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# Women Entrepreneurs Participation and Challenges that Affect Their Performance in Micro and Small Enterprises (The Case of Gondar City)

Selam worku

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**WOMEN ENTREPRENEURS' PARTICIPATION AND  
CHALLENGES THAT AFFECT THEIR PERFORMANCE IN MICRO AND  
SMALL ENTERPRISES**

**(THE CASE OF GONDAR CITY)**

**BY**

**SELAM WORKU**

**BAHIR DAR UNIVERSITY**

**AUGUST 6, 2022**

**WOMEN ENTREPRENEURS' PARTICIPATION AND CHALLENGES IN MICRO  
AND SMALL ENTERPRISES  
(THE CASE OF GONDAR CITY)**

**A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS  
FOR DEGREE OF MASTERS STUDIES**

**BY**

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**AUGUST 6, 2022**

**BAHIRDAR UNIVERSITY DEPARTMENT OF ADULT EDUCATION AND  
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## Declaration

I, SELAM WORKU, hereby state that the thesis I submitted to BHIRDAR University for the award of a master's degree in adult education and community development, with the title "Women Entrepreneurs' Participation and Challenges that affect their performance in Micro and Small Enterprises in AMHARA Region: Gondar City in Focus," is entirely original and has not been submitted to any other university or institution for the award of a degree, diploma, fellowship, or any other title with a similar meaning.

Place: BHIRDAR University, Ethiopia

Signature \_\_\_\_\_

Date: August 6, 2022

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August 2022

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## ACRONYMS

ECSA: Ethiopian Central Statistics Authority

EWEF: Ethiopian Women Exporters Forum

FDREPCC: Federal Democratic Republic of Ethiopia Population Census

ILO: International Labor Organization

MSE: Micro and Small Enterprises

NGO: Non-Government Enterprises

OECD: Organization of Economic Corporation and Development

SPSS: Statistical Package for Social Sciences

TVET: Technical and Vocational Education and Training

UNECE: United Nations Economic Commission for Europe

UNIDO: United Nations Industrial Development Organization

UNESCO: United Nations Education, Scientific and Cultural Organization

WB: World Bank

WTO: World Trade Organization

## ABSTRACT

*This study was designed to assess Women Entrepreneurs' Participation and Challenges that affect their performance in Micro and Small Enterprises. The study used both qualitative and quantitative research methods. Questionnaire was used to collect primary data from women entrepreneurs and structured interview were prepared for the experts of Job Creation Bureau in Gondar city administration. Both Stratified and purposive sampling technique was used to collect enough and adequate data from the sample. The Statistical Package for Social Sciences (SPSS) version 20 was the method used for data analysis A sample of 230 women entrepreneurs engaged in 5 sectors was taken for the study using stratified and purposive sampling. In the process of answering the basic questions, was designed in a closed ended and likert scales. After the data has been collected, it was analyzed using simple statistical techniques (tables and percentages) and descriptive statistics (mean and standard deviations).The results of the study indicates economic and entrepreneurial challenges that affect significantly for women entrepreneurs', however cultural and social challenges had less affection based on the data. Based on the major findings, recommendations were forwarded to existing and potential entrepreneurs, MSEs, Micro finances and TVET educators.*

Keywords: Entrepreneurship, Women entrepreneurs, Micro and Small Enterprises, Performanc

# CHAPTER ONE

## 1. Introduction

This chapter comprises the introductory elements of the studies. The chapter consists of the background of the study, statement of the problem; the study questions; and the objectives of the study. The chapter additionally consists of the significance of the study and the scope of the study.

### 1.1. Background of the study

The French verb *entreprenre*, which meaning "to undertake," is the source of the English word "entrepreneur" (Desai, 1999). There is no commonly agreed-upon description of what an entrepreneur is, while several individuals have given the term different meanings. For the purposes of these studies, entrepreneurship is defined as the force behind economic expansion and the pedal that propels the economic improvement machine through the process of generating income, generating sales, reducing poverty, and building wealth while investing the necessary time, effort, and skills while taking on the corresponding financial, occasionally physical, and social risks in order to reap the resulting financial benefits and personal fulfillment (Hisrich, Peteris, & Shepherd, 2008).

The significance of entrepreneurship is perceived as the motive force of economic growth and social development (David, 2006). It's also far more and more diagnosed as a crucial motive force of financial increase, productivity, innovation, and employment, and it's widely recognized as a key factor of economic dynamism. Transforming ideas into monetary opportunities is the decisive issue of entrepreneurship. History suggests that economic development has been significantly advanced by pragmatic people who are entrepreneurial and innovative, capable of making the most possibilities and inclined to take risks (Hisrich, 2005).

Women entrepreneurs are those who take on the risks associated with creatively integrating assets to take advantage of opportunities they see in their immediate surroundings by creating goods and services (Okafor&Mordi, 2010). Up until the 1980s, little was known about women's entrepreneurship in research and exercise, which only concentrated on men. The notion and

practice of women's entrepreneurship is a relatively new phenomenon. The 1980s saw the emergence of the scientific discourse on women's entrepreneurship and women-owned and -run businesses. In other words, particularly in underdeveloped nations like Ethiopia, women-owned enterprises were uncommon (ILO, 2006).

Women entrepreneurs in Africa are playing a vital role in diversifying production and services in the African economy (Wangari, 2017). However, in Africa, many women entrepreneurs are working in more difficult situations than male entrepreneurs. Determinants that have an impact on all entrepreneurs, which include political instability, culture, bad infrastructure, excessive production costs, and a non-conducive business environment, have a tendency to impact business women more than business men (Ahmed, 2018). Similarly, women's entrepreneurial overall performance is impeded by specific constraints such as limited access to key resources (such as land and credit), the legal and regulatory framework, and the socio-cultural environment (Jha&Makkad, 2018).

Micro and Small Enterprises are one of the corner stone's for the socioeconomic improvement and poverty reduction through the creation of job opportunities and income generations for the majority of the peoples particularly youngsters and women in a given society or state (ILO,2013). The Ethiopian government introduced the National Micro and Small Enterprises Strategy in 1997 and the Establishment of the Federal Micro and Small Enterprises Development Agency (Mebrahtu, 2014). The purpose of microenterprise development in such contexts is not only to increase women's access to income but also to motivate a process of empowerment for women through which they can gain power and status in the household, market, and community (Jemal, 2013). According to recent studies, the Ethiopian government is providing direct policy support services for female-owned micro and small businesses in the majority of cases. However, there is insufficient attention given to measuring the progress of those support services, especially when it comes to programs run by the government (Berii, 2019). Assessing the effectiveness of programs and projects helps to learn from what is working and adapt one's strategy accordingly. The ineffectiveness of the policy has affected the performance of women entrepreneurs in the country (Ahmed, 2018).

The Amhara Region is one of the regions where we may find a lot of women. According to the data from Gondar statistic bureau the total population of Amhara region were 21,134,988 from thus population 10,647,544 were females. More than half of these women are between the ages of 15 and 59, which are considered a productive age range (Gondar CSA, 2022). Despite the fact that there are more and more productive women in the area, it appears that their quality and quantity are not being utilized as they should be. One factor, the underutilization of women's potential, may be comparable to that of the country as a whole. In order to serve the country, the region, and the women themselves with this great potential, appropriate measures should be taken to reduce the bottlenecks/challenges that women entrepreneurs in SMEs Encounter (Ahmed 2018). Therefore, the study, focusing on Gondar City Administration, aims at assessing women entrepreneurs' participation and challenges that affect their performance in micro and small enterprises. Therefore, it is hoped that this study will add to the body of knowledge about entrepreneurship and provide academics and policymakers with fresh perspectives.

## **1.2. Statement of the Problem**

There are a wide variety of women in the Amhara region, as mentioned in the introduction above. However, the area still does not fully utilize them to contribute significantly to economic growth. Issues with women entrepreneurs in MSEs may be one of the causes of this. Several kinds of empirical evidence support this up. For instance, Gemechis (2007) and ILO (2009) emphasize that entrepreneurs face a variety of difficulties. This forces entrepreneurs into MSEs not to contribute a lot to the poverty reduction of the town, region, and country as a whole. Women entrepreneurs in Ethiopia start new firms and enterprises at a rate twice as fast as men, according to surveys by the World Bank (2005) and the World Trade Organization (2002). However, they initially find it more difficult to expand their businesses to the next higher level. In consideration of this, a small number of studies have been conducted around the nation to identify the difficulties that affect MSEs' performance. Abdissa and Fitwi (2016), Aemiro (2019), Assefa and Cheru (2018), Gizaw et al. (2019), Hawando (2017), Meresa (2018), and Tekele (2019), to name a few, are just a few of the researchers who have performed studies in this area. However, these studies explore MSE limitations generally without concentrating on potential distinctions between women- and men-owned MSEs, and they do not highlight the particular difficulties faced by female entrepreneurs.

These studies also don't offer consistent results or address all the issues affecting how well women entrepreneurs do across the nation.

The research examined by (Gizaw, 2019) at Wolaytasodo city, the case of Afar, and the examination conducted by (Amsalu, 2020) identified the lack of a working space, a lack of working capital, a lack of training, the loss of credit facilities, the burden of double duty, the absence of husband support, and a lack of training background as the main challenging situations that constrained the overachievers. Both of the studies mentioned excluded more of the business performance constraint variables discussed in the literature, such as cultural, economic, social, and entrepreneurial factors, which are not shown in the study, by incorporating only socio-cultural, educational, and training-related factors that influence women in their businesses.

Second desk review research on women business owners in Ethiopia was carried out by (Desta, 2010) Using secondary data alone, however, does not provide a reliable representation of the study's findings. Previous research has been done in many locations throughout the globe to determine the obstacles that women entrepreneurs face when operating MSEs. The information also demonstrates that neither developed nor developing countries were able to reach a firm conclusion about the factors or difficulties. There are numerous common elements identified as business performance drivers or difficulties in the literature on women entrepreneurs in MSEs, despite the fact that the impact and quantity of variables on company performance differ from country to country, area to region, and firm to firm (Werotew, 2010). The researcher is aware of how crucial the study is because of the above mentioned gap.

The various studies such as ILO (2006) present the slow growth of women owned MSEs and low achievement. So the entrepreneurs' totally and women entrepreneurs specially are face different challenges to survive in business and growth their business to the next steps. For these purposes large number of women in the country especially in Amhara region does not contribute a lot for economic development of the country in Gondar city, which show their participation, were very low. Because of this, the researcher chose this topic to learn more about the difficulties faced by women business owners in Gondar, Ethiopia. In addition to this the researcher looked at how these difficulties affected their participation in and performance at MSEs there, and tried to suggest some ways to mitigate or control the effects of these difficulties. This study is special in that it takes into



account economic, social, cultural, and entrepreneurial challenges that affect women entrepreneurs' success to close the performance gap.

### **1.3. Research Questions**

This study was primarily focused on answering the following basic research questions in order to address the stated challenges:

1. What motives to participate in Micro and small enterprise?
2. What is the level of women's participation in MSEs in Gondar city?
3. What is the overall performance of women entrepreneurs owned by MSEs in Gondar city?
4. What are the major economic, social, cultural and entrepreneurial challenges that affect the performance of women entrepreneurs in MSEs in Gondar city?

### **1.4. Objectives of the Study**

#### **1.4.1. General Objective**

The general objective of the study is to identify and analyze the participation and the challenges that affecting the Performance of women entrepreneurs in Micro and Small Enterprises in the Case of Gondar city.

#### **1.4.2. Specific Objectives**

The study was guided by the following specific objectives:-

1. To examine the motives that women's are participate in SMEs in the study area.
2. To assess the level of participation in MSEs in Gondar city.
3. To investigate the overall performance of women entrepreneurs owned by MSEs in Gondar city.
4. To identify the major economic, social, cultural and entrepreneurial challenges/factors that affect the performance of women entrepreneurs in MSEs in Gondar city.

### **1.5. Significance of the Study**

The study is important for existing and potential female entrepreneurs because it will encourage them to embrace new insights and strategies regarding the performance of micro and small businesses, as well as to alleviate the problems that women entrepreneurs face. The research would also help to understand what factors contribute to the low performance of MSEs and what

improvements should be made to improve organizational performance. This could be achieved by minimizing, if not avoiding, the challenges of women entrepreneurs. The researcher also firmly believes that the study would serve as a base line for other research in the area and help the sub-city administration, micro and small enterprises, and NGOs having similar intervention areas to fill the gap mentioned in this study.

### **1.6. Scope of the Study**

Due to budget and time constraints, the scope of the study was conceptually limited to assessing the challenges of economic, social, cultural, and entrepreneurial factors that influence women's performance and participation in MSEs. Moreover, in this research, only women's entrepreneurs were studied, and men's entrepreneurs were not within the scope of the study. Geographically, the study was limited to the geographical area of Gondar city. Hence, other areas of the city outside of Seoul are not being considered for this study. Methodologically, the study employed descriptive and explanatory research designs with quantitative and qualitative approaches.

### **1.7. Limitation of the study**

While conducting this study, the researcher encountered some difficulties. Some of responders to the survey do not provide feedback, and others do not complete it at all, to start with In addition to this, some people interpret the questionnaire politically, despite the fact that orientations have been stated. Additionally, several respondents were unwilling to submit the questionnaires because of the stressful nature of their workplace. Finally, because the respondents were dispersed among many sites, it was challenging to provide orientations, track down respondents, and gather responses. Therefore, these circumstances may have some influence on the paper's quality.

### **1.8. Definition of terms**

- ✓ 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).

- ✓ 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).
- ✓ Micro finance: refers to the provision of financial services to low-income clients, including consumers and the self-employed (Ethiopia Ministry of Trade and Industry, 2003).
- ✓ Performance: overall activities and operations performed by women entrepreneurs in MSEs in strengthening their enterprises.
- ✓ Women entrepreneurs: women in MSEs running their own business rather than employed in any organization.

## CHAPTER TWO

### 2. Review of Related Literature

This chapter reviews the relevant literatures with regard to and focuses on both the theoretical as well as empirical literature reviews on the areas of entrepreneurship, women entrepreneurs, women entrepreneurs in MSEs, factors affecting the performance of women entrepreneurs in MSEs and the like.

#### 2.1. Concept of Entrepreneurship

The word "entrepreneur" is derived from the French verb "entreprendre," which in old French means "to undertake." It was first used in 1852. (Porfeli, 2009). The literary definitions of entrepreneurship and entrepreneur are extremely varied and encompass human endeavors to market a novel good or service (Jennings, 1994). Similar to the aforementioned remark, Jalbert (2000) explains that entrepreneurship results from an individual's "creative spirit into long-term business owner, job creation, and economic security" (Jalbert, 2000). In addition, Cull (2009) refers to business owners as innovators. That is, a person who develops a novel concept or something fresh for the economy. New product development, production methods, and industry structure are some examples of such innovations (Dzisi, 2008). Although different academics and fields define entrepreneurship differently, they all share some fundamental concepts. Entrepreneurship, according to Onuoha (2007), is the practice of founding new organizations, revitalizing established organizations, or spotting new business prospects. Entrepreneurship is the process of developing and producing value-added goods while putting oneself at risk financially, emotionally, and socially in order to gain financial success, personal fulfillment, and independence (Parker, 2009; Cromie and Hayes, 1988; Begley, 1995; Adnan, 2004). In conclusion, one may say that entrepreneurship is a way of starting a new business or revitalizing an old one that involves risk and, ultimately, the expectation of financial gain or reward.

## **2.2. Significance of Entrepreneurships**

It is undeniably true that entrepreneurship is crucial for economic development, productivity, innovation, and employment, and many nations have made it a top priority in their policies. The development of organizations, the economy, performance, and wealth generation all depend on entrepreneurial activities. The following are some advantages of entrepreneurship, per the World Bank (2007) and Hisrich (2005))

- Entrepreneurship offers a greater possibility of achieving significant financial rewards than working for someone else.
- It gives an individual the opportunity to build equity, which can be kept, sold, or passed on to the next generation.
- Entrepreneurship creates an opportunity for a person to make a contribution. Most new entrepreneurs help the local economy. A few—through their innovations—contribute to society as a whole.
- 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.

## **2.3. Women Entrepreneurship**

Women who run and operate businesses are referred to as women entrepreneurs. In the USA, the idea is defined as women who own small businesses and/or enterprises and who possess at least 51 percent of the company and are actively involved in its management and operation (Okonu & Tafamel Andrew 2011: 4). They stand for a group of women who have left the norm and are eager to explore new opportunities in socioeconomic life. Women entrepreneurs are those women who interact and adjust to the larger socioeconomic, financial, and support sectors of society. It denotes

a financial empowerment of women through business ownership and business formation. In most countries of the world women's productive activities particularly in different economic sectors, empower them financially and enable them to contribute more to overall development of the nation (Kamunyu, 2017). As a result whether they are involved in small or medium scale production activities, or in the informal or formal sectors, women's entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment (Akehurst, Simarro, & Mas-tur, 2012). It is clear that women do not always have the same possibilities as males in many societies. In comparison to males, they were manly disregarded from several activities. However, in many transitional economies, improvements have been made in providing women with access to education and health care, but there are still few political and economic options for female business owners (Assefa&Cheru, 2018). Given this, joint efforts from public and private institutions are required to empower female entrepreneurs to make better financial decisions and transform their businesses into competitive ones that produce more in order to increase revenue and employment (Bouzekraoui&Ferhane, 2017).

#### **2.4. Women entrepreneurs in Ethiopia**

Women's entrepreneurship (business ownership) is essential for the social system's stability as well as for their own economic survival. Therefore, encouraging women's entrepreneurial growth is essential for economic development. In several African nations, the presence of female entrepreneurs in small commercial firms is particularly encouraging (Sub-Saharan Africa Trade and Economic Cooperation Forum Report, 2003). According to a national survey by the Ethiopian Welfare Monitoring Unit, published in Eshetu and Zeleke (2008), women entrepreneurs in Ethiopia do not receive adequate policy-related and strategic support from the national government. Instead, one of the most significant priority strategies for empowering women and addressing extreme poverty and unemployment in Ethiopia should be the promotion of vibrant SMEs.

The economic dynamism, diversification, productivity, competition, innovation, and economic empowerment of the poorest of the poor are all benefits of businesses and companies run by women. A long-standing tradition of women working in startups and small businesses exists

historically. However, economic planners and policy makers have only recently begun to pay attention to women's entrepreneurship, particularly in developing nations like Ethiopia. Although the national government has come to recognize that supporting businesses run by women advances gender equality and economic empowerment, the majority of businesses run by women still struggle to access funding, resources, business skills, and institutional support from the national government Ethiopian Ministry of Trade and Industry of Ethiopia (2003); National Bank of Ethiopia (2002).

The studies stressed that SMEs owned or operated by women in Ethiopia survive against tremendous odds of failure. While it is true that the predominant image of the “Ethiopian woman entrepreneur” is one of poor women trying to survive, there are other profiles. One is of the woman who has, because of higher education and better access to economic and resources, been able to grow her micro enterprise into the small enterprise category (Hadiya, 1998; ILO, 2003). According to Hadiya, these women believe they are the most neglected category of women entrepreneurs because they do not have institutional credit or other support services available to them. These women have outgrown the micro finance system and yet are not able to borrow from banks. The other profile is of the woman who, because of her higher education, previous work experience, and better economic circumstances, has access to the financial and other resources needed to start and grow larger enterprises. Members of the Ethiopian Women Exporters' Forum (EWEF) serve as an example of this group, although even they lament their inability to obtain commercial bank loans to cover their demands for working capital due to the onerous requirement for collateral guarantees (which they often cannot meet). According to research, women can migrate from a micro business to a small business given the correct conditions. According to a 2003 ILO research on women in growth enterprises, 70% of women entrepreneurs who are currently running small businesses started them as micro-enterprises and gradually expanded 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

ILO (2003) also found that obstacles for women entrepreneurs in Ethiopia include a lack of an appropriate location or sales outlet, fierce competition, low purchasing power of the local population, a lack of marketing expertise, the seasonal nature of the business, a lack of market information, inadequate infrastructure, a lack of time (due to multiple tasks), a lack of raw materials, and a lack of working capital.

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.

## **2.5. Definition of SMEs**

Though SMEs are common worldwide, there is no single universally agreed definition of what constitutes a micro and small firm, which can be used generically for all purposes (Lettice, 2004 as cited in Abrha, 2014). This is due to there being different organizations, laws, countries and agencies that all have their own ways of classification and definition (Bloem, 2012). In Ethiopia there are three types of definitions of MSEs. The first two are old definitions from the 1998 definition of MSE development strategy of Ethiopia and the Central Statistical Authority. The second definition provided by the Central Statistical Authority uses employment and favors capital intensive technologies as its measurement (Federal Democratic Republic of Ethiopia [FDRE], 2011). Accordingly, cottage and handicraft industry are the kind of businesses performed using the hands and manpower-driven machinery that employ less than 10 persons. However, due to the absence of any uniform definition for the sector, the agency failed in gathering data about cottage



and handicraft industry for the seven years before the report was published (i.e. before 2011). The third definition is the new, improved definition of Micro and Small Enterprises of 2011 (Federal Democratic Republic of Ethiopia [FDRE], 2011), which was developed based on the experience of other countries, especially the case of South Africa. The definition was simply based on paid capital or capital investment as most business was confined to family manpower and there was a lack of manpower information in the sector (Federal Democratic Republic of Ethiopia [FDRE], 2011).

For the purposes of this study, the aforementioned 2011 definition given by the Ministry of Trade and Industry (MoTI) of the Federal Democratic Republic of Ethiopia will be used. According to the revised Small and Micro Enterprises Development Strategy of Ethiopia (Federal Democratic Republic of Ethiopia [FDRE], 2011, pp. 29-30) the working definition of MSEs is based on capital and labor. Based on the table, a micro enterprise refers to the industrial and service sectors, where a manufacturing sector is micro if it operates with up to five man power with total assets up to 100,000 ETB. A micro enterprise in the service sector, however, and includes services related to retailing, transportation, hotel and tourism, ICT and communication can also hire up to five individuals, but with a reduced total asset of less than 50,000 ETB. On the other hand, a small industrial sector enterprise includes manufacturing, construction and mining activities, hires 6-30 persons with a capital possession of between 100,000 ETB to 1.5 million ETB. Of the same small enterprise type, but service sector, can also be run by 6-30 persons but possess a total asset from 50,001 to exceeding 500,000 ETB (Federal Democratic Republic of Ethiopia [FDRE], 2011, pp. 29-30).

## **2.6. Benefits of women entrepreneurs in MSEs**

It can be challenging for a person to comprehend the significance of women entrepreneurs in MSEs because there are so many definitions used by different nations. One might not be aware of the crucial role that women entrepreneurs in SMEs play in the growth of any given industry, the economy of any given nation, the reduction of poverty, the expansion of employment, and, above all, the provision of diverse goods for daily use at reasonable prices. Many industrialized and emerging nations have recently come to understand the sector's significance. Women entrepreneurs in MSEs are the growth engine, critical to a competitive and efficient market, crucial

for reducing poverty, and play a particularly significant role in developing countries (World Bank, 2003.)

UNIDO(2001) added that a characteristic of women entrepreneurs in MSEs is that they produce predominantly for the domestic market, drawing in general on national resources; the structural shift from the former large state-owned enterprises to women entrepreneurs in MSEs will increase the number of owners, a group that represents greater responsibility and commitment than in the former centrally planned economies; an increased number of women entrepreneurs in MSEs will bring more flexibility to society and the economy and might facilitate technological innovation, as well as provide significant opportunities for the development of new ideas and skills; women entrepreneurs in MSEs use and develop predominantly domestic technologies and skills; New business development is a key factor for the success of regional reconversion where conventional heavy industries will have to phased out or be reconstructed (especially in the field of metallurgy, coalmining, heavy military equipment, etc.

## **2.7. Motivations to women Entrepreneurs**

According to studies, women entrepreneurs prioritize intrinsic aims (non-financial considerations) more than men do. They contend that women desire non-financial objectives like as independence and time flexibility more so than males do because of the dual demands of job and family obligations (Brush, 1992; Manoleva et al, 2008; Secheneut & Orhan, 2000; Loscocco and Smith-Hunter, 2004). In terms of push and pull forces, entrepreneurship motivations can be explained, but, in the opinion of Orhan and Scott (2001), entrepreneurship is not a simple choice between the two factors, but rather a combination of the two.)

Push factors involve low income, need for flexible working time and schedule, dissatisfaction with their jobs, work family conflict and difficulties in getting job (Orhan and Scott (2001; Simon, 2006). Caughlin and Thomas (2001) found that in developing countries women start entrepreneurship out of necessity and are pushed in to the venture out of poverty. For Walker and Webster (2007), women start entrepreneurship out of necessity than opportunity, in another words, push factors motivate women to start business than pull factors. Thus women entrepreneurs in developing countries are motivated by push factors than pull factors.

On the other hand Pull factors, are significant motivating factors that drive women to entrepreneurship. These factors, unlike push factors, attract women in to business and are opportunities that motivate women to get higher and better positions than they are. Pull factors involve independency, income generation, passion to initiate, self-achievement, social status and power (Simonin, 2006; Baughn et al, 2006; Orhan& Scott, 2001). Women in developed countries of the world are more likely to start entrepreneurship out of opportunity than in developing nations. That is the reason behind the low influx of entrepreneurship in these countries compared to less developed countries which women are pushed in to the venture.

## **2.8. Challenges that Affecting the Performance of Women Entrepreneurs in MSEs**

This section presents the factors that might affect women entrepreneurs' performance in MSEs from the economic, social, cultural, and entrepreneurial point of view.

### **a. Economic challenges**

Many female-operated MSEs suffer from inadequate capital investment and run their businesses with little or no access to economic resources, and no or insufficient access to loans and ineffectual financial marketing (Drbie & Kassahun, 2013; Wasihun & Paul, 2010). Women face startup difficulties such as lack of a source of initial capital. Many women find their initial financing by way of borrowing from formal sources. However, the major difficulty for entrepreneurs, especially for women, is accessing credit due to collateral requirements of the banks. Even if they can access financial credit, the money borrowed is rarely sufficient to address the financial gap or expand their businesses (Wasihun & Paul, 2010).

According to Mulugeta (2010) a number of economic factors, including market competition, market access issues, raw material access issues, a lack of capital or financing, a lack of marketing expertise, a lack of production or storage space, poor infrastructure, an insufficient power supply, and a lack of business training (Mulugeta, 2010). Women who want to grow their businesses frequently lack the funds to purchase inputs in large quantities in order to reduce prices. Others have countered that women are more likely to work in low-risk, low-tech fields like petty commerce. Women are sometimes forced into low status and poor paying economic activities due to the gender wage gap and gender stereotypes.)

## **b. Social challenges**

Contrarily, social determinants include a lack of social acceptance, few contacts outside of their own race and class, being despised by society, the attitudes of other workers, and relationships with the workforce (Mulugeta, 2010). For a very long time, women's domestic roles have solely been highlighted in terms of their reproductive roles, while males have traditionally held the producing roles. This demonstrates how society discriminates against women and pays them less attention. Another social element is how few women have access to higher education. Women's restricted ability to expand their businesses outside of the informal micro enterprise sector is a result of their under education. Due to their lack of managerial, marketing, financial and technological absorption skills, most women entrepreneurs' firms are restricted (Mulugeta, 2010).

Grove and Montgomery (2001) find that society's attitude towards appropriate male and female roles is thus an obstacle that identifies women as not task-oriented enough, too dependent on feedback and evaluations of others, and lacking independence. Negative attitudes and stereotypes created by society towards the career woman constitute major challenges with the view that man's job is more important (Crampton and Mishra 1999). Although not all women fit this stereotype, such an attitude breeds identifiable barriers to women's advancement. There are already attitudes that identify women as 'lacking career commitment, are not tough enough, don't want to work long or unusual hours, are too emotional, won't relocate, lack quantitative and analytical skills and have trouble making decisions'.

## **c. Cultural Challenges**

Women in developing countries are disproportionately responsible for domestic work, such as housekeeping and childrearing, and as such, they are unable to invest as much time and effort into a business as could a male member of their household (Berri, 019). A recent study in Bangladesh found that female beneficiaries of microcredit frequently allow male household members to use the loans for entrepreneurial endeavors rather than starting a micro-enterprise of their own due to domestic responsibilities being valued over entrepreneurship. Limited access to capital significantly restricts women's entrepreneurial opportunities. This is due to women being excluded from basic financial access, findings from PEP-supported studies in Cameroon, Nigeria, and Senegal tell a more complex story (Desta, 2010).

#### **d. Entrepreneurial Challenges**

Women tend to perceive themselves and the entrepreneurial environment in a less favorable light than men and thus Programs aiming to improve perceptions of aspiring women entrepreneurs may lead to higher rates of business start-up (Desta, 2010). According to Panda (2018), the growth of a firm is, to a certain extent, a matter of decisions made by individual operators. This is very much pronounced for microenterprises that are run by owner managers. Previous studies indicate that motivation, individual competencies and personal background are important factors for the success of micro and small enterprises. Most of the macro based studies have tended to assume entrepreneurs with similar experiences and demographic characteristics. However, none of these factors alone can create a new venture or drive success.

According to Desta (2010), training programmers“ have the following weaknesses: they do not take into account the needs of women and are often generic and not tailored to their needs; the training is not flexible in terms of the delivery schedule, location and language to accommodate the specific challenges that women entrepreneurs face as mothers and careers; 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); there is very limited outreach of training, especially training in the work place. Most training is delivered in a workshop setting.

### **2.9. Overview and Measurement of MSE’s Performance**

In various literatures, profit is considered as the best fitted measure of MSEs“ performance and mostly used in MSEs“ performance literature globally (Meechaiwong, 2020) ( Shakeel, 2020) Welsh, 2017). However, Empirical studies also provide different variables for the performance of women entrepreneurs. Among these, total asset, sales growth, employment size, profit, market share, and customer base are mostly known (Doris, 2016). These measures depend upon the ease of availability of the data and good judgment of the researcher.

### **2.10. Empirical Review**

The previous studies according to Wambu (2014), study finding the major economic factors affecting women small and medium entrepreneurs are limited financial access, as a result of high

interest rates on loans as well as demand of collateral security by financial institutions. Financial support from family as well as personal savings was not adequate to support women small and medium enterprises. According to the researcher, the major cultural factors affecting the respondent women small and medium entrepreneurs“ in Mombasa central business district were conflicting gender roles, social acceptability and view of women in the society, where they are seen as more of housewives, this is changing with time.

According to Abdulkadir (2018), conducted a research entitled: “External Factors Affecting the Performance of Women Entrepreneurs in Jimma Town”. The study found that inadequate training and consultancy services, poor business management skills, low infrastructure facilities, high interest rate and lack of transparency by the formal financial institutions were some of the weaknesses that affect the performances of women entrepreneur. The major constraints identified were limited access and high cost of improved inputs, weak linkage with GO and NGO“s inadequate warehouse and show room facility, low infrastructural facility, in sufficient loan, weak traditions of documentation, poor monitoring and supervision and high bureaucracy and rent seeking from government officials. Furthermore, it is found that the result indicates that economic and social factors that affect the success of women entrepreneurs

A research was also conducted by Alene (2020), on the determinants that influence the performance of women entrepreneurs in micro and small enterprises in Ethiopia. This study provides new empirical evidence on determinants that influence women entrepreneurs“ performance based on the data acquired from 180 women entrepreneurs in Gondar city, Northwest Ethiopia, using regression analysis. Consequently, the result of regression output revealed statistically significant evidence of eight explanatory variables out of 12 variables in determining women entrepreneurs“ performance in MSEs at 5% significance level. Therefore, educational level, previous entrepreneurial experience, access to business training, access to finance, access to information, access to government support, tax, and land ownership were significant in one hand. But age, marital status, access to market, and physical infrastructure are found to be insignificant variables

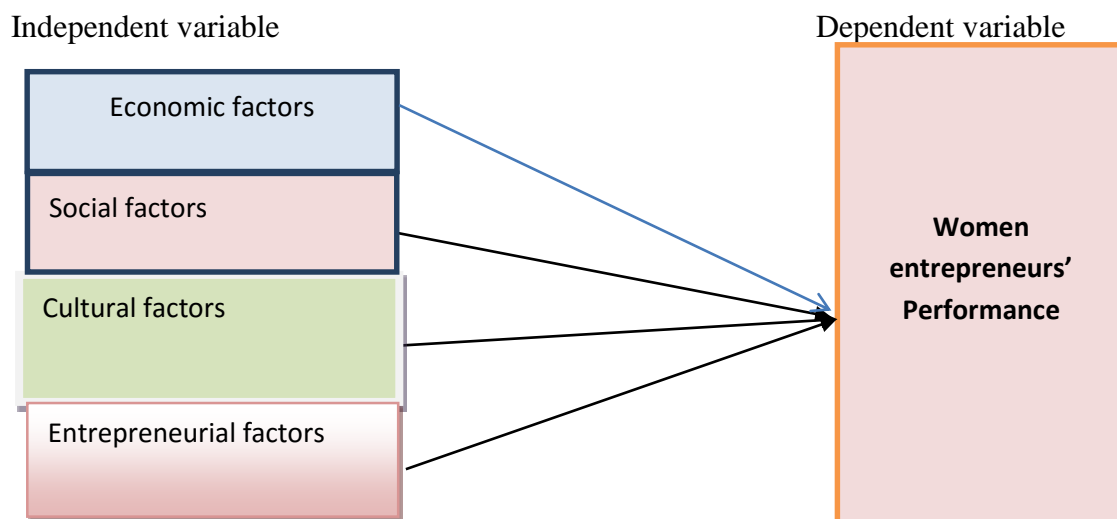
According to Chane (2010), women entrepreneurs in MSEs are affected by a number of economic, social or cultures and legal or administrative factors. According to his research findings, the performance of women entrepreneurs in MSEs in Dessie town are highly affected by economic

factors such as lack of own premises (land), financial problems, stiff competition in the market, inadequate access to trainings, lack of technology and raw material. With regard to socio-cultural conditions, conflicting gender roles, lack of social acceptability and network with outsiders are the severe factors that affect women entrepreneurs in Dessie. However, class biases, gender inequalities, attitude of employees towards the business and harassments are other problems of entrepreneurs in the town. According to the author, the majority of women entrepreneurs (50%) used only their personal savings as sources of financing their ventures. Besides from the respondents under study of those, (31%) needed financing from relatives or friends/money lenders as well as Micro-finance institutions for launching their business. Only (4%) used other sources, such as bank loans

### 2.11. Conceptual Framework

The study was guided by the following conceptual frameworks which are used to explain the relationship between the independent variable: Performance of women entrepreneurs in MSEs and dependent variable: challenges that affecting the performance of women entrepreneurs' i.e. Economic challenge, Social challenge, Cultural challenge and Entrepreneurial challenge. After reviewing the theoretical and empirical literature discussed earlier, the researcher developed the following conceptual frame work:

#### Conceptual framework of the study



Source: Adapted from Bendixen and Migliorini (2006)

## **a. Variables of the Framework**

### **1. Dependent Variable**

The dependent variable in this study is performance of women entrepreneurs in Micro and Small Enterprises. For this study, profitability was chosen to measure performance of women entrepreneurs in MSE's. According to Doris (2016), empirical studies provided different variables for the performance of women entrepreneurs. Among these, total asset, sales growth, employment size, profit, market share, and customer base are mostly known.

### **2. Independent Variables**

#### **Economic Factors**

Under this category, the variables considered for this study will be: capital or source of finance; business leadership and management; financial access; access to inputs or raw materials, access to the market, production and access to market information (Mulugeta, 2010).

#### **Social factors**

The variables considered under the social factors include: attitude of other employees; number of contacts; social acceptability; attitude towards business and; prejudice and class biases (Mulugeta, 2010).

#### **Cultural Factors**

These factors include variables such as: society's attitude given to women, existence of harmful traditional practices; convenience of living situation and working culture; money saving culture; society's attitude towards gender discrimination; community's attitude towards women entrepreneurs; religious and language influences (Schorling , 2006).

#### **Entrepreneurial Factors**

The variables included under entrepreneurial factors are: exploitation of business opportunities; access to professional training; adaptability to new ideas; creativity and flexibility; and readiness to learn, improve and change (Schorling, 2006).



## CHAPTER THREE

### 3. Research Methodology

This chapter deals with the research paradigm, design and approaches used; population, sample size, and sampling techniques; sources of data and data gathering instruments. The chapter also presents pilot testing; method of data analysis and ethical considerations for the study.

#### 3.1. Paradigm of the Study

In this part of the study, the researchers elaborated the methodological basis to examine and understand women's participation and challenges that affect their performance in MSEs. In educational research the term paradigm is used to describe a researcher's 'worldview' (Mackenzie & Knipe, 2006). This worldview is the perspective, or thinking, or school of thought, or set of shared beliefs, that informs the meaning or interpretation of research data or a research paradigm inherently reflects the researcher's beliefs about the world that s/he lives in and wants to live in. According to Creswell (2014), conducting research, the researchers' worldviews or paradigms can be classified into four: post positivism, social constructivism, and advocacy/participatory, and pragmatism; the researcher used pragmatism paradigms for this study. Because by definition the Pragmatic paradigm advocates the use of both qualitative and quantitative research methods according to need, research conducted within this paradigm draws on methodologies taken from both these fields. It is appropriate to use mixed methods when the use of quantitative research or qualitative research alone is insufficient to gain an understanding of the problem.

The pragmatism paradigm with the ontological, epistemological and axiological stances as: The Ontological Stance (The Reality Cycle) of pragmatism paradigm is "intersubjective" which means being subjective and objective at the same time, accepting both the existence of one reality and that individuals have multiple interpretations of this reality. And also reality is external and multiple at the same time and that a researcher chooses the view best serves his research purposes. The Epistemological Stance is Double-Faced Knowledge, According to the double-faced knowledge, any type of knowledge can be seen as observable or unobservable based on the ontological position of the researcher. The Axiological Stance (The Necessary Bias Principle): a pragmatic researcher should be biased only by the degree necessary to enhance his research and

helps to answer his research questions. This pre-understanding or pre-judgment forms the basis of both quantitative and qualitative research and directs researchers' choice of research questions and variables (Ma, 2012).

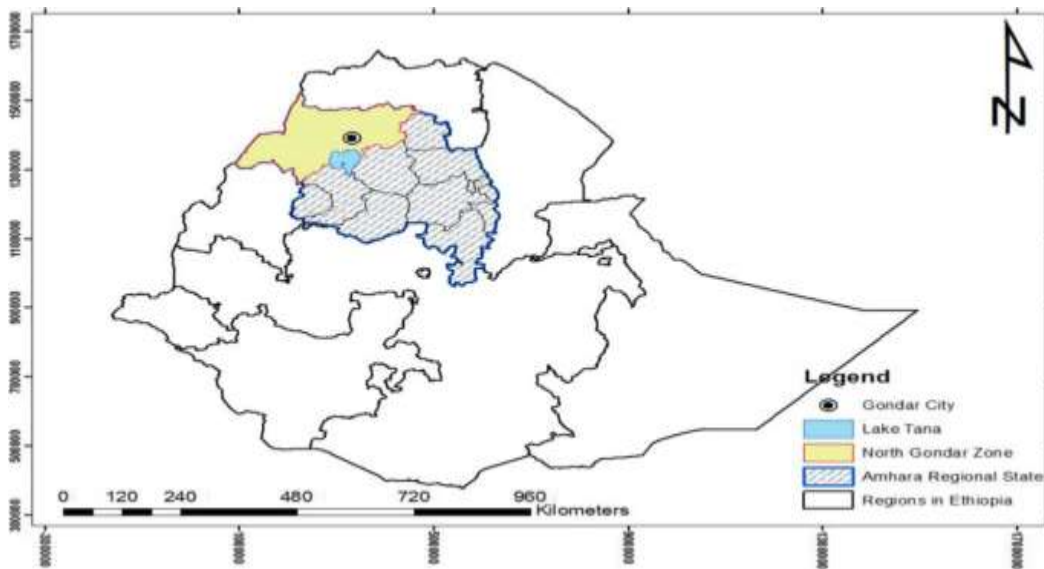
### **3.2. Research Design and Approaches**

The research design employed in this study was both descriptive and explanatory. Descriptive research design was chosen by the researcher; because the main purpose of descriptive research design is to describe the state of affairs as they exist (Kothari, 2004). In this context, the state of affairs indicates the major social, economic, cultural, and entrepreneurial challenges that affect the performance of women entrepreneurs in MSEs in Gondar city. On the other hand, explanatory research design is chosen because of the fact that "it is used to explain the casual relationship between independent variables and the dependent variable" (Kothari, 2004). Hence, by using an explanatory research design, the research was able to explain the casual relationship between the independent variables (social, economic, cultural, and entrepreneurial challenges) and the dependent variable (performance of women entrepreneurs in MSEs). According to Kothari (2004), "There are two basic approaches to research: the quantitative approach and the qualitative approach." The researchers used both quantitative and qualitative research approaches because the quantitative research approach is appropriate due to the fact that it usually involves collecting and converting data into numerical form so that statistical calculations can be made and conclusions drawn. On the other hand, a qualitative approach is appropriate to "analyze qualitative data collected using data gathering instruments and also used to generate quantitative data on the issues under investigation" (Creswell, 2009).

### **3.3. Study area**

This study was conducted in Gondar, northwest Ethiopia. Gondar is one of the largest cities in Ethiopia, which provides centers of trade and tourism activities. Due to the presence of commercial activity from Gondar up to Metema, the border town of Sudan, as well as the capital of zonal administration, Gondar becomes the city where commercial activity is prominent among all activities. 80% of the population engages in small-scale trading. Gondar town is internationally known for its original cultural facts of Ethiopia. Tourism has a long history and has received serious attention in recent years. Among the tourist attraction sites in Gondar town, the church of

Kuskuam, Debre Birhan Silasise, the Castle of Fasiledas, and the swimming pool are those which fascinate most internal and foreign tourists. The city is found in the Amhara regional state of Ethiopia. Gondar City is located at 12o 36’ North and 37o 28’ East and has an average elevation of 2201m above sea level. The city, to a large extent, lies on a semi-flat plain and is surrounded on three sides by a crown of 3,000-meter high mountains. The city is also among the ancient, large, and currently fastest growing cities in Ethiopia.



### 3.4. Population, Sample Size and Sampling Techniques

#### 3.4.1. Research Population

According to Gondar City Administration MSEs report (2021), there were about 3224 women and men entrepreneur’s in Gondar city. The target population for the study was only women owned enterprises in the city. Therefore, the target population for the study was only consists of 909 women entrepreneurs purposely who have been working in the five (5) sectors of MSEs in the study area, as shown below the table:

**Table 3.1. Population of the study**

NO.	Sector	Number of enterprises/ population		
		Female	Male	Total
1	Service	250	671	921
2	Manufacturing	170	384	554
3	Construction	152	365	517
4	Trade	322	579	901
5	Urban Agriculture	15	316	331
	Total	909	2315	3224

Source: (Gondar City Administration MSE's Report, 2021/2022)

### 3.4.2. Sample Size

Based on Yemane (1967:886) sample size determination formula, the researcher convinced that it was better to determine the sample size of the study at 95% confidence level and 0.05 level of accuracy as follows:

$$n = \frac{N}{1+N(e^2)}$$
$$n = \frac{909}{1+909(0.05)^2} = \frac{909}{1+909(0.0025)} = 278$$

Where n: is number of respondents or sample size

N: is total population of only women owned entrepreneurs

E: sampling error/level of precision

The total sample size of respondents based on the above sample size determination formula was 278. For selecting these samples of entrepreneurs, proportionate stratified sampling was applied in which the 5 key sectors or focused areas those woman entrepreneurs were engaging. For MSE experts of Job Creation Bureau support professionals that were applied purposive sampling, among thus three (3) professionals was purposively taken for an interview. The reason for selecting this method was due to the fact that the experts know the condition better than others.

### 3.4.3. Sampling Techniques

Both stratified and purposive sampling techniques were used to collect enough and adequate data from the sample. A stratified sampling technique was used to assist in minimizing bias when dealing with the population. With this technique, the sampling frame can be organized into relatively homogeneous groups (strata) before selecting elements for the sample. According to Creswell (2009), this step increases the probability that the final sample is representative in terms of the stratified groups. Finally, the samples were selected based on the proportion of population data.

#### Sample determination from each stratum

**Table 3.2: Sample size of respondents from each stratum**

No	Stratum	Targeted women population	Sample size
1	Service	250	76
2	Manufacturing	170	52
3	Construction	152	47
4	Trade	322	98
5	Urban Agriculture	15	5
	Total	909	278

Source: (Gondar City Administration MSE's Report, 2021)

Therefore the sample size of respondents from each stratum based on the above sample size determination formula was 76, 52, 47, 98, and 5 for service, manufacturing, construction, trade and urban agriculture respectively.

### 3.5. Sources of Data

The researcher used both primary and secondary data sources for the study. Primary data was collected with a structured questionnaires prepared for women entrepreneurs in MSEs from the five (5) sectors. In addition, interview also used as additional primary sources of data to get information from experts of Urban Job Opportunity Creation office. Secondary data from micro

and small enterprise office (the last five years report) of women's to compare the level of participation with men and it used to provide additional information.

### 3.6. Data Gathering Instruments

The researcher used a questionnaire, document review, and an interview as instruments for gathering data. A structured questionnaire was used to collect social, cultural, economic, and entrepreneurial variables on the performance of women entrepreneurs using a Likert scale. The Likert scale was divided into five categories: strongly agree, agree, neutral, disagree, and strongly disagree for different statements that might show the knowledge, feelings, or practice components of the respondents. Basically, the instruments are developed based on the objectives of the study and research questions. The questionnaire was prepared in simple and clear language by avoiding the use of long statements and using appropriate punctuation. The instruments were also designed in a way that could strengthen the viability of the study. The interview was also used as an instrument for data gathering for Urban Job Opportunity Creation Office experts of Gondar City Administration. The experts of the concerned government body were interviewed so as to get relevant data in the area of the study.

**Table 3.3: Response rate**

	Frequency	Percentage (%)
Responded	230	83%
Did Not Respond	48	17%
Total	278	100%

A total of 278 questionnaires were prepared and distributed to 278 sampled respondents from various sectors of women-owned MSEs. However, only 230 questionnaires were properly filled out and returned, which makes the response rate 83%. According to Fowler (2009), a response rate of 60% is reasonable. The non-response rate was attributed to refusal to respond by respondents who did not participate in surveys because of the political situation. On the other hand, there was also a refusal to respond as the participants were not cooperative in filling in the questionnaires at

the expected time, regardless of being given ample time to complete the questionnaires. Therefore, the researcher believed that it was possible to summarize, analyze, and draw conclusions based on the collected data as there was a high response rate for the study.

### 3.7. Pilot Testing

The researcher was used Cronbach's alpha coefficient to test the reliability and validity of the collected data through questionnaire as it is one of the common methods to do so. According to Joseph, G. and Rosemary, G. (2003), reliability is an attribute of an instrument used to measure consistency which indicates that an instrument has constructive value it used to measure. For describing internal consistency, a commonly accepted rule of thumb is using Cronbach's alpha as depicted on table below. Accordingly, the Cronbach's alpha coefficient for this study through gathering data from a pilot testing of 20 randomly selected respondents was 0.905. This implies that the Cronbach's alpha was greater than 0.9 justifying that the survey instrument was excellent in terms of internal consistency. On the other hand, validity of the research is concerned with meaningfulness of research component (Joseph, G. and Rosemary, G., 2003). The researcher has assured the validity of the research since the structured questionnaire has appropriate questions when designed.

**Table 3.4: Cronbach's alpha coefficient ( $\alpha$ ) for pilot testing:**

Cronbach's alpha	Internal Consistency
$\alpha \geq 0.9$	Excellent
$0.8 \leq \alpha < 0.9$	Good
$0.7 \leq \alpha < 0.8$	Acceptable
$0.6 \leq \alpha < 0.7$	Questionable
$0.5 \leq \alpha < 0.6$	Poor
$\alpha < 0.5$	Unacceptable

### Reliability Statistics for Pilot Testing

Cronbach's Alpha	N of Items
0.905	26

As stated above the questionnaire is acceptable.

### **3.8. Method of Data Analysis**

The Statistical Package for Social Science (SPSS) version 20 was used to analyze the collected data. The respondent's scores were summarized from the package and made ready for analysis. After that, it was analyzed using descriptive statistical techniques, descriptive narrations and inferential analysis. The demographic profiles and items related to characteristics of women entrepreneurs were analyzed using simple statistical tools such as tables and percentages.

Further analyses of processed data using statistical tools were employed to study patterns and relationship between and/or among data groups by using descriptive and inferential (statistical) analysis. The interview questions were analyzed using descriptive narrations.

#### **a. Descriptive Analysis**

In order to describe the demographic profile, level of women participation, motivator of women entrepreneurs in MSEs, the performance of women entrepreneurs and their economic, social, cultural and entrepreneurial challenges that affect the them. Descriptive statistics such as frequency and percentages were used.

#### **b. Inferential Analysis**

Inferential statistics allows inferring from the data through analysis of the relationship between two or more variables and how several independent variables might explain the variance in a dependent variable. In order to manage that multiple linier Regression and ANOVA were used. Multiple linear regressions were used to estimate the relationship between two or more independent variables and one dependent variable women entrepreneurs (Berii, D. 2010).



## **Model specification**

Karl Pearson (1896) develops multiple linear regression models, the model were used to analyze and interpret data collected through quantitative method. The researcher was specifying the model for multiple linear regressions; given as follows:

$Y = \beta_0 + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta_4x_4 + e$  (Where, Y is dependent variable; B is coefficient; X1=economic factors X2= social factors, X3= cultural factors and X4=entrepreneurial factors and e= is error term).

### **3.9. Dependent and independent variables**

#### **a. Dependent Variables**

The dependent variable is response variable or output. The dependent variable is the factor, which is observed and measured to determine the effect of independent variables. The variable is change because of variations in the independent variable. It is considered dependent because its value depends upon the value of the independent variable. It represents the consequence of change in the person or situation studied. In this particular study, women entrepreneurs' performance is referred as dependent variable (wang (2012). Based upon the literature, the researcher-measured performance of women entrepreneurs by using four proxies which are Growth in terms of Sales/Revenue, growth in terms of profit, market share, and customer satisfaction are mostly known (Doris, 2016).

#### **b. Independent Variables**

Independent variable is a stimulus variable or input operates either within a person or within environment to affect his behavior. It is that factor which is measured, manipulated or selected by the experimenter to determine its relationship to an observed phenomenon. The following are characteristics of independent variables namely; they cause for change in other variables and they are always interested only when they affect another variable (wang2012).Therefore the researcher independent variables in this study are cultural, economic, social and entrepreneurial challenges.

### **3.10. Ethical Considerations**

The participants are assured that they have the right to participate or withdraw at any time from the study. In addition, informed consent was obtained from the participants before they were enrolled in the study. The consent form was written in English and then translated into Amharic that stated the objectives of the study, the nature of the participants' involvement, the risks and benefits, and the confidentiality of the data. Respondents were requested to read the consent form carefully, and by doing so, they were given clear options on voluntary participation. Confidentiality of information was insured by removing personal identifiers from the survey questionnaires. Respondents thus are also protected against any possible adverse consequences from participating in the study.

## CHAPTER FOUR

### 4. DATA PRESENTATION, ANALYSIS AND DISCUSSION OF RESULTS

This chapter presents and analyzes the data collected and discusses it accordingly. First, demographic profile of respondents' second, Motivational factors of the women to participate in small and micro enterprises third, women level of participation and the major challenges that affect women entrepreneurs performance are analyzed and presented followed by data related to the challenge that affect the performance of women entrepreneurs and Mean and standard deviations are used for the presentation and analysis of these parts. Finally, discussions are made based on the data presented and analyzed.

#### 4.1. Demographic profile of the Respondents

The demographic characteristics of the respondents were derived from the questionnaire, which included questions related to the personal profiles of respondents such as age, educational background; and marital status. The demographic profile of respondents is included in this section because it has its own implications on the responses provided by the sampled respondents.

The following table summarizes the demographic profile of respondents by age, educational level, and marital status as follows below.

##### A. Age of the Respondents

**Table 4.1: Age Respondents' demographic profile**

Age Bracket	Frequency	Percentage (%)
18 – 25 years	32	14
26 – 35 years	93	40
36 – 45 years	65	28
46 – 55 years	35	15
Above 55 years	5	3
Total	230	100%

Table 4.1 shows that out of 230 respondents, 40% fall under the age of 26–35, followed by 28% within the age group of 36–45, then 14% within the age group of 18–25, 15% within the age group of 46–55, and 3 % above the age of 55 years. According to Ethiopia's age structure, people between the ages of 1 and 14 are considered children, those between the ages of 15 and 64 are considered productive age groups, and those over the age of 65 are considered retirees or elderly (CSA, 2017). This suggests that the majority of respondents were in the productive age range, which could be taken advantage of by the SMEs if managed well.

## B. Education Level

**Table 4.2: Level of educational background of respondents'**

Educational Background	Frequency	Percentage (%)
Grade 1-4	15	6.5%
Grade 5-8	32	14%
Secondary school	51	22.5%
Diploma	102	44%
Degree	30	13%
Master	0	0%
Total	230	100%

In Table 4.2 above, it indicates that 44% of sampled respondents were high diploma holders, 22.5% were secondary school complete, 13% were first degree holders, 14% were in the range of grades 5 to 8, and 6.5% of the respondents were within the grade range of 1 to 4. There were no respondents who were master's holders. Based on the data provided, it could be inferred that the majority of the respondents have post-secondary education. However, according to the data, the respondents' education level was not satisfactory. Education has a significant effect on women's entrepreneurship performance.

### C. Marital status

**Table.4.3: Marital status of respondents**

Marital status	Frequency	Percentage
Single	66	29%
Married	131	57%
Divorced	18	8%
Widowed	15	6%
Total	230	100%

Table 4.3: shows that 57% of the respondents were married, 29% were single, 8% were divorced, and 6% of the sampled respondents were widowed. This implies that the majority of the sampled respondents were living with their spouses.

### D. Sector involvement

**Table 4.4: Respondents' Sector involvement**

Sector involvement	Frequency	Percentage
Service	60	26.1
Urban agriculture	8	3.5
Trade	117	50.8
Construction	25	10.9
Manufacturing	20	8.7
Total	230	100%

Table 4.4 was about the sector in which the sampled respondents are involved. Based on the data, the majority of the respondents, which accounts for 26%, were in the service sector; 50.8% in trade; 8.7% in manufacturing; 3.5% in urban agriculture; and 10.9% of the respondents were in the construction sector. This indicates that there are many women entrepreneurs in the trade and services respectively sectors.

### E. The main source of finance to start-up the business

Starting your own business requires a starting capital rather than the mere existence of ideas. The following table shows the main sources of finance to start up the business.

**Table 4.5: Sources of finance to start-up the business**

Items	Frequency	Percent (%)
personal saving	47	20.5
Family Gift	22	10
Loan from micro finance	141	61
Government Support	15	6.5
Others	5	2
Total	230	100%

The table above shows that the majority of the respondents (61%) use loans from microfinance as their main source of start-up funding in financing their enterprises. It is also clear that 20.5% of the entrepreneurs use personal savings as their main source of start-up funding. The table above shows that (10%) of the entrepreneurs finance their business with family gifts, and 6.5% of the respondents are supported by the government to start-up their business. Finally, the remaining 2% of the respondents are funded by other sources like equab and NGOs, as the respondent says. According to Beshar (2022), the business Startup was also affected by the absence of working capitals. Women entrepreneurs agree that there were the problem with Starting capital. About 70.2% or 85 out of 121 respondents were challenged with lack of working capital to start up their enterprises.

## F. Number of employees in the enterprise

**Table 4.6: Number of employees hired**

Number of employees in the enterprise	Number	Percent
Less than 5	124	54%
5-10	54	23%
11-15	30	13%
more than 15	22	10%
Total	230	100%

As you can see from the table above, the majority of the respondents (54%) hire less than 5 employees in their enterprise. But 10% reply that they employ more than 15 workers in their enterprise. The table also shows that 13% and 23% of the respondents hire 11–15 employees and 5–10 employees, respectively. So, based on the data presented above, the researcher can conclude that women entrepreneurs in MSEs provide a limited number of employment opportunities to society due to various challenges that limit their ability to expand their business. The researcher concludes that since most women entrepreneurs are involved in the trade sector and most of the trade includes shops and wholesalers, this business did not hire more than five employees; this shows that the size of their business was small. This result is consistent with (Gabalasundar, 2020) which indicates the number of organizations that have less than 5 employees was 91.3% and the majority of businesses operated by women tend to be small. Hence, these businesses are sole proprietorships or individual entrepreneurs' concerns rather than the more formal partnership.

## G. Vocational Trainings

**Table 4.7: Entrepreneurs take vocational trainings**

Whether they took Professional Trainings	Frequency	Percentage (%)
Yes I take it	70	30%
No I did not take	160	70%
Total	230	100%

Source: survey result 2022

As shown in Table 4.7, 30% of the sampled respondents had taken the vocational training, whereas 70% had not taken the training related to SMEs. This implies that the entrepreneurs were unable to run their businesses efficiently and effectively, which led to low performance in their businesses. But the previous literature findings concluded by (Endalew, 2020) women entrepreneurs perform better in their businesses when they access business training to develop the relevant skills and knowledge needed to increase business performance.

**Table 4.8: How they got professional training**

How did they get Professional Trainings	Frequency	Percentage (%)
By the support of government body	190	83%
By my self	40	17%
Total	230	100%

Source: survey result 2022

As the above table 4.8 indicates, 83% of the respondents who took training related to SMEs have attended the training with the support of the government. On the other hand, 17% of the trained respondents got the training with their own effort. This shows that the respondents were eager to learn and capacitate themselves with training, which will have a positive impact on the success of their businesses.

The interviewer data indicates how the women entrepreneurs got training. As they said, through the cooperative efforts of TVETS, microfinance and other organizations, it was designed that MSEs perform the recruitment and selection of entrepreneurs in MSEs; TVETs provide the necessary training to the selected entrepreneurs; micro finances give financial support; and municipalities make premises (land) available to them. A common string committee was formed, with representatives from all (TVT college dean, municipality mayor, MSEs Process owner, and microfinance manager). As the interview results show, the committee has a regular meeting period; they plan tasks together and follow up their achievements jointly.



## 4.2. Motivational factors of the women to participate in small and micro enterprises

The reasons for starting your own business are numerous and vary from person to person. The following table shows the reasons why women entrepreneurs in MSEs are motivated to start their own enterprises.

**Table 4.9: What motivates to participate in SMEs?**

What motivates you to participate in micro and small enterprises?	Frequency	Percent (%)
To be self-employed	62	27%
To be able to generate better income	38	16.5%
Small investment is required	5	2.5%
No other alternative to generate incomes	125	54%
Total	230	100%

Table 4.9: above shows that most of the respondent entrepreneurs (54%) establish their own business for the reason that they have no other alternative for income. 27% of the respondents start their own business since they want to be self-employed. Only 2.5% of the respondents established their own business because they believed that it required a small investment. When the researcher examines the above data, the most motivating factors to participate in small and micro enterprises are that there are no other better options for income, and being self-employed.

## 4.3. Measure Women's Level of Participation in MSEs

The following table shows women and men participation in Gondar small and micro enterprises bureau for the last five years data.

**Table 4.10: Women’s Level of participation**

N O	Sector	2010E.C		2011E.C		2012E.C		2013E.C		2014E.C	
		Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
1	Service	98	285	125	405	147	560	200	597	250	671
2	Manufacturing	54	105	72	300	75	321	90	330	170	384
3	Construction	42	78	51	297	66	300	69	315	152	365
4	Trade	122	390	140	371	158	464	368	510	322	579
5	Agriculture	4	78	4	85	6	92	7	98	15	316
6	Total	320	936	392	1458	452	1737	734	1850	909	2315
7	% percent	25%		21%		20%		28%		28%	

Source: Gondar city SMEs office 2021 /2022.

As we have seen in the table above, the participation of women entrepreneurs is 25%, 21%, 20%, 28%, and 28% for the years of 2010, 2011, 2012, 2013, and 2014, respectively, as compared to men. Generally, the participation of women in micro and small enterprises is low as compared to men, based on the five-year data as shown in the above table obtained from Gondar city MSEs office. The data obtained from the interviewer some of the reasons for the low participation of women in MSEs. As we have seen above, the reason for the low participation of women was: they said: Some of the reasons why they have low participation are: they take care of children, they have family responsibility; the chance of getting money(initial capital) to start a business is low as compared to men; they have low confidence (fear of failure) compared to men to start a business, they are more risk averse than men; families have low trust in giving money to women to start a business; husbands’ unwillingness, lack of motivation, etc. are the main reasons why women have low participation in MSEs as compared to men.

#### 4.4. Measure the Overall Performance of Women Entrepreneurs in MSEs Owned

**Table 4.11: The measurement of Women Entrepreneurs Performance in MSEs**

Items Performance of Women	Growth in terms of Sales/Revenue		Growth in terms of Market Share		Growth in terms of Profit		Product Quality		Growth in numbers of employees		Customer satisfaction		Tot al
	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%	
Very poor	70	30.4	63	27.4	37	16.1	83	36.1	77	33.5	20	8.7	
Poor	116	50.4	84	36.5	76	33.0	45	19.6	59	25.7	89	38.7	
Fair	22	9.6	28	12.2	64	27.8	46	20.0	6	2.6	59	25.7	
Good	10	4.3	35	15.2	34	14.8	34	14.8	44	19.1	35	15.2	
Very good	12	5.2	20	8.7	19	8.3	22	9.6	44	19.1	27	11.7	
Mean	2.03		2.41		2.66		2.42		2.82		2.83	8.7	2.4 3
S.deviation	1.023		1.274		1.159		1.358		1.433		1.154		1.0 2

Sources: Researcher’s Own Survey, 2022

As shown in the above Table 4.11: 50.4%, 36.5%, 33%, and 38.7% of women entrepreneurs were poor with the statements of growth in terms of sales/revenue, growth in terms of market share, growth in terms of profit, and customer satisfaction. On the other hand, 36.1% and 33.5% of women entrepreneurs were very poor on product quality and growth in numbers of employees. Generally, the results have the implication that women entrepreneurs were not getting attractive profit from their business, so their performance was low. This result was consistent with the literature (Wossen, 2021).

The interview obtained from SME officers provides an explanation for why women's performance was low. It states that since women have family responsibilities, lack of motivation, lack of work place, husbands' unwillingness, fear of failure, lack of initial capital, lack of professional training, and other problems that were the main bottlenecks of their performance.

#### **4.5. The Major Challenges (Economic, Social, Cultural and Entrepreneurial) Challenges that Affect the Performance of Women Entrepreneurs in MSEs**

##### **a. Economic challenges**

Descriptive statistics (percentages) were used in order to analyze the response of women entrepreneurs in MSEs with regard to the economic challenge identified for this study. The following economic variables were chosen for this study: access to loans; financial access; access to inputs or raw materials; market access; and access to land/working place.

**Table 4.12: Economic challenges affecting the Performance of Women Entrepreneurs in MSEs**

Statements	I have no access to loan to strengthen or diversify my business		The financial access given by government and other micro finance institutions is not satisfactory		There is shortage of inputs (raw materials) to run my business		I have no access to market the products of my business enterprise		I am running my business in my own premises (Land)		Total
Level of agreement	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%	
Stro. Disagree	6	2.6	0	0	0	0	7	3.0	44	19.1	
Disagree	0	0	8	3.5	0	0	1	.4	125	54.3	
Neutral	37	16.1	67	29.1	46	20.0	61	26.5	39	17.0	
Agree	70	30.4	66	28.7	86	37.4	73	31.7	15	6.5	
Stro. Agree	117	50.9	89	38.7	98	42.6	88	38.3	7	3.0	
Mean	4.27		4.03		4.23		4.02		2.2		3.75
S.deviation	0.914		.906		.76		0.971		0.927		.608

Sources: Researcher’s Own Survey, 2022

As shown in Table 4.12 above, 50.9%, 42.6%, 38.7%, and 38.3% of women entrepreneurs strongly agreed with question I have no access to loans to strengthen or diversify my business, there is a shortage of inputs (raw materials) to run my business; the financial access given by government and other microfinance institutions is not satisfactory, and I have no access to market the products of my business enterprise, respectively. On the other hand, 54.3% of women entrepreneurs responded negatively or disagreed that they were running their businesses on their own premises (Land).

The interview responses were provided by monitoring and follow-up professionals' experts from SMEs in Gondar City Administration. Please explain the problems you faced during monitoring and follow up of MSEs. For this question, their answers were, most of the time they faced economic challenges. When it comes to practices, many issues arise as a result of various internal and external factors from all stakeholders, owing to the fact that women entrepreneurs do not own their own premises (land) on which to operate their businesses. This seems to be a problem observed from the side of the municipalities, as it is their responsibility and the financial access of the respondents is weak. This problem is associated with micro finance in that financial arrangements are their responsibilities. In terms of finances, an interview with a Gondar microfinance manager reveals that the women entrepreneurs organized by MSEs have difficulty repaying what they have borrowed. Because of this, the manager added, they are forced to stop lending to women entrepreneurs in MSEs. As the manager pointed out, if the collection capacity of the institute is below 70%, the national bank will not allow the money to be lent to such "risky borrowers" (what the manager called them). In addition, since these entrepreneurs do not have fixed assets that serve as collateral, a group lending system is used. The problem with such a system is that one is an agent for the other, in that members of a group will be responsible for problems created by any of the members of the group. The manager complained that they even observe borrowers that hide themselves after taking the money.

This result is consistent with the previous literature as Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral; and negative perceptions of female entrepreneurs by loan officers (Meressa, 2018). According to Wambu (2014), the major economic factors affecting women small and medium entrepreneurs are limited financial access as a result of high interest rates on loans, as well as financial institutions' demand for collateral security. But women entrepreneurs with secured land ownership as a working premise have a better chance to maximize profit than their counterparts. (Endalew 2020). Therefore, economic factors were significantly challenging (affecting) women's entrepreneur performance in MSEs in Gondar city.

**b. Social challenges**

For this study, the researcher identified social factors with their variables such as: attitude of the society towards the product/service, number of contacts; social acceptability, prejudice and class biases, and women’s experience. In order to analyze the response of women entrepreneurs, the effect of these challenges was analyzed using descriptive statistics (percentages) in the table below.

**Table 4.13: Social challenges Affecting Women Entrepreneurs’ Performance in MSEs**

Statements	There is positive attitude from the society in relation to my products/services		I have many contacts with various customers and business men		I am socially acceptable		I have no prejudice or class biases		I have many years of experience in business leadership and management		Total
	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%	
Stro. Disagree	20	8.7	22	9.6	14	6.1	14	6.1	40	17.4	
Disagree	37	16.1	5	2.2	3	1.3	2	.9	113	49.1	
Neutral	84	36.5	83	36.1	60	26.1	71	30.9	73	31.7	
Agree	62	27.0	74	32.2	51	22.2	83	36.1	2	.9	
Stro. Agree	27	11.7	46	20	102	44.3	60	26.1	2	.9	
Mean	3.17		3.18		3.10		2.67		2.78		2.99
S.deviation	1.107		1.201		1.182		.843		.979		.835

Sources: Researcher’s Own Survey, 2022

The above Table 4.13 shows that 44.3% of the respondents strongly agreed with the questions that I am socially acceptable and 36.1% agreed that I have no prejudices or class biases. Whereas, 49.1% of women entrepreneurs disagreed that I have many years of experience in business leadership and management. On the other hand, 36.5% of women entrepreneurs are neutral about the question there is a positive attitude from society in relation to my products/services and I have many contacts with various customers and businessmen, respectively. This implies that social challenges did not significantly affect women entrepreneurs' performance, except the question that I have many years of experience in business leadership and management. The descriptive results of the study show that it can be concluded that social challenges do not significantly affect the performance of women entrepreneurs in MSEs in the study area.

### **c. Cultural challenges**

The researcher identified cultural variables such as: society's attitude given to women, existence of harmful traditional practices; money-saving culture; society's attitude towards gender discrimination; and the community's attitude towards women entrepreneurs; and lack of other language. The challenge of these variables on the performance of women entrepreneurs was analyzed using descriptive statistics (percentages) as shown in the table below.



**Table 4.14: cultural challenges Affecting Women Entrepreneurs’ Performance in MSEs**

Cultural challenges Statements	The society’s attitude given to women affect my business		My business is affected by high existence of different harmful traditional practices		I do not have a money saving culture and my business is really affected by this		My business is affected by gender discrimination in the society		Lack of other languages affected my business enterprise		Total
Level of agreement	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%	
Stro. Disagree	19	8.3	47	20.4	3	1.3	50	21.7	51	22.2	
Disagree	105	45.7	68	29.6	3	1.3	33	14.3	93	40.4	
Neutral	38	16.5	7	3.0	36	15.7	103	44.8	78	33.9	
Agree	39	17.0	63	27.4	95	41.3	20	8.7	3	1.3	
Stro. Agree	29	12.6	45	19.6	93	40.4	24	10.4	5	2.2	
Mean	2.80		2.96		4.18		2.76		2.25		2.97
S.deviation	1.195		1.476		.837		1.315		1.048		.828

Sources: Researcher’s Own Survey, 2022

As indicated in Table 4.14 above, 45.7%, 29.6%, and 40.4% of the respondents disagreed with the statement that society’s attitude towards women affected their business. My business is affected by the existence of different harmful traditional practices and a lack of other languages that affect my business respectively. On the other hand, 41.3% of the respondents agree with the idea that I do not have a money-saving culture and my business is really affected by this. On the other hand, 44.8% of women entrepreneurs were neutral about the idea my business is affected by gender discrimination in society. This implies that the above cultural questions show that they did not significantly affect women entrepreneurs’ performance, except the questions that I do not have a money-saving culture. As a result, general cultural influences had no effect on the performance of women entrepreneurs in the study area. When we look at the cultural challenges from the perspective of others, it less affects the performance of women entrepreneurs in SMEs in Gondar city.

**d. Entrepreneurial Challenges**

The entrepreneurial factors identified for this study are: exploitation of business information opportunities; access to professional training; adaptability to new ideas; creativity and flexibility; and readiness to learn, improve, and change.

As shown in the table below, descriptive statistics (percentages) were used for analysis of the variables and their effects on the performance of women entrepr

**Table 4.15: Entrepreneurial Factors Affecting Women Entrepreneurs Performance in MSEs**

Entrepreneurial challenges Statements	Lack of information to exploit business opportunities affected my business		My business is affected by lack of professional training on Micro and Small Enterprises		Lack of adaptability to new ideas affected my business activity		Lack of creativity and flexibility affected my business		My business affected by lack of readiness to learn, improve and change		Total
	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%	
Stro. Disagree	2	.9	0	0	0	0	0	0	0	0	
Disagree	13	5.7	5	2.2	0	0	1	.4	30	13.0	
Neutral	56	24.3	33	14.3	43	18.7	83	36.1	62	27.0	
Agree	76	33.0	86	37.4	51	22.2	87	37.8	79	34.3	
Stro. Agree	100	36.1	106	46.1	136	59.1	59	25.7	59	25.7	
Mean	4.22		4.33		4.40		4.00		3.82		4.15
S.deviation	.809		.767		.786		.790		1.058		.648

Sources: Researcher’s Own Survey, 2022

Table 4.15: above shows that 59.1%, 46.1%, and 36.1% of the respondents strongly agreed with the idea that their business was affected by a lack of adaptability to new ideas, a lack of professional training in micro and small enterprises, and a lack of information to exploit business opportunities, respectively. In addition, 37.8%, 37.4%, and 34.3% of women entrepreneurs agreed with the questions, indicating that lack of creativity and flexibility affected their business; lack of professional training on micro and small enterprises; and lack of readiness to learn, improve, and change, respectively. This implies entrepreneurial challenges that significantly affected women's entrepreneurial performance in MSEs Gondar city.

The result indicates that entrepreneurial factors were severely influencing or challenging the performance of women entrepreneurs, especially in accessing training and information to exploit business opportunities. This result is consistent with the previous literature by Mulugeta (2010), which says women entrepreneurs face barriers as mothers and careers; training sessions are one-off events and the fact that many of the trainers are men is a major barrier for women entrepreneurs (because men prefer women trainers and husbands do not like women to be trained by men trainers); there is very limited outreach of training, especially training in the work place. Most training is delivered in a workshop setting and women entrepreneurs face human capital challenges of having no experience of how to grow their business. This lack of experience, education, and training on how to grow a business limits women entrepreneurs' possibility to succeed in the venture. Women are also limited in the amount of training they receive and how their performance is viewed in their previous positions (Oakley, 2014). Women entrepreneurs in MSEs with access to business information, on the other hand, grow faster than their counterparts because using business information can improve and strengthen customer relationships, enhance firm image, improve market linkage, and enable them to compete with global world business (Endalew 2020).

The interview results indicate that in relation to entrepreneurial challenges, the training support given by TVETs is still not satisfactory and focuses on some technical aspects rather than including business matters too. The MSEs' work process owners complain that trainees will not acquire the required training from TVETs. He states reasons such as shortage of trainers, trainers' overloads, and lack of incentives given to them as the main ones. In addition, shortages of raw materials, machines, and budget problems are stated as reasons by the process owner. As a result of this, our trainees are forced to return before completing and sometimes at the beginning of the training

sessions, according to the process owner. However, the government should provide a working place, facilitate access to the market, promote and create business linkages with customers to enhance women entrepreneurs' networking to sell their products and services, increase competitiveness and profitability through continuous training on effective business planning, business leadership, working culture, and experience sharing from successful entrepreneurs, etc. Hence, attention should be given by the concerned governmental as well as non-governmental bodies.

#### 4.6. Inferential Analysis

##### I. Multiple Linear Regression

This section presents regression analysis of the collected data in order to determine the extent to which the explanatory variables explain the variance in the explained variable. The following table shows the results of the regression analysis.

**Table 4.17: Regression Analysis of the Variables using Multiple Regressions**

Model	Un standardized Coefficients		Standardized Coefficients	T	Significance level( <i>P Value</i> )
	Beta	Standard error	Beta		
(Constant)	7.326	.227		32.267	.000
EF	-.257	.076	-.166	-3.367	.001
IF	-.687	.078	-.474	-8.771	.000
CF	1.708	.555	1.505	3.076	.002
SF	-2.032	.559	-1.807	-3.636	.000

From the above table 4.17, shows that the coefficient of women entrepreneurship performance multiple regression based on the result on the multiple regression formula is drawn as: -

The unstandardized coefficients B column, gives us the coefficients of the independent variables in the regression equation including all the predictor variables as indicated below: Predicted performance score

$(Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon)$  becomes;

$$\text{WEP} = 7.326 + (-0.257\text{EF}) + (-0.687\text{IF}) + 1.708\text{CF} + (-2.032\text{SF})$$

Where:

- ✓ WEP is women entrepreneurs' performance
- ✓ EF is economic factor
- ✓ IF is entrepreneurial factor
- ✓ CF is cultural factor and SF is social factor

## II. The ANOVA result

The ANOVA statistics were used to present the regression model significance. The value of  $P$  close to zero shows that there is a significant relationship with the dependent variable. The performance of women entrepreneurs and independent variables: (economic, cultural, social, and entrepreneurial factors). A significance value of  $p = 0.000$  was also established, showing that there is a probability of close to 0% of the regression model presenting false information. This has the implication that the variation explained by the model was not by chance and that the overall model was significant. In order to assess whether the independent variables were statistically significant enough to contribute to the equation, the significance values were assessed. In the above table, economic factors' sig. value was 0.001,  $p < 0.05$ , entrepreneurial factors' sig. value was 0.000  $p < 0.05$  and social factors' sig. value was 0.000  $p < 0.05$ . In conclusion, independent variables economic factors, entrepreneurial factors, and social factors were statistically significant because the Sig. values were less than the required level of significance of 5% ( $p = 0.05$ ). Hence, they made a strong contribution to the prediction of women's entrepreneurial performance.

As the above regression result shows that EF  $p = .001$ ,  $p < 0.05$  and Beta value = -0.257 makes unique contribution to explaining the dependent variable in which the results revealed that, a one-

unit decrease in economic factors would lead to 25.7 % increase the level of women entrepreneurs' performance.

As the regression result shows that IF(entrepreneurial factor) has  $p=.000$ ,  $p<0.05$  and Beta value =  $-0.687$  makes unique contribution to explaining the dependent variable in which the results revealed that, a one-unit decrease entrepreneurial factors that negatively affect performance would lead to 68.7% increase the level of women's entrepreneurship performance.

As the regression result shows that SF(social factors) has  $p=.000$ ,  $p<0.05$  and Beta value =  $-2.032$  makes unique contribution to explaining the dependent variable in which the results revealed that, a one-unit decrease in social factors would lead to 20.3% increase women's entrepreneurship performance.

As the regression result shows that CF(cultural factors) has  $p=.002$ ,  $p<0.05$  and Beta value =  $1.708$  makes unique contribution to explaining the dependent variable in which the results revealed that, a one-unit decrease in cultural factors would lead to 17.1% increase women's entrepreneurship performance. Generally an entrepreneurial and economic factor has dominated influence on women's entrepreneurship performance as the regression stated.

**Table 4.16: Model Summary**

Mode	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.879 <sup>a</sup>	.772	.768	.452

- a. Predictors / independent variables: (Constant), SF, EF, IF, CF
- b. Dependent Variable: women entrepreneurship performance

As shown in the table above, estimates of the multiple regression of performance against its variables for the samples of 230 women entrepreneurs in SMEs are presented. The R square value of 0.772 and adjusted R square value of 0.768 are given. It may be realized that 77.2% of the variation in performance can be explained by the independent variables. The remaining 22.8 % of the variance was explained by other variables not included in this study.

#### **4.7. Discussion**

The study indicates marital status as a determinant challenge of women entrepreneurs' performance in MSEs. This is understandable given that married women with children face additional responsibilities such as feeding and clothing their children and themselves, as well as caring for other members of their household. In line with this concept, similarly the studies by Chebii et al. (2015), Peter and Munyithya (2015) argue that there is a negative relationship between marital status and business performance. This means that being a woman does not represent a difference but being a married woman does in relation to performance. They further noted that single women perform in business more like men and their networks are diverse. In contrary as (ILO 2004) explained it, married women are engaged in double responsibility of family care in addition to running their business. In addition to common motivations that women in MSEs share, it is believed that married women have additional motives of supplementing their husbands' income by engaging in business.

Based on the data provided, it could be inferred that the majority of the respondents have post-secondary education. However, according to the data, the respondents' education level was not satisfactory. Education has a significant effect on women's entrepreneurship performance. This is supported by previous literature by (Mulugeta, 2010) that shows the society gives less attention to women, and also that there is discrimination against women and little access to education for women. In addition to this Women's under education perpetuates their limited ability to expand their businesses beyond the informal microenterprise sector. Also Abagissa (2013) state that half of the women interviewed have only completed secondary education. This shows that either they did not complete their secondary education or those who completed did not pass the national exam that couldn't allow them to join universities and college

According to the data this study indicates there are many women entrepreneurs in the trade and services respectively sectors. This result is consistent with some literatures' for instance as indicated by Gebremariam (2017), MSE has around five sectors in Ethiopia. These are Manufacturing, Construction, Service, Trade and Agriculture. However, the majority of entrepreneurs engaged on trade, service and followed by a third on production sectors because these sectors relatively require small amount of initial capital and easy to start as compared to other sectors. Similarly (Abagissa 2013) state largest group of women (55 per cent) operated enterprises in the trade, 35% in the service sector, followed by a third in the production sector which stood far

behind the other two sectors. Although Tinker (1990) and McDade and Spring (1998) found out that enterprises operated by these women cluster mainly around SMEs in the trades and services. This shows that trade and service sectors are easier for women to involve in than manufacturing and technical sector.

Based on the five-year data that obtained from MSEs the participation of women in micro and small enterprises were low as compared to men. This is consistent with Saffu and Takyiwaa Manu (2004) found out that, to date, profiles of women in small business are primarily limited to women in developed countries. Furthermore, the ILO (2000) and OECD (2004) observed that while the economic impact of women's entrepreneurial activities is high, the world still lacks a reliable definition of female entrepreneurship in developing countries and a detailed assessment of their impact on their economies. This has traditionally been explained by the fact that in developing economies women face higher barriers to entry into the formal labor market and have to resort to entrepreneurship as a way out of unemployment and, often, out of poverty.

When the researcher examines the data, the most motivating factors to participate in small and micro enterprises were that there was no other better option for income 54%, and being self-employed this result indicate it was push factors. (Buttner and Moore 1997) in their study indicated that women entrepreneurs are more probably motivated by necessity factors compared to men. In addition to this the studies consistent that women entrepreneurs Push factors involve low income, need for flexible working time and schedule, dissatisfaction with their jobs, work family conflict and difficulties in getting job (Orhan and Scott (2001; Simon, 2006). Caughlin and Thomas (2001) found that in developing countries women start entrepreneurship out of necessity and are pushed in to the venture out of poverty. For Walker and Webster (2007), women start entrepreneurship out of necessity than opportunity, in another words, push factors motivate women to start business than pull factors. Thus women entrepreneurs in developing countries are motivated by push factors than pull factors.

The study's findings suggest that economic and entrepreneurial factors had a strong, significant impact on the success of women business owners in MSEs. This is consistent with most of the literatures' According to (Desta, 2010 and Coleman, 2002) the large number of women who engaged in small enterprises affects the entrepreneurs' economic achievement some of were; Lack of Capital, market and working premises, marketing problems, shortage of supply of raw materials



and lack of qualified Human resources are the most pressing problems facing MSEs. Also According to Beshir(2022) Regarding the challenges to establish own business for the women, the result shows that they are challenged with lack of work place. Among the total respondents included in the study 96(79.5%) of women entrepreneurs were agreed with the issue there is a problem of work place to start business.

According to this study entrepreneurial related challenges as most of respondents whereas 70% had not taken training but it is very important for their work; if they get proper training. This is consistent with the literature; Entrepreneurship training improves the economic growth of entrepreneurs (Nchimbi, 2002; Singh & Belwal, 2008; Tambunan, 2009; Teresia, 2014; United Nations, 2006; Zewde and Associates, 2002). This is in agreement with the current study which implies that women entrepreneurs who did not take entrepreneurship training were generating less income than women entrepreneurs who took entrepreneurship training while keeping other variables constant. This implies that trained women entrepreneurs will have a better opportunity to manage their enterprises and generate more income when compared with those not trained. Similarly the study conducted by (Abagissa 2013) Vocational education, unlike formal education, is expected to have profound impact on the performance of Micro and Small Enterprises (MSEs). But, the results of the survey indicate that a relatively small proportion (16.6 per cent) of the MSE owners had vocational training. Similarly According to Beshir (2022) women entrepreneurs were disagree with the ideas they get training opportunity for their business startup. They reflect that most of the respondents were enter to business without training. 83(68.6 %) of the respondents were entering to entrepreneurs' world by common sense without taking training about their business.

But the study's findings showed that social and cultural factors have comparatively less influence on the performance of women entrepreneurs. On the contrary the literatures indicate women entrepreneurs, in developing countries, encounter with cultural constraints. Cultural misunderstandings or misperceptions and prejudices, of the society, about women and entrepreneurship can hold women back to start their own firm (Hanson and Blake, 2009). Furthermore Dima Jamal (2009), the normative barriers that women entrepreneurs encounter includes the traditional male stereotypes and societal attitudes not supportive of the work of women in general.

## CHAPTER FIVE

### 5. SUMMARY, CONCLUSION AND RECOMMENDATIONS

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

#### 5.1. Summary

The goal of this study was to evaluate the participation of women entrepreneurs in MSEs as well as the challenges that affect their performance. For the study, 230 women business owners working in five sectors were selected as a sample utilizing stratified and purposeful sampling methods. A questionnaire with closed-end questions was created to help with the fundamental questions and includes closed-end questions about demographics, the motivating factors influencing women entrepreneurs, level of participation, overall performance measurement, and the major challenges facing their businesses. In addition, experts that specialize in follow-up and monitoring for SMEs participated in structured interviews. Data collection was followed by analysis using descriptive statistics and basic statistical methods (tables and percentages) (mean and standard deviations). Based on 230 respondents and interview results acquired from the concerned experts, the major findings of this study are summarized as follows:

Most of the respondents are under the age category of 26-35 (40%) and their educational level are diploma holders (44%) and their marital status is most of the participants (57%) live with their spouses (married). And the main source of startup funds for the majority of the respondents is loans from microfinance (61%). Moreover, the majority of the respondents start their own business for the reason that they have no other alternative (54%). Finally, the majority of the respondents engaged in the trade sector (50.8%) and hired less than 5 employees within their organization (54%).

The participation of women entrepreneurs for the years of 2010, 2011, 2012, 2013, and 2014 was as follows: 25%, 21%, 20%, 28%, and 28% compared to men. Their participation in SMEs was low as compared to men based on the five-year data obtained from Gondar city MSEs office.

According to their severity, the major economic factors affecting women entrepreneurs in MSEs are: lack of own premises or land ( $X = 2.2$  &  $s.d = 0.927$ ), lack of access to finance through government and microfinance ( $X = 4.27$  &  $s.d = .906$ ) and, lack of raw materials ( $X = 4.23$  &  $s.d = 0.76$ ).

The major social factors that affect the respondent women entrepreneurs in MSEs in Gondar city according to their severity order are: they do not have more experience in the business world ( $X = 2.78$  &  $s.d = 0.979$ ), social acceptability (network) with outsiders ( $X = 3.10$  &  $s.d = 1.182$ ), prejudice or class biases ( $X = 2.67$  &  $s.d = 0.843$ ), and positive attitude from the society in relation to my products/services ( $X = 3.17$  &  $s.d = 1.107$ ) are not such problems that affect the performance of women entrepreneurs.

The major cultural factors that affect the respondent women entrepreneurs in MSEs in Gondar city according to their severity order are that they do not have a money saving culture ( $X = 4.18$  &  $s.d = 0.837$ ), existence of different harmful traditional practices ( $X = 2.96$  &  $s.d = 1.476$ ), lack of another language ( $X = 2.25$  &  $s.d = 1.048$ ), gender discrimination in society ( $X = 2.76$  &  $s.d = 1.315$ ), and society's attitude given to women ( $X = 2.80$  &  $s.d = 1.195$ ), are not significant problems that affect the performance of women entrepreneurs.

The major entrepreneurial factors that affect the respondent women entrepreneurs in MSEs according to their severity order are affected by lack of readiness to learn, improve, and change ( $X = 3.82$  &  $s.d = 1.058$ ), lack of creativity and flexibility ( $X = 4.00$  &  $s.d = 0.790$ ), lack of information to exploit business opportunities ( $X = 4.22$  &  $s.d = 0.809$ ), and affected by lack of professional training ( $X = 4.33$  &  $0.767$ ).

According to the interview information, there were a lot of problems that faced women entrepreneurs, most of which were related to economic and entrepreneurial challenges.

The result of the model summary of multiple linear regression analysis indicated that the overall relationship between the dependent and independent variables is strong ( $R = 0.772$ ). The  $R^2$  value of the regression model was 0.772, indicating that 77.2% of the variance in women entrepreneurs' performance was accounted for by economic, entrepreneurial, social, and cultural factors. The

remaining 22.8% of variance in women entrepreneurs' performance was not accounted for by economic, entrepreneurial, social, and cultural factors.

The ANOVA table indicated whether the multiple regression models were statistically significant or not. Accordingly, it is found that the model is statistically significant Economic, entrepreneurial, social, and cultural factors were included ( $p < 0.05$ ). Therefore, the overall equation was found to be statistically significant.

## **5.2. CONCLUSION**

The descriptive and inferential analyses led the researcher to the conclusion that the poor overall performance of women business owners in MSEs in Gondar city was caused by significant influences of economic and entrepreneurial factors. But the study's findings showed that social and cultural factors have a comparatively less impact on the performance of women entrepreneurs. The results of the descriptive analysis showed that, aside from social and cultural characteristics, only two of the study's variables economic and entrepreneurial factors had a substantial impact on how well women entrepreneurs performed in MSEs. Therefore, it can be inferred that the study's findings suggest that economic and entrepreneurial factors had a strong, significant impact on the success of women business owners in MSEs in the city of Gondar. The majority of the respondents start their own business push factors that mean for the reason that they have no other alternative and also their participation in SMEs was low as compared to men based on the five-year data obtained from Gondar city MSEs office.

## **5.3. Recommendations**

In this section, recommendations are made for the identified problems of the study conclusions.

- ❖ The study discovered that the economic, cultural, and entrepreneurial circumstances of women entrepreneurs in MSEs vary significantly. In order to improve the economic and entrepreneurial circumstances for the women business owners operating in MSEs in Gondar city, the concerned authorities and NGOs must come up with new ideas.
- ❖ One of the requirements for obtaining a loan from a microfinance organization is that women be organized into groups or made to put down 20% of the initial capital. Because

members of a group cannot all have the same level of commitment and ability to manage their businesses, microfinance institutions should adapt to the practice of group lending systems. Therefore, the institution should permit loan applications on an individual basis. To encourage women entrepreneurs in MSEs, microfinance could also reduce interest rates. In order for small businesses with limited ability to use credit services, they must also be examined.

- ❖ Government should provide working place, facilitate access to market, promote and create business linkage with customers to enhance women entrepreneur networking to sell their product/service, increase competitive and profitability through continuous training on effective business planning, business leadership, working culture and experience sharing from successful entrepreneurs.
- ❖ The MSEs Sector has a restricted pool of professionals, which limits its reach. Therefore, to address the issues facing women entrepreneurs, the government should increase their service through competent human resources.
- ❖ Economic aspects were discovered to be determinants of the success of women entrepreneurs. Therefore, it serves as the foundation for the success of women entrepreneurs. As a result, the city's financial institutions ought to set up long-term financial credit for women entrepreneurs. The city cooperative promotion office, unions, and other interested parties should be involved in devising a mechanism to support women entrepreneurs in saving and increasing their profit in order to increase capital and expand their existing business.

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**APPENDICES**  
**BAHIRDAR UNIVERSITY**

**Colleges of educational and behavioural science**

**Department of adult education and community development**

**Appendix 1: Structured Questionnaire for Women Entrepreneurs in MSEs**

This questionnaire is designed to investigate the “women entrepreneurs’ participation and challenges in Micro and Small Enterprises in the Case of Gondar City. The study is to be conducted in partial fulfilment of the requirements of Masters of Art. Please answer all questions. The information obtained through the questionnaire will be treated as confidential and will only be used strictly for academic purposes. Your participation will be highly appreciated.

Thank you in advance for all your cooperation and kind consideration.

Best regards,

Directions:

1. Make only a tick mark on the space provided to show your answer
2. Please don't write your name in this questionnaire.

**PART I - Basic Personal Data**

1. Age (in Years)

- |                       |  |
|-----------------------|--|
| <b>A.</b> 18 – 25 [ ] | <b>C.</b> 26 – 35 [ ]                        |
| <b>B.</b> 36 – 45 [ ] | <b>D.</b> 46 – 55 [ ] <b>E.</b> 56 and above |

2. Educational Background

- |                             |                               |
|-----------------------------|-------------------------------|
| <b>A.</b> Grades 1 to 4 [ ] | <b>D.</b> Grades 5 to 8 [ ]   |
| <b>B.</b> High School [ ]   | <b>E.</b> Diploma [ ]         |
| <b>C.</b> First Degree [ ]  | <b>F.</b> Master's Degree [ ] |

3. Marital Status

- |                        |                       |
|------------------------|-----------------------|
| <b>A.</b> Single [ ]   | <b>C.</b> Married [ ] |
| <b>B.</b> Divorced [ ] | <b>D.</b> Widowed [ ] |

4. In which one of the following sectors you are working in?
  - A. Construction
  - B. Manufacturing
  - C. Services
  - D. Urban Agriculture
  - E. Trade
5. What motivates you to participate in micro and small enterprises?
  - a) To be self-employed [ ]
  - b) Small investment is required [ ]
  - C. Brings high income [ ]
  - D. No other alternative for incomes [ ]
6. Work experience
  - A. Less than 1 year's
  - B. 1-5 years
  - C. 6-10 years
  - D. Greater than 10 years
7. What was the source of finance for your business?
  - A. Own saving [ ]
  - B. Loan [ ]
  - C. Family Gift [ ]
  - D. Government Support [ ]
  - E. Other [ ]
8. Have you taken professional training in related to MSEs? A) Yes B) No
9. If your answer is "Yes" for Question No. 4 above, how did you attend the training?
  - A) By the support of Government body [ ]
  - B) By my own [ ]
10. How many workers are employed in your own organization?
  - a. Less than 5 [ ]
  - b. 6-10 [ ]
  - c. 11-15[ ]
  - d. more than 15[ ]

**PART II: Please indicate your response regarding challenges that Affecting Women Entrepreneurs' Performance in MSEs**

Please indicate your level of agreement on the items listed below.

The scale is underscored as follows: Strongly agree=5 Agree =4 Neutral =3 Disagree = 2 strongly Disagree =1

No	Items	5	4	3	2	1
	Economic Challenges					
1	I have no access to loan to strengthen or diversify my business					
2	The financial access given by government and other micro finance institutions is not satisfactory					
3	There is no shortage of inputs (raw materials) to run my business					

4	I have no access to market the products of my business enterprise					
5	I am running my business in my own premises (Land)					
	Social Challenges					
1	There is positive attitude from the society in relation to my products/service					
2	I have many contacts with various customers and business men					
3	I am socially acceptable					
4	I have no prejudice or class biases					
5	I have many years of experience in business leadership and management					
	Cultural Challenges					
1	The society's attitude given to women affected my business					
2	My business is affected by high existence of different harmful traditional practices					
3	I do not have a money saving culture and my business is really affected by this					
4	My business is affected by gender discrimination in the society					
5	Lack of other languages affected my business enterprise					
	Entrepreneurial Challenges					
1	Lack of information to exploit business opportunities affected my business					
2	My business is affected by lack of professional training on Micro and Small Enterprises					
3	Lack of adaptability to new ideas affected my business activity					
4	Lack of creativity and flexibility affected my business					
5	My business affected by lack of readiness to learn, improve and change					

Part III) Please indicate your response regarding Performance of Women Entrepreneurs in MSEs

Please indicate your level of agreement on the items listed below.

The scale is underscored as follows: Very Good=5 Good =4 Fair =3 Poor = 2 Very Poor =1

No	Items	5	4	3	2	1
1	Growth in terms of Sales/Revenue					
2	Growth in terms of Market Share					
3	Growth in terms of Profit					
4	Product Quality					
5	Growth in numbers of employees					
6	Customer satisfaction					

Thank you so much!!

## Appendix II: Structured interview

Part I Interview Questions to Urban Job Creation Opportunity Office of Gondar city Administration.

1. Please explain the problems you faced during monitoring and follow up of MSEs in relation to:
  - ❖ Economic factors
  - ❖ Social factors
  - ❖ Cultural factors
  - ❖ Entrepreneurial factors
2. What other problem did you face?
3. How do you explain the cooperation and collaborations with other government organs such as TVETs and Micro Finance Institutions?
4. How do you evaluate the participation level of women compared to men in your city? If their participation is low, what is the reason? If high, what special intervention did you make to increase their participation?
5. How do you evaluate the performance of female entrepreneurs compared with their male counterparts? Give us evidences. If their performance is low, why? If high, why?
6. In what special way you support women entrepreneur in MSEs in Gondar city?

Thank you so much!!



## አባሪ

### ባህር ዳር ዩኒቨርሲቲ

#### የጎልማሶች ትምህርት እና የማህበረሰብ ልማት ት/ት ክፍል

ይህ መጠይቅ በጥቃቅን እና አነስተኛ የግል ስራ ላይ የተሰማሩ የሴት ስራ ፈጣሪዎች ተሳትፎ እና ያጋጠማቸውን ችግሮች ለመዳሰስ የተዘጋጀ ነው። በመሆኑም መጠይቁ ለጥናቱ አላማ ብቻ የሚውል መሆኑን በመገንዘብ በጥንቃቄ እንዲሞሉልኝ በትህትና እጠይቃለሁ። ለሚደረግልኝ ትብብር በቅድሚያ ክፍ ያለ ምስጋናየን አቀርባለሁ።

ማሳሰቢያ: በመጠይቁ ላይ ስም መፃፍ አያስፈልግም

#### ክፍል 1 : አጠቃላይ መረጃ

1. እድሜ (በአመት)            ሀ. 18 — 25 [ ]    ለ. 26 — 35 [ ]    ሐ. 36 — 45 [ ]  
መ. 46 -55 [ ]    ሰ. ከ 56 በላይ [ ]
2. የትምህርት ደረጃ        ሀ. 1-4ኛ [ ]        ለ. 5-8ኛ [ ]        ሐ. ሁለተኛ ደረጃ [ ]    መ  
ዲፕሎማ [ ]    ሰ. የመጀመሪያ ድግሪ [ ]    ሩ. ማስተር ድግሪ [ ]
3. የጋብቻ ሁኔታ            ሀ. ያላገባ [ ]        ለ. ያገባ [ ]        ሐ. የፈታ [ ]        መ. የሞተበት  
[ ]
4. የተሰማሩበት የስራ ዘርፍ    ሀ. ግንባታ/ ኮንስትራክሽን [ ]    ለ . አገልግሎት መስጠት  
[ ]    ሐ. ማኑፋክቸሪንግ [ ]    መ. የከተማግብርና [ ]    ሰ. ንግድ [ ]
5. በጥቃቅን እና አነስተኛ ኢንተርፕራይዞች ውስጥ ለመሳተፍ ምን አነሳሳዎት?  
ሀ) የራስን ስራ ለመስራት [ ]    ለ) ክፍተኛ ገቢ ያስገኛል [ ]  
ሐ) አነስተኛ ኢንቨስትመንት ያስፈልጋል [ ]    መ) ለገቢ ሌላ አማራጭ የለም [ ]
6. በዚህ ስራ ምን ያህል ጊዜ ቆይቶ?  
ሀ. ከ 5 አመት በታች ለ. 1-5 አመት ሐ. 6-10 አመት መ. ከ 10 አመት በላይ
7. ስራዎን ለመጀመር የተጠቀሙበት የገንዘብ ምንጭ ምን ነበር ሀ. የግልቁጠባ [ ] ለ.  
የቤተሰብ ስጦታ [ ] ሐ. ከማይክሮፋይናንስ ብድር ወስጀ [ ] መ. በመንግስት እርዳታ  
[ ]

8. ድርጅቱን ለመጀመር የሚያስፈልገውን ክህሎት አረንገጥላለሁ ሀ. አዎ [ ] ለ. አላረገጥም
9. ለተራ ቁጥር 7 ጥያቄ መልስዎ አዎ ከሆነ ስልጠናውን ከማን አገኙ ሀ. በመንግስት ድጋፍ [ ] ለ. በራሴ
10. በርስዎ ድርጅት ውስጥ ምን ያክል ሰራተኛ ተቀጥሮ ይሰራል? ሀ. ከ 5 በታች [ ] ለ. ከ 6- 10 [ ] ሐ. ከ 11- 15 [ ] መ. ከ 15 በላይ [ ]
- ክፍል 2፤ በሴት ስራ ፈጣሪዎች የስራ እንቅስቃሴ ላይ ተፅዕኖ የሚያሳድሩ ጉዳዮች**
- ✓ ከዚህ ቀጥሎ በሴት ስራ ፈጣሪዎች ላይ ተፅዕኖ ያሳድራሉ ተብለው የሚጠበቁ ጉዳዮች ተዘርዝረዋል። የ እያንዳንዱ ተፅዕኖ ነባራዊ ሁኔታ ጋር በማያያዝ ለምርጫዎት የ(x ) ምልክት በማድረግ ምላሽ ይስጡ።
- 5) በጣም እስማማለሁ 4) እስማማለሁ 3) ለመወሰን እቸገራለሁ 2) አልስማማም 1) በጣም አልስማማም

ተ.ቁ	ምጣኔ ሀብታዊ ችግሮች	5	4	3	2	1
1	ስራየን ለማጠናከር ወይም ለማስፋፋት ብድር የማግኘት እድል የለኝም።					
2	በመንግስት እና በማይክሮፋይናንስ የሚሰጠው የፋይናንስ አቅርቦት በቂ አደለም።					
3	ድርጅቱን ለማቀሳቀስ የጥሬ እቃ አቅርቦት ችግር የለም።					
4	ለማቀርባቸው/ለማመርታቸው ምርቶች በቂ የገብያ ማእከል አለ።					
5	ድርጅቱን ማቀሳቀስው በራሴ መሬት ላይ ነው።					
	<b>ማህበራዊ ችግሮች</b>					
1	ስለማቀርባቸው/ምርቶች/ አገልግሎቶች ከማህበረሰቡ ጥሩ እይታ አለ።					
2	ከተለያዩ ደንበኞች እና የንግድ ሰዎች ጋር ጥሩ ግንኙነት አለኝ።					
3	በማህበረሰቡ ዘንድ ተቀባይነት አለኝ።					
4	ከማህበረሰቡ ጭፍን ጥላቻ ወይም መድሎ አይደርስብኝም።					
5	በንግድ አመራርና አስተዳደር ብዙ ዓመታት የስራ ልምድ አለኝ።					
	<b>ባህላዊ ችግሮች</b>					

1	ህብረተሰቡ ለሌሎች የሚሰጠው አመለካከት በኔ ስራ ላይ ተፅዕኖ አሳድሯል።					
2	የእኔ ስራ በተለያዩ ጎጂ ባህላዊ ልማዳዊ ድርጊቶች ምክንያት ተጎድቶአል።					
3	እኔ የገንዘብ ቁጠባ ባህል የለኝ ስራ/ምድርጅቴም በዚህ ተጎድቶአል።					
4	የኔ ስራ በህብረተሰቡ ውስጥ ባለው የፆታ መድልዎ ተጎድቶአል።					
5	የሌሎች ቋንቋዎች እጥረት በንግድ ድርጅቴ ላይ ተጽዕኖ አሳድሯል።					
	<b>የስራፈጠራ ችግሮች</b>					
1	የንግድ እድሎችን ለመጠቀም የሚያስችል መረጃ አለመገኘቱ በንግዴ ላይ ተጽዕኖ አሳድሯል።					
2	በጥቃቅንና አነስተኛ ኢንተርፕራይዞች ላይ ሙያዊ ስልጠና ባለመደረጉ የእኔ ንግድ ተጎዳ።					
3	ከአዳዲስ ሐሳቦች ጋር መላመድ አለመቻሌ በንግድ እንቅስቃሴዬ ላይ ተጽዕኖ አሳድሯል።					
4	የፈጠራ ችሎታና እንደ ሁኔታው የመለዋወጥ ችሎታ ማጣት በሥራዬ ላይ ተጽዕኖ አሳድሯል።					
5	ለመማር፣ ለማሻሻልና ለመለወጥ ዝግጁ አለመሆን በሥራዬ ላይ ተጽዕኖ አሳድሮብኝ ነበር።					

**ክፍል 3፣ የሴት ስራ ፈጣሪዎች በጥቃቅንና አነስተኛ ኢንተርፕራይዞች**

የእናንተን ስምምነት ከነባራዊ ሁኔታ ጋር በማያያዝ ለምርጫዎት የ (x) ምልክት በማድረግ ምላሽ ይስጡ።

በጣም ጥሩ=5 ጥሩ =4 ሚዛናዊ =3 አነስተኛ = 2 በጣም አነስተኛ=1

ተ.ቁ	ዝርዝር ሀሳቦች	5	4	3	2	1
1	ከሽያጭ/ገቢ አገገር እድገት፣					
2	ከገበያ ድርሻ አገገር ያለው እድገት፣					
3	ከትርፍ አገገር ማደግ፣					
4	የምርት ጥራት፣					
5	የሰራተኞች ብዛት እድገት፣					
6	የደንበኛ እርካታ፣					

ክፍል 4፣ ቃለ መጠይቅ

1. እባክዎ በጥቃቅን እና አነስተኛ ኢንተርፕራይዞች ላይ በክትትል ወቅት ያጋጠመዎትን ችግሮች ከሚከተሉት ነጥቦች አንፃር ማብራሪያ ይስጡ!
  - ከ ኢኮኖሚ ጉዳዮች አንፃር
  - ከ ማህበራዊ ጉዳዮች አንፃር
  - ከ ባህልዊ ጉዳዮች አንፃር እና
  - ከስራ ፈጠራ ጉዳዮች አንፃር
2. ምን ሌላ ችግር ገጠመህ?
3. እንደ TVETs እና ማይክሮ ፋይናንስ ተቋማት ካሉ ሌሎች የመንግስት አካላት ጋር ያለውን ትብብር እንዴት ትገልጻላችሁ?
4. በከተማችሁ ውስጥ ከወንዶች ጋር ሲነጻጸሩ የሴቶችን የተሳትፎ ደረጃ እንዴት ትገመግማላችሁ? ተሳትፏቸው ዝቅተኛ ከሆነ ምክኒያቱ ምንድነው? ከፍተኛ ከሆነ ተሳትፎአቸውን ለማሳደግ ምን ልዩ ጣልቃ ገብነት አድርገዋል?
5. የሴት ነጋዴዎችን አፈጻጸም ከወንድ አቻዎቻቸው ጋር ሲነፃፀር እንዴት ትገመግማለህ? ማስረጃ ስጠን። አሰራራቸው ዝቅተኛ ከሆነ ለምን? ከፍተኛ ከሆነ ለምን?
6. በጎንዳር ከተማ በ MSEs ውስጥ ሴቶች ድርጅቶችን በምን ልዩ መንገድ ትደግፋላቹ?

ስለትብብር በጣም አመሰግናለሁ!!