

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The significance of entrepreneurship in economy as well as the impact of entrepreneurship on economic growth has shifted drastically for the last half century. Today entrepreneurship is perceived as the key driver of economic growth and social development (David B, 2006), an important driver of productivity, innovation and significant aspect of economic dynamism, an engine of job creation, revenue generation, poverty alleviation and wealth creation as well as key factor of economic development and growth (Fallatah 2012).

Until 1980's entrepreneurship was regarded as men activity and it was only the last half century that witnessed a breathtaking shift for women entrepreneurs (ILO 2006). According to the findings of the 2010 Global Entrepreneurship Monitor, 104 million women in 59 economies started and managed new business ventures and another 83 million ran businesses that they had launched in the previous three and a half years (Kelley, 2010). Today women owned businesses and women entrepreneurs is the fastest growing sector that considerably contributes to the job and wealth creation in all economies, both developed and developing nations (Brush, 2006). According to the World Bank, half of the world's economic growth and improvement can be associated with the contribution of women entrepreneurs (Caughlin and Thomas 2002).

Women in developed countries are more likely to start business out of the available opportunities compared to women in less developed nations that are motivated by necessity. For this reason, studies show that developing countries have higher rates of women entrepreneurship than developed world. For instance, Latin America and Asia have higher rates of women entrepreneurship activity than Europe and USA (Allen, 2007, *as cited on* Candida,2010).

According to the World Bank, there is high rate of women's entrepreneurship in Africa, indeed higher than the other regions of the globe (Hallward, 2007). Global Entrepreneurship Monitor Global Report (GEMGR) indicated that in 2013, there are more women entrepreneurs, proportionally, in Sub Saharan Africa than the rest of the world regions. Accordingly, Ghana has 28% women entrepreneurs in their women population compared to 10% in USA and only 3% in France (GEM 2013).

Never the less, it should also be known that types of business engaged commonly in Sub Saharan Africa differs from the developed economies, as it is low margin businesses (Mike H. & GEM 2012). Accordingly women owned businesses were reported to be roughly 65% in Ethiopia, 45% in Kenya and 43% in Tanzania. However, the same study lament that most of these women entrepreneurs operate in the informal sector, making the Sub Saharan Africa own the highest number of informally employed women. Using house hold data, Marry Hallward found that women run firms in Africa are more probably to be informal than those run by their male counterparts forthwith, women are more likely to be engaged in working informal enterprises (Hallward, WB 2011).

Despite the impressive influx of women in to the venture, women across the world, however, still faces constraints in their start up businesses and operating as entrepreneurs. Entrepreneurship does have its own challenges facing women entrepreneurs (Andrea 2006).The challenges women entrepreneurs encounter have been examined in many studies. Financial constraints in both start up level and expansion level has always been and still continues to be a challenge for women entrepreneurs (Alam 2012). Other challenges found in varying researches involved lack of experience, low educational level, gender discrimination, government regulations, difficulties in accessing loans, difficulties in finding employees, role conflict, lack of skills, access to business network and cultural constraints (UNIDO, 2001).

Thus, this study aims to assess the major factors that affect the performance of women entrepreneurs in Women Entrepreneurship Development Project especially in Addis Credit and Saving Institution S.C. Unlike those all studies mentioned above, with a greater scope, this particular study will have a rather specific scope about the major factors that affect the performance of women entrepreneurs encounter while on their venture.

According to Aregash (2005), 98% of business firms in Ethiopia are micro and small enterprises, out of which small enterprises represent 65% of all businesses. More than half of all women entrepreneurs in Ethiopia often face gender related challenges in establishing new businesses as well as operating or expanding existing businesses.

Women entrepreneurs in Ethiopia suffer from gender discrimination in society due to socio-cultural barriers, multiple responsibilities, and underdeveloped enterprise culture, inadequate support system for businesses and underdeveloped markets and infrastructure.

These barriers provide the backcloth to women's awareness and engagement with business ownership, the type of business they engage in as business owners, and where and how they practice their business. Consequently, understanding this backcloth and the degree to which it shapes women's experience of enterprise is important (Goheer, 2003).

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

1.2 Statement of the Problem

The lack of attention given to women's experience of entrepreneurship is evidence of a wider problem of gender effects being omitted from mainstream research studies into social phenomena. Carter (1993), for example, notes that "historically women have been left off the small business research agenda or made invisible by research practices or in other ways written out of the analysis of self-employment". Others have argued that the neglect of female entrepreneurship is part of a much wider problem which has resulted in the social sciences being structured in a manner which favors the male experience.

The studies conducted so far are challenged for the view that entrepreneurship is a gender-neutral activity (Baker, 1997). In reality, job creation and employment is not gender neutral. Certain sectors and sources of employment may be closed (either formally or informally) to women, and some support services may be harder for women to access and obtain.

It is clear from the studies that women and men entrepreneurs do not operate in the same manner, do not have the same opportunities and do not face the same challenges. It is to be hoped that the studies focusing on women entrepreneurs will influence future studies and surveys to be fully gender disaggregated and that analysis will take full account of the gender dimension.

In order for a woman to be empowered however, she needs access to the material, human and social resources necessary for making strategic choices in her life. Yet women have historically been disadvantaged in accessing not only material resources like credit and other property, but also in obtaining social resources such as education, information and modern technology. All of these factors have negative implications for the type of enterprises that women are engaged in (Zewde & Associates, 2002).

Many women have multiple responsibilities as mothers and producers and therefore tend to engage in activities that are home-based and less risky. This may have negative implications however, as often such low risk activities produce limited returns. The reduced physical mobility of many of the women who operate in this category also often prevents them from seeking out information on better economic opportunities. Training and education in technologies could enable them to acquire the necessary skills to diversify and to develop the confidence to explore viable business ideas and market opportunities for their products or services.

The lack of market access, affordable technology and opportunities for bulk purchase of inputs, as well as the low levels of education for women are considered to be some of the main problems faced by women engaged in or aspiring to engage in growth-oriented enterprises (Zewde & Associates,2002).

Thus, researchers of female entrepreneurship are still a long way from being able to control factors so precisely. As Brush (1992) points out, this area has been studied insufficiently to enable firm conclusions to be reached and more empirical studies have to be undertaken.

This study is different from those researchers discussed above in that their focus areas were in all entrepreneurs regardless of their sex. Besides, they did not see the factors with respect to the different personal, organizational, economic, socio-cultural and legal/administrative matters. Similarly, their studies did not address women entrepreneurs in WEDP. But this study specifically emphasis on factors that affect the performance of women entrepreneurs in WEDP particularly in Addis Credit and Saving Institution S.C (Adcsi.).

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

Thus, in this study it is thought to assess the driving forces behind women entrepreneurs to start their own business and the different factors that affect the performance of women entrepreneurs in WEDP. Furthermore, the supports given by different heads and training institutions are assessed. By doing so the study sets out to contribute to the limited studies on the subject.

1.3 Research Questions

While on the process to deeply understand and grasp the different factors that affect the performance of women entrepreneurs, this research attempts to answer the following research questions.

- 1- What are the major characteristics of women entrepreneurs in WEDP and their enterprises?
- 2- What is the driving force behind women entrepreneurs to start their own business?
- 3- What are the key factors that affect the performance of women entrepreneurs?
- 4- What supports are given to women entrepreneurs by WEDP and other institutions?

1.4 Objectives of the Study

The overall objective of this research is to assess the major factors affecting the performance of women entrepreneurs when running their own business.

The specific objectives are:

- 1- To assess the major characteristics of women entrepreneurs in WEDP and their enterprises.
- 2- To identify the driving force behind women entrepreneurs to start their own business.
- 3- To assess the key factors that affects the performance of women entrepreneurs.
- 4- To identify types of support women entrepreneurs received from WEDP and other Institutes.

1.5 - Definition of Terms

For the purpose of this thesis, the following terms are defined and need to be read in this context

- **Characteristics:** key personal and organizational features of women entrepreneurs in WEDP.
- **Factors:** personal, organizational, economic, socio-cultural, legal/administrative influences that affect women entrepreneurs overall activities and operations.
- **Micro Enterprise:** means commercial enterprise whose capital is not exceeding birr 20,000 other than technological and consultancy services (Ethiopia Ministry of Trade and Industry, 2003).
- **Micro finance:** refers to the provision of financial services to low income clients, including consumers and the self-employed (Ethiopia Ministry of Trade and Industry, 2003).
- **Performance:** overall activities and operations performed by women entrepreneurs in WEDP in strengthening their enterprises.
- **Small Enterprise:** means a business engaged in commercial activities whose capital is exceeding birr 20,000 and not exceeding 50,000 birr, other than high technological and consultancy service institutions (Ethiopia Ministry of Trade and Industry, 2003).
- **Supports:** training, machinery, financial, raw material and facility assistances that WEDP and other Institutions provide to women entrepreneurs.
- **Women entrepreneurs:** women running their own business rather than employed in any organization.

1.6 Significance of the Study

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

- i. **Governmental policy makers:** The government can use the findings of this study to assist in policy formulation and development for a framework in terms of personal and organizational-related challenges, economic, socio-cultural, and legal/administrative and other factors that affect the performance of women entrepreneurs. Moreover, the findings of this study will help the policy makers and other institutions how to encourage establishing or expanding women entrepreneurs. It also enables them to know what kind(s) of policies should be framed.
- ii. **Micro and small enterprises:** The findings of this study will help MSE, within an insight into the benefits of using different factors studied in this research to predict the factors that affects the performance of women entrepreneurs.
- iii. **Micro Financial Institutions:** This study helps the MFIs to see the loan portfolio based on credit techniques that have been developed and validated under successful micro and small loan projects in other countries.
- iv. **Women Entrepreneurship Development Project:** The project managers/officers can use the findings of this study to know what kind(s) of support shall be given to women entrepreneurs.
- V- **Academics/Researchers:** Findings from this study will assist academicians in broadening of the prospectus with respect to this study hence providing a deeper understanding of the factors that affects the performance of women entrepreneurs.

1.7 Scope and Limitation of the Study

1.7.1 Scope of the Study

Although WEDP covers many areas in Ethiopia, this research will cover women entrepreneurs those get financial and technical support from Addis Credit and Saving Institution S.C (Adcsi.) in Addis Ababa.

Furthermore, there are different issues that can be researched in relation to women entrepreneurs. But, this study is delimited to assess the factors that affect the performance of women entrepreneurs in Women Entrepreneurs Development Project (WEDP).

In addition, the study will be conducted by distributing questioner to women entrepreneurs and interviewing Micro Finance heads, ADCSI specially WEDP officers and DBE staffs.

However the finding may apply to other projects the same situation with entire part of the country.

1.7.2 Limitation of the Study

Like all research, this study had limitations. The sources of difficulties encountered in this study were described as follows: the operator's reluctance to cooperate due to suspicion that disclosing information may lead to negative effect on their business. Another problem encountered in the study has lack of well-documented secondary data on entrepreneurs and women business owners. It is very important to note that these limitations did not have any significant interference with the outcome of the study.

1.8 Organization of the Study

The research paper is organized with the view to provide readers with cohesive information on the research undertakings. Accordingly, the research paper is constituted from five main chapters.

In the first chapter the thesis focuses on providing readers with background information on the study conducted. In this part, preliminary introduction, statement of the problem, basic research questions, objectives of conducting the study, scope and significance of the study as well as definition of terms, organization of the research report will be addressed.

In chapter two, provides the necessary literature on the research topic. By so doing research conducted on women entrepreneurs, the driving forces behind women entrepreneurs to start their own business, factors affecting their performance and social and cultural constraints faced by women entrepreneurs will be covered. In line with this, research made on women entrepreneurs in America, Asia, Africa and Ethiopia are thoroughly consulted and extracts from the same are part of the research document.

In chapter three, research design, sample and sampling technique are indicated. Besides, data sources, data gathering instruments and procedures, data analysis methods and ethical considerations are painstakingly addressed.

In chapter four, the paper presents analytical review of the study using statistical tools like charts and graphs is presented. In connection with this, data and information like demographic profile, characteristics of women entrepreneurs, sectors with in which women entrepreneurs involved, analyzed driving forces behind women entrepreneurs to start their own business and factors affecting their performance is provided for readers understand the findings of the research task.

Last but not the least, in chapter five; the paper presents readers based on chapter four findings, conclusions and recommendations reached at. In this chapter, recommendations and possible intervention measures by the concerned stakeholders is enumerated.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

This chapter revises the different literatures written in the areas of entrepreneurship, women entrepreneurs, major factors that affect the performance of women entrepreneurs and about Women Entrepreneurship Development Project.

2.1 Definitions of Entrepreneurship

The evolutionary journey of entrepreneurship began with the work of Richard Cantillon who first described an entrepreneur as a person who exercises business judgment in the face of uncertainties. Several other academics and scientific investigators have attempted to explain the concept of entrepreneurship. Schumpeter (1936) stated that “entrepreneurs are not only ‘independent’ business people in an exchange economy, but all [those] who fulfil the functions, including ‘dependent’ employees of a company”. Later, he reiterated that “the function of entrepreneurs is to reform or revolutionize the pattern of production by exploiting an invention or, more generally, an untried technological possibility for producing a new commodity or producing an old one in a new way, by opening up a new source of supply of materials or a new outlet for products, by reorganizing an industry and so on”.

Drucker (1985) defined entrepreneurship as the act of innovation that endows the available resources with new wealth-producing capacity. Similarly, Kirzner (1985) explained entrepreneur as the one who perceives profit-making opportunities and also engages in action planning in order to fulfil unsatisfied needs and improve inefficiencies (Bull and Willard, 1993). A clearer meaning to the term was discussed by Gartner (1990) who elucidated two different schools of thought – the first based on the characteristics of entrepreneurship (e.g. innovation, growth) and the second based on the outcomes of entrepreneurship (e.g. value creation) (Sharma and Chrisman, 1999). Additionally, entrepreneurship can also be understood through actions based on the “acts of organization creation, renewal, or innovation that occur within or outside an organization” and which may constitute “individuals or groups of individuals, acting independently or as part of a corporate system, who create new organizations, or instigate renewal or innovation within an existing organization” (Sharma and Chrisman, 1999).

According to the behavioural perspective, entrepreneurship includes a set of all those behaviours that influence the initiation and management of the reallocation of economic resources for the purpose of value creation (Herron and Robinson, 1993).

A people-oriented definition highlights that “entrepreneurship is a process that involves the discovery, evaluation, and exploitation of opportunities to introduce new products, services, processes, ways of organizing, or markets” (Shane and Venkataraman, 2000). Entrepreneurship also serves as an additional resource for exploiting newer opportunities by creating and growing new business firms (Gries and Naudé, 2011; Toma 2014).

2.2 Perspectives of Entrepreneurship

Entrepreneurship serves as one of the most potent engines for driving the economic growth as well as the economic processes of any nation (Gorman, 1997). It is for this reason that there has been a growth in interest among researchers studying entrepreneurship and entrepreneurial behaviour. In this context, research in the field of entrepreneurship is rich and complex, which can be best understood by visiting the various theoretical underpinnings that lay down a strong foundation for the entrepreneurial phenomenon (Mole and Ram, 2011) as discussed in the following.

2.2.1 Economic Perspective

The work on entrepreneurship began with the contributions from the French writers who first recognized its significance. Amongst these, the most popular work is that of Richard Cantillon who pioneered the French coinage of the term “entrepreneur”. Cantillon (1680–1734) defined an entrepreneur as someone who engages in profit-making activities and also exercises business judgment in challenging times. He stated that entrepreneurs buy at a certain price so as to sell at an uncertain price, the difference being a profit or a loss (Nagarajan, 2011). He emphasized the role of the entrepreneur as that of an economic agent who acts as a connecting link between producers and consumers. Though he classified economic agents into three categories of landowners, entrepreneurs and hirelings, he mentioned the first and the third categories as passive ones, in contrast to the second entrepreneur category (Grebelet, 2001).

2.2.2 Functional Perspective

On similar lines, Quesnay (1888), who was a founder of the “Physiocratic School”, defined entrepreneur as an independent owner of a business endowed with energy and intelligence. Later on, Jacques Targot (1727–1781) added a capitalist view to the entrepreneurial theory by considering entrepreneurship as the outcome of a capital investment decision. According to him, the owner of capital can become an entrepreneur if he decides to buy goods for running his business. This was followed by Jean-Baptiste Say (1767–1832) who built on Targot’s work and made clear distinction between the entrepreneur and capitalist.

He also noted that the function of an entrepreneur is not only to understand the technology, but also to transfer the knowledge into tradable products so as to fulfil the customer requirements (Grebel, 2001).

2.2.3 Schumpeter's Perspective (1883–1950)

In the evolutionary history of entrepreneurship, Schumpeter's perspective is considered the most renowned concept, popularly known as "Schumpeter's entrepreneur". Schumpeter talks about the dynamics behind the occurrence of economic change that considers entrepreneur as the most potential economic agent for bringing about innovation. According to him, the static situation of the equilibrium could be achieved only when the decisions and action planning of the economic actors coincide and end up in equilibrium, so that there is no scope for change to take place (Grebel, 2001). Though Schumpeter's perspective places an undue importance on promoting innovation, it ignores attributes like a risk-taking attitude as an inherent characteristic of entrepreneurs, though he considers it to be important for capitalists (Nayab,2011). He further emphasized that to better understand the entrepreneurial phenomenon, it is critical to know about the various forces that trigger change across industries, economies, markets, communities, societies and other political systems (McCraw, 2006; Jones and Wadhvani,2006). Another key feature of Schumpeter's entrepreneurship as highlighted by Nayab (2011) is its focus on the appropriate conditions that necessitate entrepreneurial activities:

- creation of a new product;
- discovering a market for the product's promotion;
- locating sources for a new product;
- Finding innovative ways for making new products.

2.2.4 Knight's Perspective (1885–1972)

Knight's perspective of entrepreneurship highlights that the main function of an entrepreneur is to serve as a protective shield for all the stakeholders against uncertainty. He further showed that in order to make profits, it is important for an entrepreneur to perform three major tasks: to initiate innovation, to adapt to changing environmental situations, and also to be proactive enough to understand the consequences pertinent to uncertainty beforehand (Bula, 2012).

2.2.5 Kirzner's Perspective

Kirzner's perspective on entrepreneurship is viewed as one of the leading perspectives on production, exchange and market efficiency. His theory strongly stressed the concept of "alert entrepreneurs" who are responsible for discovering and exploiting new business opportunities by eliminating the factor of "utter ignorance" to help the economy move towards the equilibrium stage (Bula, 2012). Specifically, Kirzner's perspective of entrepreneurship centers on the process of bringing an economy closer to the equilibrium stage. He further showed that any improvement in the production technique or shift in preferences is likely to create a disequilibrium stage in the market which can only be corrected by alert entrepreneurs through the creation of opportunities for production and exchange (Bula, 2012).

2.2.6 Behavioural Perspective

The behavioural approach identifies the significance of personality traits in influencing entrepreneurial success or failure. For example, according to Aldrich and Zimmer (1986), an internal locus of control, aggressiveness, a low aversion to risk-taking, an ambitious nature and a high need for achievement constitute useful entrepreneurial characteristics. On similar lines, Chell, (1991) considered being creative, innovative, proactive and imaginative as useful personality characteristics of entrepreneurs. He further emphasized the crucial role of these personality traits in differentiating entrepreneurs from managers and business owners (Nandram and Samsom, 1997).

2.2.7 Network Perspective

The network approach to entrepreneurship represents a powerful attempt at understanding how entrepreneurship theory is embedded within the social context. For example, Birley (1986) stated that there are two forms of networks – formal (banks, lawyers etc.) and informal (family, friends); however, their study specifically focused on entrepreneurs from informal networks. A little later, an advance was made by Aldrich and Zimmer (1986) who stated the entrepreneurial process to be "embedded in a shifting focus of continuing social relations that facilitate and constrain" and to be "linkages between aspiring entrepreneurs, resources and opportunities" (Low and MacMillan, 1988). The research by Aldrich and Zimmer (1986) also showed how entrepreneurship theory is contextual and process oriented under the influence of various social factors (Low and MacMillan, 1988).

On parallel lines, Gartner (1985) suggested a framework comprising four major perspectives in entrepreneurship, specifically for the purpose of venture creation, as: (1) understanding the characteristics of an individual who starts a venture; (2) the organization as created by him or her; (3) the environmental factors surrounding the new venture; and (4) the process by which the new venture is initiated (Low and MacMillan, 1988).

2.3 The role of entrepreneurship

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

- ❖ Entrepreneurs are their own bosses. They make the decisions. They choose whom to do business with and what work they will do. They decide what hours to work, as well as what to pay and whether to take vacations.
- ❖ Entrepreneurship offers a greater possibility of achieving significant financial rewards than working for someone else. It also provides the ability to be involved in the total operation on of the business, from concept to design and creation, from sales to business operations and customer response.
- ❖ Entrepreneurship creates an opportunity for a person to make a contribution. Most new entrepreneurs help the local economy. It is a catalyst for economic change and growth .Entrepreneurship increase per capita output and income. By doing so it involves initiating and constituting change in the structure of business and society. As a result entrepreneurship contribute a lot in increasing countries output and productivity.
- ❖ Entrepreneurship encourages innovation and creativity. It develops new products or service for the market to fulfill human needs. It also stimulates investment interest in the new ventures being created. Entrepreneurship through its process of innovation creates new investment of new ventures .More ventures being created, new jobs will be produced, thus reduce the unemployment rate.

As explained above, entrepreneurism helps the economy by creating wealth for many individuals seeking business opportunities. Although this is not the number one reason individuals pursue entrepreneur activities, it plays a major role in our economy.

Both a new business and the wealth the owner can obtain will help boost the economy by providing new products as well as the spending power created for the entrepreneur. Without entrepreneurs, our economy would not benefit from the boost they give from added business and ideas.

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.

2.4 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.

2.4.1 Economic Factors

Economic environment exercises the most direct and immediate influence on entrepreneurship. This is likely because people become entrepreneurs due to necessity when there are no other jobs or because of opportunity.

The economic factors that affect the growth of entrepreneurship are the following:

1. Capital

Capital is one of the most important factors of production for the establishment of an enterprise. Increase in capital investment in viable projects results in increase in profits which help in accelerating the process of capital formation. Entrepreneurship activity too gets a boost with the easy availability of funds for investment.

Availability of capital facilitates for the entrepreneur to bring together the land of one, machine of another and raw material of yet another to combine them to produce goods. Capital is therefore, regarded as lubricant to the process of production.

France and Russia exemplify how the lack of capital for industrial pursuits impeded the process of entrepreneurship and an adequate supply of capital promoted it.

2. Labour

Easy availability of right type of workers also effect entrepreneurship. The quality rather than quantity of labour influences the emergence and growth of entrepreneurship. The problem of labour immobility can be solved by providing infrastructural facilities including efficient transportation.

The quality rather quantity of labour is another factor which influences the emergence of entrepreneurship. Most less developed countries are labour rich nations owing to a dense and even increasing population. But entrepreneurship is encouraged if there is a mobile and flexible labour force. And, the potential advantages of low-cost labour are regulated by the deleterious effects of labour immobility. The considerations of economic and emotional security inhibit labour mobility. Entrepreneurs, therefore, often find difficulty to secure sufficient labour.

3. Raw Materials

The necessity of raw materials hardly needs any emphasis for establishing any industrial activity and its influence in the emergence of entrepreneurship. In the absence of raw materials, neither any enterprise can be established nor can an entrepreneur be emerged.

It is one of the basic ingredients required for production. Shortage of raw material can adversely affect entrepreneurial environment. Without adequate supply of raw materials no industry can function properly and emergence of entrepreneurship to is adversely affected.

In fact, the supply of raw materials is not influenced by them but becomes influential depending upon other opportunity conditions. The more favourable these conditions are, the more likely is the raw material to have its influence of entrepreneurial emergence.

4. Market

The role and importance of market and marketing is very important for the growth of entrepreneurship. In modern competitive world no entrepreneur can think of surviving in the absence of latest knowledge about market and various marketing techniques.

The fact remains that the potential of the market constitutes the major determinant of probable rewards from entrepreneurial function. Frankly speaking, if the proof of pudding lies in eating, the proof of all production lies in consumption, i.e., marketing.

The size and composition of market both influence entrepreneurship in their own ways. Practically, monopoly in a particular product in a market becomes more influential for entrepreneurship than a competitive market. However, the disadvantage of a competitive market can be cancelled to some extent by improvement in transportation system facilitating the movement of raw material and finished goods, and increasing the demand for producer goods.

5. Infrastructure

Expansion of entrepreneurship presupposes properly developed communication and transportation facilities. It not only helps to enlarge the market, but expand the horizons of business too. Take for instance, the establishment of post and telegraph system and construction of roads and highways in India. It helped considerable entrepreneurial activities which took place in the 1850s.

Apart from the above factors, institutions like trade/ business associations, business schools, libraries, etc. also make valuable contribution towards promoting and sustaining entrepreneurship' in the economy. You can gather all the information you want from these bodies. They also act as a forum for communication and joint action.

2.4.2 Social Factors

Social factors can go a long way in encouraging entrepreneurship. In fact it was the highly helpful society that made the industrial revolution a glorious success in Europe. Strongly affect the entrepreneurial behaviour, which contribute to entrepreneurial growth. The social setting in which the people grow, shapes their basic beliefs, values and norms.

The main components of social environment are as follows:

1. Family Background

This factor includes size of family, type of family and economic status of family. Background of a family in manufacturing provided a source of industrial entrepreneurship. Occupational and social status of the family influenced mobility. There are certain circumstances where very few people would have to be venturesome.

For example in a society where the joint family system is in vogue, those members of joint family who gain wealth by their hard work denied the opportunity to enjoy the fruits of their labour because they have to share their wealth with the other members of the family.

2. Education

Education enables one to understand the outside world and equips him with the basic knowledge and skills to deal with day-to-day problems. In any society, the system of education has a significant role to play in inculcating entrepreneurial values.

3. Attitude of the Society

A related aspect to these is the attitude of the society towards entrepreneurship. Certain societies encourage innovations and novelties, and thus approve entrepreneurs' actions and rewards like profits. Certain others do not tolerate changes and in such circumstances, entrepreneurship cannot take root and grow. Similarly, some societies have an inherent dislike for any money-making activity.

5. Cultural Value

Motives impel men to action. Entrepreneurial growth requires proper motives like profit-making, acquisition of prestige and attainment of social status. Ambitious and talented men would take risks and innovate if these motives are strong. The strength of these motives depends upon the culture of the society. If the culture is economically or monetarily oriented, entrepreneurship would be applauded and praised; wealth accumulation as a way of life would be appreciated. In the less developed countries, people are not economically motivated. Monetary incentives have relatively less attraction. People have ample opportunities of attaining social distinction by non-economic pursuits. Men with organizational abilities are, therefore, not dragged into business. They use their talents for non-economic end.

2.5 Women Entrepreneurs

Green & Cohen (1995) contends that “an entrepreneur is always entrepreneur” and it doesn’t matter whether he is man or woman, black or white, what size and shape or any other characteristic that he may possess. The significant fact here is that women’s productive role and entrepreneurial role at all levels tremendously contribute to the overall development and positively contributed to women’s own well being in the last two decades Mulugeta (2010).

Women Entrepreneurs are referred to as those women who operate and run for enterprises. In USA, the concept is referred as to be the women that own small businesses and/or enterprise and their holding of the enterprise exceeds 50%, at least 51 percent, managed and operated by one or more women (Women’s Business Ownership Act 204, *as cited in* Okonu & Andrew (2011). They represent a group of women who have broken away from beaten track and are looking forward to new ventures of socio-economic life.

Women entrepreneur is the women that play significant role of interacting and adjusting herself with the wider socio-economic, financial and support spheres of the society. It means an act of business ownership and business creation that empowers women economically. It also means women’s participation in the economy to be accepted as economically independent. Women-entrepreneurs have been making a considerable impact in all most all the segments of the economy.

In recent years the rate of new business formation by women has significantly increased. There are number of initiatives aimed at promoting entrepreneurship and empowering women in the process .The reason behind taking initiative in Entrepreneurship is willingness to raise standard of living, desire to be independent, desire to do something different, desire to make own identity and Financial support to family (Orhan and Scott 2001). Strong desire to do something positive is a high-quality women entrepreneur who contributes to the position values of family and social life.

Despite the existing gender gap in Entrepreneurship venture, recent influx rates of female entrepreneurship tend to be higher in developing countries. The reason has been outspoken by studies indicating that women entrepreneurs in developing countries start the venture out of necessity than opportunity (Candida 2010). But women face higher barriers to entry in the formal labour markets in developing countries compared to developed nations of the world. In many cases opportunities and incentives are unfavourable for women to begin businesses even when they have abilities and knowledge.

2.6 Contribution of Women's Entrepreneurs to Economic Development

Women's entrepreneurship has the potential to significantly contribute to economic opportunity and employment creation in many developing countries. Empowering women economically has a ripple effect. It enhances the social status of women. It translates to better health outcomes and wellbeing for themselves, their families and the community as a whole. (ILO, 2014)

The individual benefits from increased confidence implying that they will have an improved decision making capability and a greater sense of control over their lives (ICRW, 2001). It also contributes significantly to poverty reduction, improved literacy and education (ILO, 2014). ILO further notes that entrepreneurship constitutes a larger share of women's paid work proportion in the economy in many countries. Thus there is a strong case for the need to support women's economic empowerment.

Data shows that women-owned small and medium enterprises are approximately 8 to 10 million around the developing world which is about 31 to 38 percent of all small and medium enterprises (SMEs) in emerging markets (IFC, 2011). The numbers of women-owned enterprises are increasing at a faster pace than men's businesses (ILO, 2014).

The African Development Bank (AFDB) and ILO consider these enterprises as important priorities for the continent. They recognize their contribution not only as a way to encourage economic development and poverty reduction but also as promoters of equitable distribution of income for both rural and urban dwellers. Moreover, these enterprises promote an entrepreneurship culture and entrepreneurial skills in the local communities they live in (ILO, 2007).

2.7 The Driving Force behind Women Entrepreneurs to start their own Business

According to Ute Stephan, Mark Hart and Tomasz Mickiewicz research paper (2015), the nature of entrepreneurial motives for starting a business is categorized into four broad groups (beyond opportunity and necessity motivations):

- A- 'Autonomy & better work' – The importance attached to seeking freedom and flexibility and better work opportunities as motivations to start a business.
- B- 'Challenge & opportunity' – The importance attached to seeking personal challenge, fulfilling a vision, and opportunities to use existing skill and receiving recognition as motivations to start a business.

C- 'Financial motives' – The importance of seeking financial security, larger income and wealth as motivations to start a business.

D- 'Family & legacy' – The importance of seeking to continue or create a family business as motivation to start a business.

Autonomy was a strong driver for all entrepreneurs to start their business – independent of the outcome of this start-up effort (i.e. whether the business is still active, closed, nascent, was sold or is currently dormant). Motivations related to 'family' and creating a legacy are less important for entrepreneurs on average than 'autonomy', 'challenge' and 'financial'.

The 'entrepreneurial journey' of opportunity and necessity entrepreneurs was investigated and the results show that underlying these two very broad categories were a wide range of individual circumstances that influence the motivations of individual entrepreneurs to start up a business. Opportunity-necessity motivations do not clearly map on the new taxonomy of motivations, and they are not at all related to the most important start-up motivation 'autonomy'. The opportunity-necessity dichotomy may actually capture motives intermixed with individual circumstances such as those related to tipping points and the entrepreneurs' personal background and situation at the time of business start-up.

The analysis has been able to connect motivations to a range of business outcomes, for those businesses that are still active, such as an expectation in jobs growth as well as actual innovation and exporting activity. However, there was no clear route to these business outcomes from a starting motivation simple defined as either opportunity or necessity. There are a small group of active necessity entrepreneurs that do well in terms of growth, innovation and exporting. By contrast, there are a small group of active opportunity entrepreneurs that are not experiencing growth nor engaging in innovation or overseas markets. Thus, businesses can do well regardless of whether they were started out of opportunity or necessity. Both opportunity driven businesses and necessity-driven businesses create jobs, innovate and export.

Overall, the new taxonomy of motivations was a better predictor of growth expectations, business survival and success than the traditional opportunity-necessity dichotomy. 'Autonomy' and 'family and legacy' motivations were the only motivations that directly and positively linked to business survival.

By contrast, business success (job creation, innovation and exporting) was mainly predicted by growth expectations which in turn were influenced by ‘challenge’, ‘financial’ and ‘family and legacy’ motivations – but less so by opportunity and necessity motivations.

According to Kirkwood (2009) and Charles and Gherman (2013), motivations can be classified under push and pull factors.

- ❖ Push factors are those influences that push individuals toward entrepreneurship. Push factors are characterized by personal or external factors. This category includes issues such as unemployment, redundancy, and a lack of job or career prospects. Motivations to become an entrepreneur that relate to work are considered as push factors. Family-related motivations for becoming an entrepreneur are classified as push factors.
- ❖ Pull factors are those influences that pull people towards entrepreneurship. Pull factors are those that draw people to start businesses. This category includes opportunity identification. Kirkwood (2009) classifies the desire for independence and monetary motivation especially wealth creation as pull factors.

Women are more likely than men to start businesses to achieve a work- family balance Brush (2006). In surveys, women cite the desire for flexibility and work-family balance as a reason they started their businesses more often than men Boden, (1999); Carter(2003). Parenthood plays a significant role in women’s desire to become self-employed Birley (1989).

Research shows that many women want to become self-employed to develop a more flexible work schedule that allows them to balance work and family demands Georgellis and Wall, (2004). They also pursue self- employment because it allows them to work at home; and may ease the burden of finding childcare Boden (1996). In fact, Boden (1996) uses data from the Current Population Survey to show that, there is a significant positive correlation for women between entrance into self-employment and becoming a parent. Balancing between family responsibilities and work puts female entrepreneurs at a disadvantage compared to men, women will spend more time on family therefore losing grip with their enterprises. Male entrepreneurs are much more likely than female entrepreneurs to say that the desire to make money or build a company were the reasons why they started their businesses. For instance, DeMartino and Barbato (2003) found that male entrepreneurs prefer careers that make money, while female entrepreneurs prefer careers that allow work-family balance.

Women also place higher value on non- financial dimensions of employment than men do Jurik, (1998). They are more likely than men to cite personal interests, a desire for self-fulfillment, and job satisfaction as their reasons for starting businesses Georgellis and Wall, (2004). Women are also more likely than men to say that they started their businesses to be challenged personally and to achieve self-determination (Buttner and Moore, 1997).

Women are more likely than men to start businesses to gain the recognition of others Fischer (1993). Shane (1991) found that women in the United Kingdom and in Norway are more likely than men in those countries to start businesses to “achieve something and get recognition for it”.

Worldwide, women are much more likely to be driven by necessity than men when starting a business GEM (2010). In developing countries, the vast majority of women are engaged in entrepreneurial activity driven by pure survival - out of necessity rather than opportunity - because there are no jobs or any other options for income generation. This partly explains why globally women are overrepresented in the informal economy and own no more than 25% of formal sector businesses, and stands in contrast to the vast majority of women in high-income countries, where 2/3 of women start a business because they see opportunities or want to be independent (Minniti, 2009; GEM, 2010).

Zewde & Associates (2002) preliminary report states some recently conducted studies (AEMFI, 2002) that women engaged in microenterprises started their business to overcome the challenges of poverty and its consequences. Hence, some of the driving forces behind starting a business may include:

- ❖ Unsatisfied household subsistence needs, such as basic requirements like food, clothes and the education of children;
- ❖ Girls dropping out of school, being unable to get wage employment and who, perforce, resort to self-employment;
- ❖ Family pressure upon girl school-leavers to be self-sufficient; and
- ❖ Credit facilities being offered on women’s doorsteps.

Many women have multiple responsibilities as mothers and producers and therefore tend to engage in activities that are home-based and less risky.

2.8 Women Entrepreneurs in Ethiopia

The national development plan of Government of Ethiopia, the Growth and Transformation Plan (GTP) has stated promoting women and youth empowerment and equitable benefit as one of the pillar strategies for sustaining the rapid and broad based growth path (MOFED, 2010).

The objective reads “ensuring women’s active participation in the country’s economic development and equal benefit from the economic growth; increasing participation in the social sector and empowerment of women by abolishing harmful traditional practices and asserting women’s participation in politics.

Over the past decade, Ethiopia has achieved high economic growth, averaging 10.7% per year, establishing the country among the fastest growing economies in Africa and the developing world. However, Ethiopia is falling behind its peers in the area of credit to the private sector. According to the World Bank’s Enterprise Surveys, access to finance is perceived as the main business environment constraint by micro (41%), small (36%), and medium (29%) enterprises in Ethiopia, compared to a Sub-Saharan Africa average of 24%, 20%, and 16% respectively.

At the same time, opportunities for women entrepreneurs in Ethiopia lag far behind those of men. In The Economist’s Women’s Economic Opportunity index, Ethiopia occupies the 107th rank out of 112 countries. Growth-oriented women-owned enterprises don’t have the investment they need to thrive. Most fall into a “missing middle” trap, in which they are served neither by commercial banks nor by microfinance institutions. High minimum loan sizes and excessive collateral requirements restrict women’s access to loans from commercial banks. Microfinance Institutions (MFIs) primarily cater to micro-firms with group lending schemes that provide very small loans, and tend to have low outreach to women (30%).

Furthermore, a recent study by the (UNDP, 2014) Regional Bureau of Africa found that the gender gap costs Africa 60 billion USD in potential output each year. That figure equals about half of the global ODA last year. According to Director of Federal Micro and Small Enterprises Development Agency, 30% of small and medium sized enterprises are either managed or owned by women, (FeMSEDA, 2014); he also stressed that, this force needs to be assisted and its capacity needs to be developed.

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 (Amha & Admassie, 2004). 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.

Even though some attempts are done to uncover factors affecting the performance of women entrepreneurs in Ethiopia, scope of the studies made are very narrow to draw some conclusion on a national scale.

This notion is attested in many African countries. (Hannah, 2012) confirmed that over the past several years' people have become increasingly aware of the need to focus on entrepreneurship development as a more specific objective in the support of women in developing countries.

The effectiveness of women entrepreneurship development projects however has been hampered by fact that people are still putting too much emphasis on gender and not enough emphasis on entrepreneurship as such. Policy and intervention measures like gender mainstreaming, nevertheless, commendable endeavor, it will take a more relentless effort to economically empower women here in Ethiopia. This is because, women are not only nurture of generations they are also breadwinners of most of the households (Eigen1992).

It is attested also (Jobs Gender and Small Enterprises in Africa, 2003) that despite the financial, cultural and other disadvantages faced by women entrepreneurs in Ethiopia, they were able to generate an average of 4.8 per enterprise per each small and microenterprise

In some parts of the country, women's mobility is limited by culture. As a result, women can engage only in activities that do not take them away from home. They may engage in the commercial production of poultry, goat and sheep rearing, but when they start rearing larger animals, such as fattening oxen, men immediately take over. The marketing aspect of even the smaller domestic animals is, sometimes, handled by their male folk. This is of course, mostly true in rural areas of the country. Among urban women, there is a strong connection between a woman's access to independent income and her control over the resources of the household. A recent study (AEMFI, 2002) on the impact of micro-finance confirms that the ability to earn and control income appears to be one of the most powerful determinants of a woman's status and level of decision-making in the family.

According to ILO (2003), some of the women pointed out that due to their upbringing or their background (coming from conservative families), their level of education and lack of exposure, seem to have led to lack of skills that require aggressive negotiation, or in having meetings outside of normal business hours.

Women reported that the people they did business with did not take them seriously, saw them as a higher risk, did not believe they could pay their way, or simply felt that as women they should not be in business and therefore not be assisted.

In the study by Jemal (2013), Women entrepreneurs generally lack occupational experience compared to their male counterparts due to lack of education and prior business experience. This limits women's mobility because of cultural attitudes. As a result, women can engage only in activities that do not take them away from home. Many women operate smaller businesses, and do so in localized markets and in feminized sectors, which are under severe market pressure from competition.

2.9 Factors affecting women entrepreneurs' performance

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

A. Access to finance

The average level of collateral required for a loan (173% in 2006) by banks is one of the highest in the developing world (WB 2009). It is more difficult to access finance for capital expenditure than for working capital. Access to finance is rated as one of the top three problems (60% of firms) by micro, small medium and large firms surveyed by the WB. Access to finance for MSE is mediated through micro finance institutions since the collateral requirements of commercial banks exclude most MSEs from accessing finance from these sources. The majority of the need for business finance is met through individual savings and other informal sources and supplier credit. Access to financial services for vertical growth and diversification of activities is very limited. Micro Finance Institutions cater mainly for the lower ('economically active poor') echelon of clients while banks cater for medium and large enterprises.

The growth-oriented micro and small enterprises on the one hand and the poorest on the other are not catered for. Sources of finance for women entrepreneurs are mainly informal (Equb, individual savings, borrowing from family and friends), micro finance institutions and banks. The main source of finance for starting up and expansion of women- owned enterprises is from the women's own savings (such as through Equb), loans, and contributions from family and friends.

Once in businesses women entrepreneurs' access to finance becomes a very severe constraint as individual savings are not enough for expansion and the profit generated is not large enough to allow for growth and expansion (Desta, 2010).

B. Access to markets

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

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

C. Access to training

Studies have indicated that women generally are less educated than men in the micro enterprise sector but their level of education is better in the small and medium enterprise sector. Access to training opportunities for MSEs is very limited despite the fact that several NGOs, donors and government bodies do provide training. Access to apprenticeship training and on-the-job experiences is also very limited while other services such as business extension services and counseling are generally unavailable for MSEs.

The most important sources of information for MSEs are customers, suppliers, relatives and friends, non-competing similar businesses, and competitors. Information provided by institutions (such as government, chambers of commerce, etc.) is difficult to access or of little use to MSEs

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

D. Access to networks

Women have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. Since most women entrepreneurs operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information. Most existing 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). And ILO (2008) added that the key factors that affect women entrepreneurs' performance especially in developing continents like Africa are: vulnerability of women to adverse effects of trade reform; restraints with regard to assets (land); lack of information to exploit opportunities; and Poor mobilization of women entrepreneurs; lack of management skills; lack of awareness among young women of entrepreneurship as a career option; conflicting gender roles; gender inequality inappropriate technology; and constraints at the legal, institutional and policy levels.

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

Ken (2003) stresses an urgent need to empower women in the SME sector in order to develop them as sustainable wealth creators and a "Starting Point" in SME development. Further, it has been observed that women, through increased participation in income generating activities, can contribute to stability and a reduction in social problems (Tesfaye, 2003). But, there are wide variety of constraints impending upon women entrepreneurs, such as: social acceptability, gender biases, family responsibilities, political instability, poor infrastructure, high-production costs, poor access to market information, limited access to technology and finances, poor linkages with support services, gaps between policy and its implementation, and an altogether unfavorable business environment. Moreover, rapid technological changes and globalization has impeded women's advances on entrepreneurial front. Studies conducted in the recent past have found that women entrepreneurs encounter more operational and strategic impediments than their male counterparts (Rutashobya, 2001).

Madhukar(2015) describes that the following are factors that affect the performance of women entrepreneurs.

1. Cultural Values

This is dominant in the Africa setting where the man is believed to be the bread winner of the family, leaving the woman to just domestic chores. If the woman is seen doing some sort of work, she is believed to be taking the position of the head of the family.

2. Lack of access to finance

Another major challenge women entrepreneur's face is not able to access enough capital to start up their business. Most banks and investors don't give women capitals to start up a business, this because of their lack of trust in them to pay back. This is due to the fact that some of the women may not be fully grounded in their knowledge of the business, therefore having a bad business plan. It can also be due to the reason that the woman may not have collateral.

The way out of this is to try and get collateral and have a strong business plan that anyone can buy into it. Also, you must be able to sell your idea excellently well and convince your investors and build their confidence in your business idea. If you raise enough capital from family and friends that will reduce the interest you have to pay.

3. Emotions and wanting to please everyone

Women generally are more emotional compare to men, "For men, a business is mostly about the bottom line, but for women, it's more than that," said . "We get emotionally connected, and that can hold us back from making the tough decisions. Male board members and investors get frustrated when we're not as quick to fire or make dramatic business changes that could impact employees' families." Women like to build relationships and nurture them, but they still have to direct, firm and be focused on their business goals.

This relationship women build sometimes approve of what others say and get carried away by it, this lead them to wanting to satisfy others at the detriment of their business. Women should watch out for this and try not to let their emotions overpower their aims and goals for their businesses.

4. Discrimination from the society

Most people still have the mentality that a woman should not be allowed to take some certain business in the society. They believe those business are meant for men and a woman cannot be fully competent in it. But this believe is actually not true, because there women who have even done far better than men in some certain areas.

The solution to this challenge is that the woman should keep at what they are doing and do let people's talk make you weak. When you have made your grounds in that business, then the things been said by the society will now turn in favor of the women.

5. Inferior Educational Background

In some part of the world, women are still given the ability to go deep educational and also to get additional skills that will help them in the business world. It has been known that most women just get basic education which most times is not enough to help them gain any ground in the business world. The best thing for an ambitious woman to do is to try and get skills and be determined to make it in life.

6. Afraid of Failure

Failure and success are part of life, before a person can be successful; you have to have experienced failure. One has to build confidence and encourage oneself in order to be able to achieve success in any business.

7. Combining Raising a Home and a Business

Having to raise your children and also maintain your business is a very challenging task. As we all know women are the backbone of the home, so you have to find a way to balance up being with your family and also managing your business.

These are the challenges female entrepreneurs face and for those just intending to start or have started their businesses should take note of these challenges and be prepared to face them.

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.

2.10 Women’s Entrepreneurship Development Project (WEDP)

There are many projects and projects on entrepreneurship development that have been designed in Ethiopia. The largest of such projects currently is the World Bank’s Women Entrepreneurship Development Project that has a budget of \$ 53 million. The objective of the project is to increase the earnings and employment of MSEs owned or partly owned by the participating female entrepreneurs in the targeted cities by availing access to micro finances, developing the entrepreneurial and technical skills of the target group (Women Entrepreneurship Credit Facility Operations Manual, 2015).

Since the project created the first ever women-entrepreneur focused line of credit in Ethiopia in 2013, the demand has been staggering. Several hundred women participate in the project’s cutting-edge entrepreneurship training program each month, which draws lesson from modern cognitive psychology and equips participants not only with business skills in the traditional sense, but also with the ability to ‘think like an entrepreneur.’

Project Components

According to World Bank's project appraisal document Report No: 67680-ET WEDP has three components with a total investment of USD 53 million, each described below

Component 1: Access to Microfinance

The aim of the component is to facilitate access to financial services for female growth oriented entrepreneurs by providing working capital and investment finance through a dedicated line of credit. At the same time, the component aims at improving the capacity of existing MFIs to serve female growth-oriented entrepreneurs with tailored financial products.

The component is based on a two-tier structure where the Development Bank of Ethiopia (DBE) will act as an MSE finance wholesaler engaged in the business of lending to qualified Participating Financial Institutions (PFIs) with the specific requirement of on-lending only to female-owned or partly female-owned micro and small enterprises. The PFIs will engage in the retail distribution of sub loans to this specific target of MSE clients.

Women entrepreneurs eligible for applying for the financial products provided under WEDP would be women with full ownership of an MSE or who are at least part-owner of the enterprise and have a growth-oriented business - as assessed by the PFIs. The PFIs will develop their own assessment criteria and will determine the granting of finance among eligible women entrepreneurs.

Component 2: Entrepreneurial skills, technology and cluster development

The aim of this component is to develop growth-oriented women entrepreneurs' skills, facilitate their access to more productive technologies that can raise their incomes, and help unleash synergies from clustering. This will be achieved through designing and implementing a capacity building technical assistance program to strengthen the capacity of the institutions that will provide direct services to the WEDP participants, particularly the One Stop Shops and TVET colleges, and the supporting/coordinating institutions such as the City MSE Development Offices.

WEDP support natural clusters within the chosen sectors mainly through facilitating market linkages and technology transfer and inducing network and joint actions among entrepreneurs in order to help boost their collective power and innovate their ways of doing business.

Component 3: Project Management, advocacy and outreach, Monitoring & Evaluation and Impact Evaluation

A- Project Management Team - was establish a National Project Management Team (NPMT) within FeMSEDA under the Ministry of Urban Development and Construction (MoUDC). The operational responsibility for the project implementation in the regions will rest with the City Offices, MFIs and TVET colleges using OSS as the entry point.

B- Communication, advocacy and outreach - will build awareness; expand the outreach and understanding and acceptance of WEDP among (1) the beneficiaries and (2) relevant stakeholders, especially the husbands of the participants who will receive a tailored information package to ensure consent. This subcomponent will ensure public access to information to make transparency a foundation of WEDP. Information about the project components, procedures, complaint mechanisms, processes (especially criteria for selecting participants) and the role and responsibilities of each stakeholders will be publicly available at all levels.

C-Monitoring & Evaluation - The NPMT will be responsible for developing and establishing a suitable monitoring and evaluation (M&E) system to accurately track and assess the progress of WEDP implementation. This includes the identification of mechanisms and methodologies to continuously benchmark the main inputs and outputs as well as to measure outcomes on the basis of the objectives and targets specified in the sections above.

D-Impact Evaluation - Making impact evaluation an integral part of the WEDP reflects the desire expressed by stakeholders to systematically investigate the effectiveness of the project. Such analysis will not only allow for a comprehensive stock taking and review of the project's achievements but it will also help to identify the underlying mechanisms and constraints affecting its mode of functioning.

According to DBE report (unpublished), as of January 2018, the project disbursed around 2 billion birr for more than 8,000 women entrepreneurs. The project has exceeded most of its own forecasted plans and expectations, and is amongst the highest-disbursing and highest-rated projects in the region.

WEDP's line of credit involves a market "up-scaling" operation where the Development Bank of Ethiopia (DBE) acts as a wholesaler and MFIs act as retailers. The project uses an incentive approach aimed at (i) helping DBE developing a new business line involving wholesaling of MSE subsidiary loans and provision of related technical support to participating MFIs; and (ii) helping the MFIs build up a high quality MSE loan portfolio based on credit techniques that have been developed and validated under successful micro and small loan programs in other countries, introduced through downscaling or up scaling approaches to microfinance.

One of the MFI participating in the WEDP program is Addis Credit & Saving Institution S.C (ADCSI). And DBE availed a loan Birr 713,681,444.00 for the Women entrepreneurs in 10 Sub City of Addis Ababa City Administration.

According to DBE report (unpublished), as of January, 2018 Addis Credit & Saving Institution S.C ADCSI disbursed birr 482,150,832.00 for 2,596 women entrepreneurs working in Agriculture, Industry, Service, Trade and Construction sectors in Addis Ababa.

2.11 Conceptual Framework

The conceptual framework relationships among the factors studied schematically presented in the following conceptual framework.

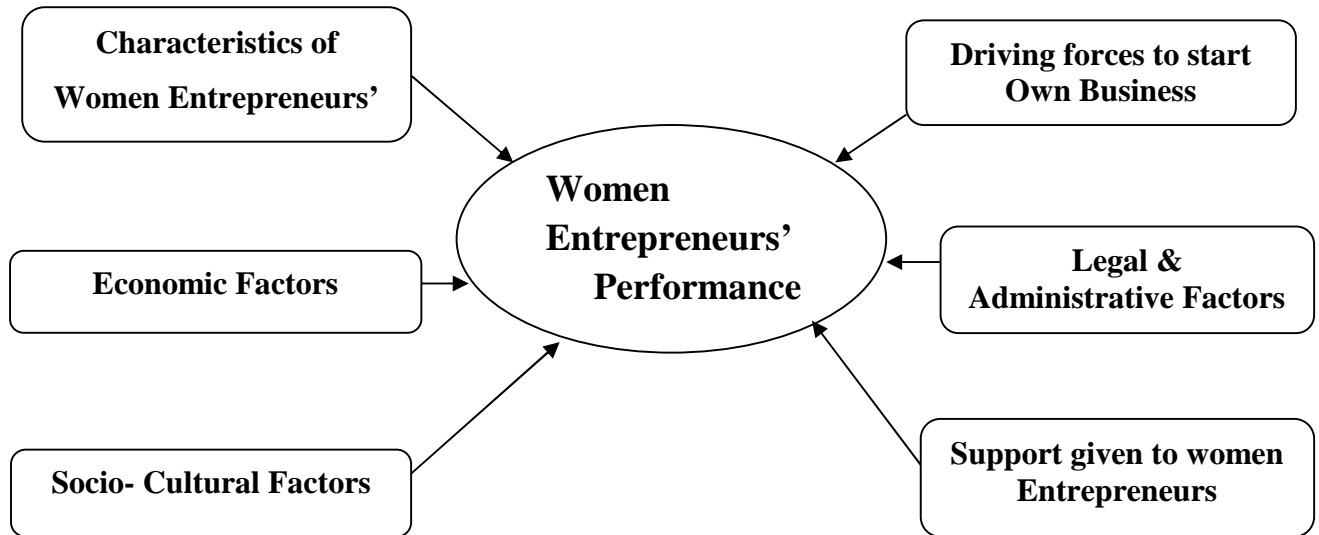


Figure 1 Conceptual Framework of the Study

Performance seems to be conceptualised, operationalised and measured in different ways (Srinivasan, 1994). The above diagram shows the characteristics of women entrepreneurs and the driving forces those women entrepreneurs to start their own business. The picture also depicts the interaction among economic, socio-cultural, legal and administrative factors that affect the performance of women entrepreneurs. It also shows the strategic support that need to be provided to them by WEDP and all concerned stakeholders.

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter briefly describes the research methodology that used in the study. It describes the research design, target population, the data sources, methods of data collection, and methods of data analysis will be discuses. And also the sampling technique and ethical consideration are briefly described.

3.1 Research Design

In an attempt to draw some conclusion, a descriptive research design is employed in the study to assess and know the key factors that affect the performance of women entrepreneurs in WEDP especially Addis Credit & Saving Institution S.C (Adcsi).

The rationale for choosing this method is to attempts to explain while providing additional information about the research topic. This is where research is trying to describe what is happening in more detail, filling in the missing parts and expanding understanding on the theme. Thus, the research design is effectively enumerate and explain the prevailing factors that affect the performance of women entrepreneurs.

Thus, to achieve this goal, the qualitative data, which is used to gather information, is collected through questionnaire. The research design was also utilize both quantitative and qualitative techniques.

3.2 Sample and Sampling Techniques

The population of the study consists of 2,596 women entrepreneurs that are the beneficiary of Addis Credit & Saving Institution S.C (Adcsi), who work in 5 sectors.

A sample size of 96 was obtained from the population of 2,596, due to the homogeneity nature of respondents the researcher used 10% error tolerance and 90% level of confidence. Taro Yamane's (1976) statistical formula was used to select a sample size. To strength the information that found from the respondents the researcher adds additional 50 respondents and the total number of sample were 146.

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

$$n = 2,596 / 1 + 2,596(0.1)^2$$

$$n = 96$$

Where

n= sample size,

N = population size, and

e = Margin of error (MoE),

e = 0.1 based on the research condition.

For selecting these samples of women entrepreneurs, stratified sampling technique was used in which the 5 key sectors that woman entrepreneurs are engaged were taken as strata. By using $n/N * S_N = S_n$ formula the researcher calculated samples from each sector. And then women entrepreneurs selected randomly using lottery method by taking list of respondents from Addis Credit & Saving Institution S.C (Adcsi).

$$S_n = n/N * S_N$$

Where

S_n = Sample size by sector

n= Total sample size,

N = Total population size, and

S_N = Population size by sector

For Addis Credit & Saving Institution S.C (Adcsi) employees, MSE heads and DBE staffs purposive sampling was use. 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 1 Women entrepreneurs’ population and sample taken

No	Sector	Population	Sample
1	Agriculture	39	3
2	Industry	424	23
3	Service	842	47
4	Trade	1,228	69
5	Construction	63	4
Total		2,596	146

Source: Addis Credit & Saving Institution S.C

3.3 Data sources, gathering instruments and procedures

The primary sources of data were questionnaires distributed to women entrepreneurs and interviews conducted with Addis Credit & Saving Institution S.C (Adcsi) leaders and employees (especially WEDP officers) and DBE staffs.

In order to answer the basic questions raised, a 60 item questionnaire that has 5 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 and their enterprises which is also prepared in a close ended format. The third, fourth and the fifth parts designed using Likert scale, address the driving force behind women entrepreneurs to start their own business, issues of key factors that affect women entrepreneur's performance in WEDP and support areas. The Likert 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 understandability 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 pretest result shows a cronbach alpha value of 84.91 %. In addition, it was checked for grammar and other spelling errors using language and measurement professionals. Based on the findings of the pretest 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 semi structured interviews for Addis Credit and Saving Institution S.C (Adcsi) leaders and employees (especially WEDP officers) and Development Bank of Ethiopia (DBE) staffs.

3.4 Methods of Data Analysis

After the data has been collected, the statistical package for social science (SPSS) version 20.0 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, charts and percentages. Descriptive statistics (mean and percentages) of the respondent scores were computed for the Likert statements and analyzed by comparing these mean scores and percentages among respondents. The reason for using descriptive statistics is to compare the different factors that affect the performance of women entrepreneurs in WEDP by the means and percentage of scores. The interview questions were analyzed using descriptive narrations.

Finally, all these were followed by the necessary interpretations and discussions so as to achieve the desired goals. In interpreting the results for the likert questions, the mean scores less than 2.75 implies respondents do not agree; scores 2.75-3.25 shows undecided and greater than 3.25 indicates agreement among respondents on the issues raised rounding results to the nearest two decimal places.

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 have tried to 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.

Thus, the researcher provided information to keep the confidentiality of the respondents' information, their email and telephone address so that to use solely for this particular study.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF RESULTS

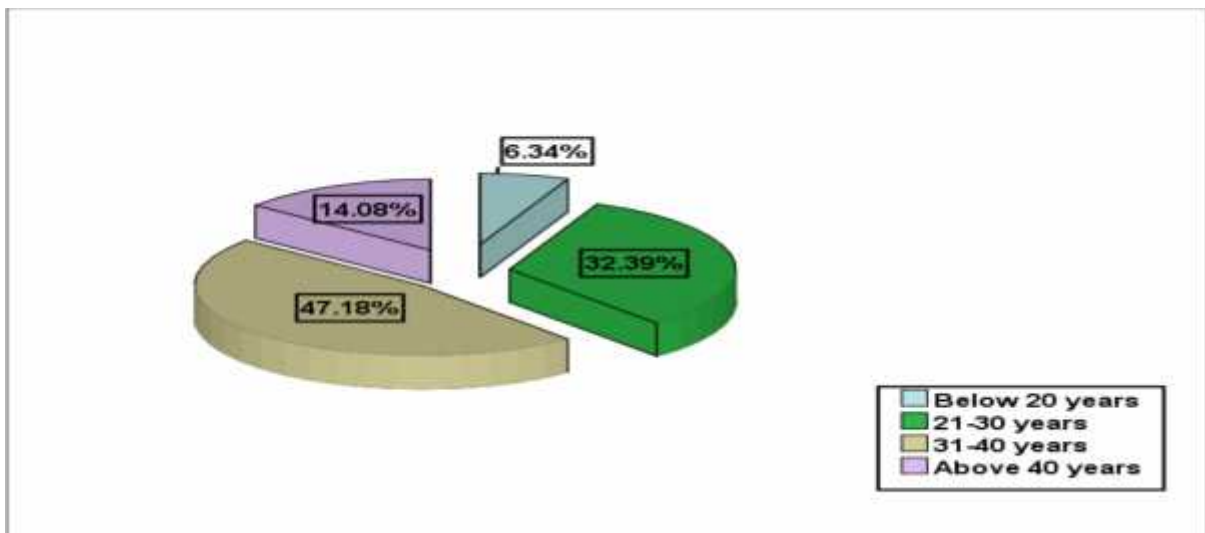
This chapter presents and analyses the data collected and discusses it accordingly. First, the demographic profile of respondents is analyzed and presented followed by the characteristics of women entrepreneurs. Thirdly, the data related to the driving forces behind women entrepreneurs to start their own business, factors that affect the performance of women entrepreneurs and finally the areas of support given by WEDP and other institutions are presented and analyzed. Mean and percentage 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 (146), 142 were properly filled and collected. This amounts 97.3% of the total respondents. Since this is adequate enough to make the analysis, all the discussions below are made on these groups of respondents.

4.1 Demographic profile of respondents

Hence, in this part of the study, profile of women entrepreneurs in terms of age, educational background, work experience and marital status will be analysed.

Figure: 2 - Respondents Age Group



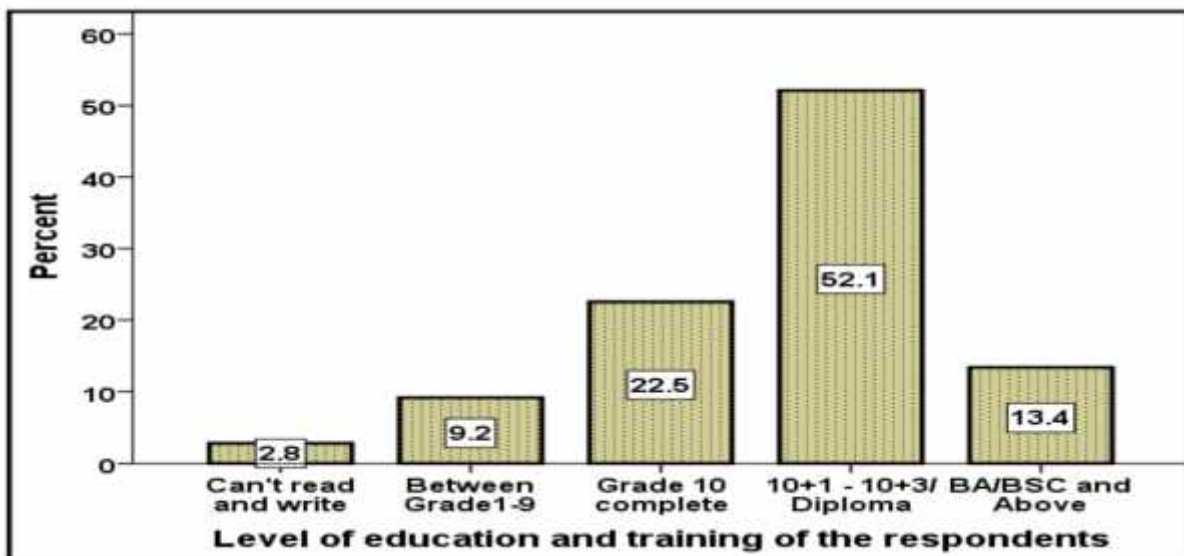
Source: Own survey, (2018)

As can be seen from pie (figure 2) above, majority of the respondents are within the age category of 31-40 years (47.18%) followed by those under the category of 21-30 years (32.39%). The remaining 6.34% and 14.08% of the respondents are under the age category of below 20 years and above 40 years respectively.

Besides Entrepreneurship tendency in women of the age between of 21 and 40 signifying that, women entrepreneurs in Addis Ababa are in this age group. Furthermore, the chart (fig.2) depicts that women interviewed are potentially of an age where they are economically active and likely to be involved in undertaking family care responsibilities.

The predominance of women entrepreneurs in the age group 21 to 40 could be due to a number of things: lack of alternative employment opportunities in the formal employment sectors; the need to generate income either as the primary earner for the household or in a supplementary role, or simply the wish to own their own business.

Figure 3: Respondents Level of Education



Source: Own survey (2018)

Regarding the level of education and training, majority of the respondents (fig.3), that is, 52.1% of them are 10+1 up to 10+3/diploma, and the other 22.5% of them are grade 10 complete. In addition, other 13.4% of them are Bachelorette of Arts or Bachelorette of Science (BA/BSC) and above. The remaining 12% are either grade 1-9 and or cannot read and write. This is an indication that most of the women entrepreneurs turn to business when they fail to continue with education to a degree level.

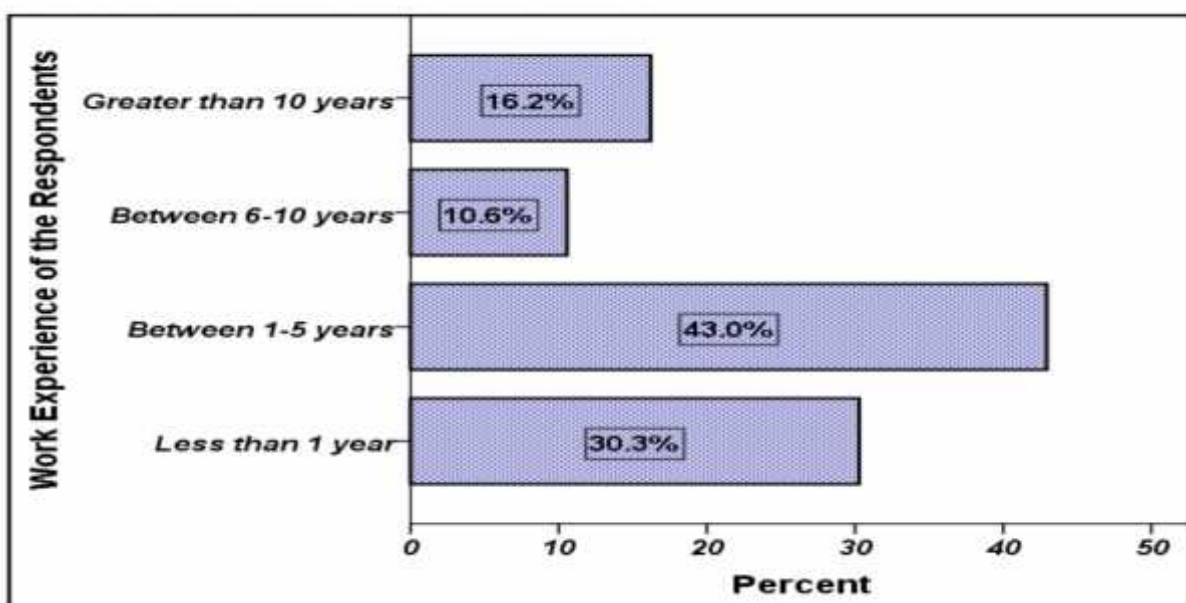
A Government survey of Ethiopian women entrepreneurs in the informal sector showed that the majority (59 per cent) of those interviewed were illiterate, with only 20% percent having received elementary education (CSA, 1997).

Besides, By contrast, study made by ILO Sub Regional Office (2003) shows that 90 per cent of microenterprise owners, and 88 percent of small enterprise owners report that they had had formal education, with 72 per cent and 66 percent having received primary and secondary education respectively.

In general, great number of the women entrepreneurs interviewed had taken some form of qualified training in the form of college Diploma and or BA/BSc level of education. In this respect, the women entrepreneurs would appear to have been literate enough to manage or at least learn how to manage their businesses. Hence, it is safe to say that respondents are relatively better educated.

With regard to the work experience of the respondents, the table shows that majority of the respondents about 43% have 1-5 years of experience in their work. It is also clear that 30.3% and around 16.2% of the respondents have an experience of less than one year and greater than 10 years respectively. The remaining 10.6% of the respondents have 6-10 years of service in their enterprise.

Figure 4: Work Experience of Respondents



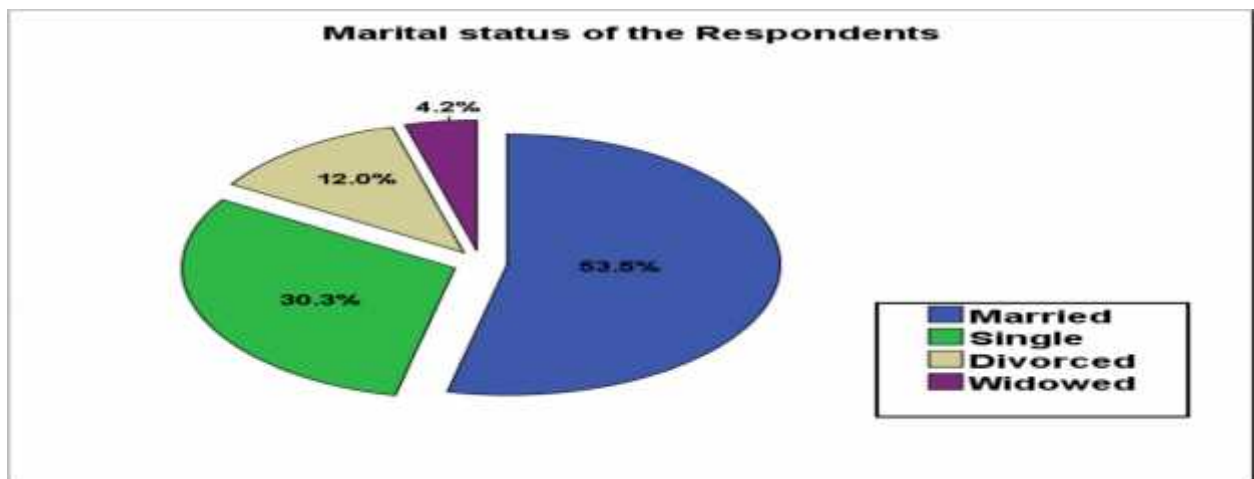
Source: Own survey, (2018)

The fact that majority of the respondents of women entrepreneurs businesses are less than a five years in existence implies that the business are under the incubation period which requires stakeholders to play their role so that the social and economic benefit from each business under this age group is fully realized.

In this regard, women entrepreneurs' survival could be enhanced through the provision of strategic as well as operational support and guidance.

The marital status of the respondents shows that the majority are married (53.5%) followed by singles(30.3%).The remaining 12% and 4.2% of the respondents are divorced and widowed respectively.

Figure 5 Respondents Marital Status



Source: **Own survey, (2018)**

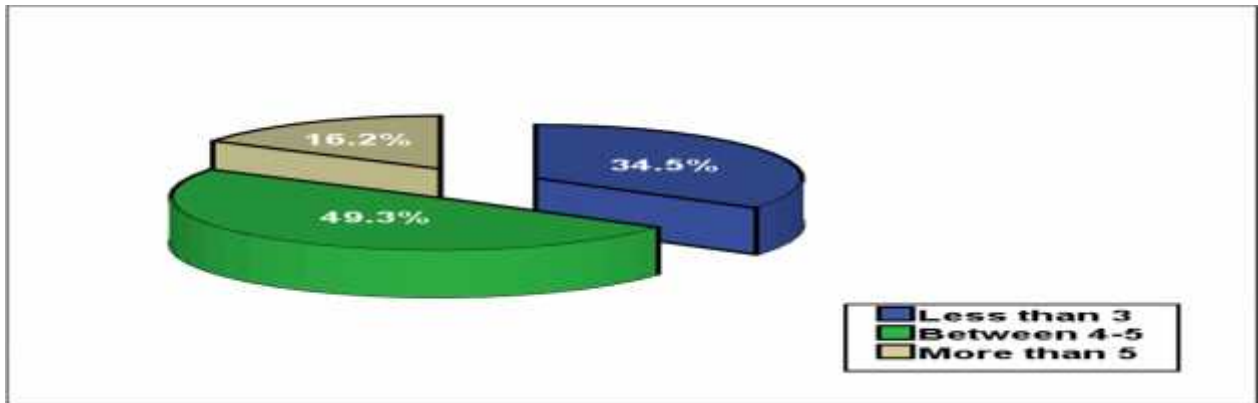
Previous study (Zewde & Associates, 2002) conducted here in Ethiopia have shown that the majority (63.4%) of women business owners are or have been married. The current study and the previous study showed the majority of women entrepreneurs under study are married showing that they are not only business owners but also are responsible citizens as well as nurturers of the upcoming generation.

4.2 Characteristics of women entrepreneurs

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 figures 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, who initiates the business idea, source of skill for starting the enterprise and source of starting fund.

➤ Family Size

Figure 6 Respondents Family Size

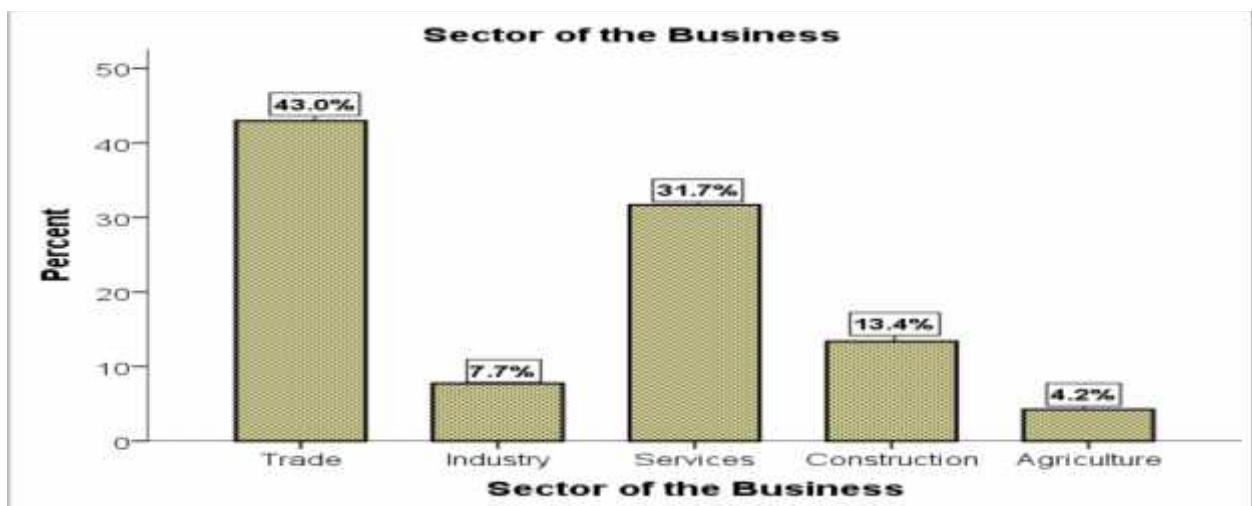


Source: Own survey, (2018)

The average national household size in Ethiopia according to the Government surveys is 4.8 persons (CSA, 1995). Asked about their family size (fig 6) 49.3% of the respondents replied that they have 4-5 family members. In addition, 34.5% have less than 3 members and 16.2% of them have more than five family members.

➤ Business Sector

Figure 7 Women Entrepreneurs' Business Sector



Source: Own survey, (2018)

It is clearly seen from figure 7 above that majority of the respondents about 43% are engaged in the trade sector. The service sector accounts 31.7% of the respondents. The Construction, Industry and Agriculture take the remaining 13.4%, 7.7% and 4.2% respectively.

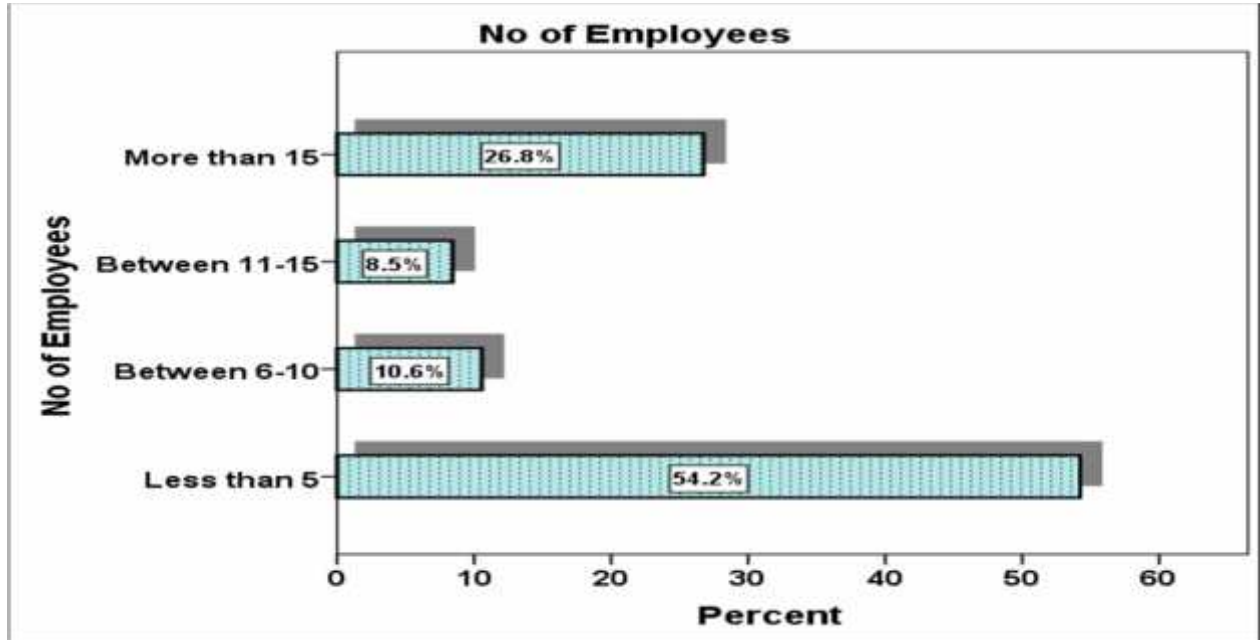
The working place is one of the main components that are needed for a successful and sustainable growth of enterprises because it is essential in creating access to resources and the necessary markets. Most of the women do not have their own working premises. Few of the women owned their premises, but the majorities were renting them. Due to this Industry, Construction and Agriculture sectors are less preferable to women entrepreneurs.

➤ **Number of employees in the enterprise**

As an entrepreneur, the majority of the women entrepreneurs are engaged full-time in their businesses, that is, their businesses are providing them with full-time employment. In many cases, the women’s businesses were also generating employment for others fellow citizens.

In line with this, the respondent’s answers for the number of employment opportunity generated by their businesses, 54.2% of them have less than five employees, 26.8% have more than 15 employees, 10.6% have 6 to 10 employees, and 8.5% have between 11-15 employees.

Figure 8 Number of employees hired in the Enterprise



Source: Own survey, (2018)

➤ **Legal ownership status of the establishment**

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

Table 2 Legal ownership status of the Enterprise

Legal ownership status	Number	Percentage
Sole Ownership	93	65.5%
Joint Venture	8	5.6%
Family Business	14	9.9%
Cooperative	27	19%
Total	142	100%

Source: **Own survey, (2018)**

As one can see from the table above, majority of the respondents about 65.5% establish their enterprise in the form of Sole ownership followed by Cooperative 19%, 9.9% are Family Businesses. The least number of respondents have a legal ownership of Joint venture 5.6%.

➤ **Who started the business?**

It is common that some start their own business with their own initiation and some others establish enterprises with family or friends as a partner.

According to surveys conducted by the (World Bank,2005), the World Trade Organization (2002), the Ministry of Finance and Economic Development of Ethiopia (2002), women entrepreneurs in Ethiopia initiate new businesses and enterprises at a rate twice as fast as men.

The table below shows the initiators of women entrepreneurs to start own business.

Table 3 Starter of the business

Who Started the Business	Number	Percentage
Myself alone	58	40.8%
With a Friend/ Partner	14	9.9%
From Micro Financial Institutions	42	29.6%
With the Family	29	19.7%
Total	142	100%

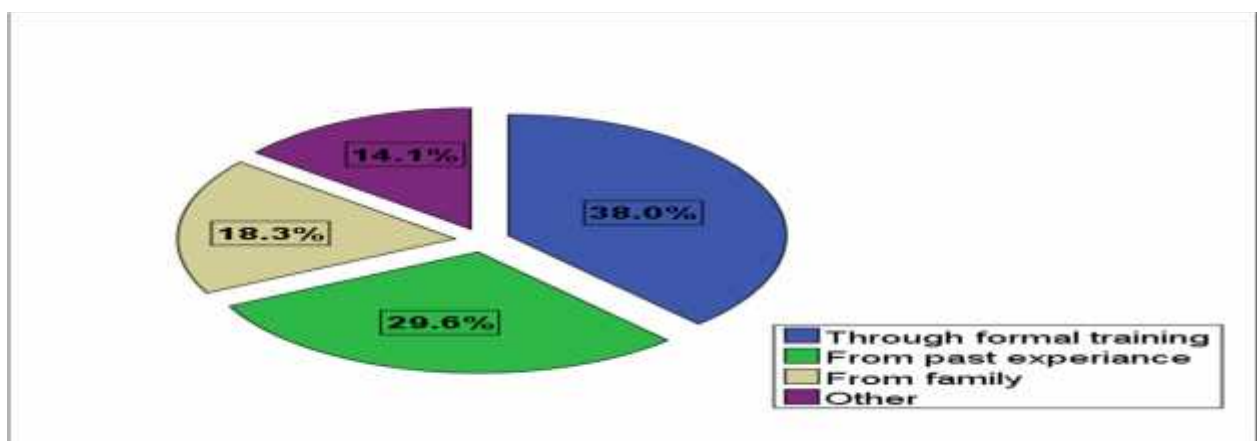
Source: **Own survey, (2018)**

The above table clearly depicted that majority of the respondents about 40.8% start enterprises with their own initiation. The other considerable number (29.6%) responded that microfinance institutions helped them to start their own company. The response depicts that the spirit of entrepreneurship among women entrepreneurs in Addis Ababa is admirable. Similarly, 20% of the respondents starts businesses with their family initiation. The score indicates that entrepreneurship tendency may also be inherited from family. It is only 9.9% of the entrepreneurs establish business with an initiation of a friend /partner.

➤ **Source of skill for running your enterprise**

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

Figure 9: Skills Acquired to Run the Business



Source: **Own survey, (2018)**

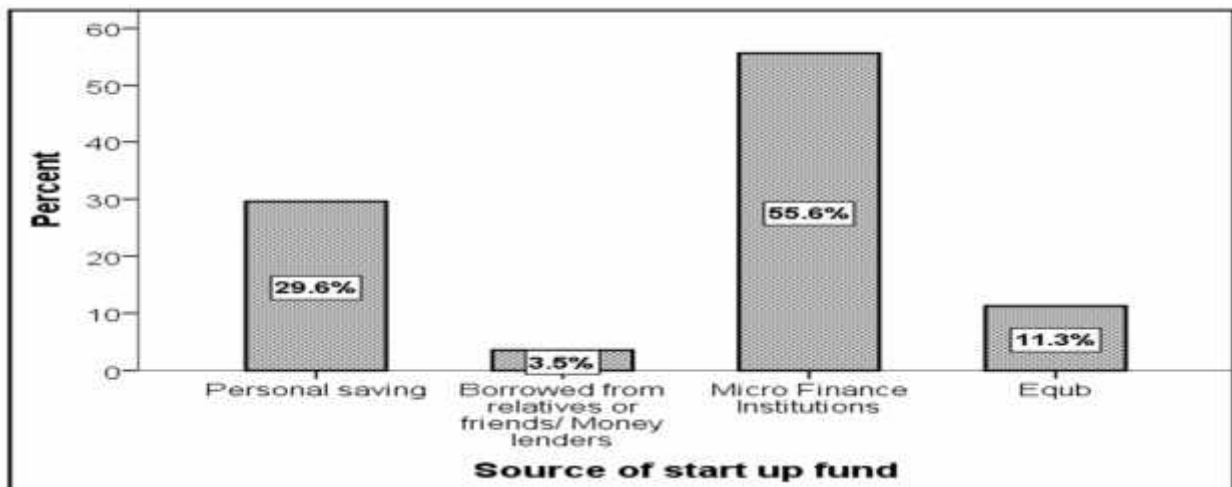
Women entrepreneurs in Addis Ababa were asked if they felt they had any prior work experience related to their business before starting it. About (29.6%) of women has had some form of employment and / or business experience prior to running their own business.

The most plausible thing of the study is that a considerable number (38%), of entrepreneurs said that they got the skill from formal training and (18.3%) of the respondents have got their skill from family while some other respondents (14%) declined to reveal sources of business skill.

➤ **The main source of start-up funding**

Starting own business requires a starting capital rather the mere existence of ideas. The following figure (10) shows the main sources of start-up fund.

Figure 10 Source of start-up funding



Source: **Own survey, (2018)**

The figure shows that majority of the respondents (55.6%) use micro finances as a main source of start-up funding in financing their enterprises. It is also clear that 29.6% and 11.3% of the entrepreneurs use personal saving and Equb as their main source of start-up funding.

The figure above shows that 3.5% of the entrepreneurs were financing their business by borrowing from relatives/friends.

4.3 The Driving Force behind Women Entrepreneurs to start their own Business

The motivators to establish own business are many in number and vary from individual to individual.

Generally speaking, motivations to women entrepreneurship can be either of necessity (push factors) or opportunity (Pull factors). Study by Allen and others revealed that women in developing nations of the world are mostly driven by necessity factors, than a promising opportunity to proceed with, where as women in developed countries are more likely driven by opportunity. (Allen Et al, 2002). Buttner and Moore also in their study indicated that women entrepreneurs are more probably motivated by necessity factors compared to men.

The following table shows the reasons that women entrepreneurs are motivated to start their own enterprises.

Table 4 Driving Forces of women to start their business

No	Driving Forces	Mean	Percentage			Total
			Strongly Agree /Agree	Undecided	Strongly Disagree/ Disagree	
12.1	I started my business to get respect from others	2.42	18.3	14.8	66.9	100%
12.2	I started my business to get better work / life balance	3.87	75.4	12.6	12.0	100%
12.3	I started my business to use my business idea	2.43	16.2	18.3	65.5	100%
12.4	I started my business to work in the area of my choice	2.98	38.1	21.8	40.1	100%
12.5	I started my business to use my own working time	3.53	68.3	7.7	24.0	100%
12.6	I started my business to make a lot of money	3.01	35.9	34.5	29.6	100%
12.7	I started my business to use flexibly by combine my career with my family life	3.73	71.9	9.8	18.3	100%
12.8	I started my business to be my own boss	2.39	19.8	9.9	70.3	100%
12.9	I started my business because of family tradition	3.45	65.5	7.0	27.5	100%
12.10	I started my business because there is no other alternative for income	4.04	84.5	2.1	13.4	100%

Source: **Own survey, (2018)**

84.5% respondents strongly agree or agree that the driving forces to start their own business are absence of other alternative for income, 75.4% of them agree or strongly agree that their reason to start their business is to get better work / life balance and 71.9% of respondents agree or strongly agree that using flexibly by combining career with family life are ranked on the top three.

The respondents also strongly agree or agree with 68.3% and 65.5% that the driving forces are using their own working time and Family tradition next to the above mentioned motivations.

In relation to driving forces those are working in the area of choice and make a lot of money, respondents strongly agree or agree with 38.1% and 35.9% respectively.

On the other hand the respondents strongly disagree or disagree the driving forces that are to be my own boss with 70.3%, to get respect from others with 66.9%, and to use my business idea(s) with 65.5% respectively.

Whatever reason is provided to starting business, the issue that must be addressed here is the economic empowerment of women. A national survey conducted by the Ethiopian Welfare Monitoring Unit (2002) shows those women entrepreneurs in Ethiopia are not provided with adequate policy related and strategic support from the government.

4.4 Factors affecting women entrepreneur’s performance in WEDP

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

4.4.1 Economic Factors

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

Table 5 Economic Factors that affect the performance of women entrepreneurs in WEDP

No	Economic Factors	Mean	Percentage			Total
			Strongly Agree /Agree	Undecided	Strongly Disagree/ Disagree	
13.1	I am satisfied with the financial access given by micro finances and other lending institutions	2.28	18.3	9.2	72.5	100%
13.2	I have access to market for my product	2.73	33.8	5.6	60.6	100%
13.3	I have access to different trainings	2.46	27.4	13.4	59.2	100%
13.4	I have my own premises(land) to run my business	2.12	10.5	11.3	78.2	100%
13.5	I have an access to information to exploit business opportunities	3.30	54.2	6.4	39.4	100%
13.6	I have managerial skills	3.85	74.7	8.4	16.9	100%
13.7	I have access to necessary technologies	2.51	23.2	16.9	59.9	100%
13.8	There is no stiff competitions in the market place that I am engaged in	2.23	15.5	10.6	73.9	100%
13.9	Adequate infrastructure are available	2.74	38.0	5.7	56.3	100%
13.10	I have access to necessary inputs(raw materials)	3.50	65.5	8.4	26.1	100%

Source: **Own survey, (2018)**

One success factor for an entrepreneur is having own premises such as land (Hisrich, 2005). Table 5 above shows that the respondents strongly disagree and disagree that with the idea of having own premises (land) to run the business with 78.2%. And the respondents strongly disagree or disagree with 73.9% that there is no stiff competition for their products.

It is discussed in figure 10 above that microfinance are the main suppliers of finance for women entrepreneurs in WEDP. But table 5 shows that women entrepreneurs in WEDP are not satisfied with the financial access given by micro finances and other lending institutions with 72.5% strongly disagreement and disagreement. In relation to market access 60.6% of respondents strongly disagree or disagree with the accessibility of market.

As in the table above show, the respondents' managerial skills in running their business, they agree or strongly agree with 74.7%. And the respondent women entrepreneurs also agree on the accessibility of information to exploit business opportunities with 54.2%. From the respondents of women entrepreneurs 65.5% of them agree on the idea of the availability of necessary raw material/inputs.

Most women entrepreneurs acquire their skills for establishing their own business from formal trainings (See figure 9). But as the table above shows, the access for different trainings for the women respondents is low. 59.2% of the respondents strongly disagree or disagree with access to different trainings.

Lastly, for the accessibility of necessary technologies and availability of the necessary infrastructures around their working areas, in the table above show that the respondent entrepreneurs strongly disagree or disagree with 59.9% and 56.3% respectively.

According to the study conducted by Eshetu Bekele and Zeleke Worku (2008) concluded that female business owners in Ethiopia are significantly and adversely affected by each of the key factors as predictors of survival including access to loan from commercial banks, poor managerial skills, and shortage of technical skills. Hence, economic factors are severely affecting women entrepreneurs implying that due intervention from the concerned bodies is long overdue.

4.4.2 Socio-Cultural Factors

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

Table 6 Socio-cultural factors that affect the performance of women entrepreneurs in WEDP

No	Socio-Cultural Factors	Mean	Percentage			
			Strongly Agree /Agree	Undecided	Strongly Disagree/ Disagree	Total
14.1	I have a better of social acceptability	2.42	24.0	7.0	69.0	100%
14.2	I have a better contacts(networks) with outsiders	2.41	21.2	7.0	71.8	100%
14.3	I have no prejudice or class biases	3.70	74.6	4.9	20.5	100%
14.4	The societies attitude towards my Products /services is positive	3.66	70.5	4.9	24.6	100%
14.5	The attitude of other employees towards my business is positive	4.00	81.7	4.2	14.1	100%
14.6	I have a positive relationship with the workforce	3.86	75.4	4.9	19.7	100%
14.7	I have no conflicting gender roles	2.31	19.7	4.2	76.1	100%
14.8	I am not affected by gender inequalities	4.06	83.1	3.5	13.4	100%
14.9	I have no cultural influences	4.01	80.2	9.9	9.9	100%
14.10	I never encounter harassments in registering and operating my business	3.90	78.8	12.0	9.2	100%

Source: **Own survey, (2018)**

In table 6 shows that the respondents do not agree with the idea of not having conflicting gender roles. 76.1% of the respondents show that they have different gender role conflicts. Similarly, 71.8% of respondents strongly disagree and disagree with the issue of contact (networks) that women entrepreneurs in WEDP have with outsiders.

However, they agree or strongly agree in the idea that they have no prejudices or class biases with 74.6%. Similarly, with regard to the attitude of the society towards their products/services, 70.5% of the respondent women entrepreneurs in WEDP do like to agree on idea that the attitude of the society is positive.

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. 81.7% and 75.4% of respondents agree or strongly agree for attitude of employees and relationship with employees respectively clearly strengthens this idea.

But, 69% of respondents do not agree with the idea of having a better social acceptability. In the table above shows that there is no better social acceptability for women entrepreneurs in WEDP.

By the same, issues of gender inequality, cultural influences and harassments are not serious problems for women entrepreneurs in WEDP as the table above shows very well. The respondents strongly agree or agree with 83.1% that there are no gender inequalities. Similarly they agree or strongly agree on the issues that cultural influences and harassment problems are very low. This is justified by the response of respondents with 80.2% and 78.8% agreement for cultural influences and harassments respectively.

4.4.3 Legal and Administrative Factors

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

Table 7 Legal and administrative factors that affect the performance of women entrepreneurs in WEDP

No	Legal and Administrative Factors	Mean	Percentage			
			Strongly Agree /Agree	Undecided	Strongly Disagree/ Disagree	Total
15.1	I have business assistants and supporters from government bodies	3.55	66.9	10.6	22.5	100%
15.2	I have a network with different administrative bodies	2.11	13.4	7.7	78.9	100%
15.3	I have access to policy makers	2.35	25.4	4.9	69.7	100%
15.4	I have no legal, institutional and policy constraints	2.15	11.9	10.6	77.5	100%
15.5	I can borrow money even without titled assets as a collateral	2.06	10.6	12.0	77.4	100%
15.6	Interest rate charged by micro finances and other lending institutions is reasonable	2.15	12.7	7.7	79.6	100%
15.7	I have never encountered bureaucracies and red tapes	3.87	85.9	2.8	11.3	100%
15.8	I am beneficiary of government incentives	3.52	66.2	14.8	19.0	100%
15.9	I have never faced un favourable legal and regulatory environments	3.72	76.8	12.7	10.5	100%
15.10	The tax levied on my business is reasonable	1.94	4.2	12.7	83.1	100%

Source: Own survey, (2018)

Tables 7 above clearly portraits the respondent women entrepreneurs in WEDP have business assistant and supports from government bodies. They strongly agree or agree with 66.9% that they have business assistants and supports from the concerned government officials.

To the contrary, these women entrepreneurs 78.9% and 69.7% disagree or strongly disagree with the idea of having network with different administrative bodies and access to policy makers respectively. And also 77.5% women entrepreneurs' disagreement is seen in relation to the inexistence of legal, institutional and policy constraints. Similarly they strongly disagree or disagree with 77.4% on the idea of borrowing money even without collaterals.

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 79.6% and 83.1% respectively.

Even though this is the case, in relation to bureaucracies and red tapes 85.9% respondents agree that it is not affects their performance. In the same manner, women entrepreneurs' interestingly 66.2% agree or strongly agree to the idea that government incentives. And also 76.8% respondents strongly agree or agree with the overall legal and regulatory environments do not affect their performance.

4.5 Supports given by training institutions and MSE development offices to women entrepreneurs in WEDP

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

Table 8 Supports given to women entrepreneurs

No	Support areas of WEDP and other Institutions	Mean	Percentage			
			Strongly Agree /Agree	Undecided	Strongly Disagree/ Disagree	Total
16.1	I have got Entrepreneurship training	3.80	74.6	7.0	18.4	100%
16.2	I have got Marketing training	3.77	69.0	3.5	27.5	100%
16.3	I have got Planning and Financial Reporting training	2.18	14.8	14.8	70.4	100%
16.4	I have got Machine Maintenance training	2.33	19.8	9.9	70.3	100%
16.5	I have got Customer Service training	4.00	75.4	7.7	16.9	100%
16.6	I have got Technical Skill training	2.04	16.2	3.5	80.3	100%
16.7	I have got Financial supports	1.99	14.8	4.9	80.3	100%
16.8	I have got Technology supports	1.85	9.9	4.9	85.2	100%
16.9	I have got Raw material supports	2.04	14.8	9.9	75.3	100%

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 trainings.

A support to women entrepreneurs in relation to entrepreneurship training, marketing training and customer service training are given for women entrepreneurs in WEDP as the table above shows very well. The respondents agree or strongly agree with 74.6% that they got entrepreneurship training. Similarly they strongly agree or agree on marketing and customer service training they got from TVETs. This is justified by 69% and 75.4% for marketing and customer service training respectively.

Even though this is the case, 70.4% women entrepreneurs in WEDP do not agree with the provision of planning and financial reporting training given to them. Similarly, respondents agree that machine maintenance and technical skill training are not given to them by training institutions/colleges. 70.3% and 80.3% respondents' disagreement is good indicators for machine maintenance and technical skill training respectively.

Table 8 above shows that, 80.3% and 85.2% respondent entrepreneurs strongly disagree or disagree with the provision of financial and technology supports given through training centers. In the same manner, women entrepreneurs' interestingly 75.3% disagree or strongly disagree to the idea that raw material supports given through training centers. This clearly depicts that supporting women entrepreneurs in WEDP with finance, technology and raw material wise is not common.

To conclude, the overall supports given to women entrepreneurs in WEDP through the institutions is below average.

4.6 Discussion

Birley (1987) found that the background and personal characteristics of women entrepreneurs is that they are from 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, majority of women entrepreneurs are educated and married with children. 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, 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 WEDP 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, regarding their age and experience, it is also possible to deduce that women entrepreneurs in WEDP are in the age categories of 31-40 and join the business without adequate experiences. This implies women entrepreneurs in WEDP 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, the average national household size in Ethiopia according to the Government surveys is 4.8 persons (CSA, 1995). This study confirmed that the majority of women entrepreneurs have a family size of 4-5 members.

It is discussed above that women entrepreneurs are married and are not well 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.

MOFED (2010) reported that real growth rate of the three sectors namely agriculture, industry and service had been 10.3%, 10.2%, 13.0% respectively. Service sector is the leading growth contributor. As this study shows, most women entrepreneurs are engaged in the trade and service sectors and employ up to five other individuals within them. Hence, the finding matches with the report. Similarly, the entrepreneurs are organized under sole ownership by their own initiation. Most of women entrepreneurs got the skill from formal training and use micro finances as main sources of funding. This shows that these sectors are increasing at an alarming rate and opens an opportunity of employment to a large number of individuals.

Motivations to women entrepreneurship can be either of necessity (push factors) or opportunity (Pull factors). Study by (Allen, 2002) revealed that women in developing nations of the world are mostly driven by necessity factors, than a promising opportunity to proceed with, where as women in developed countries are more likely driven by opportunity. This study found that the majority women entrepreneurs' start their own business, due to absence of other alternative for income, to get better work / life balance and to use flexibly by combining career with family life (push factor).

World Bank (2005) and ILO (2003) addressed that woman entrepreneurs are affected by a number of economic, socio cultural and legal/administrative factors. Some of the findings of this study go in line with these and some others go against.

The performances of women entrepreneurs in WEDP are highly affected by economic factors such as lack of own premises or land to run their business, stiff competitions in the market place, lack of financial access given by micro finances and other lending institutions, lack of market access for the product, inadequate access to necessary technologies, inadequate access to trainings and lack of adequate infrastructures.

In contrast to the findings of World Bank and ILO, this study found that managerial skill and access to information to exploit business opportunities are not major problem of women entrepreneurs in WEDP. This may be attributed to different reasons. First, as the study is conducted in Addis Ababa the capital city, this problem may not be observed as compared to women entrepreneurs in rural areas. Secondly, since the studies were done some years before, certain changes may be seen in between.

Women entrepreneurs in Ethiopia suffer from gender discrimination in society due to socio-cultural barriers, multiple responsibilities, underdeveloped enterprise culture, inadequate support system for businesses and underdeveloped markets and infrastructure (Desta Solomon, 2010).

With regard to socio-cultural conditions, conflicting gender roles, network with outsiders and lack of social acceptability are the sever factors that affect women entrepreneurs performance in WEDP. However, class biases, gender inequalities, relationship with the workforce, attitude of employees towards the business, society's attitude towards the Products/service, cultural influence and harassments are not problems of entrepreneurs 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, the tax levied on business, interest rate charged by micro finances and other lending institutions, having network with different administrative bodies, legal, institutional and policy constraints, request of collaterals and access to policy makers are the serious problems of women entrepreneurs in WEDP.

But, issues related to assistance and support from government bodies, bureaucracies and red tapes, beneficiary of government incentives and the overall legal and administrative environmental factors, are not found to be problems of women entrepreneurs in WEDP. This highlights that there are some beginnings in encouraging women entrepreneurs even though this is not believed to be satisfactory.

From the major factors that affect the performance of women entrepreneurs in WEDP, the impact of the economic factors is significant even though the influences of socio-cultural factors are less impact. This implies, the impact of globalization is reflected in women entrepreneurs in WEDP; but the attitude of the society towards women entrepreneurs seems to be relatively changed.

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

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

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

In this chapter, the findings of the study are summarized and conclusion is drawn based on the findings. Furthermore based on the findings recommendations are forwarded so that the concerned stakeholders can play their respective roles.

In this study, it was designed to assess the factors that affect the performance of women entrepreneurs in WEDP. It was also tried to address the characteristics of women entrepreneurs in WEDP and their enterprises, the driving forces to start their own business as well as the supports they acquire from WEDP, TVET colleges and other institutes.

A sample of 142 women entrepreneurs engaged in Trade, Service, Industry, Construction and Agriculture sectors are considered for the study using stratified and simple random sampling. In an attempt to providing, answer to the basic research questions a questionnaire that include demographic factors, characteristics of women entrepreneurs and their enterprises, the driving forces behind women entrepreneurs to start their own business, the factors that affect the performance of women entrepreneurs and also the support acquire from WEDP and the concerned stakeholders was designed in a closed ended and likert scales. Interviews were held with top officials of micro finances and WEDP officers.

5.1. Summary of Findings

After the data has been collected, it was analyzed using simple statistical techniques (tables and percentages) and descriptive statistics (mean and percentage). Based on 142 respondents and interview results acquired from the concerned officials, the major findings of this study are summarized as follows.

- Most of the respondent women entrepreneurs are under the age category of 31-40 (47.18%) and educational level of 10+1 up to 10+3/diploma(52.1%) with working experience of 1-5 years (43%) and their marital status are (53.5%) married.
- The Majority (49.3%) of the respondents replied that they have 4-5 family members; engaged in Trade sector (43%). 54.2% of them provide up to five employees' job opportunity by their businesses and the legal ownership establishment of their enterprises is in the form of a sole ownership (65.5%). Similarly, most of these respondents (40.8%) start their own business by their own initiation and respondents' obtained the necessary skill that enabled them run the business that is obtained from

formal training (38%). The main source of startup fund for majority of the respondents is micro finances (55.6%).

- The driving forces of women entrepreneurs to start their own business are absence of other alternative for income, to get better work/life balance and to use flexibly by combining career with family life are ranked on the top three. Next to these, to use own working time and family tradition are driving forces to start their own business. On the other hand to be own boss, to get respect from others and to use own business idea(s) are not serious driving forces for these entrepreneurs.
- The major economic factors that affect women entrepreneurs according to their severity order are lack of own premises or land to run their business, stiff competitions in the market place, lack of financial access given by micro finances and other lending institutions, lack of market access for the product, inadequate access to necessary technologies, inadequate access to trainings and lack of adequate infrastructures. Managerial skills, access to necessary inputs (raw materials) and access to information to exploit business opportunities are not serious economic problems for women entrepreneurs in WEDP.
- The major socio-cultural factors that affect the respondent women entrepreneurs in WEDP are conflicting gender roles, contacts (networks) with outsiders and social acceptability are the serious problems that affect the performance of women entrepreneurs. However, relationship with the workforce, prejudices or class biases, attitude of societies towards Products /services, attitude of other employees towards the business, gender inequality, harassments in registering and operating the business and cultural influence 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 WEDP are the tax levied on business, interest rate charged by micro finances and other lending institutions, having network with different administrative bodies, legal, institutional and policy constraints, request of collaterals and access to policy makers. Nevertheless, assistant and support from government bodies, bureaucracies and red tapes, beneficiary of government incentives and legal and regulatory environments are not problems.

- The supports that women entrepreneurs acquire through WEDP and other Institutions are Customer Service training, Entrepreneurship training and Marketing training. But supports in the areas of machine maintenance training, planning and financial reporting training, technical skill training, technology support, raw material supports and financial supports are relatively weaker.

5.2 Conclusion

- The characteristics of women entrepreneurs in WEDP show that they have 4-5 family members engaged in trade sector in the form of a sole ownership and also provided opportunity generated by their businesses. Respondents' obtained the necessary skill that enabled them to run the business from formal training and the main source of start up fund for majority of the respondents is micro finances.
- The major driving forces to start their own business are absence of other alternative for income, getting better work / life balance and using flexibly by combining career with family life.
- Those women entrepreneurs are not only affected by economic and social factors but also legal and administrative challenges are a still tremendous hurdle that continues to affect the performance of women entrepreneurs. Even though socio-cultural factors are minimizing in towns and cities like Addis Ababa, economic and administrative challenges are still remarkable. This can be associated with the effects of globalization that may create intense competitions in the market and poor performances for those entrepreneurs that cannot easily cope up with changes.

Despite these, women entrepreneurs are contributing for national economic development. Women economic impairment is an important area of emphasis for many developing countries in general and to Ethiopia in particular, primarily for its immense potentials as a source of employment and nurtures of future business leaders.

- The research concluded that women entrepreneurs face economic constraints related to lack of own premises (land), stiff competition in the market, financial problems, inadequate access to trainings and lack of adequate infrastructures. With regard to socio-cultural conditions, conflicting gender roles, network with outsiders and lack of social acceptability are the major problems. In relation to legal/administrative issues, access to policy makers, amount of tax levied, collateral for borrowing money, network with administrative bodies, interest rate charged and legal, institutional and policy constraints are the serious problems of women entrepreneurs in WEDP.
- The trained workforce is as important to women entrepreneurs or even may be more important than the production of goods and services. Whatever is produced in the economy; Ethiopia to be competitive, in the international markets, requires quality and productive workforce, which is also highly sought by entrepreneurs in Addis Ababa. This obviously calls for education and training system that supplies the business sector and/or the economic system with a quality workforce that efficiently uses and produces resources. So supports in the areas of machine maintenance training, planning and financial reporting training, technical skill training, technology support, raw material supports and financial supports are expected from WEDP and other Institutions.

5.3 Recommendations

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

TO ADDIS ABABA WOMEN ENTREPRENEURS

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.

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

Successful women entrepreneurs or investors should make themselves visible and available. Role models are critical to young women considering the potential opportunities of entrepreneurship.

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

TO SECTORIAL ASSOCIATIONS

Secretarial associations and related development partners need to focus on linkage and twining women entrepreneurs so that they will be able to learn from international companies and get business mentorship, which is very crucial to ensuring their competition and global business practice. Facilitate affordable alternative sources of finance and communicating with them to lessen their requirements.

TO FINANCE INSTITUTES

Financial institutions should be increase the amount of revolving fund and exploiting other financial support projects aimed at incubating and increasing the member of women entrepreneurs in WEDP. So that they will be economically empower and be able to contribute to the development of country and empowerment of themselves. Increasing the amount of revolving fund and looking other financial supports eventually will be benefitting the financial institutions, as women's by nature are pragmatic savers. Hence, institutes should minimize the interest rates that they charge to women entrepreneurs to strengthen their entrepreneurial spirit. The procedures for securing loans must be simplified or greater support offered by the lenders to support SMEs.

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

TO EDUCATIONAL INSTITUTIONS

Even though business trainings are of great importance to eat "breads", it should be supplemented with technical skills trainings to improve the "breads" in to "cakes". Hence TVET institutions/colleges should provide both technical and business trainings to women entrepreneurs so that these entrepreneurs can with stand competitions, improve technical skills in such a competitive world.

For the women entrepreneurs to be vibrant and serve as a springboard for the mushrooming and growth of a strong private sector in Ethiopia, educational institutions need to be informed that supplying of disciplined and quality workforce can be considered as one of the necessary conditions for women entrepreneurs to flourish.

To make women entrepreneurs competitive and profitable, increasing the capacity and skill of the entrepreneurs through continuous trainings, experience sharing from successful enterprises, and provision of advice and consultancy are crucial.

TO CONCERNED GOVERNMENT ORGANIZATIONS

Many concerns aired by women entrepreneurs in WEDP in the areas of premises (land) to run their business, stiff competition in the market; financial problems, inadequate access to trainings and lack of adequate infrastructures. Hence, imperative to say concerned government institutions to work to provide mainstreamed service to women entrepreneurs to resolve challenges mentioned herein.

From the aforementioned review, it is possible to deduce that woman entrepreneur in WEDP must be supported so that they will be able to accessing finance, access to trainings and premises (land) to run their business.

MSE development offices should also discuss with administrative bodies that women entrepreneurs can easily access administrative bodies and policy makers so that they can be beneficiaries of different governmental incentives such as tax exemptions, decreasing interest rates on loans etc. Moreover, improved provision of necessary infrastructure and enabling the environment for business operations is generally an imperative. Uninterrupted power supply and quick transportations are basic to effective performance of women entrepreneurs.

To increase the performance of women entrepreneurs, greater gender mainstreaming is needed, including awareness raising on gender issues, adopting technologies that reduce women's workloads, establishing childcare centers, raising awareness of existing laws, expanding assertiveness training, etc. Enhance networking from grassroots level to international organizations.

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APPENDIX A
ST. MARY'S UNIVERSITY
DEPARTMENT OF PROJECT MANAGEMENT
POST GRADUATE PROGRAM

This questionnaire is designed to investigate “the major factors that affect the performance of women entrepreneurs’. The researcher kindly reminds the respondents (Women entrepreneurs) that the response given by them will be used only as an input for the research work. In addition the researcher would like to be grateful to the respondents the sacrifices they paid in completing this questionnaire.

Note: No need of writing your name

PART 1: DEMOGRAPHIC INFORMATION

1. Age A. below 20 Years C. 31-40
 B. 21-30 Years D. above 40
2. Level of education and training
- A. Can't read and write D.10+1 up to 10+3 /diploma
 B. Grades 1-9 E. BA/BSC and above
 C. Grades 10 complete
3. Work experience
- A. Less than 1 years C. 6-10 years
 B. 1-5 year's D. Greater than 10 year's
4. Marital status
- A. Married C. Divorced
 B. Single D. Widowed

PART 2: CHARACTERISTICS OF WOMEN ENTREPRENEURS

5. Family size:
- A. Less than 3 C. More than 5
 B. 4-5
6. What sector is your business in?
- A. Trade C. Services
 B. Industry D. Construction E. Agriculture

7. Number of employees in the enterprise?

- A. Less than 5 C. 11-15
B. 6-10 D. More than 15

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

- A. Sole ownership D. Cooperative
B. Joint Venture E. Other (specify) _____

C. Family business

9. Who started the business?

- A. Myself alone D. With the family
B. With a friend/partner E. other (specify) -----
C. From micro finance institutions

10. How did you acquire the skill for running your enterprise?

- A. Through formal training C. From family
B. From past experience D. other (specify) -----

11. What was your main source of start-up funding?

- A. Personal saving F. Assistant from friends/relatives
B. Household G. Inheritance
C. Borrowed from relatives or friends/money lenders
D. Micro-finance institutions H. Borrowed from Bank
E. Equib I. Assistant from NGO's
J. Others (specify) _____

PART 3: The Driving Force behind Women Entrepreneurs to start their own business

The driving forces behind women entrepreneurs to start their own business are listed below. After you read each of the reasons, evaluate them 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	
12	Driving Forces						
12.1	I started my business to get respect from others						
12.2	I started my business to get better work / life balance						
12.3	I started my business to use my business idea(s).						
12.4	I started my business to work in the area of my choice						
12.5	I started my business to use my own working time						
12.6	I started my business to make a lot of money						
12.7	I started my business to use flexibly by combine my career with my family life						
12.8	I started my business to be my own boss						
12.9	I started my business because of family tradition						
12.10	I started my business because there is no other alternative for income						

PART 4: Factors affecting Women Entrepreneurs' Performance

No	Item	Agreement scale					
		1	2	3	4	5	Remark
13	ECONOMIC FACTORS						
13.1	I am satisfied with the financial access given by micro finances and other lending institutions						
13.2	I have access to market for my products						
13.3	I have access to different trainings						
13.4	I have my own premises (land) to run my business						
13.5	I have an access to information to exploit business opportunities						
13.6	I have managerial skills						
13.7	I have access to necessary technologies						
13.8	There is no stiff competitions in the market place that I am engaged in.						
13.9	Adequate infrastructures are available						
13.10	I have access to necessary inputs(raw materials)						
14	SOCIO - CULTURAL FACTORS						
14.1	I have a better of social acceptability						
14.2	I have a better contacts(networks) with outsiders						
14.3	I have no prejudice or class biases						
14.4	The societies attitude towards my Products /services is positive						
14.5	The attitude of other employees towards my business is positive						
14.6	I have a positive relationship with the workforce						
14.7	I have no conflicting gender roles						
14.8	I am not affected by gender inequalities						
14.9	I have no cultural influences						
14.10	I never encounter harassments in registering and operating my business						

No	Item	Agreement scale					
		1	2	3	4	5	Remark
15	LEGAL AND ADMINISTRATIVE FACTORS						
15.1	I have business assistants and supporters from government bodies						
15.2	I have a network with different administrative Bodies						
15.3	I have access to policy makers						
15.4	I have no legal, institutional and policy constraints						
15.5	I can borrow money even without titled assets as a collateral						
15.6	Interest rate charged by micro finances and other lending institutions is reasonable						
15.7	I have never encountered bureaucracies and red tapes						
15.8	I am beneficiary of government incentives						
15.9	I have never faced unfavourable legal and regulatory environments						
15.10	The tax levied on my business is reasonable						

Part 5: Support areas of WEDP and other Institutions

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

No	Item	Agreement scale					
		1	2	3	4	5	Remark
16	Support areas of WEDP and other Institutions						
16.1	I have got entrepreneurship training						
16.2	I have got marketing training						
16.3	I have got planning and financial reporting training						
16.4	I have got machine maintenance training						
16.5	I have got customer service training						
16.6	I have got technical skill training						
16.7	I have got Financial supports						
16.8	I have got Technology supports						
16.9	I have got Raw material supports						

APPENDIX B
ST. MARY'S UNIVERSITY
DEPARTMENT OF PROJECT MANAGEMENT
POST GRADUATE PROGRAM

Interview Questions with WEDP officers

1. What problems did you face while running WEDP 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

- MSEs
- TVETs

3) What other problem did you face?

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

APPENDIX C
ST. MARY'S UNIVERSITY
DEPARTMENT OF PROJECT MANAGEMENT
POST GRADUATE PROGRAM

Interview Questions with micro finance heads

1. Is there a special financial support that you give for women entrepreneur?
2. What problem did you face is relation to
 - borrowing and
 - lending
 - Collaterals.
3. What measure did you take to solve the problem you faced?

APPENDIX D

Summary of Responses for the Likert Questions

QUESTIONS ON DRIVING FORCES										
Response	12.1	12.2	12.3	12.4	12.5	12.6	12.7	12.8	12.9	12.10
1	20	No	19	15	11	14	12	29	9	5
2	75	No	74	42	23	28	17	71	30	No
3	21	18	26	31	11	49	23	14	10	3
4	20	81	15	41	74	44	56	14	74	79
5	6	43	8	13	23	7	34	14	19	55

QUESTIONS ON ECONOMIC FACTORS										
Response	12.1	12.2	12.3	12.4	12.5	12.6	12.7	12.8	12.9	12.10
1	32	7	36	37	14	No	18	35	24	22
2	71	22	41	74	23	3	67	70	64	75
3	13	15	36	16	10	20	40	15	26	22
4	19	71	28	7	72	77	17	14	26	11
5	7	27	1	8	23	42	No	8	2	12

QUESTIONS ON SOCIO- CULTURAL FACTORS										
Response	12.1	12.2	12.3	12.4	12.5	12.6	12.7	12.8	12.9	12.10
1	32	29	7	14	6	7	34	No	No	No
2	66	73	22	21	14	21	74	19	14	13
3	10	10	7	7	6	7	6	5	14	17
4	20	13	77	57	64	57	12	67	70	83
5	14	17	29	43	52	50	16	51	44	29

QUESTIONS ON LEGAL AND ADMINISTRATIVE FACTORS										
Response	12.1	12.2	12.3	12.4	12.5	12.6	12.7	12.8	12.9	12.10
1	12	47	49	37	41	33	10	12	8	38
2	20	65	79	73	69	80	6	15	7	80
3	15	11	7	15	17	11	4	21	18	18
4	68	6	7	8	13	10	94	75	93	6
5	27	13	No	9	2	8	28	19	16	No

QUESTIONS ON SUPPORTS									
Response	16.1	16.2	16.3	16.4	16.5	16.6	16.7	16.8	16.9
1	19	17	51	37	21	63	65	64	58
2	7	22	49	63	3	51	49	57	49
3	10	5	21	14	11	5	7	7	14
4	54	30	7	14	27	6	7	7	14
5	52	68	14	14	80	17	14	7	7

APPENDIX E

የቅድስት ማርያም ዩኒቨርሲቲ

የፕሮጀክት ማኔጅመንት ትምህርት ክፍል

የድህረ ምረቃ ፕሮግራም

ይህ መጠይቅ በጥቃቅንና አነስተኛ ተቋማት ላይ የተሰማሩ የሴት ነጋዴዎች ያጋጠማቸውን ችግሮች ለመዳሰስ የተዘጋጀ ነው።

በመሆኑም መጠይቁ ለጥናቱ ዓላማ ብቻ የሚውል መሆኑን በመገንዘብ በጥንቃቄ እንዲሞሉልኝ በትህትና እጠይቃለሁ።

ለሚደረግልኝ ትብብር በቅድሚያ ክፍ ያለ ምስጋናዬን አቀርባለሁ።

ማሳሰቢያ :- በመጠይቁ ላይ ስም መጻፍ አያስፈልግም።

ክፍል አንድ፡ አጠቃላይ መረጃ

- 1. እድሜ ሀ. ከ20 ዓመት በታች ለ. ከ21 እስከ 30 ዓመት ሐ. ከ 31 እስከ 40 ዓመት መ. ከ40 ዓመት በላይ
- 2. የትምህርት ደረጃ ሀ. ማንበብና መጻፍ ያልቻለች ለ. ከ1ኛ እስከ 9ኛ ክፍል ሐ. 10ኛ ክፍል ያጠናቀቀች
መ.10 + 1 እስከ 10 + 3 ወይም ዲፕሎማ ሠ. ቢኤ / ቢ ኤስ ሲ እና በላይ
- 3. የስራ ልምድ ሀ. ከ 1 ዓመት በታች ለ. ከ 1 እስከ 5 ዓመታት ሐ. ከ 6 እስከ 10 ዓመታት መ. ከ 10 ዓመት በላይ
- 4. የጋብቻ ሁኔታ ሀ. ያገባች ለ. ያላገባች ሐ. አግብታ የፈታች መ. ባለቤቱ በሞት የተለያች

ክፍል ሁለት፡ የሴት ነጋዴዎችና የተቋሞቻቸው ባህርያት

- 5. የቤተሰብ መጠን ሀ. ከ 3 በታች ለ. ከ 4 እስከ 5 ሐ. ከ 5 በላይ
- 6. የተሰማሩበት የስራ መስክ / ዘርፍ / ሀ. ንግድ ለ. ኢንዱስትሪ ሐ. አገልግሎት መ. ግንባታ ሠ. እርሻ
- 7. በድርጅቱ ውስጥ ተቀጥረው የሚሰሩ ሰራተኞች ቁጥር ሀ. ከ 5 በታች ለ. ከ 6 እስከ 10 ሐ. ከ 15 በላይ
- 8. የድርጅቱ ህጋዊ ምስረታ ምንድን ነው ሀ. የግል ለ. የጋራ ሐ. የቤተሰብ መ. የማህበር ሠ. ሌላ -----
- 9. ድርጅቱን ለመጀመር ያነሳሳዎት ማን ነው ሀ. ራሴ ለ. ጓደኛ ሐ. ማይክሮ ፋይናንስ
መ. ቤተሰብ ሠ. ሌላ-----
- 10. ድርጅቱን ለመምራት የሚያስፈልግዎትን እውቀት /ክህሎት/ ያገኙት ከየት ነው
ሀ. ከስልጠና ተቋም ለ. ከልምድ ሐ. ከቤተሰብ መ. ሌላ-----
- 11. ስራዎትን ለመጀመር የተጠቀሙበት ዋና የገንዘብ ምንጭ ምንድን ነው ሀ. የግል ቁጠባ ለ. ከቤተሰብ ስጦታ
ሐ. ከጓደኛ ብድር መ. ከማይክሮ ፋይናንስ ሠ. እቅብ ረ. ከጓደኛ ድጋፍ /ስጦታ/ ሰ. ውርስ
ሸ. የባንክ ብድር ቀ. መንግስታዊ ካልሆነ ድርጅት በ. ሌላ-----

ክፍል ሦስት፤ በሴት ስራ ፈጣሪዎች የራሳቸውን ስራ ለመጀመር ያነሳሱባቸው ምክንያቶች

ከዚህ ቀጥሎ ሴት ስራ ፈጣሪዎች የራሳቸውን ስራ ለመጀመር ያነሳሱባቸው ምክንያቶች ተዘርዝረዋል የእያንዳንዱን ተፅዕኖ

ከድርጅትዎ ነባራዊ ሁኔታ ጋር በማያያዝ ለምርጫዎ የ (✓) ምልክት በማድረግ ምላሽ ይስጡ

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

አልስማማም

ተ.ቁ	ጉዳዮች	የስምምነት ደረጃ (መጠን)					
		1	2	3	4	5	ምርመራ
12	የምጣኔ ሀብታዊ ጉዳዮች						
12.1	ስራዬን የጀመርኩት በሌሎች እውቅና ለማግኘት ነው						
12.2	ስራዬን የጀመርኩት ስራዬን ከግል ህይወቴ ጋር ለማጣጣም ነው						
12.3	ስራዬን የጀመርኩት የንግድ ሃሳቤን ለመጠቀም ነው						
12.4	ስራዬን የጀመርኩት በምርጫዬ ለመስራት ነው						
12.5	ስራዬን የጀመርኩት የራሴን የስራ ሰዓት ለመጠቀም ነው						
12.6	ስራዬን የጀመርኩት ብዙ ገንዘብ ለማግኘት ነው						
12.7	ስራዬን የጀመርኩት የራሴን እድገት ከቤተሰቤ ህይወት ጋር በማጣጣም ለማከናወን ነው						
12.8	ስራዬን የጀመርኩት የራሴ አለቃ ለመሆን ነው						
12.9	ስራዬን የጀመርኩት ከቤተሰቤ የወረሰኩት ስለሆነ ነው						
12.10	ስራዬን የጀመርኩት ሌላ የገቢ ማግኛ አማራጭ ስለሌለኝ ነው						

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

ተ.ቁ	ጉዳዮች	የስምምነት ደረጃ (መጠን)					
		1	2	3	4	5	ምርመራ
13	የምጣኔ ሀብታዊ ጉዳዮች						
13.1	በጥቃቅንና አነስተኛ የብድር ተቋማት እንዲሁም በሌሎች ተቋማት በሚሰጡት ብድር ረክቻለሁ።						
13.2	የምርጫ (አገልግሎት) የገበያ ሁኔታ ጥሩ ነው።						
13.3	ሥራዬን በአግባቡ ለመስራት የሚያስችለኝን ስልጠና አግኝቻለሁ።						
13.4	የንግድ አጋጣሚዎችን ለመጠቀም የሚያስችለኝን በቂ መረጃ አገኛለሁ።						
13.5	የራሴ የሆነ የንግድ ቦታ አለኝ።						
13.6	የአስተዳደር ችሎታ አለኝ።						
13.7	አስፈላጊ የቴክኖሎጂ አቅርቦት አገኛለሁ።						
13.8	በገበያ ላይ ጠንካራ የሆነ ፉክክር አለኝ።						
13.9	አስፈላጊ የሆኑ መሰረተ ልማቶች (እንደውሃ ፤ መብራት...) ተሟልቷል።						
13.10	የጥሬ ዕቃ ችግር የለብኝም።						
14	ማህበራዊ ጉዳዮች						
14.1	በህብረተሰቡ ዘንድ ጥሩ ተቀባይነት አለኝ።						
14.2	ከሌሎች የውጭ አካላት ጋር የተሻለ ግንኙነት አለኝ።						
14.3	የጎሣ (የቡድን) አድሎ የለብኝም።						
14.4	ሕብረተሰቡ ለኔ ምርት (አገልግሎት) ያለው አመለካከት ጥሩ ነው።						
14.5	ሌሎች ሰራተኞች በኔ ስራ ጥሩ አመለካከት አላቸው።						
14.6	ከሰራተኞች ጋር ጥሩ ግንኙነት አለኝ።						
14.7	በሴትነቴ ሌሎች ተደራራቢ የይታ ሀላፊነቶች የለብኝም።						
14.8	የይታ አድሎ የለብኝም።						
14.9	የባህል ተፅዕኖ የለብኝም።						
14.10	የፈቃድ ወይም ሌሎች ተመሳሳይ ጉዳዮችን ለማስፈፀም የይታ በደል ደርሶብኝ አይውቅም።						

ተ.ቁ	ጉዳዮች	የስምምነት ደረጃ (መጠን)					
		1	2	3	4	5	ምርመራ
15	ህጋዊና አስተዳደራዊ ጉዳዮች						
15.1	ከመንግስት አካላት የሚደረግልኝ ድጋፍ ጥሩ ነው።						
15.2	ከመንግስት አካላት ጋር ያለኝ ትብብር ጥሩ ነው።						
15.3	ከፖሊሲ አውጭዎች ጋር ያለኝ ቅርበት ጥሩ ነው።						
15.4	በእንቅስቃሴ ላይ ያጋጠሙኝ ህጋዊ ፤ ተቋማዊና ፖሊሲያዊ ማዕቀቦች የሉም።						
15.5	ማስያዣ የሚሆን ቋሚ ንብረት ባይኖረኝም ገንዘብ መበደር እችላለሁ።						
15.6	አበዳሪ ተቋማት የሚያስከፍሉት የወለድ መጠን ተመጣጣኝ ነው።						
15.7	ጉዳይ ለማስፈጸም ያለው ውጣ ውረድ ከፍተኛ ነው።						
15.8	መንግስት በሚሰጠው ጥቅማ ጥቅሞች ተጠቃሚ ነኝ።						
15.9	አጠቃላይ ያለው ህጋዊና አስተዳደራዊ ሁኔታ ምቹ ነው።						
15.10	በመንግስት የሚጣለው የግብር መጠን ተመጣጣኝ ነው።						

ክፍል አምስት ፤ ከሴት የስራ ፈጣሪዎች ልማት ፕሮጀክት እና ከሌሎች ድርጅቶች የሚደረግ ድጋፍ።

ከዚህ ቀጥሎ የሴት የስራ ፈጣሪዎች ልማት ፕሮጀክት እና የሌሎች ድርጅቶች ስራ አስፈጻሚዎችና ሠራተኞች ለሴት የስራ ፈጣሪዎች የሚያደርጉትን ድጋፍ የሚያሳይ የትብብር ነጥቦች ተዘርዝረዋል ከእርስዎ ድርጅት አኳያ በመገምገም ምርመራዎትን የ (√) ምልክት በማድረግ መልስ ይስጡ።

ተ.ቁ	ጉዳዮች	የስምምነት ደረጃ (መጠን)					
		1	2	3	4	5	ምርመራ
16	ስልጠናና የተለያዩ ድጋፎች						
16.1	የስራ ፈጠራ ስልጠና ተመቻችቶልኛል።						
16.2	ገበያ ነክ ሥልጠና እንዳገኝ ምቹ ሁኔታ ተፈጥሮልኛል።						
16.3	የእቅድና ሪፖርት ሥልጠና ተሰጥቶኛል።						
16.4	የማሸን ጥገና ሥልጠና እንዳገኝ ተመቻችቶልኛል።						
16.5	የደንበኛ አያያዝ ሥልጠና እንዳገኝ ተደርጓል።						
16.6	የቴክኒክ ሥልጠና እንዳገኝ ተደርጓል።						
16.7	የገንዘብ ድጋፍ እንዳገኝ ተመቻችቶልኛል።						
16.8	በፕሮጀክቱ ሀላፊዎችና ሰራተኞች የቴክኖሎጂ ድጋፍ እንዳገኝ ተደርጓል።						
16.9	የጥሬ ዕቃ ድጋፍ እንዳገኝ ተደርጓል።						

DECLARATION

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

Name

St. Mary's University, Addis Ababa

Signature & Date

January, 2019

ENDORSEMENT

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

Zemenu Aynaddis (Ass.Professor)

Advisor

Signature& Date

St. Mary's University, Addis Ababa

January, 2019