terms

Characteristics: key personal and organizational features of women entrepreneurs under SHG approach.

Self Help Groups: - association of 15 - 20 poor women found in the same economic status and nearby areas (EKHC IUDD Adama community Development program)

Coalition: Union of SHGs in on Zone (EKHC IUDD Adama community Development program)

Cooperatives: association of at least 10 individuals who are from the same kebele (Adama MSEs office).

Factors: personal, organizational, economic, socio-cultural, legal/administrative influences that affect women entrepreneurs overall activities and operations under SHG approach

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

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).

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

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

1.8 Organization of the Study

This research proposal will contain four chapters. The first chapter deals an introductory part in which statement of the problem, research questions, objective of the study, significance of the study and definitions of terms are included. The second chapter is a literature review which is conceptual and theoretical part. Here different concepts defined and conceptualized contextually. The third chapter will be research methodology.

CHAPTER TWO

Review of Related Literature

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.

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.

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 Meaning and Definitions 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.

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.

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.

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 behavior that includes: (1) initiative taking, (2) the organizing and reorganizing of social and economic mechanisms to turn resources and situations to practical account, (3) the acceptance of risk or failure.

2.1.2 The Benefits of Entrepreneurship

It is abundantly clear that entrepreneurship is important for economic growth, productivity, innovation and employment, and many countries have made entrepreneurship explicit policy priority. Entrepreneurial activities have been recognized as an important element in organizational and economic development, performance and wealth creation.

According to World Bank (2007), Fox (2001) and Hisrich (2005) entrepreneurship has the following benefits.

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 vacations.
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 capital output and income .By doing so it involves initiating and constituting change in the structure of business and society. As a result entrepreneurship contribute a lot in increasing countries output and productivity
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 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. 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. For example, they may have a new idea about a particular product or service. If they believe that others would be interested in it, they can go into business for themselves. They may make a profit, which is the money left over after paying their bills, from being creative and doing what they enjoy.

2.1.3 Factors Affecting Entrepreneurship

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

The economic factors include competition in the market; lack of access to the market, lack of access to raw material, lack of capital or finance, lack of marketing knowledge; lack of production/ storage space; poor infrastructure; inadequate power supply and lack of business training The social factors include lack of social acceptability; having limited contacts outside prejudice and class bias; society looks down upon; attitude of other employees; and relations with the work force Besides this, Gemechis (2007), Hisrich (2005), ILO (2009) added Social and cultural attitude towards youth entrepreneurship; entrepreneurship education; administrative and regulatory framework; and business assistance and support; barriers to access technology are crucial factors that affect entrepreneurial success.

2.1.4 Comparing the Pros and Cons of Entrepreneurship

The following table summarizes the pros and cons of entrepreneurship

Table 2: Pros and cons of entrepreneurship

Pros	Cons
<p>Excitement: Due to its high capacity for risk, there is a lot of adventure.</p>	<p>Salary: Starting your own business means that you must be willing to give up the security of a regular paycheck.</p>
<p>Rules and regulations: Work in a current job is difficult to do because of all the "red tape" and consistent administration approval needed</p>	<p>Benefits: There will undoubtedly be fewer benefits, especially when considering that your business will be just starting off.</p>
<p>Originality: Some people feel that they can offer a new service/product that no one else has offered before</p>	<p>Work schedule: The work schedule of an entrepreneur is never predictable; an emergency can come up in a matter of a second and late hours will have to be put in.</p>
<p>Competition: Employees feel they can offer their current company's product/service at a lesser expense to the public.</p>	<p>Administration: All the decisions of the business must be made on your own; there is no one ranked higher than you on the chain of command in your business.</p>
<p>Independence: Some people wish to be their own boss and make all the important decisions him/herself.</p>	<p>Incompetent staff: Often times, you will find yourself working with an employee who "doesn't know the ropes" as well as you do due to lack of experience.</p>
<p>Salary potential: Generally, people want to be paid for the amount of work they do in full; they do not want to be "short-changed."</p>	<p>Procedures: Many times during your entrepreneurial life, you will find that many policies do not make sense, nor will they ever make sense.</p>
<p>Flexibility: Entrepreneurs can schedule their work hours to spend quality time with family or any other reason.</p>	
<p>Rational salary: They are not being paid what they're worth and would rather work on their own and earn the money they should be earning for their efforts.</p>	

(Source: Google search, 2017)

2.2.1 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 social environment United Nations Industrial Development Organization (UNIDO, 2001).

In many societies women do not enjoy the same opportunities as men. In many transitional economies progress has been achieved in opening doors to education and health protection for women but political and economic opportunities for female entrepreneurs have remained limited.

Concerted efforts are needed to enable female entrepreneurs to make better economic choices and to transform their businesses into competitive enterprises, generating income and employment through improved production (OECD, 1997).

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

Just as we have found that clinical trials conducted on an all-male population do not necessarily provide accurate information about the diagnosis or treatment of female patients, we see that scholarly research focused only on male entrepreneurial ventures leaves many questions unanswered for their female counterparts.

Some argue that it is important to look at female entrepreneurs who, though they share many characteristics with their male colleagues, are unique in many aspects. Observable differences in their enterprises reflect underlying differences in their motivations and goals, preparation, organization, strategic orientation, and access to resources. 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.

2.2.3 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 3: 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

2.2.4 Factors Affecting Women Entrepreneurs'

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 The Centre for Women's Business Research in the United States as cited in UNECE (2004) and Mahbub (2000) identified the following factors that affect women entrepreneurs.

A. Access to Finance

Access to finance is a key issue for women. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers (Mahbub, 2000).

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).

C. Access to Training

Women have limited access to vocational and technical training in South Asia. In fact, women on average have less access to education than men, and technical and vocational skills can only be developed on a strong foundation of basic primary and secondary education. South Asia is characterized by low enrolment among women in education, high dropout rates and poor quality of education. The table below shows female literacy levels as a percentage of male literacy as well as average years of schooling of women and men, respectively. The figures are testifying to the existence of gender discrimination in building capacity of women and providing them with equal opportunities (UNECE, 2004).

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 .

2.2.5 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 (1998), these women believe they are the most neglected category of women entrepreneurs because they do not have institutional credit or other support services available to them. These women have outgrown the micro finance system and yet are not able to borrow from banks. The other profile is of the woman who, because of her higher education, previous work experience, and better economic circumstances, has access to the financial and other resources needed to start and grow larger enterprises.

Members of the Ethiopian Women Exporters 'Forum (EWEF) are illustrative of this group, although even members of the EWEF complain about inadequate access to commercial bank loans to meet their working capital needs because of the rigid requirement for collateral guarantees (which they often cannot meet).

Research has shown that it is possible for women to make the transition from a micro to a small enterprise under the right circumstances. The ILO (2003) study of women in growth enterprises found that 70 per cent of the women entrepreneurs currently engaged in small enterprises had

started them as micro-enterprises and grown them over time.

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

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

Furthermore, ILO (2003) found that lack of suitable location or sales outlet; stiff competition; low purchasing power of the local population; lack of marketing 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 Self-help Group Approach

The self-help group approach is a development model which recognizes poverty not as a material deprivation but also as a continuous process of disempowerment that includes denial of choices, rights and opportunities, displacement, discrimination and oppression with two basic principles:

1. Every human being has tremendous, God given potential and this hidden potential can be unleashed if conducive environment is provided.
2. As an individual the poor are voiceless, powerless and vulnerable. By bringing them together as a homogeneous collective aware of their rights, they have tremendous strength.

Definition- the SHG approach is all about rebuilding strong and homogeneous communities thereby bringing people together and empowering them.

The concept has a clear focus on empowerment. It looks at poverty as denial of rights and alleviation of poverty as reclaiming ones right in implementing this concept the emphasis has been On;

- Identifying the very poor, mobilizing them and helping them realize their potential and right. To build their capacity such that they can claim their rightful place in society.
- Bringing an attitudinal change in members such that they can unleash their God-given potential.
- Building a strong people's institution by bringing together large number of people together in small homogeneous group that are meeting and sharing on a regular weekly basis.
- Handing overall ownership and responsibility to the people's institutions after building their capacity to carry on their own affairs independently in a sustainable manner.

2.3.2 Historical background of SHG approach

2.3.2.1. At Global Level

With the advent of cash economy, the poor would often have shorting of cash. Moneylenders and traders come in with their interventions to make cash available to the poor. Often a trader would give cash or raw material to the poor and ask them to produce. He would then buy the product from them at a ridiculously low price. The poor would work for these traders for years together for an unreasonable wage. They cannot get out of this cycle since it is their only source of income.

Unfortunately several of these interventions involved exploitative practices oppressing the poor; this led to members grouping themselves to save money and give out the saved capital to members in turns or as credit.

Around the 20th century, credit cooperatives in East African countries like Kenya and Uganda, Stockvel in southern Africa and rotating saving and credit associations in West Africa become popular, especially among poor.

It is worthwhile to mention that in 1976, Prof. Dr Muhammad Yunus came up with a group lending program known as the Grameen Bank in Bangladesh. The experiment was a grand success and Prof. Yunus was awarded the Nobel Prize in 2006 for his contribution to development. Soon after this trend, MYRADA (Mysore Resettlement and development agency) a development organization in south India started looking for an alternate system of micro-credit than the banking model that the Grameen bank established. The self-help groups were these born and made their own lending rules and at the group meetings time was set aside to discuss social problems and issues. Members come up with their problems and suitable solutions. MYRADA then plays its significant role by for the development and spread away of the concept worldwide. Currently, the approach is working on 8 African and 7 Asian countries.

2.3.2.2. At Country Level

In Ethiopia, the approach was introduced in 2002 by Kindernothilfe (KNH) of Germany following the experience sharing workshop held in India where professionals from Ethiopia and other African countries took part and obtained enormous experience on SHG approach. Following continuous training and experience sharing visits, The Ethiopian Kale Hiwot Church Adama Community Empowerment Project and Jerusalem Children and Community Development Organization were the two pioneer nongovernmental organizations to uphold the SHG approach and start interventions accordingly.

The EKHC Adama Community Empowerment Project is the pilot project and the case in which this research is conducted. Currently, 25 local NGOs are implementing in more than 40 SHG projects. These projects are being implemented in four regions of the country- Amhara, Oromia, Benishangul Gumuz and Southern Nations, Nationalities and peoples (SNNP) and two administrative cities- Addis Ababa and Dire Dawa.

2.3.3 Why SHG?

Economic growth and development taking place in a rapid pace since the middle of last century. Technological advances and globalization have played a major role in propelling this advancement. Communities at the other end of the socioeconomic ladder have not benefitted very much and a widening gaps being created between the –haves and the –have-not’s. This has been a matter of great concern for international agencies, some world leaders and civil society organizations.

Some of the negatives of the development have been; the oppression of weaker section of society, especially women and children, scant regard to the conservation of the environment and a shift in value systems focusing on material gain at the cost of other human values.

Socio-economic development as a subject, has gained importance in the last few decades and a substantial amount of study and research has taken place in order to understand better what drives development and how to make it more efficient.

Development theories have evolved leading to practical application. They encompass aspects of

governance, healthcare, education, gender equality, disaster preparedness, infrastructures, human rights, the environment and issues associated with these, leading to the recognition of development studies as a multi-disciplinary field, with implication for every sector.

The self-help group approach has grown out of the study and application of development concepts at a community level, and seeks to combine the social, economic and political aspects of community development, leading to empowerment. It is found on the right-based principles that facilitate an atmosphere wherein individuals and communities can realize their potential and work towards their own development. A focus on attitudinal changes remains central to the approach and material well-being along with social and political development as well as empowerment is the final outcome.

2.3.4 Benefits of Women Entrepreneurs under SHGs Approach

With various definitions by various countries, sometimes it becomes a difficult task for an individual to understand importance of women entrepreneurs under SHG approach. One may not know the important role that women entrepreneurs under SHG approach 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. Within the last few years many developed and developing countries have realized the importance of the sector.

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. UNIDO(2004) added that a characteristic of women entrepreneurs in MSEs is that they produce predominantly for the domestic market, drawing in general on national resources; the structural shift from the former large state-owned enterprises to women entrepreneurs in MSEs will increase the number of owners, a group that represents greater responsibility and commitment than in the former centrally planned economies; an increased number of women entrepreneurs in MSEs will bring more flexibility to society and the economy and might facilitate technological innovation, as well as provide significant opportunities for the development of new ideas and skills; women entrepreneurs in MSEs use and develop predominantly domestic technologies and skills;

2.3.5 Factors Affecting the of Women Entrepreneurs under SHGs

Even though women entrepreneurs under SHG approach 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, according to World Bank (2005), ILO (2003), (SMIDEC, 2004), women entrepreneurs in SHGs are affected by lack of entrepreneurial, managerial and marketing skills; bureaucracy and red tape; lack of accessibility to information and knowledge; difficulties accessing financial resources/Lack of capital; lack of accessibility to investment (technology equipment and know-how) ;nonconformity of standardization, lack of quality awareness and lack of mutual recognition schemes ; Product and service range and usage differences ; language barriers and cultural differences ;risks in selling abroad ;competition of indigenous MSEs in foreign markets ;inadequate behaviors of multinational companies against domestic MSEs/Lack of government supply-supporting programs ;complexity of trade documentation including packaging and labeling ;lack of government incentives for internationalization of MSEs ;inadequate

intellectual property protection; unfavorable legal and regulatory environments and, in some cases, discriminatory regulatory practices; lack of business premises (at affordable rent); and low access to appropriate technology.

Furthermore, 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 SMEs 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.

2.3.6 Women Entrepreneurs in SHGs 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 1980s. 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.

2.3.7 Women Entrepreneurs' Development in SHGs: Difficulties and Problems

Scholars (2006), ILO (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 service, consultancy, information provision, prototype development, imbalance preferential treatment and many others, which therefore need proper attention and improvement. According to Desk Review of Studies Conducted on Women Entrepreneurs in Ethiopia by Desta Solomon (2010, p.24) women entrepreneurs in MSEs in Ethiopia are faced with a number of challenges. The following can be cited as the main ones.

- Key constraints were identified as insufficient access to loans, inability to convert part of profit back into investment, poor managerial skills,
- Shortage of technical skills and low level of education.

- Businesses operated by women were 2.52 times more likely to fail in comparison with businesses operated by men.
- More than half of women entrepreneurs who failed (53%) were unable to secure badly needed loans from the commercial banks.
- The presence of well-defined business laws and property rights improves the likelihood of survival in most small businesses.
 - Limited and for some complete lack of access to funds
 - Lack of or poor skills of operators and/or the work force in the economy due to underdeveloped Technical and Vocational Education & Training (TVET) system
 - Underdeveloped Business Development Services (BDS) market Poor infrastructure
 - Weak private sector promotional institutions
 - Weak public sector support system

2.3.8 Main Objectives of the Women Entrepreneurs' Development Strategy in SHGs

Scholars also identified that the primary objective of the Ethiopian strategy framework is to create an enabling environment for women entrepreneurs in MSEs. In addition to this basic objective the following specific objectives are stated here:

- Facilitate economic growth and bring about equitable development
- Create long-term jobs
- Strengthen cooperation between women entrepreneurs in MSEs
- Provide the basis for the Medium and Large Scale Enterprises
- Balance preferential treatment between women entrepreneurs in MSEs and bigger enterprises
- Promote export
- According to the Ethiopian MSE-policy sited in www.bds-ethiopia.net, the Ethio- German Micro and Small Enterprise Development Strategy focus on four priorities:
 - Enabling Governmental, Non-Governmental (NGO) Agencies and Commercial Business Development Services (BDS) Providers to implement efficient BDS to the Ethiopian Business Community
 - Strengthen the organizational capacity of the Partner Organizations through organizational Development in order to deliver better services to the businesses

2.3.9 Women Entrepreneurs in SHGs in Oromia Region

According to Oromia region MSEs coordination office, women entrepreneurs in SHGs play a crucial role in the economic improvement, because they utilize relatively less capital, it's a home of entrepreneurship, can create substantial job opportunity, utilize cheap and local raw materials, and produce goods and services. Which save hard currency for the country in general and for our region in particular and the very important point is that it is creating opportunities for the population to earn (generate) income, which by itself create the way to reduce the poverty.

Comparing with large enterprises women entrepreneurs in SHG maintain a closer relationship with its customers, employees, it's based on lower overhead and have greater flexibility, because their size allows them to adopt new processes, services, materials and products.

Regional Small and Micro Enterprise Development Agency strategy draft shows that encouragement and promotional activities of women entrepreneurs in SHG in the region have been weak. Though the regional government has formulated the SHG regional strategy and put in place institution to implement the strategy, little is achieved so far. Women entrepreneurs SHGs are still facing sever constraints in their activities and their promotion and development are, therefore, hampered. These Micro and Small Enterprises are unable to address the problems they faced on their own, even in and effectively functioning market economies.

The problems / constraints/ relate to each other, to the legal and regulatory environments, access to market, finance, business information, business premises, the acquisition of skills and managerial expertise, access to appropriate technology, access to infrastructure, and in some cases discriminatory regulator practices..

They also pointed out that since there have not been any organized policy and support systems that women entrepreneurs in MSEs have been confronted by the various problems which are of policy, structural and institutional in nature, lack of smooth supply of raw materials and working premises were the major bottle necks for women entrepreneurs in SHGs.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Design of the study

A descriptive survey research design was employed in the study to assess the key factor that affects women entrepreneurs in SHGs in Adama city. The reason for using this design is that it enables to describe the different factors that affect the of women entrepreneurs in SHGs as they exist.

3.2 Population, sample and sampling techniques

The population of the study consisted of 3,000 women entrepreneurs who work in 5 sectors of SHGs. So as to get a reasonable sample size, a 95% level of confidence and a 5% confidence interval was used to select a sample of 300 Women entrepreneurs in these SHGs ($n=(ZS/E)^2$). For selecting these samples of entrepreneurs, stratified sampling was used in which the 5 key sectors that woman entrepreneurs are engaged was taken as strata so as to give equal chance to each of the sectors. From each sector, 10% of women entrepreneurs in SHGs were selected randomly using lottery method by taking list of respondents from the SHG's office. For SHGs coalition and SHGs member's purposive sampling was used. Top officials of these institutions were purposely taken and interviewed since the researcher believes that they know the condition better than others because of their day –to- day contacts with women entrepreneurs.

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

Table 4: Summary of Women Entrepreneurs' population and sample taken

Key Sectors/Strata	Total Population	Sample Size
Construction	1,900	190
Textile	150	15
Food & beverage	450	45
Urban agriculture	300	30
Photocopy and computer service	200	20
	3,000	300

Source: EKHC Adama Community Development Program office annual report of 2017

3.3 Data sources, gathering instruments and procedures

Both primary and secondary sources of data were used for the study. The secondary data include information that are obtained mainly from different reports, bulletins, web sites and literatures, which are relevant to the theme of the study, were gathered from various sources to complement the survey-based analysis. The primary sources of data were questionnaires distributed to women entrepreneurs and interviews conducted with SHGs and SHGs coalition leaders. In order to answer the basic questions raised, a 52 item questionnaire that has 4 parts was prepared. The first part consists of demographic profile of the respondents which is designed in a close ended format. The second part covers the characteristics of women entrepreneurs in SHGs and their enterprises which is also prepared in a close ended format. The third and the fourth parts both designed using Liker's scale, address issues of key factors that affect women entrepreneur's in SHGs and support areas of SHGs coalition leaders to SHGs respectively. The Liker's scale ranges from 'strongly agree' to 'strongly disagree' (5=strongly agree 4=agree 3=undecided 2=disagree 1=strongly disagree, see appendix A) so as to not limit the response of respondents to some limited ranges.

Initially the questionnaire was prepared in English language based on the literature review and some adaptations from prior researches. Taking in to account the respondents educational background and to increase more understand ability. It was later translated in to Amharic and then distributed to 10 sample respondents (randomly 2 respondents from each sector using lottery method) to check whether what is expected to acquire is achieved or not as a pre-test. In assuring the reliability and validity of the tests, the pre-test results show a Cranach alpha value of 84.91 %. According to Yalew (2009), taking the number of items in the questionnaire and the characteristics of respondents, the value can verify the reliability of the testes. In addition, it was checked for grammar and other spelling errors using language and measurement professionals. Based on the findings of the pre-test and comments of language and measurement experts, certain amendments were made on the questionnaire and lastly by giving the necessary orientations to respondents, the questionnaire was distributed to the whole sample women entrepreneur respondents. Moreover, in order to get detail information from limited number of respondents, the researcher conducted structured interviews with top officials. (See appendices B, C and D).

3.4 Methods of data analysis

After the data has been collected, the statistical package for social science (SPSS) version 17.0 was used to analyze the data obtained from primary sources. The respondents' scores were summarized from the package and made ready for analysis. After that, it was analyzed 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 and percentages. Descriptive statistics (mean and standard deviations) of the respondent scores were computed for the Liker's 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 of women entrepreneurs in SHGs by the means and standard deviations of scores.

3.5 Ethical considerations

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

CHAPTER FOUR

4. Data Presentation, Analysis and Discussions 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 SHGs. Both are analyzed using frequency tables and percentages. Thirdly, the data related to the factors that affect the of women entrepreneurs in SHGs and the areas of support between implementing and supporting partners 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.

Of the totally distributed questionnaires (300), 297 were properly filled and collected. This amount is 99% 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 Presentation and Analysis

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

4.1.1 Demographic Profile of Respondents

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

Table 5: Respondents ‘demographic profile

Source: own survey (2018)

Age	Number frequency	Percentage
Below 20	15	5.05
21-30	127	42.76
31-40	129	43.44
Above 40	26	8.75
Total	297	100
Educational level		
Can't read and write	35	11.79
Grades 1-4	84	28.28
Grades 5-8	105	35.35
Grades 10 complete	38	12.78
10+1 &10+2	32	10.77
10+3 /diploma	3	1.01
BA/BSC & above	-	-
Total	297	100
Experience		
Less than 1 years	53	17.85
1-5 years	116	39.05
6-10 years	62	20.88
Greater than 10 years	66	22.22
Total	3297	100
Marital status		
Married	139	46.80
Single	57	19.20
Divorced	53	17.84
Widowed	48	16.16
Total	297	100

As can be seen from the table above, majority of the respondents are within the age category of 31-40 years (43.44%) followed by those under the category of 21-30 years (42.76%).The remaining 8.75% and 5.05% of the respondents are under the age category of above 40 years and below 20 years respectively.

When we see the educational level of the respondents, it is clearly seen from the table that most are within the grade level of 5-8 (35.35%).This is followed by those who completed grade 10th (12.78%) and cannot read and write (11.79%).The table also shows that 28.28% and 10.77% of the respondents are within 1-4 grade levels and those reach 10+1 to10+2 levels respectively. It is only 1.01% that has a college diploma /10+3 and there is no respondents who has a degree and above.

With regard to the work experience of the respondents, the table shows that majority of the respondents (39.05%) have 1-5 years of experience in their work. It is also clear that 17.85% and 22.22% of the respondents have an experience of less than one year and greater than 10years respectively. The remaining 20.88% of the respondents have 6-10 years of service in their enterprise.

The marital status of the respondents shows that the majority are married (46.80%) followed by singles(19.20%).The remaining 17.84% and 16.16% of the respondents are divorced and widowed respectively.

4.1.2 Characteristics of Women Entrepreneurs in SHGs

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

a. Family size

The following table shows the family size of respondents

Table 6: Family sizes of respondents

Family size	Number	Percent
Less than 4	151	50.84
3-5	133	44.78
Greater than 5	13	4.38
Total	297	100

Source: own survey (2018)

As can be seen from the table, majority of the respondents (50.84%) have a family size of less than 4. The table also shows that 44.78% of the respondents have a household size of 4-5. It is only the remaining 4.38% respondents that their family size is greater than 5.

b. Sector

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

Table 7: Sectors respondents engaged in

Sector	Number	Percent
Trade	26	8.75
Production	136	45.80
Services	96	32.32
Hand-craft	14	4.71
Other	25	8.42
Total	297	100

Source: own survey (2018)

It is clearly seen from table 6 above that majority of the respondents (45.80%) are engaged in the production sector. The service sector accounts 32.32% of the respondents. The hand crafts and trade take the remaining 4.71% and 8.75% respectively. Only 8.42% are engaged in other.

c. Number of employees in the SHG business

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

Table 8: Sectors respondents engaged in

Number of employees in the business	number	percent
Less than 3	50	16.84
3-5	90	30.30
6-10	110	37.04
more than 10	47	15.82
Total	297	100

Source: own survey (2018)

As you can see from the table above, majority of the respondents (15.82%) hire more than 10 employees in their enterprise. But 16.84% respond that they employ less than 3 workers in their enterprise. The table also shows that 37.04% and 30.30% of the respondents hire from 3-5 employees and from 6-10 employees respectively.

d. Legal ownership status of the establishment

Businesses are created having different legal ownership statuses such as private limited business, family business, small and micro enterprise and others. The following table shows the respondents legal ownership status.

Table 9: Legal ownership of the enterprise

Legal ownership status of the establishment	Number	Percent
Private limited business	182	61.30
Family business	64	21.50
Small and micro enterprise	48	16.20
Others	3	1.00
Total	297	100

Source: own survey (2018)

As one can see from the table above, majority of the respondents (61.30%) establish their business in the form of private business followed by family business (21.50). The least number of respondents have other form business (1.00%).

e. 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 SHGs are motivated to start their own business.

Table 10: Reason to Start own Business

Reasons to start own business	Number	Percent
Family tradition	18	10.66
To be self-employed	82	21.32
Brings high income	46	9.64
Small investment is required	50	2.54
No other alternative for incomes	100	52.79
Others	1	3.05
Total	297	100

Source: own survey (2018)

Table 10 above vividly shows that most of the respondent entrepreneurs (52.79%) establish their own business for the reason that they have no other alternatives for income. 21.32% of the respondents start their own business since they want to be self-employed. Only 2.54% of the respondents establish their own business because they believe that it requires a small investment.

f. Who initiated and started the business?

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

Table 11: Initiators and starter of the business

Who initiated and started the business	Number	Percent
Myself alone	111	56.35
With the family initiation	85	22.84
With a friend or partner	43	6.60
Other	28	14.21
Total	297	100

Source: own survey (2018)

The above table clearly depicted that majority of the respondents (56.35%) start enterprises with their own initiation. Similarly, 22.84% of the respondents start businesses with their family initiation. It is only 6.60% of the entrepreneurs establish business with an initiation of a friend /partner.

g. Source of skill for running your Business

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 12: Family entrepreneurial history and source of skill for starting the enterprise

No.	Item		
1	Is there anyone in the family who was entrepreneur Or owner of some related business activities?	Number	Percent
	Yes	97	32.66
	No	200	67.34
	Total	297	100
2.	If yes, what is your family relation with him/her		
	Father	53	54.64
	Mother	17	17.53
	Brother	18	18.54
	Sister	7	7.23

	Grandfather	2	2.06
	Total	97	100
3.	Source of skill for running your enterprise		
	Through formal training	220	74.07
	From past experience	19	6.40
	From family	41	13.81
	Other	17	5.72
	Total	297	100

Source: own survey (2018)

It is possible to see from the table above that, 67.34% of the entrepreneurs respond that they have no family member who was an entrepreneur. It is only 32.66% who have an entrepreneur in their family.

Of those women who respond of having an entrepreneur family, 54.64% said that their fathers are entrepreneurs. Similarly, 18.54% respond that their brother is an entrepreneur. It is only 2.06% who have an entrepreneur grandfather.

It is also indicated in the table above that 74.07% of the respondents acquire the necessary skill for their business from formal trainings. Moreover, 13.81% of the entrepreneurs acquire their skills from their family. Only 5.72% of the respondent entrepreneurs acquire the skill from sources other than those stated.

h. 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 13: Source of startup funding

No	Item	Number	Percent
1	Personal saving from SHG loan	261	87.90
2	Household	9	3.03
3	Borrowed from relatives or friends/money lenders	1	0.34
4	Micro-finance institutions	13	4.37
5	Equb	7	2.34
6	Assistant from friends/relatives	3	1.01
7	Inheritance	3	1.01
8	Borrowed from Bank	-	-
9	Assistant from NGO's	-	-
10	Others	-	-
	Total	297	100

Source: own survey (2018)

The table above shows that majority of the respondents (87.90%) use personal saving as main source of start-up funding in financing their enterprises. It is also clear that 4.37% of the entrepreneurs use MFI as their main source of start-up funding. The table above shows that (1.01%) of the entrepreneurs finance their business borrowing from relatives/friends. Women entrepreneurs in SHGs do not use banks and NGOs as a source of financing their business.

4.1.3 Factors affecting women entrepreneur's in SHGs

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

a. Economic factors

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

Table 14: Economic factors that affect women entrepreneurs in SHGs

No.	Economic factors	Mean	Standard Deviation	Rank of Severity
1	I am satisfied with the financial access given by Micro finances and other credit institutions.	1.93	1.34	2 nd
2	I have a better access to market for my products	2.85	1.53	8 th
3	A have better access to different business Trainings	2.17	1.24	4 th
4	I have my own premises (land) to run my Business	1.92	1.28	1 st
5	I have an access to information to exploit business opportunities	3.69	1.38	10 th
6	I have managerial skills	2.58	1.30	7 th
7	I have access to necessary technologies	2.18	1.29	5 th
8	There is no stiff competition in the market place that I am engaged in.	2.12	1.14	3 rd
9	Adequate infrastructures are available	3.59	1.37	9 th
10	I have access to necessary inputs(raw materials)	2.19	1.27	6 th
	<i>Grand mean/standard deviation</i>	2.49	0.1	

Source: own survey (2018)

It is discussed in table 13 above that microfinance are the main suppliers of finance for women entrepreneurs in SHGs. But table 14 shows that women entrepreneurs in SHGs are not satisfied with the financial access given by micro finances and other lending institutions. It shows a mean score of 1.93 with a standard deviation of 1.34. Therefore, the average score of the respondents with regard to satisfactory financial access is disagree with little deviations among them.

As the mean score (2.85) and standard deviation (1.53) in the table above show, the market access of the respondents entrepreneurs is almost undecided. It seems that these women neither agree nor disagree on the market condition of their products.

Most women entrepreneurs in SHGs acquire their skills for establishing their own business from formal trainings (See table 11). But as the table above shows, the access for different business trainings for the women respondents is low with a mean of 2.17 and standard deviation of 1.24.

One success factor for an entrepreneur is having own premises such as land (Hisrich, 2005). Table 13 above show that the respondent women entrepreneurs in SHGs do not have their own land to run their businesses. The response shows a mean of 1.92 with a standard deviation of 1.28.

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. In relation to their managerial skills in running their business, the respondents do not like to decide on it. This is justified by the mean score (2.58) and the standard deviation (1.30).

With regard to technological access and market competition, the mean scores (1.18 for technology access and 2.12 for market competition) and the standard deviations (1.29 for technology and 1.14 for competition) shows that respondents do not agree with a better technological access and with the idea that there is no stiff competition for their products.

The mean scores (3.59) and standard deviations (1.37) shows that, the respondent women entrepreneurs in SHGs agree on the availability of the necessary infrastructures around their working areas. Lastly, the scores for the availability of necessary raw material/inputs in the table above show that the respondent entrepreneurs do not agree with their access to these inputs with a mean of 2.19 and standard deviation of 1.27.

b. Social- cultural factors

It was common to hear the bad names such as buda, shemane, ketkach and others given to different entrepreneurs in Ethiopia. These are good indicators of socio-cultural influences on individuals running their own business. The following table shows the current states that these factors have impacted women entrepreneurs in SHGs.

Table 15: Socio-cultural factors that affect women entrepreneurs in SHGs

No.	Socio-cultural factors	Mean	Standard deviation	Remark
1	I have better social acceptability	2.08	1.13	2 nd
2	I have better contact(network) with outsiders	2.12	1.28	3 rd
3	I have no prejudice or class biases	3.48	1.32	5 th
4	The societies attitude towards my products/services is Positive	3.26	1.46	4 th
5	The attitude of other employees towards my business is Positive	3.62	1.4	7 th
6	I have a positive relationship with the workforce	3.96	1.1	10 th
7	I have no conflicting gender roles	2.02	1.21	1 st
8	I am not affected by gender inequalities	3.55	1.43	6 th
9	I have no cultural influences	3.87	1.4	9 th
10	I never encounter harassments in registering and operating my business	3.82	1.31	8 th
	<i>Grand mean/standard deviation</i>	3.18	0.12	

Source: own survey (2018)

The mean scores(2.08) and standard deviation(1.13) of the respondents in table 14 shows that women have no better social acceptability .They do not agree on the idea that they have a better social acceptance. Similarly, the contact (networks) that women entrepreneurs in SHGs have with outsiders is low too with a mean score of (2.12) and standard deviation of (1.28).

However, they approach to agree in the idea that they have no prejudices or class biases with a mean of (3.48) and standard deviation of (0.32).Similarly, with regard to the attitude of the society towards their products/services, the respondent women entrepreneurs in SHGs do no not like to decide on idea that the attitude of the society is positive.

On the other hand, in relation to the attitude of other employees towards their business and the relationship that these women entrepreneurs have with their employees, the table above shows that, the respondents have a positive relationship with their employee and the attitude of the employees

Towards the business is positive too. The mean scores 3.62 and 3.96 and standard deviations 1.4 and 1.1 for attitude of employees and relationship with employees respectively clearly strengthens this idea.

But, these respondents do not agree with the idea of having conflicting gender roles. The mean scores (2.02) and standard deviations (1.21) in the table above shows that there are different conflicting gender roles for the respondent women entrepreneurs in SHGs.

By the same taken, issues of gender inequality, cultural influences and harassments are not serious problems for women entrepreneurs in SHGs 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 3.87 and 3.82 with a deviation of 1.4 and 1.31 for cultural influences and harassments respectively.

c. Legal and administrative factors

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

Table 16: Legal and administrative factors that affect women entrepreneurs in SHGs

No.		Mean	Standard deviation	rank of severity
1	Legal and administrative factors			
1	I have business assistants and supporters from government Bodies	3.57	1.41	6 th
2	I have a network with different administrative bodies	1.85	1.23	1 st
3	I can borrow money even without titled assets as a Collateral	3.6	1.36	7 th
4	I have never encountered bureaucracies and red tapes	1.97	1.32	3 th
5	I am beneficiary of government incentives	3.48	1.4	5 th
6	In general the overall legal and regulatory environments	2.13	1.12	4 th

	Favorable			
7	The tax levied on my business is reasonable	1.93	1.29	2 rd
	Grand mean/standard deviation	2.59	0.06	

Source: own survey (2018)

Tables 15 above clearly portraits the respondent women entrepreneurs in SHGs have business assistant and supports from government bodies. The mean score (3.57) and standard deviations (1.41) shows that these entrepreneurs agree with the issue that they have business assistants and supports from the concerned government officials.

To the contrary, these women entrepreneurs disagree with the 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 1.85 and 1.9 and standard deviations of 1.23 and 1.28 for network with outsiders and access to policy makers respectively.

Even though this is the case, agreements are seen among the respondents in relation to the inexistence of legal, institutional and policy constraints. Similarly they agree on the idea of borrowing money even without collaterals. The mean (3.53) and (3.6) and the standard deviations (1.42) and (1.36) for the constraints and collateral matters respectively support the ideas.

As opposed to this, the table shows that the interest rate charged by borrowing institutions and the tax levied on entrepreneurs is not reasonable. The disagreement on the reasonability of the interest rates and tax amount is justified by the calculated means (1.94) and (1.93) and standard deviations (1.22) and (1.29) for interest and tax amount respectively. In addition the respondents, disagree that bureaucracies and red tapes do not affect their performance with mean of (1.97) and standard deviation of (1.32).

With regard to government incentives and the favorability of the overall legal and regulatory environments the mean scores 3.48 and 2.13 and standard deviation 1.4 and 1.12 implies that even if there are government incentives, the overall legal and regulatory environments are not as such favorable.

4.1.4 Comparison of Factors that Affect Women Entrepreneur's in SHGs

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

Table 17: Comparison of the major factors affecting women entrepreneurs 'Performance in SHGs

No.	Item Factors	Grand Mean	Grand Standard deviation	Severity Rank
1	Economic Factors	2.49	0.1	1 st
2	Scio-cultural factors	3.18	0.12	3 rd
3	Legal and administrative factors	2.59	0.06	2 nd

Source: own survey (2018)

The grand mean (2.49) and grand standard deviation (0.1) in the above table clearly depicts that the economic factors are Sevier than the others followed by the legal and administrative factors that has a grand mean of (2.59) and a grand standard deviation of (0.06).

The table also shows that the impact of the socio-cultural factors is better than the economic, legal and administrative factors as the grand mean (3.18) and grand standard deviations (0.12) clearly depict.

4.1.5 Support given by TVET Institutions to Women Entrepreneurs in SHGs

Even though TVETs are not expected to tackle all the problems that women entrepreneurs in SHGs face, there are some supports that can be taken as a responsibilities of TVET colleges and institutes. By the following table, it is tried to assess whether TVETs are providing the required supports to SHGs or not.

Table 18: Summary of the opportunity Given by TVETs to SHGs

No.	Training, Machine, Financial, technology, raw material and facility supports given by TVETs to SHGs	Mean	Standard deviation	rank of supports
1	TVETs provide entrepreneurship training to SHGs	1.87	1.08	8 th
2	TVETs provide marketing training to SHGs	1.96	1.16	6 th
3	TVETs provide planning and financial report training to SHGs	1.93	1.15	7 th
4	TVETs provide machine maintenance training to SHGs	3.22	1.62	5 th
5	TVETs provide customer service training to SHGs	1.76	0.92	12 th
6	TVETs provide technical skill training to SHGs	3.74	1.45	3 rd
7	TVETs provide machine maintenance service to SHGs	3.85	1.37	2 nd
8	TVETs provide machines support(gifts) to SHGs	1.82	0.98	10 th
9	TVETs provide Financial supports to SHGs	1.84	1	9 th
10	TVETs provide Technology supports to SHGs	3.88	1.37	1 st
11	TVETs provide Raw material supports to SHGs	1.79	0.98	11 th
12	TVETs provide Facility(such as transportation) and furniture supports to SHGs	3.65	1.49	4 th
	Grand mean/standard deviation	2.61	0.23	

Source: own survey (2018)

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

Entrepreneurship training enables individuals create to own businesses rather than seeking employment in any organization. To strengthen such a culture, TVETs are providing entrepreneurship training to the youth. Even though this is the case, women entrepreneurs in SHGs do not agree with the provision of entrepreneurial training to them with a mean of 1.87 and standard deviation of 1.08. Similarly, respondents agree that marketing, planning and financial report training are not given to them by TVET institutions/colleges. The mean (1.96) and (1.93) and standard deviations (1.16) and (1.15) for marketing and plan/report respectively are good indicators of this a support to SHGs in relation to customer service is also weak. The mean (1.76) and standard deviations (0.92) in table 17 clearly show that respondents do not agree with customer service trainings supports from TVETs.

However, the supports in the areas of machine maintenance and technical skill trainings seem better as the table above portrays very well. Regarding machine maintenance trainings, the mean (3.22) and standard deviation (1.62) depicts that the respondents' agreement scale is more than undecided, indeed less than agree. About technical skill trainings respondents agree that training is given. The mean (3.74) and the standard deviation (1.45) confirm this idea.

TVETs as producers of different technicians are expected to support SHGs by providing them different machines created/copied within the college /institution and help in maintaining machines that encounter problems.

It is clear in the table above that machine maintenance services are given to SHGs through TVET colleges / institutes. The mean (3.85) and standard deviation (1.37) shows the agreements among respondents in acquiring this service. However, respondents' agreement is weak in relation to the idea that machines created/copied with in TVETs are given to women entrepreneurs in order to support them. This is strengthened by the mean (1.82) and standard deviations (0.98) calculated in the table above.

As one stakeholder in strengthening women entrepreneurs in SHGs, TVETs are also expected to support in finance, technology, raw materials and facilities. Table 17 above shows that, the respondent entrepreneurs do not agree with the provision of financial and raw material supports given through TVETs. The means (1.84) and (1.79) and standard deviations (1.37) and (1.49) clearly depict that supporting women entrepreneurs in SHGs financially and raw material wise is not common. Nevertheless, the respondent women entrepreneurs agree with a mean (3.88) and (3.65) and standard deviation of (1.37) and (1.49) that technology and facility supports are given to them by TVETs.

To conclude, the overall supports given to women entrepreneurs in SHGs through TVETs is below average as the grand mean (2.61) and grand standard deviations (0.23) in the table show.

4.2 Discussion

Birley (1987) found that the background and personal characteristics of women entrepreneurs in SHGs 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 SHGs 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 SHGs are not significant in number in the business arena. This is because the number of respondents having a self-employed mother or sister is insignificant. By the same logic, it is also possible to guess from the fact that women entrepreneurs are married that they may have conflicting gender roles such as keeping kids since in our country context most of these responsibilities are left to women.

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

One can reach to the conclusion that women entrepreneurs in Adama 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 SHGs in Adama are in the age categories of 31-40 and join the business without adequate experiences. This implies women entrepreneurs in SHGs in Adama 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, social, and legal/administrative factors.

UNECE (2004) reported that SHGs have a better employment opportunity than even that of larger ones. As this study shows, most women entrepreneurs in SHGs in Adama are engaged in the production sector and employ more than 10 individuals within them. Hence, the finding matches with the report. Similarly, the entrepreneurs are organized under cooperatives and use micro finances as main sources of funding. This shows the production sector is increasing at an alarming rate and opens an opportunity of employment to a large number of individuals.

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

The of women entrepreneurs in SHGs in Adama town are highly affected by economic factors such as lack of own premises (land), financial problems, stiff competition in the market, inadequate access to trainings, lack of technology and raw material.

In contrast to the findings of World Bank, ILO Samiti, Tan and SMIDEC, this study found that infrastructures and access to information are not problems of women entrepreneurs in SHGs in Adama town. This may be attributed to different reasons. First, since the study is conducted in Adama 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, conflicting gender roles, lack of social acceptability and network with outsiders are the Sever factors that affect women entrepreneurs in Adama. However, class biases, gender inequalities, attitude of employees towards the business and harassments are not problems 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/administrative issues, network with administrative bodies, access to policy makers, amount of tax and interest rate charged, bureaucracies and red tapes and the overall legal and administrative environmental factors are the serious problems of women entrepreneurs in SHGs in the town. But, issues related to government incentives, legal, instructional and policy constraints, assistance and support from government bodies and request of collateral for borrowing money are not found to be problems of women entrepreneurs in SHGs. This highlights that there are some beginnings in encouraging women entrepreneurs in SHGs even though this is not believed to be satisfactory.

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

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

Therefore it is possible to conclude that, even though the establishments of different municipality services, TVETs, SHGs and micro finances institutions/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 SHGs in recruiting and selecting the youth. All these are joint responsibilities among these stakeholders in bringing women entrepreneurs in SHGs in to high performance. That is why the researcher concludes that much is not done in this regards.

CHAPTER FIVE

5. Summary, Conclusion and Recommendations

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

5.1 Summary

In this study, it was designed to assess the factors that affect women entrepreneurs in SHGs. It was also tried to address the characteristics of women entrepreneurs in SHGs and their business. A sample of 300 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 SHGs was designed in a closed ended scales. After the data has been collected, it was analyzed using simple statistical techniques (tables and percentages) and descriptive statistics (mean and standard deviations). Based on 297 respondents and interview results acquired from women entrepreneurs in Adama SHGs, the major findings of this study are summarized as follows.

- Most of the respondent women entrepreneurs are under the age category of 31-40 (43.44%) and educational level of 5th -8th grades (35.35%) with a working experience of 1-5 years (39.05%) and their marital status are married (46.80%).
- Majority of the respondents have a family size of less than 4 (50.84%); engaged in the production sector (45.80%); hire 6-10 employees within their organization (37.04%) and the legal ownership establishment of their enterprises is in the form of private business (61.30%). Moreover, majority of the respondents start their own business for the reason that they have no other alternatives (52.79%). Similarly, most of these respondents start their own business by their own initiation and acquire the necessary skills through formal trainings (74.07%). Besides this, they have no entrepreneurial family (67.34%). Of those that have an entrepreneurial family, most of them have a self-employed father (54.64%). The main source of startup fund for majority of the respondents is their personal saving (87.90%).

- The major economic factors –that affect women entrepreneurs in SHGs according to their severity order are lack of own premises or land (*mean* =1.92 & s.d=1.28), lack of financial access (*mean* =1.93 & s.d=1.34), stiff competition in the market, (*mean* =2.12 & s.d=1.14), inadequate access to training, lack of access to technology, and raw materials. Infrastructure problems (*mean*=3.59& s.d=1.37), and access to information (*mean*=3.69 & s.d=1.38) are not serious economic problems for these entrepreneurs.
- The major socio-cultural factors that affect the respondent women entrepreneurs in SHGs in Adama town according to their severity order are Conflicting gender roles (*mean*=2.02 & s.d=1.21), Social acceptability and Contact (network) with outsiders (*mean*=2.08 & s.d=1.13). However, prejudices or class biases (*mean* =3.48 & s.d=1.32), gender inequality (*mean*=3.55 & s.d=1.43), attitude of employees to the business (*mean* =3.62 & s.d=1.4), harassments and relationship with the workforce are not as such problems that affect the performance of women entrepreneurs.
- The major legal and administrative factors that affect the respondent women entrepreneurs in SHGs according to their severity order are lack of network with administrative bodies (*mean* =1.85& s.d=1.23), access to policy makers (*mean* =1.9 & s.d=1.28), amount of tax levied (*mean* =1.93 & s.d=1.29), interest rate charged, bureaucracies and red tapes, over all legal and regulatory environments. Nevertheless, government incentives, legal, institutional and policy constraints, assistant and support from government bodies and request of collaterals are not problems.
- Of the major factors that affect the respondent women entrepreneurs in SHGs, economic factors take the leading position (grand *mean* =2.49 & grand s.d = 0.1) followed by legal/administrative (grand *mean* =2.59 & grand s.d = 0.06) and socio/cultural factors (grand *Mean* =3.18 & grand s.d = 0.12) respectively.
- The opportunity that women entrepreneurs in SHGs acquire through TVET according to their degree of support include: technology support (*mean* =3.88 & s.d = 1.37), machine

Maintenance service (*mean* =3.85 & s.d = 1.37), technical skill trainings, (*mean* =3.74 & s.d =1.45) facility supports and machine maintenance trainings. But supports in the areas of marketing trainings (*mean* =1.96 & s.d = 1.16), plan and report preparation trainings (*mean* =1.93 & s.d = 1.15), entrepreneurship trainings (*mean* =1.87 & s.d = 1.08), financial supports, machine supports (gifts), raw material supports and customer service trainings are relatively weaker.

5.2. Conclusion

Women's entrepreneurship is considered to have a significant role in economic development the issue of women empowerment has been important for governments and other non-governmental organizations. Moreover, lots of companies, communities and countries around the world are investing in women's entrepreneurship. As a result, women owned business has grown over time, representing a significant share of employment generation. Therefore in developing entrepreneurship among women, sustained and coordinated efforts from all dimensions would make the way for the women moving into entrepreneurial activity, thus contributing to the social and economic development.

Many researchers have tried to identify the factors affecting performance and success of women entrepreneurs. According to these studies, the most common factors affecting women entrepreneurs are: Access to loan and finance, lack of collateral, access to markets access to education, access to networks, and access to policy makers work family interface legal barriers and procedures and lack of societal support. The findings of other researchers who have studied factors affecting women entrepreneurial activity and were presented in section 2.1.3.women entrepreneurs studied in this thesis face similar obstacles as found elsewhere in most developing countries in the perspective of economic legal and administrative and social and cultural factors.

The aim of this study was evaluating studying and presenting the major factors that affects the performance and success of women entrepreneurs in Adama. The study also tried to address the characteristics of women entrepreneurs. In the view of the first research question on "What are the

major characteristics of women entrepreneurs were” the majority of women entrepreneurs included in this study are engaged in prod activities.

In relation to the second research question on “What are the factors that affect the performance of women entrepreneurs were” interviewed women entrepreneurs declared legal and administrative factors as to have the highest impact on the performance of their business. This occurs due to the lack of government support access to policy maker’s bureaucracies and the overall legal and administrative factors. Whereas, with respect to the third research question on “What are the Opportunities that women entrepreneurs under SHGs approach obtain”, it is found that support given to women entrepreneurs exists, but it is not satisfactory since only small percentage of women entrepreneurs have received grants from governmental institutions. Besides, there is a lack of incentive based policies provided.

For the SHG 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 SHGs, and implementing and supporting partners.

To existing and potential women entrepreneurs in SHGs:

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, social/cultural and legal/ administrative bottlenecks they face, women entrepreneurs should make lobbies together to the concerned government officials by forming entrepreneurs associations, entrepreneurs, NGOs, banks and other supporting organizations.

- Women entrepreneurs in SHGs 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.
- Self-Help Group coalition could also discuss with municipalities of the town and other administrative bodies to make women self-help group owners of the marketplace.

To concerned Government body:

The concerned Government bodies should take action to make women entrepreneurs owners of working premises (land). They should also arrange mechanisms through which women entrepreneurs in SHGs can easily access administrative bodies so that they can be beneficiaries of different governmental incentives such as tax exemptions, decreasing interest rates on loans, etc.

To MFIS:

Micro-finances should minimize the interest rates that they charge to women entrepreneurs in SHGs 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 SHG approach. The procedures for securing loans must be simplified or greater support offered by the lenders to support SHGs.

To TVET Agency

Even though technical skills trainings are of great importance to eat -breads, it should be supplemented with business trainings to improve the -breads in to -cakes. Hence TVET institutions/colleges should provide both technical and business trainings to SHGs so that these entrepreneurs can with stand competitions, develop entrepreneurial sprits, improve managerial skill in such a competitive world. TVET institutes/colleges should also be involved the recruitment and selection of candidates rather than making it as a sole responsibility of SHGs. Besides that entrance exams should be given to candidates to proactively avoid unnecessary costs by receiving individuals with poor attitudes.

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Appendices

Appendix A

Questionnaires to be filled by Women Entrepreneurs under SHG

This questionnaire is designed to investigate –the factors that affect women entrepreneurs’ performance in Self Help Groups. The researcher kindly reminds the respondents (**Women entrepreneurs in Self-help Group**) that the response given by them will be used only as an input for the research purpose. The confidentiality for you response is highly maintained. In addition, the researcher would like to be grateful to the respondents the sacrifices they paid in completing this questionnaire.

Note: No need of writing your name

INSTRUCTION: Please use this mark “√” or “X” in the boxes for your closed ended questions and give explanations briefly and precisely for open ended questions.

Part I: Demographic Information

1. **Age** A. below 20 Years B. 21-30 Years C. 31-40 D. Above 40
2. **Level of education and training** A. Can’t read and write B. Grades1-4 C. Grades 5-8 D. Grades 10 complete E. Preparatory Completed F. TVET /diploma G. BA/BSC and above
3. **Work experience:** A. Less than 1 year B. 1-5 years C. 6-10 years D. Greater than 10 years
4. **Marital status:** A. Married B. Single C. Divorced D. Widowed

Part II: Characteristics of Women Entrepreneurs under SHGs

1. **Family size** A. Less than 3 B. 4-5 C. More than 5
2. **In what sector is your business engaged?** A. Trade B. Production C. Services D. Hand-craft F. If other (specify) _____
3. **Number of employees in the business?** A. Less than 3 B. 3-5 C. 6-10 D. More than 10
4. **What is the legal ownership status of the establishment?** **A. Private business** **B. small and Micro enterprises** **C. Family business** **D. Cooperative** **E. If Other (specify)**

5. Why did you prefer to start your own business? A. Family entrepreneurial background B. Brings high income C. Small investment is required D. To be self-employed E. No other alternative for incomes F. If Others (Specify) -----
6. Who initiated and started the business? A. Myself alone B. With a friend /partner C. With the family D. If other (specify) _____
7. How did you acquire the skill for running your business? A) Through formal training B) From past experience C) From family D) If other (specify) _____
8. Is there anyone in the family who was entrepreneur or owner of some related business activities? A) Yes B) No
9. If yes, what is your family relation with him/her? A) Father B) Mother C) Brother D) Sister E) Grandfather F) Grandmother G) Husband H) If Other (specify) _____
10. What was your main source of start-up funding? A. Personal saving B. house hold C. Borrowed from relatives or friends/money lenders D. Micro-finance institutions E. Equib F. Assistant from friends/relatives H. Borrowed from Banks I. Assistant from NGO's J. If others (specify) _____

Part III: Factors Affecting Women Entrepreneurs under SHGs

The major factors that affect women entrepreneurs 'performance in SHGs 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.	Item	Agreement Scale					remark
		1	2	3	4	5	
1	Economic factors						
1.1	I am satisfied with the financial access given by lending institutions.						
1.2	I have access to market for my products						
1.3	I have access to different business trainings						
1.4	I have my own premises (land) to run my business						
1.5	I have an access to information to exploit business Opportunities						

1.6	I have managerial skills							
1.7	I have access to necessary technologies							
1.8	There is no stiff competitions in the market place that I am engaged in.							
1.9	Adequate infrastructures are available							
1.10	I have access to necessary inputs(raw materials)							
2	Social factors							
2.1	I have a better of social acceptability							
2.2	I have a better contacts(networks) with outsiders							
2.3	I have no prejudice or class biases							
2.4	The societies attitude towards my products/services is Positive							
2.5	The attitude of employees of my towards my business is positive							
2.6	I have a positive relationship with the workforce							
2.7	I am not affected by gender inequalities							
2.8	I have no cultural influences							
2.9	I never encounter harassments in registering and operating my business							
3	Legal and administrative factors							
3.1	I have business assistants and supporters from government bodies							
3.2	I have a network with different administrative bodies							
3.3	I can borrow money even without titled assets as a Collateral							
3.4	I have never encouraged bureaucracies and red tapes							
3.5	I am beneficiary of government incentives							
3.6	I have never faced unfavorable legal and regulatory Environments							
3.7	The tax levied on my business is reasonable							

Part IV: Support Areas of TVETs to SHGs

The following are cooperation areas between SHGs and TVET, read each of the areas and evaluate your business against the points and put a tick mark (✓) for your choice.

No.	Training, Machine, Financial, technology, raw material and facility supports given by TVETs to SHGs	Agreement Scale					remark
		1	2	3	4	5	
1	I have got entrepreneurship training from TVETs						
2	I have got marketing training from TVETs						
3	I have got planning and financial reporting training from TVETs						
4	I have got machine maintenance training from TVET						
5	I have got customer service training from TVETs						
6	I have got technical skill training from TVETs						
7	I have got machine maintenance service from TVET						
8	I have got machines support(gifts) from TVETs						
9	I have got Financial supports						
10	I have got Technology supports						
11	I have got Raw material supports						
12	I have got Facility and furniture supports						

APPENDIX B

Interview Questions with MSE heads

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

A) Economic factors

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

B) Social factors

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

C) Legal and Administration factor

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

2) Your cooperation with

- Micro finances
- TVETs

3) What other problem did you face?

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

APPENDIX C

Interview Questions with micro finance heads

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

2. What problem did you face in relation to

- borrowing and
- lending
- Collaterals.

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

APPENDIX D

Interview Questions with TVET leaders

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

- Do you have regular meeting periods?

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

- Finance
- Training
- Technology
- Raw materials
- Training and others

Appendix E:

Amharic version of the questionnaires

፳፱ መጠቀሻ በራስ አገዝ ቡድን ፳-ስዓ በንግድ ሥራ ላይ ፳ተሰማሩ የሴቶች ነጋዴዎች ፳፳፱ ማቸውን ችግሮች ለመጠላለጥ ፳ተ፳፳ ነ፡፡ በመሆኑም መጠቀሻ ለዓናቱ አላማ ብቻ ፳ሚ፳-ል መሆኑን በመገንዘብ በጥንቃቄ እንዲሞሉልኝ በትህትና እንጠይቃለን፡፡ ለሚ፳፳፳፳ ጎብብር በቅትሚያ ከአ፳ለ ምስ፳ናዬን አቀርባለሁ፡፡

ማሳሰቢያ :- በመጠቀሻ ላይ ስም መጻፍ አስፈላጊ ነው፡፡

ክልል 1: አጠቃላይ መረጃ

1. ዕድሜ ሀ. ከ20 ፳መት በታች ሐ. 31 - 40 ፳መት
 ለ. 21 - 30 ፳መት መ. ከ40 ዓመት በላይ

2. የት/ት ደረጃ

- ሀ. ማንበብና መጻፍ ያልቻለች ሠ. 10 + 1 እና 10 + 2
 ለ. ከ1 - 4 ክልል ረ. 10 + 3 /፳፳ ሎማ
 ሐ. ከ5 - 8 ክልል ሰ. ቢኤ/ቢኤስስ እና በላይ
 መ. 10 ክልል ፳፳ ናቀቀች

3. ስራ ልምት

- ሀ. ከ1 ዓመት በታች ሐ. 6 - 10 ፳መት
 ለ. 1 -5 ፳መት መ. ከ10 ዓመት በላይ

4. በብቻ ሁኔታ

ሀ. ብቻ

ሐ. አግባብ የፈታኝ

ለ. ሌላ ብቻ

መ. ባሏ በሞት ተለያት

ክልል -2- በራስ አገዝ ቡድን በስጥ የሴት ነጋዴዎችና የተቋሞቻቸው ባህር

1. በቤተሰብ መጠን

ሀ. ከ 3 በታች

ለ. 4 - 5

ሐ. ከ 5 በላይ

2. ተሰማሩበት ስራ መስ/ር/አ/

ሀ. ንግድ

መ. ሽመና

ሠ. ሌላ ካለ

ሐ. አገልግሎት

ለ. ምርት

3. በትርጉም ትኩረት ተቀጥሎ ለሚሰሩ ሰራተኞች ቁጥር

ሀ. ከ 3 በታች

ለ. 3-5

ሐ. ከ6 - 10

መ. ከ10 በላይ

4. ትርጉም ህዋዳ ምስረታ ምንድን ነው?

ሀ. ፅል

መ. ማህበር

ለ. ግራ

ሠ. ሌላ ካለ

ሐ.

በቤተሰብ

5. የራስዎን ትርጅት ለመክፈት ለምንትን ነው?

ሀ. በቤተሰብ ልምት ስለሆነ

ሐ. ከአተኛ ብዙ ስለሚሰጡኝ

ለ. ራሴ ስራ ለመክፈት አላት ስለነበረኝ

መ. ሌላ አማራጭ ስለሌለኝ

ሠ. ሌላ ካለ

6. ትርጉም ለማቋቋም እና ለመጀመር ያነሳሳዎት ማን ነው?

ሀ. ራሴ

ሐ. ጃደኞቼ

ለ. በቤተሰብ

መ. ሌላ

7. ትርጉም ለመምራት ለሚሰጡ ልዩ ልዩ ዎችን ሰው-ቀት /ህሎት/ ያገኙት ከየት ነው? ሀ.

ከት/ትቤ (ከስልጠና ተቋም)

ሐ. ከልምት

ለ. ከቤተሰብ

መ. ሌላ

8. በቤተሰብዎ ትኩረት ስራ ለማራገጥ ሰው አለ?

ሀ. አለ

ለ. አለም

9. መልስዎትን ሀ ከሆነ ዝምድናው ምንድን ነው?

ሀ. አባት

መ. አህት

ለ. እናት

ሠ. ወንድ አያት

ሰ. ሴት አያት

ሐ. ወንድም

ረ. ባል

ሸ. ሌላ

10. ስራዎን ለመገምገም ስርዓት ቀመሩን ስርዓት የቀረቡ ምንጭ ምንድን ነው?

- ሀ. ጸሎት ቁጥጥር ሠ. ከግብር ትኩረት / ስጦታ /
- ለ. ከቤተሰብ ስጦታ ረ. ግብር
- ሐ. ከጃጃ ብትር ሰ. ግብር ብትር
- መ. ግብር ሸ. መንፅረተኛ ካልሆነ ትርጉም ቀ. ሌላ

አገልግሎት ሰጪ አገልግሎት ሰጪዎች ስርዓት ለማረጋገጥ ስርዓት እንቅስቃሴ ላይ ተፅዕኖ የሚያሰጥ ጉዳዮች

ከዚህ ቀጥሎ በሰጡ ስርዓት ስርዓት ላይ ተፅዕኖ ያሳድራሉ ተብለው የሚጠበቁ ጉዳዮች ተጠቅሞቻቸው፡፡ እያንዳንዳቸውን ተፅዕኖ ከድርጅት ስርዓት ሆኖ ሆኖ ለምርጫ ወይንም ለምርጫ በማትረፍ ምላሽ ስጡ፡፡ 5. በምርጫ ስርዓት ላይ 4. ስርዓት ላይ 3. ለመወሰን እንደሚችሉ 2. አልተገኘም 1. በጣም አልተገኘም

ተ.ቁ	ዝርዝር	የስምምነት ደረጃ (መጠን)					ምርመራ
		1	2	3	4	5	
1	ኢኮኖሚያዊ ጉዳዮች						
1.1	ጥቃቅን እና አነስተኛ የብድር ተቋማት እንዲሁም ሌሎች ተቋማት በሚሰጡት ብድር ረክቻለው፡፡						
1.2	የምርጫ (አገልግሎት) የገበያ ሆኖ ጥሩ ነው፡፡						
1.3	ስራዬን መምራት የሚያስችለኝን ስልጠና አግኝቻለሁ፡፡						
1.4	የንግድ አጋጣሚዎችን ለመጠቀም የሚያስችለኝን ስልጠና አግኝቻለሁ፡፡						
1.5	የራሴ የሆነ የንግድ ቦታ አለኝ፡፡						
1.6	የአስተዳደር ችሎታ አለኝ፡፡						
1.7	አስፈላጊ የቴክኖሎጂዎች አቅርቦት አለኝ፡፡						
1.8	በገበያ ላይ ጠንካራ የሆነ ፋክቲር የለም፡፡						
1.9	አስፈላጊ የሆኑ መሰረተ ልማቶች (እንደ ውሀ መብራት...) ተሟልቷል፡፡						
1.10	የጥሬ ዕቃ ችግር የለብኝም፡፡						
2	ማህበራዊ ጉዳዮች						
2.1	በህብረተሰቡ ዘንድ ጥሩ ተቀባይነት አለኝ፡፡						

2.2	ከሌሎች የወጭ አካላት ጋር የተሻለ ግንኙነት አለኝ።						
2.3	የጎሣ (የቡድን) አድሎ የለብኝም።						
2.4	ህብረተሰቡ ለኔ ምርት ያለው አመለካከት ጥሩ ነው።						
2.5	ሌሎች ሰራተኞች በኔ ስራ ጥሩ አመለካከት አላቸው።						
2.6	ከሰራተኞች ጋር ጥሩ ግንኙነት አለኝ።						

2.7	በሴትነቴ ሌሎች ተደራራቢ የጾታ ሀላፊነቶች የለብኝም።						
2.8	የጾታ አድሎ የለብኝም።						
2.9	የባህል ተፅዕኖ የለብኝም።						
2.10	የፈቃድ እና የመሳሰሉ የአስተዳዳሪዎ ጉዳዮች እና ማስፈፀም የጾታ በደል ደርሶብኝ አያውቅም።						
3	ሕጋዊና አስተዳዳሪ ጉዳዮች						
3.1	ከመንግስት አካላት የሚደረግልኝ ድጋፍ ጥሩ ነው።						
3.2	ከመንግስት አካላት ጋር ያለኝ ትብብር ጥሩ ነው።						
3.3	ማስያዣ የሚሆን ቋሚ ንብረት ባይኖረኝም ገንዘብ መበደር እችላለሁ።						
3.4	ጉዳይ ማስፈፀም ያለው ወጣ ወረድ ከፍተኛ ነው።						
3.5	የመንግስት ጥቅማጥቅሞችን ተጠቃሚ ነኝ።						
3.6	አጠቃላይ ያለው ህጋዊና አስተዳዳሪዎ ሁኔታ ምቹ ነው።						
3.7	በመንግስት የሚጣለው የግብር መጠን ተመጣጣኝ ነው።						

ክፍል 4 በተቋማት የሚደረግላቸው ድጋፍ

ከዚህ ቀጥሎ የጥቃቅንና አነስተኛ ተቋማት የራስ አገዝ ቡድኖች የሚያደርጉትን ድጋፍ የሚያሳይ የትብብር ነጥቦች ተዘርዝረዋል። ከእርስዎ ድርጅት አኳያ በመገምገም ምርጫዎትን የ/√/ ምልክት በማድረግ መልስ ይስጡ።

ተ.ቁ	ስልጠናና የተለያዩ ድጋፎች	የስምምነት ደረጃ (መጠን)					
		1	2	3	4	5	ምርመራ
1	በተቋማት የስራ ፈጠራ ስልጠና አግኝቻለሁ።						
2	በተቋማት ሀላፊዎች ገበያ ነክ ስልጠና አግኝቻለሁ።						
3	በተቋማት ሀላፊዎች የእቅድና ራፖርት ስልጠና ተሰጥቶኛል።						
4	በተቋማት የማሸን ጥገና ስልጠና ተሰጥቶኛል።						
5	በተቋማት የደንበኛ አያያዝ (አገልግሎት) ስልጠና ተሰጥቶኛል።						
6	በተቋማት የቴክኒክ ድጋፍ ተደርጎልኛል።						
7	በተቋማት የማሸን ጥገና ስልጠና ድጋፍ ተደርጎልኛል።						
8	በተቋማት የማሸን ድጋፍ (ስጦታ) ተደርጎልኛል።						
9	በተቋማት የገንዘብ ድጋፍ ተደርጎልኛል።						
10	በተቋማት የቴክኖሎጂ ድጋፍ ተደርጎልኛል።						
11	በተቋማት የጥሬ ዕቃ ድጋፍ ተደርጎልኛል።						
12	በተቋማት የተለያዩ እቃዎች ድጋፍ ተደርጎልኛል።						

