“Challenges of Women Entrepreneurs in Micro & Small Enterprises in ADAMA City”

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Statement of Declaration

I, **Belihu Bedada Lemecha**, have carried out independently a research work on **Challenges of Women Entrepreneurs' in Micro and Small Enterprises in Adama City** in partial fulfillment of the requirement of the Master of Business Administration with the guidance and support of the research advisor.

This study is my original work and that has not been presented for any degree or diploma program in this or any other university/institutions, and that all source of materials used for the thesis have been duly acknowledged.

Declared by: **Belihu Bedada Lemecha**

Signature: ____________________________

Date: ________________________________

Statement of Certification

Adama Science and Technology University

School of Graduate Studies

School of Business and Economics

From: **Solomon Alemu (Ph.D.)**

This is to certify that **Belihu Bedada Lemecha** has carried out his research work on the topic entitled **"Challenges of Women Entrepreneurs' in Micro and Small Enterprises in Adama City"**. The work is original in nature and is suitable for submission for the reward of the Master of Business Administration.

Advisor: **Solomon Alemu (Ph.D.)**

Signature: ________________________

Date: _____________________________

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ACRONYMS

APEC: Asian Pacific Economic Cooperation

BDS: Business Development Services

CEFE: Competency based Economies through Formation of Enterprises

ECSA: Ethiopian Central Statistics Authority

EWEF: Ethiopian Women Exporters Forum

FDREPCC: Federal Democratic Republic of Ethiopia Population Census Commission

GDP: Gross Domestic Production

GNP: Gross National Production

GTZ: German Technical Cooperation

ILO: International Labor Organization

MSE: Micro and Small Enterprises

NGO: Non Government Organization

OECD: Organization of Economic Corporation and Development

SDCs: Skill Development Centers

SMIDC: Small and Medium Industries Development Corporation

TVET: Technical and Vocational Education and Training

UNECE: United Nations Economic Commission for Europe

UNISCO: United Nations Education, Scientific and Cultural Organization

UNIDO: United Nations Industrial Development Organization

WEA: Women Entrepreneurs Association

ABSTRACT

This study was designed to assess challenges and prospects of women entrepreneurs in MSEs. It also addressed the characteristics of women entrepreneurs in MSEs and their enterprises and the supports they acquire from municipality, TVET colleges/institutes and other government body. A sample of 255 women entrepreneurs engaged in different sectors was taken for the study using stratified and simple random sampling. In the process of answering the basic questions, a questionnaire that include demographic profiles, characteristics of women entrepreneurs and their enterprises, challenges or factors that affect of women entrepreneurs in MSEs and supports MSEs acquire from TVETs was designed in a closed ended and likert scales. Moreover, interviews were held with top officials of MSEs, micro finances and TVET educators. After the data has been collected, it was analyzed using simple statistical techniques (tables and percentages) and descriptive statistics (mean and standard deviations) by using "SPSS" software. The results of the study indicate the personal characteristics of women entrepreneurs in MSEs and their enterprise affect their day to day activities. It also shows that lack of own premises (land), financial access, stiff competition, inadequate access to training, access to technology and access to raw materials were as the key economic challenges or factors that affect women entrepreneurs in MSEs. The study also found that conflicting gender roles, social acceptability and network with outsiders were the major social challenges or factors that affect women entrepreneurs. Furthermore, the main legal/ administrative challenges or factors include access to policy makers, high amount of tax and interest, bureaucracies and red tapes, and over all legal and regulatory environments. The study also found that even though in ADAMA City, for women entrepreneurs' TVETs provide technology, machine maintenance, and technical skill training, co operations in the areas of business related trainings are poor. Based on the major findings, recommendations were forwarded to existing and potential entrepreneurs, MSEs, Micro finances and TVET educators.

***Key words*: -** *Women Entrepreneurs, Micro and Small Enterprises (MSEs), Micro Finance and TVET.*

CHAPTER ONE
INTRODUCTION

1.1 Background of the Study

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

The role of entrepreneurship and an entrepreneurial culture in economic and social development has often been underestimated. Over the years, however, it has become increasingly apparent that entrepreneurship indeed contributes to economic development**.** Nevertheless, the significant numbers of enterprises were owned by men (ILO, 2006). In other words, it was not common to see women-owned businesses worldwide especially in developing countries like Ethiopia. The idea and practice of women entrepreneurship is a recent phenomenon. Until the 1980's little was known about women entrepreneurship both in practice and research, which made its focus entirely on men. Scientific discourse about women's entrepreneurship and women owned and run organizations are just the development of 1980s (ILO, 2006).

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

According to the Ethiopian Central Statistics Authority, the 2011G.C. census of Ethiopia generally shows that of the total population of the country (81,992,997), females account for 40,620,008. This accounts 49.54% of the population. Again the 2011G.C. census of Ethiopia specifically shows that of the total population of the Oromiya region (30,397,990), females account for 15,087,994. So females account 49.63% of the

Oromiya population. With the assumption of other factors are constant (citrus paribus), the statistics shows that Ethiopia is among those African countries that are known by human resource potential. Regardless of its potential, it does not utilize this labor force. This underutilization of the untapped potential is attributed to a lot of reasons. Of these reasons, inability to effectively use entrepreneurship in poverty reduction in general and alleviating the problems among women who are susceptible for poverty in particular; in bringing meaningful economic and social transaction; in promoting and enhancing gender equality and women empowerment; and in ensuring women's social mobility in the country might require worth mentioning. This is because of a lot of obstacles that women entrepreneurs in Ethiopia face (Ameha and Admassie, 2008). In support of this they (Ameha and Admassie, 2008) outlined that:

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

Though the Study assumes in Oromiya Region Specifically in Adama City, is enriched by this greater and productive number of women, and it does not utilize them as expected quality as well as quantity wise. One reason might be similar to that of the country as a whole, which is under utilization of women's potential. In order to make the country, the region, the city and women themselves beneficiaries of this great potential, appropriate measures should be taken to reduce the bottlenecks/challenges that women entrepreneurs in MSEs encounter.

Among the towns in Oromiya region, Adama is one in which a large number of women entrepreneurs are found. Information taken from the Adama MSEs Office shows that more than 4,000 women entrepreneurs are found in the town. Of these, about 2,558 are working in MSEs. Like the region as a whole, women entrepreneurship problems are tremendous in the city too.

To take appropriate measures for these problems, knowing the challenges associated with the problems is a precondition for a problem well stated is half solved. Therefore, the aim of this research is to identify the major challenges of women entrepreneurs in MSEs in Adama City in running their own businesses.

1.2 Statement of the Problem

As mentioned in the introduction above, there are a large number of women in Oromiya region. But the region does not yet use them very well to contribute a lot for economic development. One of the reasons for this might be problems of women entrepreneurs in MSEs. This is supported by different empirical evidences. For example, Gemechis (2007) and ILO (2008) stressed that entrepreneurs are surrounded by a number of challenges. This forces entrepreneurs in MSEs not to contribute a lot to the poverty reduction of the town, region and the country as a whole.

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

The aims of Technical and Vocational Education Trainings (TVETs) are to produce entrepreneurs who are able to create own jobs rather than looking for employment in Government, private or non-government organizations (NGOs). That is why in the Curriculum of TVET entrepreneurship training is included.

Entrepreneurship education is designed in order to support graduates, existing and potential entrepreneurs to create new and run their own business rather than expecting employment from government, private or non-government organizations (NGOs). So as to develop entrepreneurial culture to all groups of the society, entrepreneurship is given in different countries including Ethiopia in formal, informal and non-formal way through TVET College's or institutes. In addition to their delivery of entrepreneurship trainings in different modalities, TVETs have MSEs coordination office since 2009. The office facilitates the different short term trainings given to MSEs from registration up to certification. All these contribute a lot in strengthening women entrepreneurs by equipping them with the necessary business skill and knowledge's. Even though women entrepreneurs in MSEs account the greatest proportion of total entrepreneurs in the country as a whole and in Adama in particular, there is an acute shortage of studies conducted with a specific objective of analyzing the problems of enterprises operated by women in terms of personal and organizational-related challenges, economic, socio-cultural, and legal/administrative. This study is supposed to fill the gaps by identifying specific challenges or factors that are responsible for resilience in MSEs operated by women entrepreneurs and shade light on women specific differentials that affect their activities.

Thus, in the study it is thought to investigate the different challenges that affect women entrepreneurs in MSEs in Adama City. Furthermore, the supports given by TVET institutions to MSEs are evaluated very well. In light of this, the study tries to answer the following basic questions:-

- ❖ What are the major characteristics of women entrepreneurs in MSEs and their enterprises?
- ❖ Among the economic, social, legal and administrative challenges which one affects more women entrepreneurs in MSEs?
- ❖ What supports are given to women entrepreneurs in MSEs by TVET institutes to solve problems they face?

1.3 Objective of the Study

Generally, the study is designed to investigate the major challenges of women entrepreneurs in MSEs and the challenges they face in starting and running their own business in Adama town. Specifically, it is intended to investigate:-

- ❖ The major characteristics of women entrepreneurs in MSEs and their enterprises.
- ❖ The key challenges of women entrepreneurs in MSEs.
- ❖ The supports given to WEs in MSEs by TVET institutes in Adama city.

1.4 Significance of the Study

Women should create their own jobs and become entrepreneurs since opportunities of getting employment in either government, non government or a private organization is currently almost declining (Gemechis, 2007). This is possible only if different barriers of women entrepreneurs are solved .Generally, the study has the following significances.

- It can be one input to existing and potential women entrepreneurs, MSE heads of the Adama city and the Oromiya region and TVET educators to alleviate the problems that women entrepreneurs face.
- It shows what areas of support should TVET institutes and MSEs have to work jointly.
- Since more is not written in this area, it will also be an addition to the existing literature.

1.5 Scope of the Study

According to the information that is taken from Adama trade and industry office shows that more than 4,000 women entrepreneurs are found in the city. Had the study been conducted in all these (if possible) or majority of them, it would have been complete. Furthermore, there are different issues that can be researched in relation to women entrepreneurs. But, this study is delimited to the key economic, socio-cultural, legal/administrative challenges women entrepreneurs in MSEs. In addition, the study focuses only on investigating the major personal and organizational characteristics of women entrepreneurs in MSEs to check whether these characteristics affect them.

For the future other researcher may able to assess other factors with measuring performance(Cost, Profit, Quality & so on) of WEs in regional or country case.

1.6 Limitations of the study

Even though different efforts have been made, the researcher faced some challenges while performing this study. To begin with, the fact that some of the respondents' do not give values to the questionnaire and some others do not return it totally. Besides this, some others see the questionnaire politically even though orientations have been given. Furthermore, since respondents have been in a tight work, some were not as such willing to fill the questionnaires. Finally, since the respondents were scattered in different sites, some difficulties were faced in giving orientations, following up respondents and collecting responses. Therefore, these conditions may affect the quality of this paper to some extents.

1.7 Definition of Terms

- **Characteristics**: key personal and organizational features of women entrepreneurs in MSEs.
- **Cooperatives**: association of at least 10 individuals who are from the same kebele (Adama MSEs office).
- **Factors**: personal, organizational, economic, socio-cultural, legal/administrative influences that challenge women entrepreneurs overall activities and operations in MSEs.
- **Formal TVET**: Currently, formal TVET in Ethiopia includes 10+1 to 10+3 programs, which currently redesigned in to five levels (level I to V) provided by public, private, government and non government institutions and finally accredited by the regional Education bureau/TVET agency.
- **Informal TVET**: Includes all kinds of training and learning that is not structured and following a formal curriculum or syllabus. Informal TVET, for example, includes on-the job training, self-learning, learning-by doing, etc.
- **Joint ownership**: association of two or more individuals who act as a co owner (Hisrich, 2005).
- **Micro Enterprise** means commercial enterprise whose capital is not exceeding birr 20,000 other than technological and consultancy services (Ethiopia Ministry of Trade and Industry, 2003).
- **Micro finance:** refers to the provision of financial services to low-income clients, including consumers and the self-employed (Ethiopia Ministry of Trade and Industry, 2003).
- **Non-formal TVET**: includes all structured short- and long-term TVET programs (run by different public or private providers, comprising different modes of delivery and durations of training) that are not registered as formal TVET by the Ministry of Education, e.g. TVET in Community Skills Training Centers, TVET

programs by NGOs, employer-based TVET, short-courses in commercial TVET schools, etc.

- **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).
- **Performance**: over all activities and operations performed by women entrepreneurs in MSEs in strengthening their enterprises.
- **Supports**: training, machinery, financial, raw material and facility assistances that TVETs provide to MSEs.
- **Women entrepreneurs**: women in MSEs running their own business rather than employed in any organization.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

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

2.1 An overview to Entrepreneurship

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

2.1.1 Meaning and Definitions of Entrepreneurship

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

According to Timmons (1989) defined it in such a way that:

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

In addition, Hisrich (2005 :) defined entrepreneurship as follows:

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

From the definitions given above, it is possible to conclude that in almost all of the definitions of entrepreneurship, there is agreement that we are talking about a kind of behavior that includes: (1) initiative taking, (2) the organizing and reorganizing of social and economic mechanisms to turn resources and situations to practical account, (3) the acceptance of risk or failure.

2.1.2 The Benefits of Entrepreneurship

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

1. Entrepreneurs are their own bosses. They make the decisions. They choose whom to do business with and what work they will do. They decide what hours to work, as well as what to pay and whether to take vacations.

2. Entrepreneurship offers a greater possibility of achieving significant financial rewards than working for someone else.

3. It provides the ability to be involved in the total operation of the business, from concept to design and creation, from sales to business operations and customer response.

4. It offers the prestige of being the person in charge.

5. It gives an individual the opportunity to build equity, which can be kept, sold, or passed on to the next generation.

6. Entrepreneurship creates an opportunity for a person to make a contribution. Most new entrepreneurs help the local economy. A few through their innovations contribute to society as a whole.

7. It is a catalyst for economic change and growth. Entrepreneurship increase Per-Capita output and income .By doing so it involves initiating and constituting change in the structure of business and society. As a result entrepreneurship contribute a lot in increasing countries output and productivity.

8. Entrepreneurship encourages innovation and creativity. It develops new products or service for the market to fulfill human needs. It also stimulates investment interest in the new ventures being created. Entrepreneurship through its process of innovation creates new investment of new ventures. More ventures being created, new jobs will be produced, thus reduce the unemployment rate. That will Creates and promotes wealth distribution.

As explained above, entrepreneurism helps the economy by creating wealth for many individuals seeking business opportunities. Although this is not the number one reason individuals pursue entrepreneur activities, it plays a major role in our economy. Both a new business and the wealth the owner can obtain will help boost the economy by providing new products as well as the spending power created for the entrepreneur. Without entrepreneurs, our economy would not benefit from the boost they give from added business and ideas. Furthermore, starting a business can be rewarding.

Entrepreneurs are their own bosses. They can have more control over their working hours and conditions than they would have if they worked for someone else. If they cannot find a job they want, they can go into business to create one. For example, they may have a new idea about a particular product or service. If they believe that others would be interested in it, they can go into business for themselves. They may make a profit, which is the money left over after paying their bills, from being creative and doing what they enjoy.

2.1.3 Factors Affecting Entrepreneurship

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

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

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

2.1.4 Comparing the Pros and Cons of Entrepreneurship

The following table summarizes the pros and cons of entrepreneurship as sited on "http://www.thinkquest.org/library".

Table 1 Pros and Cons of Entrepreneurship

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

2.2 Women Entrepreneurship

Women's productive activities, particularly in industry, empower them economically and enable them to contribute more to overall development. Whether they are involved in small or medium scale production activities, or in the informal or formal sectors, women's entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment United Nations Industrial Development Organization (UNIDO, 2001).

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

2.2.1 Nature of Women Entrepreneurs

There is no agreement among researchers with regard to the differences in the characteristics of male and female entrepreneurs. Some groups of researchers agree that there are no differences. But some others state differences. For example Green & Cohen (1995) stated, "An entrepreneur is an entrepreneur is an entrepreneur," and it should not matter what size, shape, color, or sex the entrepreneur might be. If so, good research on entrepreneurs should generate theory applicable to all. While research shows similarities in the personal demographics of men and women entrepreneurs, there are differences in business and industry choices, financing strategies, growth patterns, and governance structures of female led ventures.

These differences provide compelling reasons to study female entrepreneurship – looking specifically at women founders, their ventures, and their entrepreneurial behaviors as a unique subset of entrepreneurship. Just as we have found that clinical trials conducted on an all-male population do not necessarily provide accurate information about the diagnosis or treatment of female patients, we see that scholarly research focused only on male entrepreneurial ventures leaves many questions unanswered for their female counterparts. Some argue that it is important to look at female entrepreneurs who, though they share many characteristics with their male colleagues, are unique in many aspects. Observable differences in their enterprises reflect underlying differences in their motivations and goals, preparation, organization, strategic orientation, and access to resources.

Birley (1987) stressed on the differences even in their background and personal characteristics. He found the female entrepreneurs to be the first born; from a middle or upper class family; the daughter of a self employed father; educated to degree level; married with children; forty to forty-five at start-up; and with relevant experience in their desire in starting new businesses, researchers identified a number of reasons for women to become entrepreneurs. South Africa Entrepreneurs Network (2005) as sited in http://www.dti.gov.za/sawen/SAWENreport2.pdf pointed out those challenges/ attractions of entrepreneurship; self-determination/autonomy; family concerns balancing career and family; lack of career advancement/discrimination; and organizational dynamics power/ politics are reported as main initiators to become entrepreneurs for women. The report also added the desire to make a social contribution and helping others has been found to be a key factor in women choosing to become business owners.

2.2.2 Differences between Women and Men Entrepreneurs

While gender was shown not to affect new venture performance when preferences, motivation, and expectations were controlled for, the differences observed among men and women entrepreneurs were observed by different researchers. Among these Shane (1997) identified that men had more business experience prior to opening the business and higher expectations; women entrepreneurs had a larger average household size; the educational backgrounds of male and female entrepreneurs were similar; women were less likely than men to purchase their business; women were more likely to have positive revenues; men were more likely to own an employer firm; female owners were more likely to prefer low risk/return businesses; men spent slightly more time on their new ventures than women; male owners were more likely to start a business to make money, had higher expectations for their business, and did more research to identify business opportunities; male entrepreneurs were more likely to found technologically intensive businesses, businesses that lose their competitive advantage more quickly, and businesses that have a less geographically localized customer base; male owners spent more effort searching for business opportunities and this held up when other factors were controlled for.

Besides to this, Malaya (2006) tried to distinguish male and female entrepreneurs with respect to their success indicators arranged in a sequential order from very important to least important. The following table illustrates this.

Table 2: Male Vs Female Entrepreneurs

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

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

2.2.3 Factors Affecting Women Entrepreneurs

Women Entrepreneurs have grown in large number across the globe over the last decade and increasingly the entrepreneurial potentials of women have changed the rural economies in many parts of the world. But this does not mean that the problems are totally resolved. In support of this The Centre for Women's Business Research in the United States as sited in UNECE (2004) and Mahbub (2000) identified the following factors that affect women entrepreneurs.

A. Access to Finance

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

B. Access to Markets

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

C. Access to Training

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

D. Access to Networks

Women have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. Since most women entrepreneurs operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information. Most existing networks are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive. Even when a woman does venture into these networks, her task is often difficult because most network activities take place after regular working hours. There are hardly any women-only or women-majority networks where a woman could enter, gain confidence and move further. Lack of networks also deprives women of awareness and exposure to good role models. Few women are invited to join trade missions or delegations, due to the combined invisibility of women-dominated sectors or sub sectors and of women as individuals within any given sector (Mahbub, 2000).

E. Access to Policymakers

Most women have little access to policymakers or representation on policymaking bodies. Large companies and men can more easily influence policy and have access to policymakers, who are seen more as their peers. Women tend not to belong to, and even less reach leadership positions in, mainstream business organizations, limiting their input into policymaking through lobbying. Women's lack of access to information also limits their knowledgeable input into policymaking (UNECE, 2004).

OECD (2002), ILO (2008) added that the key factors that affect women entrepreneurs' performance especially in developing continents like Africa are:- vulnerability of women to adverse effects of trade reform; restraints with regard to assets (land); lack of information to exploit opportunities; and Poor mobilization of women entrepreneurs; lack of management skills; lack of awareness among young women of entrepreneurship as a career option; conflicting gender roles; gender inequality inappropriate technology; and constraints at the legal, institutional and policy levels.

2.2.4 Women Entrepreneurs in Ethiopia

A national survey conducted by the Ethiopian Welfare Monitoring Unit as sited in Eshetu and Zeleke (2008) shows that women entrepreneurs in Ethiopia are not provided with adequate policy related and strategic support from the national government, and that the promotion of vibrant SMEs should be one of the most important priority strategies for empowering women, addressing abject poverty and unemployment in Ethiopia. Businesses and enterprises operated by women contribute for economic dynamism, diversification, productivity, competition, innovation and economic empowerment of the poorest of the poor. Historically, there has been a well established tradition of women being involved in small businesses and enterprises. However, it is only recently that women's entrepreneurship has gained the attention of economic planners and policy makers particularly in developing countries in Ethiopia. Although the national government has come to acknowledge that supporting enterprises operated by women promotes gender equality & economic empowerment, the majority of enterprises operated by women face difficulty in terms of access to finance, resources, business skills & institutional support from the national government Ethiopian Ministry of Trade & Industry of Ethiopia (2003); National Bank of Ethiopia (2002); Negash & Kenea, (2003).

The studies stressed that MSEs 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, & better economic circumstances, has access to the financial and other resources needed to start and grow larger enterprises.

Members of the Ethiopian Women Exporters' Forum (EWEF) are illustrative of this group, although even members of the EWEF complain about inadequate access to commercial bank loans to meet their working capital needs because of the rigid requirement for collateral guarantees (which they often cannot meet). Research has shown that it is possible for women to make the transition from a micro to a small enterprise under the right circumstances. The ILO (2003) study of women in growth enterprises found that 70 per cent of the women entrepreneurs currently engaged in small enterprises had started them as micro-enterprises and grown them over time.

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

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

Furthermore, ILO (2003) found that lack of suitable location or sales outlet; stiff competition; low purchasing power of the local population; lack of marketing knowhow; seasonal nature of the business ;lack of market information ;inadequate infrastructure; shortage of time (due to multiple tasks) ;shortage of raw materials ;Shortage of working capital are constraints of women entrepreneurs in Ethiopia.

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

2.3 Women entrepreneurs in MSEs

Women Entrepreneurs in MSEs are important to almost all economies in the world, but especially to those in developing countries and, within that broad category, especially to those with major employment and income distribution challenges. On what we may call the “static” front, women entrepreneurs in MSEs contribute to output and to the creation of “decent” jobs; on the dynamic front they are a nursery for the larger firms of the future, are the next (and important) step up for expanding micro enterprises, they contribute directly and often significantly to aggregate savings and investment, and they are involved in the development of appropriate technology.

In an increasingly international marketplace, many companies are finding that prosperity is best achieved from specialization, as opposed to diversification. While the majority of the world’s largest companies continue to provide multiple services to numerous markets, they now purchase many components and goods from smaller companies that serve one particular niche. As the global marketplace continues to develop, women entrepreneurs in MSEs provide an effective tool for economic growth through participation in global supply chains (World Bank, 2005).

2.3.1 Benefits of Women Entrepreneurs in MSEs

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

According to World Bank (2003) report Women entrepreneurs in MSEs are the engine of growth; essential for a Competitive and efficient Market; Critical for Poverty reduction; and Play a Particularly Important Role in developing Countries

Furthermore; according to UNECE as sited in on its web site, women Entrepreneurs in MSEs are contributing to employment growth at a higher rate than larger firms. The private sector and in particular women entrepreneurs in MSEs form the backbone of a market economy and for the transition economies in the long-term might provide most of the employment. Support for women entrepreneurs in MSEs will help the restructuring of large enterprises by streamlining manufacturing complexes as units with no direct relation to the primary activity are sold off separately. And through this process the efficiency of the remaining enterprise might be increased as well; they curb the monopoly of the large enterprises and offer them complementary services and absorb the fluctuation of a modern economy; through inter-enterprise cooperation, they raise the level of skills with their flexible and innovative nature. Thus women entrepreneurs in MSEs can generate important benefits in terms of creating a skilled industrial base and industries, & developing a well-prepared service sector capable of contributing to GDP.

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

2.3.2 Factors affecting women entrepreneurs in MSEs

Even though women entrepreneurs in MSEs contribute a lot for the economic development of a country, there are a number of challenges that affect them associated with different factors. For example, according to World Bank (2005), ILO (2003), (SMIDEC, 2004), women entrepreneurs in MSEs are affected by lack of entrepreneurial, managerial and marketing skills; bureaucracy and red tape; lack of accessibility to information and knowledge; difficulties accessing financial resources/Lack of capital; lack of accessibility to investment (technology equipment and know-how); nonconformity of standardization, lack of quality awareness and lack of mutual recognition schemes; Product and service range and usage differences; language barriers and cultural differences ;risks in selling abroad ;competition of indigenous MSEs in foreign markets; inadequate behaviors of multinational companies against domestic MSEs/Lack of government supply-supporting programs ;complexity of trade documentation including packaging and labeling ;lack of government incentives for internationalization of MSEs; inadequate intellectual property protection; unfavorable legal and regulatory environments and, in some cases, discriminatory regulatory practices; lack of business premises (at affordable rent); and low access to appropriate technology

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

2.3.3 Women Entrepreneurs in MSEs in Ethiopia

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

- ✓ MSEs are a better way for poverty reduction.

- ✓ MSEs are a platform for sustainable development and productivity.
- ✓ MSEs are important actors within the trade sector and a platform for economically empowering women and men.

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

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

The following definition of MSE is from the Ethiopian Ministry of Trade and Industry (1997) and is used to categorize the sector for the purpose of the strategy:

Micro Enterprises are those small business enterprises with a paid-up capital of not exceeding Birr 20 000, and excluding high technical consultancy firms and other high tech establishments.

Small Enterprises are those business enterprises with a paid-up capital of above 20,000 and not exceeding Birr 50 000, -- and excluding high technical consultancy firms and other high tech establishments.

The Micro and Small Enterprises Sector is described as the national homes of entrepreneurship. It provides the ideal: environment enabling entrepreneurs to exercise their talents to the full and to attain their goals. In comparison with other countries it is known that in all the successful economies, MSEs are seen as a springboard for growth, job creation and social progress at large.

❖ Women entrepreneurs' development in MSEs: difficulties and problems

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

Although the economic policy of Ethiopia paid due emphasis for entrepreneurship values and appreciation of the sector's contribution to the economy, there are still constraints related to infrastructure, credit, working premises, extension service, consultancy, information provision, prototype development, imbalance preferential treatment and many others, which therefore need proper attention and improvement. According to GTZ as sited in http://www.bds-ethiopia.net/approach-tvet.html, women entrepreneurs in MSEs in Ethiopia are faced with a number of challenges. The following can be cited as the main ones.

- ✓ Limited and for some complete lack of access to funds
- ✓ Lack of or poor skills of operators and/or the work force in the economy due to underdeveloped Technical and Vocational Education & Training (TVET) system
- ✓ Underdeveloped Business Development Services (BDS) market Poor infrastructure
- ✓ Weak private sector promotional institutions
- ✓ Weak public sector support system

❖ Main objectives of the women entrepreneurs' development strategy in MSEs

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

- ✓ Facilitate economic growth and bring about equitable development
- ✓ Create long-term jobs

- ✓ Strengthen cooperation between women entrepreneurs in MSEs
- ✓ Provide the basis for the Medium and Large Scale Enterprises
- ✓ Balance preferential treatment between women entrepreneurs in MSEs and bigger enterprises
- ✓ Promote export

According to the Ethiopian MSE-policy sited in www.bds-ethiopia.net, the Ethio-German Micro and Small Enterprise Development Strategy focus on four priorities:

- ✓ Enabling Governmental, Non-Governmental (NGO), Agencies and Commercial Business Development Services (BDS) Providers to implement efficient BDS to the Ethiopian Business Community.
- ✓ Strengthen the organizational capacity of the Partner Organizations through Organizational Development in order to deliver better services to the businesses
- ✓ Training of Trainers in order to implement CEFE Trainings (Creation of Enterprises through Formation of Entrepreneurs)
- ✓ Networking with all organization (Government, NGO, BDS-Providers, and International Donors) related to MSE Development in order to coordinate the respective activities.

2.4. Conceptual frame work

Based on the above review of related literature (both theoretical and empirical literatures) the researcher has developed the following conceptual framework for the purpose of analysis. As stated above, Success of WEs is determined by; characteristics of WEs and their Enterprises, Challenges of WEs and Supports. However, this particular study was emphasized on Challenges of Adama City WEs in MSEs. Therefore, the finding depends on the relationship and outputs of the independent and dependent variables.

Table 3: Relationship between Independent and Dependent Variables

Independent Variables		Dependent Variable
WEs Demography *Age, Education, Experience and Marital Status*	→	**Effects of different Challenges on Success of WEs activities in MSEs**
Character of WEs in MSEs and their Enterprises *Family Size, Sector, Ownership, Source, Preference and Initiation*	→	
Challenges of WEs in MSEs ➢ *Economic* ➢ *Socio-Cultural* ➢ *Legal and Administrative*	→	
Support Areas of TVETs and other Stakeholders ➢ *Training* ➢ *Machine and other Supports*	→	

CHAPTER THREE
METHODOLOGY

3.1 Design of the Study

A descriptive survey research design was employed in the study to investigate the key challenges of women entrepreneurs in MSEs in Adama City. The reason for using this design is that it enables to describe the different challenges of women entrepreneurs in MSEs as they exist.

3.2 Population, Sample and Sampling Techniques

Population of this study consisted of 2,558 women entrepreneurs who work in 5 sectors of MSEs. So as to get a reasonable sample size, 255 (10%) of Women entrepreneurs were selected in the MSEs. For selecting these samples of entrepreneurs, stratified sampling was used in which the 5 key sectors that woman entrepreneurs are engaged was taken as strata so as to give equal chance to each of the sectors. From each sector, 10% of women entrepreneurs in MSEs were selected randomly using lottery method by taking list of respondents from the MSE's office.

For microfinance, MSE heads and TVET leaders, purposive sampling was used. Top officials of these institutions (Adama Micro finance manager, MSEs Core process owner, and Adama TVET dean) were purposely taken and interviewed since the researcher believes that they know the condition better than others because of their day–to- day contacts with women entrepreneurs.

The following table (table 4) summarizes the total population in each sector and the corresponding sample taken from each sector.

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

Key Sectors	Population/Strata	Sample
Industry/Production	**370**	**37**
Construction	**191**	**19**
Service	**781**	**78**
Urban Agriculture	**312**	**31**
Trade	**904**	**90**
Total	**2558**	**255**

Source: Adama MSEs office annual report (2005E.C)

3. 3 Data Sources and Method of Data Collection

The primary data was gathered from women entrepreneurs and leaders of the major institutions such as Micro Finance, TVET and MSE while the sources of secondary data include various relevant reports, websites and literatures.

Survey questionnaires and interviews are the primary data collection methods. In terms of structure, the questionnaires was close ended and hence fully structured. A semi structured interview guide questions was developed and employed. Data from secondary sources was gathered using cards systematically organized along the main themes of the study. The questionnaires were distributed to sampled respondents with a close follow-up and follow through by the researcher. The researcher was conducting the interviews in person.

Even if some of the questions are taken from website of standard questioners, in order to assuring the reliability and validity of the tests by using SPSS software package, the pretest result shows a value of 84.91 %. According to Yalew (2009), taking the number of items in the questionnaire and the characteristics of respondents, the value can verify the reliability of the testes. In addition, it was checked for grammar and other spelling errors using language and measurement professionals. Based on the findings of the pretest and comments of language and measurement experts, certain amendments were made on the questionnaire and lastly by giving the necessary orientations to respondents, the questionnaire was distributed to the whole sample women entrepreneur respondents.

3.4 Methods of Data Analysis

After the data has been collected, it was coded and fed to excel sheet so as to simplify further tasks. The respondents' scores were summarized from the sheet and made ready for analysis. After that, it was analyzed using both descriptive statistical techniques and descriptive narrations. The demographic profiles and items related to characteristics of women entrepreneurs were analyzed using simple statistical tools such as tables and percentages. Descriptive statistics (mean and standard deviations) of the respondent scores were computed for the Likert statements and analyzed by comparing these mean scores and deviations among respondents. The reason for using descriptive statistics is to compare the different factors that affect women entrepreneurs in MSEs by the means and standard deviations of scores. The interview questions were analyzed using descriptive narrations.

Finally, all these were followed by the necessary interpretations and discussions so as to achieve the desired goals. In interpreting the results for the likert questions, the mean scores less than 2.45 implies respondents do not agree; scores 2.45-3.44 shows undecided and greater than 3.44 indicates agreement among respondents on the issues raised rounding results to the nearest two decimal places. To this end, a software package known as SPSS, a program developed for social science study, was used.

CHAPTER FOUR
RESULT AND DISCUSSION

This chapter presents and analyzes the data collected and discusses it accordingly. First, the demographic profile of respondents is analyzed and presented followed by the characteristics of women entrepreneurs in MESs. Both are analyzed using frequency tables and percentages. Thirdly, the data related to the challenges that affect women entrepreneurs and the areas of support between TVETs and MSEs are presented and analyzed. With support of SPSS software, mean and standard deviations are used for the presentation and analysis of these parts. Finally, discussions are made based on the data presented and analyzed. Of the totally distributed questionnaires (255), 210 were properly filled and collected. This amounts 82.35% of the total respondents. Since this is adequate enough to make the analysis, all the discussions below are made on these groups of respondents.

4.1 Demographic Profile of Respondents

The following table (table 5) summarizes the demographic profile of respondents by age, educational level, work experience and marital status.

Table 5, Respondents' demographic profile

1. Age	**Number**	**Percentage**
Below 20	27	12.86
21-30	121	57.62
31-40	44	20.95
Above 40	18	8.57
Total	**210**	**100**
2. Educational level		
Can't read and write	5	2.38
Grades 1-4	7	3.33
Grades 5-8	17	8.10
Grades 10 complete	48	22.86
10+1 &10+2	57	27.14
10+3 /Diploma	61	29.05
BA/BSC & above - -	15	7.14
Total	**210**	**100**
3. Experience		
Less than 1 years	76	36.19
1-5 years	99	47.14
6-10 years	23	10.95
Greater than 10 years	12	5.71
Total	**210**	**100**
4. Marital Status		
Married	91	43.33
Single	102	48.57
Divorced	10	4.76
Widowed	7	3.33
Total	**210**	**100**

Source: Survey Data

As can be seen from the table 5, majority of the respondents are within the age category of 21-30 years (57.62%) followed by those under the category of 31-40 years (20.95%).The remaining 12.86% and 8.57% of the respondents are under the age category of below 20 years and above 40 years respectively.

When we see the educational level of the respondents, it is clearly seen from the table that most of them are qualified with 10+3 Diploma level of education and it represents about 29% of the total respondents. This is followed by those who have 10+1 &10+2 certificates (27.14%) and Grades 10 complete (22.86%). The table also shows that 8.1% and 7.14% of the respondents are Grades 5-8 and BA/BSC & above respectively. It is only 3.33% those reach Grades 1-4 and 2.38% of respondents can't read and write.

With regard to the work experience of the respondents, the table shows that majority of the respondents about 83% have less than 5 years of experience in their work.

The marital status of the respondents shows that the majority are singles (48.57%) followed by married (43.33%).The remaining 4.76% and 3.33% of the respondents are divorced and widowed respectively.

4.2 Characteristics of women entrepreneurs in MSEs and women owned enterprises

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

- **Family Size**

The family size is one of the factors that may affect the success of the women entrepreneurs in many ways. If they have large family member to take care then the attention given to the business activity may be affected which in turn affects their success. Table 6 presents the family size of respondents.

Table 6, Family sizes of respondents

Family size	**Number**	**Percent**
1	65	30.95
2	39	18.57
3	49	23.33
4	17	8.10
5	15	7.14
Greater than 5	25	11.91
Total	**210**	**100**

Source: Survey Data

As can be seen from the table 6, almost, one third of the respondents have a family size of 1. Again the table also shows that one fifth of the respondents have a house hold size of greater than 4 and the least respondents that their family size is 5.

- ## Sector

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

Table 7, Sectors respondents engaged in.

Sector	**Number**	**Percent**
Trade	96	45.71
Production	31	14.76
Services	66	31.43
Construction or Handicraft	8	3.81
Agriculture	9	4.29
Total	**210**	**100**

Source: Survey Data

It is clearly seen from table 7 that 45.71% of the respondents are engaged in the trade sector. The service and production sector accounts 31.43% and 14.76% of the respondents respectively. The others (Agriculture, Construction…) and hand crafts sectors take the remaining 4.29% and 3.81% respectively.

➢ Number of employees in the enterprise

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

Table 8, Number of employees hired.

Number of employees in the enterprise	Number	Percent
Less than 5	166	79.05
5-10	29	13.81
More than 11	15	7.14
Total	**210**	**100**

Source: Survey Data

As you can see from table 8, majority of the respondents (79.05%) hire less than 5 employees in their enterprise. But 13.81% respond that they employ between 5 and 10 workers in their enterprise and the remaining 7.14% of the respondents hire more than 11 employees.

➢ Legal ownership status of the establishment

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

Table 9, Legal ownership of the enterprise

Legal ownership status of the establishment	Number	Percent
Sole ownership	125	59.52
Joint ownership/Partnership	17	8.10
Family business	31	14.76
Cooperative	37	17.62
Other	0	0
Total	**210**	**100**

Source: Survey Data

As one can observe from the table 9, majority of the respondents (59.52%) establish their enterprise in the form of sole ownership followed by cooperative (17.62). The least number of respondents have a legal ownership of joint ownership/Partnership business (8.10%).

- ## Reasons to start own business

The motivators to establish own business are many in number and vary from individual to individual. Table 10 shows the reasons that women entrepreneurs in MSEs are motivated to start their own enterprises.

Table 10, Reason to Start own Business

Reasons to start own business	Number	Percent
Family tradition	37	17.62
To be self-employed	116	55.24
Brings high income	26	12.38
No other alternative for incomes	28	13.33
Others	3	1.43
Total	**210**	**100**

Source: Survey Data

Table 10 vividly shows that most of the respondent entrepreneurs establish their own business for the reason that they want to be self-employed. Almost one third of the respondent's start their own business based on family tradition, with lack of other alternatives for incomes and to get high income. Least of the respondents establish their own business by others reasons like; they want to be not husband dependent.

➢ Who initiated and started the business?

It is common that some start their own business with their own initiation and some others establish enterprises with family or friends as a partner. Table 11 shows the initiators of women entrepreneurs to start own business.

Table 11, Initiators and starter of the business

Who initiated and started the business	**Number**	**Percent**
Myself alone	107	50.95
Family	66	31.43
Friends	28	13.33
Others	9	4.29
Total	**210**	**100**

Source: Survey Data

Table 11 clearly depicts that majority of the respondents start enterprises with their own initiation. One third of the respondents start businesses with their family initiation and least of the entrepreneurs establish business with an initiation of others (like; husband and lack of proper handling of previous employers).

➢ Source of skill for running your enterprise

In running any business, it is logical that the necessary skills are required. These skills can be acquired from different sources. The following table (table 12) shows the respondents source of skills to run their enterprises.

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

No.	Item	Number	Percent
1	**Is there anyone in the family who was entrepreneur or owner of some related business activities?**		
	Yes	139	66.19
	No	71	33.81
	TOTAL	**210**	**100**
2	**If yes, what is your family relation with him/her?**		
	Father	39	28.06
	Mother	22	15.83
	Brother	34	24.46
	Sister	16	11.51
	Grand father	3	2.16
	Grand mother	9	6.47
	Husband	13	9.35
	Others	3	2.16
	TOTAL	**139**	**100**
3	**Source of skill for running your enterprise?**		
	Through formal training	57	27.14
	From past experience	63	30.00
	From family	78	37.14
	Other	12	5.71
	Total	**210**	**100**

Source: Survey Data

It is possible to see from the table 12 that, 66.19% of the entrepreneurs respond that they have family member who was an entrepreneur. It is only 33.81% who have no an entrepreneur in their family. Of those women who respond of having an entrepreneur family, 28.06% said that their fathers are entrepreneurs. 24.46% and 15.83% of respondents respond that their brother and mother is an entrepreneur respectively.

Similarly, 11.51% and 9.35% of respondents respond that their sister and husband is an entrepreneur respectively. It is only 6.47% who have an entrepreneur grandmother. Both who have an entrepreneur grandfather and other family member rate 2.16%.

It is also indicated in the table 12 that 37.14% of the respondents acquire the necessary skill for their business from family. Moreover, 30% of the entrepreneurs acquire their skills from past experience. Similarly, 27.14% of the entrepreneurs acquire their skills through formal training. Only 5.71% of the respondent entrepreneurs acquire the skill from sources other than those stated.

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

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

Table13. Source of startup funding

Item	**Number**	**Percent**
Personal saving	60	28.57
Family	69	32.86
Borrowed from relatives or friends	10	4.76
Equb	30	14.29
Assistant from friends/relatives	3	1.43
Inheritance	7	3.33
Borrowed from Bank	22	10.48
Assistant from NGO's	5	2.38
Others	4	1.90
Total	**210**	**100**

Source: Survey Data

The table 13 shows that almost two third of the respondents got money from family and personal saving as main source of start-up funding in financing their enterprises. Table 13 shows that below one third of the entrepreneurs finance their business from traditional Equb and borrowing from bank as their main source of start-up funding. Least of women entrepreneurs in MSEs got from inheritance and use friend's assistance as their main source of start-up funding.

4.3 Challenges of Women Entrepreneur's in MSEs

There are a number of challenges that affect women entrepreneurs in MSEs associated with different factors.

- **Economic challenges**

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

Table 14, Economic challenges that affect women entrepreneurs in MSEs

No.	Item	Mean	Standard Deviation	Rank of Severity
1	**Economic challenges or factors**			
1.1	Satisfied with the financial access given by micro finances and other credit institutions.	3.03	1.20	3rd
1.2	Possibility to get credit from bank for my business	2.40	1.23	1st
1.3	Better access to market for my products	3.86	1.11	9th
1.4	Access to information to exploit business opportunities	3.82	1.16	8th
1.5	Ownership of premises (land) to run my business	2.71	1.43	2nd
1.6	Managerial skills	3.90	1.14	10th
1.7	Access to necessary technologies	3.26	1.31	7th
1.8	No stiff competition in the market place that I am engaged in	3.10	1.21	5th
1.9	Availability of adequate infrastructures	3.24	1.29	6th
1.10	Access to necessary inputs(raw materials)	3.11	1.24	4th
Grand mean/standard deviation		**3.243**	**0.097**	

Source: Survey Data

Table 14 shows the first economic challenge (financial access that they got from micro finance) score mean (3.03) and standard deviation (1.20), the respondents are almost undecided. It seems that these women neither agree nor disagree on the financial access given by micro finance and other credit institutions.

It is discussed in table 13 above that banks are the fourth suppliers of finance for women entrepreneurs in MSEs. But table 13 shows that women entrepreneurs in MSEs are not satisfied with the financial access given by government or private banks. It shows a mean score of 2.40 with a standard deviation of 1.23.Therefore, the average score of the respondents with regard to satisfactory financial access from bank is 'disagree' with little deviations among them.

As the mean score (3.86) and standard deviation (1.11) in the table 14 show, the market access of the respondents entrepreneurs is agreed. It seems that these women have a better access on the market condition of their products.

However, these women entrepreneurs respond that they have a better access to information to exploit different business opportunities. As the mean score (3.82) and standard (1.13) clearly depicts, the respondent entrepreneurs agree on their better access to business information's.

One success factor for an entrepreneur is having own premises such as land (Hisrich, 2005). Table 14 above shows that the respondent women entrepreneurs in MSEs do not decided to say they have or not have their own land to run their businesses. The response shows a mean of 2.71 with a standard deviation of 1.43.

In relation to their managerial skills in running their business, the respondents highly agree on it. This is justified by the mean score (3.9) and the standard deviation (1.14).

With regard to technological access and market competition, the mean scores (3.26 for technology access and 3.10 for market competition) and the standard deviations (1.31 for technology access and 1.21 for market competition) shows that respondents undecided to agree or disagree. Similarly the mean scores (3.24) and standard deviations (1.29) shows that, the respondent women entrepreneurs in MSEs undecided on the availability of the necessary infrastructures around their working areas.

Lastly, the scores for the availability of necessary raw material/inputs in the table 14 show that the respondent entrepreneurs do not decided with their access to these raw material/inputs with a mean of 3.11 and standard deviation of 1.24.

Socio-cultural challenges

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

Table 15, Socio-cultural challenges that affect women entrepreneurs in MSEs

No.	**Item**	**Mean**	**Standard Deviation**	**Rank of Severity**
1	**Socio-cultural challenges**			
1.1	Social acceptability	4.08	1.167	9th
1.2	Existence of contact(network) with outsiders	3.54	1.384	3rd
1.3	No prejudice or class biases	3.43	1.185	2nd
1.4	Attitude of societies towards my products or services is positive	4.02	1.040	7th
1.5	The attitude of other employees towards my business is positive	4.04	0.977	8th
1.6	Positive relationship with the workforce	4.17	0.992	10th
1.7	I have no conflicting gender roles	3.90	1.132	6th
1.8	I am not affected by gender inequalities	3.63	1.105	4th
1.9	I have no cultural influences	3.63	1.082	5th
1.10	I never encounter harassments in registering and operating my business	3.35	1.102	1st
Grand mean/standard deviation		**3.779**	**0.116**	

Source: Survey Data

The mean scores (4.08) and standard deviation (1.17) of the respondents in table 15 shows that women have better social acceptability .They agree on the idea that they have a better social acceptance. Similarly, the contact (networks) that women entrepreneurs in MSEs have with outsiders is too high with a mean score of (3.54) and standard deviation of (1.38).

However, they undecided to the idea of they have no prejudices or class biases with a mean of (3.43) and standard deviation of (1.38). With regard to the attitude of the society towards their products/services, the respondent women entrepreneurs in MSEs agree on the idea that the attitude of the society is positive. Similarly, in relation to the attitude of other employees towards their business and the relationship that these women entrepreneurs have with their employees, the table above shows that, the respondents have a positive relationship with their employees and the attitude of the employees towards the business is positive too. The mean scores 4.04 and 4.17 and standard deviations 0.8 and 0.99 for attitude of employees and relationship with employees respectively clearly strengthens this idea.

These respondents are agreeing with the idea of not having conflicting gender roles. The mean scores (3.90) and standard deviations (1.13) in the table 15 show that there is no different conflicting gender roles for the respondent women entrepreneurs in MSEs.

By the same taken, issues of gender inequality and cultural influences are not serious problems for women entrepreneurs in Adama MSEs as the table above shows very well. The respondents agree both with scores of mean of 3.63 and standard deviation of 1.11 and 1.10 that there are no gender inequalities and cultural influences respectively. But they are undecided on the issues of harassment problems. This is justified by the mean 3.35 and with a standard deviation of 1.10 for harassments.

- **Legal and administrative challenges**

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

Table 16, Legal and administrative challenges that affect women entrepreneurs in MSEs

No.	Item	Mean	Standard Deviation	Rank of Severity
1	**Legal and Administrative challenges**			
1.1	Business assistants and supporters from government bodies	3.05	1.07	9th
1.2	Business training is given to me by the government agency	3.03	1.26	8th
1.3	Network with different administrative bodies	3.21	1.11	13th
1.4	Access to policy makers	2.97	1.12	7th
1.5	No legal constraints	3.12	1.08	12th
1.6	No institutional constraints	3.10	1.14	10th
1.7	No policy constraints	3.12	1.18	11th
1.8	I can borrow money even without titled assets as a collateral	2.90	1.22	4th
1.9	Interest rate charged by micro finances and other lending institutions is reasonable	2.90	1.07	5th
1.10	I have never encountered bureaucracies and red tapes	2.70	1.25	2nd
1.11	I am beneficiary of government incentives	2.58	1.16	1st
1.12	In general the overall legal and regulatory environments favorable	2.94	1.08	6th
1.13	The tax levied on my business is reasonable	2.80	1.33	3rd
Grand mean/standard deviation		**2.955**	**0.083**	

Source: Survey Data

Tables 16 above clearly portraits that some of the respondent women entrepreneurs in Adama MSEs are undecided to say we have or not have business assistant and supports from government bodies. The mean score (3.05) and standard deviations (1.07) shows that these entrepreneurs undecided with the issue that they have business assistants and supports from the concerned government officials. Additionally, the mean score of 3.03 and 3.21 with standard deviations of 1.26 and 1.11 shows that these entrepreneurs undecided with the issues of business training given by the government agency and network they have with administrative bodies respectively. Again, some of women entrepreneurs undecided with the ideas of having, access to policy makers and no legal constraints. For these two ideas, the mean scores 2.97 and 3.12 with standard deviations of 1.12 and 1.08. Clearly this shows their abstaining from agree or disagree respectively.

Similarly, response of undecided are seen among the respondents in relation to both the inexistence of legal, institutional and policy constraints. The mean (3.12), (3.10) and (3.12) with the standard deviations (1.08), (1.14) and (1.18) for all the constraints matters respectively support the ideas. Similarly, with both the means of 2.90 and the standard deviations of 1.22 and 1.07 the respondents are undecided on the idea of borrowing money even without collaterals and Interest rate charged by micro finances and other lending institutions respectively.

The same to this, the table shows that respondents are undecided in the issues of “bureaucracies and red tapes” and “government incentives for entrepreneurs”. Undecided response on the issues of “bureaucracies and red tapes” and “government incentives for entrepreneurs” is justified by the calculated means (2.70) and (2.58) with standard deviations of (1.25) and (1.16) respectively.

Lastly, the respondent’s undecided on the overall legal and regulatory environments with the mean of 2.94 and standard deviation of 1.08. With regard to the reasonableness of tax levied on their business the respondents are undecided. This case is justified by mean of 2.80 and standard deviation 1.33.

4.4 Comparison on Challenges of Women Entrepreneur’s in MSEs

Even though, all the economic, social, legal and administrative factors affect entrepreneurs, this does not necessarily mean that all have equal impact. Table 17 clearly compares the overall impact of all the key challenges discussed in detail above.

Table 17, Comparison on the major Challenges of Women Entrepreneurs

No.	Item Challenges	Grand Mean	Grand Standard deviation	Severity Rank
1	Economic Challenges	3.243	0.097	2nd
2	Socio-cultural Challenges	3.779	0.116	3rd
3	Legal & administrative Challenges	2.955	0.083	1st

Source: Survey Data

The grand mean (2.955) and grand standard deviation (0.083) in the table 17 clearly depicts that the legal and administrative factors are Sevier than the others followed by the economic factors that has a grand mean of (3.243) and a grand standard deviation of (0.097).

Table 17 also shows that the impact of the socio-cultural factors is better than the economic and “legal and administrative” factors as the grand mean (3.779) and grand standard deviations (0.116) clearly depict.

4.5 Supports given by TVET, NGOs and other Governmental institutions to women entrepreneurs in MSEs

Even though TVETs are not expected to tackle all the problems that women entrepreneurs in MSEs face, there are some supports that can be taken as a responsibilities of TVET colleges and institutes. By the following table (table 18), it is tried to assess whether TVETs, other governmental institutions and NGOs are providing the required supports to MSEs or not.

Table 18, Summary of the Supports Given by TVETs, NGOs and municipality to MSEs

No.	Item Supports given by TVETs to MSEs	Mean	Standard Deviation	Rank of Supports
	Training Support			
1	TVETs provide entrepreneurship training to MSEs	2.14	1.311	9th
2	TVETs provide marketing training to MSEs	2.27	1.369	13th
3	TVETs provide planning and financial report training to MSEs	2.26	1.342	12th
4	TVETs provide machine maintenance training to MSEs	1.96	1.084	8th
5	TVETs provide customer service training to MSEs	2.19	1.298	10th
6	TVETs provide technical skill training to MSEs	2.25	1.355	11th
	Machine Support			
7	TVETs provide machine maintenance service to MSEs	1.95	1.075	7th
8	TVETs provide technology support to MSEs	1.88	0.950	6th
9	Municipality or other government body provide machinery (gift)supports to MSEs	1.77	0.937	1st
10	Municipality or other government body provide Financial supports to MSEs	1.81	1.018	3rd
12	Municipality or other government body provide Raw material supports to MSEs	1.84	1.067	4th
13	Municipality or other government body provide different equipments to MSEs	1.80	1.014	2nd
14	NGOs provide machine, money or furniture supports to MSEs	1.88	1.142	5th
Grand mean/standard deviation		**2.000**	**0.161**	

Source: Survey Data

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

Entrepreneurship training enables individuals create to own businesses rather than seeking employment in any organization. To strengthen such a culture, TVETs are providing entrepreneurship training to the youth. Even though this is the case, according to table 18 women entrepreneurs in MSEs do not agree with the provision of entrepreneurial training to them with a mean of 2.14 and standard deviation of 1.31. Similarly, respondents agree that marketing, planning and financial report training are not given to them by TVET institutions/colleges. The mean (2.27) and (2.26) and standard deviations of (1.37) and (1.34) for marketing, plan and report respectively are good indicators of this.

A support to MSEs in relation to machine maintenance and customer service training is also weak. The mean (1.96) and (2.19) with standard deviations of (1.08) and (1.30) in table 17 clearly shows that respondents do not agree with machine maintenance and customer service trainings supports from TVETs respectively.

Finally, on technical skill training given by TVET the table18 show mean 2.25 and standard deviation 1.36. This represent respondent is disagreeing with the issue.

As one stakeholder in strengthening women entrepreneurs in MSEs, TVETs, other governmental institutions and NGOs are also expected to support in finance, technology, raw materials, equipments and facilities.

However, the supports in the areas of machine maintenance and technical skill trainings seem better as the table 18 above portrays very well. Regarding machine maintenance support, the mean (1.95) and standard deviation (1.06) depicts that the respondents' agreement scale is more than undecided, indeed less than agree. About technological support respondents disagree that support is given. The mean (1.88) and the standard deviation (0.95) confirm this idea.

As one stakeholder municipality is expected to support MSEs by providing them different machines that created or copied within different governmental institutions. It is clear in the table above that machine gift is not given to MSEs through municipality. The mean (1.77) and standard deviation (0.94) shows the agreements among respondents in acquiring this support. However, respondents' agreement is weak in relation to the idea that financial support within municipality or governmental agencies is given to women entrepreneurs in order to support them. This is strengthened by the mean (1.81) and standard deviations (1.02) calculated in the table above.

As one stakeholder in strengthening women entrepreneurs in MSEs, municipality is also expected to support in raw materials and equipment. Table 17 above shows that, the respondent entrepreneurs do not agree with the provision of raw material and equipment supports given through municipality and supporting women entrepreneurs in MSEs with raw material and equipment support is not common. Nevertheless, the respondent women entrepreneurs disagree with mean (1.88) and standard deviation (1.37) that facility supports are given to them by NGOs.

To conclude, the overall supports given to women entrepreneurs in MSEs through TVETs, other governmental institutions and NGOs is below average as the grand mean (2.00) and grand standard deviations (0.0.16) in the table 18 shown.

4.6 Co operations among MSEs, TVETs and Micro Finances

When MSEs come in to idea, it was targeted to use them as main tools in reducing poverty through the cooperative efforts of TVETS, micro finances and municipalities as the interview conducted with heads of MSEs, TVET leaders and micro finance managers indicate. It was designed that *MSEs:* - to perform the recruitment and selection of entrepreneurs in MSEs; *TVETs:* - to provide the necessary trainings to the selected entrepreneurs; micro finances: - to give financial supports and municipalities - to make premises (land) available to them.

In order to achieve these shared responsibilities, a common string committee that includes members from all (college dean, municipality mayor, MSEs Process owner and micro finance manager) was formed. As the interview results show, the committee has a regular meeting period; plan tasks together and follow up their achievement jointly. However, when that come in to practice, a lot of problems were faced associated with different internal and external factors from all stakeholders. As discussed in table 14 above half of women entrepreneurs have no their own premises (land) to run their business. This seems a problem observed from the side of the municipalities as it is its responsibility. Table 14 also shows that the financial access of most respondents is weak. This problem is associated with micro finances in that financial arrangements are their responsibilities. In relation to the training supports given by TVETs, still is not satisfactory. The MSEs work process owner complain that trainees will not acquire the required trainings from TVETs. She states reasons such as shortage of trainers, trainer's overloads and lack of incentives given to them as main ones. In addition shortage or raw materials, machines and budget problems are stated as reasons by the process owner. Because of these, the process owner added our trainees are forced to return back before completing and sometimes at the beginning of the training sessions. For this, the dean of Adama TVET responds that it is a problem of attitudinal change among teachers by associating everything with incentives.

Similarly, the interview conducted with the dean shows that there were problems in recruiting and selecting candidates for training in the side of MSEs. The dean stressed that proper selection mechanisms were not used in screening the candidates. They faced problems such as screening the same trainees for different training programs at different times even though there are others waiting for their turn. The dean also added that disciplinary problems were observed among the trainees. In their criteria of screening, the dean commented that MSEs use of one kebele system (cooperative member trainees should be from one or same kebele) and limiting the minimum number of cooperative member in to 10 are the reason for the occurrence of such a problem.

With regard to financial matter, an interview conducted with Adama micro finance manager shows that, those women entrepreneurs organized by MSEs have problems in returning 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 collection capacity of the institute is below 70%, the national bank will not allow the money to lend to such "risky borrowers" - what the manager call them. In addition, since these entrepreneurs do not have fixed assets that serve as a collateral, group lending system is used. The problem with such a system is that one is an agent for the other; in that members in a group will be responsible for problems created by any of the members in the group. The manager complained that they observe even borrowers that hide themselves after taking the money. These problems are also reflected in borrowing money from micro finances.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

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

5.1 Summary

In this study, it was designed to assess the challenges or factors that affect women entrepreneurs in MSEs. It was also tried to address the characteristics of women entrepreneurs in MSEs and their enterprises and the supports they acquire from TVETs, other governmental institutions and NGOs. A sample of 255 women entrepreneurs engaged in 5 sectors was taken for the study using stratified and simple random sampling. In the process of answering the basic questions, a questionnaire that include demographic profiles, characteristics of women entrepreneurs and their enterprises, challenges or factors that affect women entrepreneurs in MSEs and supports MSEs acquire from TVETs, other governmental institutions and NGOs was designed in a closed ended and likert scales. Moreover, structured interviews were held with top officials of MSEs, micro finances and TVET educators. After the data has been collected, it was analyzed using simple statistical techniques (tables and percentages) and descriptive statistics (mean and standard deviations). Based on 210 respondents and interview results acquired from the concerned officials, the major findings of this study are summarized as follows.

- ✓ Most of the respondent women entrepreneurs are under the age category of 21-30 and educational level of 10+3/Diploma with a working experience of 1-5 years and their marital status are single.
- ✓ Majority of the respondents have a family size of 1; engaged in the trade sector; hire less than 5 employees within their organization and the legal ownership establishment of their enterprises is in the form of sole owner ship. Moreover, majority of the respondents start their own business for the reason of to be self employed. Similarly, most of these respondents start their own business by their own initiation and acquire the necessary skills from family. Besides this, they

have entrepreneurial family, among this that have an entrepreneurial family, most of them have a self employed father. The main source of startup fund for majority of the respondents is family.

- ✓ The major economic factors that affect women entrepreneurs in MSEs according to their severity order are credit from bank, lack of own premises or land, lack of financial access from micro finance, stiff competition in the market, raw materials, Infrastructure problems and lack of access to technology. But access to information, access to market and managerial skill are not serious economic problems for these entrepreneurs.
- ✓ The major socio-cultural factors that affect the respondent women entrepreneurs in MSEs in Adama city according to their severity order are harassments, prejudices or class biases and Contact (network) with outsiders. However, relatively other factors like Conflicting gender inequality, cultural influence, gender roles, product acceptability, attitude of employees to the business, Social acceptability and relationship with the workforce are not as such problems that affect women entrepreneurs.
- ✓ All the major legal and administrative factors have problems that affect negatively the respondent women entrepreneurs in MSEs. Because all factor's scores bellow X=2.45.
- ✓ Of the major factors that affect the respondent women entrepreneurs in MSEs, legal/administrative factors take the leading position followed by economic factors and socio/cultural factors respectively.
- ✓ The supports that women entrepreneurs in MSEs acquire through TVETs, other governmental institutions and NGOs according to their degree of support, all issues scores below (X =2.45), this shows all supports are highly weaker.
- ✓ The cooperation among MSEs, TVETs, micro finances and municipalities is very weak as the interview results show.

5.2 CONCLUSION

Birley (1987) found that the background and personal characteristics of women entrepreneurs in MSEs in that they are from a middle or upper class family, the daughter of a self employed father, educated to degree level, married with children, forty to forty five at start-up and, with relevant experiences. In support of Birley's findings, women entrepreneurs in MSEs are daughters of self employed father and are married. The fact that these entrepreneurs are daughter of self employed father shows that women entrepreneurs in MSEs are not significant in number in the business arena. This is because the number of respondents having a self employed mother or sister is insignificant. By the same logic, it is also possible to guess from the fact that women entrepreneurs are married that they may have conflicting gender roles such as keeping kids since in our country context most of these responsibilities are left to women.

However, the idea that these entrepreneurs are from a middle or upper class, educated to degree level, forty to fort five at the start up and having the relevant experiences contradict with the Birley's findings. Of course, his findings may work in most developed countries. Their total applicability in developing countries like Ethiopia is questionable. One can reach to the conclusion that women entrepreneurs in Adama are not from a middle or upper class. This is because, had these entrepreneurs be from such a family, they would not have seen starting own business as a last resort. Similarly, the maximum educational level that these entrepreneurs reach is 10+3/Diploma. Regarding their age and experience, it is also possible to deduce that women entrepreneurs in MSEs in Adama are in the age categories of 21-30 and join the business without adequate experiences. This implies women entrepreneurs in MSEs in Adama city are youngsters and within the productive age that can contribute a lot for their performance. However, the fact that they are less experienced in their areas of work may negatively affect their activities.

In relation to family size, even though Shane (1997) and ILO (2003) found that women entrepreneurs have an average larger family size, this study found that the majority women entrepreneurs have a family size of 1 which is less than the average family size in Ethiopia that is 4.8(CSA, 1995). This is contradictory and needs further investigation.

UNECE (2004) reported that MSEs have a better employment opportunity than even that of larger ones. As this study shows, most women entrepreneurs in MSEs in Adama are engaged in the trade sector and employ less than 5 individuals within them. Hence, the finding mismatches with the report. Similarly, the entrepreneurs are organized under sole ownership and use family as main sources of funding. This shows the trade sector is relatively increasing at an alarming rate in Adama. Besides this, the openings of Micro finances allow women for the purpose of acquiring finance even without collaterals.

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

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

In contrast to the findings of World Bank, ILO Samiti, Tan and SMIDEC, this study found that access to the information is not problem of women entrepreneurs in MSEs in Adama city. This may be attributed to different reasons. First, since the study is conducted in Adama town, these problems may not be observed as compared to women entrepreneurs in rural areas. Secondly, since the studies were done some years before, certain changes may be seen in between.

With regard to socio-cultural conditions, except case of harassments in registering and operating their business, all factors like conflicting gender roles, lack of social acceptability, attitude of employees towards the business, and network with outsiders are the less Sever factors to affect women entrepreneurs in Adama.

In relation to legal/administrative issues, all factors are the serious problems of women entrepreneurs in MSEs in the city.

From the major challenges of women entrepreneurs in MSEs, the impact of the legal/administrative is significant even though the influence of social challenge is minimal. This implies the attitude of the society towards women entrepreneurs seems to be relatively changed.

The supports that TVET, other governmental institutions and NGOs provide to women entrepreneurs in MSEs are weak in the areas of technology, machines, technical skill trainings, facility supports, and machine maintenance trainings. Similarly, marketing trainings, plan and reporting trainings, entrepreneurship trainings, financial supports, machine gifts, raw material supports and customer service trainings are weak. This indicates that TVETs, other governmental institutions and NGOs are not emphasizing on business trainings and other supports.

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

5.3 Recommendations

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

- **To existing and potential women entrepreneurs in MSEs:**

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

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

MSEs should search for other alternative supporting agents rather than relaying only on TVETs institutions, micro finances and MSEs offices in improving their performance and solving problems. For example, they should also approach known individual entrepreneurs, NGOs, banks and other supporting organizations. Lastly, Women entrepreneurs in MSEs of the city should share experiences with other entrepreneurs in other city and regions so that they can learn a lot from best practices of those entrepreneurs.

- **To MSEs heads:**

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

- **To Micro finances:**

Micro-finances should also minimize the interest rates that they charge to women entrepreneurs in MSEs so as to strengthen their entrepreneurial spirit. In addition Credit services need to be reviewed in order for them to be accessible to small enterprises with limited capacity. This has yet to be achieved despite the proliferation of microfinance institutions alongside the MSE strategy. The procedures for securing loans must be simplified or greater support offered by the lenders to support MSEs. Some microfinance institutions also need to be sensitized to the nature of MSEs and the sustainability of their businesses.

- **To TVET educators:**

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

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APPENDIX A

ADAMA SCINCE AND TECHNICAL UNIVERSITY

DEPARTMENT OF MANAGEMENT POST GRADUAT PROGRAM (MBA)

This questionnaire is designed to investigate "Challenges of Women Entrepreneurs in **Micro and Small Enterprises** (MSEs)." The researcher kindly reminds the respondents (Women Entrepreneurs in MSEs) that you're response will be used only as an input for the MBA research work. In addition the researcher would like to be grateful to the respondents for any sacrifices that you paid in completing this questionnaire.

Note:-

- ***No Need of Writing Your Name***

PART 1:- DEMOGRAPHIC INFORMATION

1) Age A) Below 20 Years B) 21-30 Years C) 31-40 Years D) Above 40 Years

2) Level of Education and Training

A) Can't read and write B) Grades1-6 C) Grade 7-8 D) Grade 10 Complete

E) 10+1 or 10+2 F) 10+3 or Diploma G) BA/BSC and above

3) Work Experience

A) Less than 1 Year B) 1-5 Years C) 6-10 Years D) Greater than 10 Years

4) Marital status A) Married B) Single C) Divorced D) Widowed

PART 2:- CHARACTERSTICS OF WOMEN ENTREPRENEUNERS IN MSEs AND THEIR ENTERPRISES

5) Family Size A) 1 B) 2 C) 3 D) 4 E) 5 F) More than 5

6) In what Sector is your business?

A) Trade B) Production C) Services D) Construction or Handicraft E) Agriculture

7) Number of Employees in the Enterprise? A) Below 5 B) 6-10 C) Above 11

8) What is the Legal Ownership Status of the Establishment?

A) Sole Ownership B) Joint Ownership C) Family Business D) Cooperative

E) Other (Specify) ____

9) Why did you prefer to start your own business?

A) Family Tradition B) To be Self-employed C) Brings high income D) Small investment is required E) No other alternative for incomes F) Others (Specify) _______

10) Who initialed and started the business?

A) Myself alone B) With a Friend/Partner C) With the Family D) Other (Specify)_______

11) How did you acquire the Skill for running your Enterprise?

A) Through Training B) From Experience C) From Family D) Other (Specify)_________

12) Is there anyone in the family who was entrepreneur or owner of some related business activities? A) Yes B) No

13) If yes, what is your family relation with him/her? A) Father B) Mother C) Brother D) Sister E) Grandfather F) Grandmother G) Husband H) Other (specify) ___________

14) What was your main source of start-up funding?

A) Personal Saving B) Gift from Family C) Borrowed from Relatives or Friends/Money Lenders D) Micro-finance institutions E) Equb F) Assistant from friends/relatives G) Inheritance H) Borrowed from Bank I) Assistant from NGO's J) Others (specify) ______

PART 3: CHALLENGES or FACTORS AFFECTING WOMEN ENTREPRENEURS IN MSEs

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

5=Strongly Agree 4=Agree 3=Undecided 2=Disagree 1=Strongly Disagree

No.	**Item**	**Agreement Scale**					Remark
15	**Economic Challenges Or Factors**	1	2	3	4	5	
15.1	Satisfied with financial access given by micro finances and other credit institutions.						
15.2	Possibility to get credit from bank for my business						
15.3	Better access to market for my products						
15.4	Access to information to exploit business opportunities						

15.5	Ownership of premises-Land to run my business						
15.6	Managerial skills						
15.7	Access to necessary technologies						
15.8	No stiff competition in the market place that I am engaged in						
15.9	Availability of adequate infrastructures						
15.10	Access to necessary inputs (Raw Materials)						
16	**Social Challenges Or Factors**						
16.1	Social acceptability						
16.2	Existence of contacts (networks) with outsiders						
16.3	No prejudice or class biases						
16.4	Attitude towards my products/services is positive						
16.5	The attitude of other employees towards my business is positive						
16.6	Positive relationship with the workforce						
16.7	No conflicting gender roles						
16.8	I am not affected by gender inequalities						
16.9	I have no cultural influences						
16.10	I never encounter Harassments in registering and operating my business						
17	**Legal and Administrative Challenges Or Factors**						
17.1	Business assistants and supporters from Government bodies						
17.2	Business training is given to me by the government agency						
17.3	Network with different administrative bodies						
17.4	Access to policy makers						
17.5	No legal constraints						
17.6	No government policy constraints						
17.7	No institutional constraints						

17.8	I can borrow money even without titled assets as collateral						
17.9	Interest rate charged by micro finances and other lending institutions is reasonable						
17.10	I have never encountered bureaucracies and red tapes in Government offices						
17.11	I am beneficiary of Government incentives						
17.12	I have never faced unfavorable legal and regulatory environments						
17.13	The tax levied on my business is reasonable						

Part 4:- Support Areas of TVETs, Municipality and NGOs to MSEs

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

5=Strongly Agree 4=Agree 3=Undecided 2=Disagree 1=Strongly Disagree

No.	Item	Agreement Scale					Remark
18	**Support Areas of TVETs, Municipality and NGOs to MSEs**	1	2	3	4	5	
18.1	**Training Support**						
18.1.1	I have got entrepreneurship training from TVETs						
18.1.2	I have got marketing training from TVETs						
18.1.3	I have got planning and financial reporting training from TVETs						
18.1.4	I have got machine maintenance training from TVETs						
18.1.5	I have got customer service training from						

	TVETs						
18.1.6	I have got Technical Skill Training from TVETs						
18.2	**Machine and Other Support**						
18.2.1	I have got machine maintenance service from TVETs						
18.2.2	I have got technology supports from TVETs						
18.2.3	I have got machines support (gifts) from Government or municipality						
18.2.4	I have got Financial supports from Government or municipality						
18.2.5	I have got raw material supports from Government or municipality						
18.2.6	I have got different equipment supports from Government or municipality						
18.2.7	I have got financial, machines or furniture supports from any NGOs						

APPENDIX B

ADAMA SCINCE AND TECHNICAL UNIVERSITY

DEPARTMENT OF MANAGEMENT POST GRADUAT PROGRAM (MBA)

Interview Questions with Adama Trade and MSEs (Micro and Small Enterprises) Heads

1) What problems did you face while running MSEs in relation to:-

A) Economic Challenges or Factors

- ✓ Market
- ✓ Finance
- ✓ Technology
- ✓ Infrastructure
- ✓ Training
- ✓ Raw Material & other

B) Social Challenges or Factors

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

C) Legal and Administration Challenges or Factor

- ✓ Government policy
- ✓ Bureaucracies (in relation to Licensing, Taxation etc.)
- ✓ Women Support

2) Your cooperation with

- ✓ Micro Finances
- ✓ TVETs

3) What other problem did you face?

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

5) If you want to say or add any Suggestion?

APPENDIX C

ADAMA SCINCE AND TECHNICAL UNIVERSITY

DEPARTMENT OF MANAGEMENT POST GRADUAT PROGRAM (MBA)

Interview Questions with Micro Finance Heads

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

2) What problem did you face is relation to

- ✓ Borrowing and Lending
- ✓ Collaterals.

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

4) What is your Cooperation with: -

- ✓ TVET and MSEs.

5) If you want to say or add any Suggestion?

APPENDIX D

ADAMA SCINCE AND TECHNICAL UNIVERSITY

DEPARTMENT OF MANAGEMENT POST GRADUAT PROGRAM (MBA)

Interview Questions with TVET leaders

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

- ✓ Do you have regular meeting periods?

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

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

3) What problem did you face to work jointly with TVET?

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

5) How is your relationship with Micro finance and MSEs?

6) If you want to say or add any Suggestion?

APPENDIX E

የአዳማ ሳይንስና ቴክኖሎጂ ዩንቨርስቲ

የማኔጀጅመንት ት/ት ክፍል (ኤም.ቢ.ኤ) የድህረ ምረቃ

□ሮፅራም

ይህ ሶስት(3) ገጽ መጠይቅ በአዳማ ውስጥ በጥቃቅንና አነስተኛ ተቋማት ላይ የተሰማሩ የሴት ነጋዴዎች ያጋጠማቸውን ችግሮች ለመዳሰስ የተዘጋጀ ነው:: በመሆኑም መጠይቁ ለጥናቱ አላማ ብቻ የሚውል መሆኑን በመገንዘብ በጥንቃቄ ዕንዲሞሉልኝ በትህትና ዕጠይቃለሁ:: ለሚደረግልኝ ትብብር በቅድሚያ ከፍያለ ምስጋናዬን አቀርባለሁ::

ማሳሰቢ□ :- በመጠይቁ ላይ ስም መፃፍ አያስፈልግም::

ከተች ለተዘረዘሩት ጥያቄዎች የሚስማማዎትን መልስ ያክብቡበት::

ክፍል 1: አጠቃላይ መረጃ

1. ዕድሜ ሀ. ከ20 ዓመት በታች ለ. 21 - 30 ዓመት ሐ. 31-40 ዓመት መ. ከ40 ዓመት በላይ
2. የት/ት ደረጃ ሀ. ማንበብና መፃፍ ያልቻለች ለ. ከ1 - 4 ክፍል ሐ. ከ5 - 8 □ል መ. 10ኛ ክፍል ያጠናቀቀች ሠ. 10+1 አና 10+2 ረ. 10+3/ዲፕሎማ ሰ. ቢአ/ቢአስሲ አና በላይ
3. □ስራ ልምት
ሀ. ከ1 ዓመት በታች ለ. 1 -5 ዓመት ሐ. 6 - 10 ዓመት መ. ከ10 ዓመት በላይ
4. የጋብቻ ሁኔታ
ሀ. ያገባች ለ. ያላገባች ሐ. አግብታ □□ታች መ. ባሏ በሞት የተለያት

□ል -2- የሴት ነጋዴዎችና የተቋሞቻቸው ባህርያት

5. የቤተሰብ መጠን ሀ. 1 ለ. 2 ሐ. 3 መ. 4 ሠ. 5 ረ. ከ5 በላይ
6.□ተሰማሩበት የስራ ዘርፍ ሀ. ንግድ ለ. ምርት ሐ. አገልግሎት መ. ግንባታ ወይም ሽመና ሠ. ግብርና
7. በትርፀቱ □ስዓ ተቀዓረ□ □ሚሰሩ ሰራተኞች ቁጥር
ሀ. ከ5 በታች ለ. ከ6 - 10 ሐ. ከ11 በላይ
8. □ትርፀቱ ህፋዊ ምስረታ ምንድን ነው
ሀ. □ፅል ለ. □ፉራ ሐ. □ቤተሰብ መ. □ማህበር ሠ. ሌላ ካለ--------------------
9. የራስዎን ድርጅት ለመክፈት የፈለጉት ለምንድን ነው?
ሀ. የቤተሰብ ልምድ ስለሆነ ለ. የራሴ ስራ ለመፍጠር ፍላጎት ስለነበረኝ ሐ. ከፍተኛ ቱኪ ስለሚያስገኝ መ. ሌላ አማራጭ ስለሌለኝ ሠ. ሌላ ካለ--

10. ድርጅቱን ለማቋቋም እና ለመጀመር ያነሳሳ- ት ማን ነው?

ሀ. ክራሴ ለ. ቤተሰብ ሐ. ጓ□ኛ መ. ሌላ ካለ-------------------------

11. ድርጅቱን ለመምራት የሚስ□ልፅ- ትን ዕውቀት/ክህሎት/ ያገኙት ከየት ነው?

ሀ. ከት/ቤት (ከስልጠና ተቋም) ለ. ከቤተሰብ ሐ. ከልምድ መ. ሌላ ካለ-----------------

12. በቤተሰብዎ ውስጥ ስራ ፈጣሪ የሆነ ሰው አለ? ሀ. አለ ለ. □ለም

13. መልስዎት ሀ(አለ) ከሆነ ዝምድናው ምንድን ነው?

ሀ. አባት ለ. ዕናት ሐ. ወንድም መ. እህት ሠ. ወንድ አያት ረ. ሴት አያት ሰ. ባል ሸ. ሌላ----

14. ስራዎትን ለመጀመር የተጠቀሙበት ዋና የገንዘብ ምንጭ ምንድን ነው?

ሀ. የግል ቁጠባ ለ. ከቤተሰብ ስጦታ ሐ. ከጓደኛ ብትር መ. እቁብ ሠ. ከጓደኛ ትፉአ /ስ□ታ/

ረ. □ርስ ሰ. የባንክ ብድር ሸ. መንግስታዊ ካልሆነ ድርጅት ቀ. ሌላ-------------------

□ክል 3. በሴት ስራ ፈጣሪዎች የስራ □ንቅስቃሴ ላይ ተፅዕኖ የሚያሳድሩ ጉዳዮች

ከዚህ ቀጥሎ በሴት ስራ ፈጠራዎች ላይ ተፅዕኖ ያሳድራሉ ተብለው የሚጠበቁ ጉዳዮች ተዘርዝረዋል:: የዕያንዳንዱን ተፅዕኖ ከድርጅቶ ነባራዊ ሁኔታ ጋር በማያያዝ ለምርጫዎት የ(√) ምልክት በማድረግ ምላሽ ይስጡ::

5. በጣም አስማማለሁ 3. ለመወሰን አቸገራለሁ

4. አስማማለሁ 2. አልስማማም 1. በጣም አልስማማም

ተ.ቁ	ጉዳዮች	የስምምነት □ረጽ (መጠን)					ምርመራ
	15 - ምጣኔ ሀብታዊ ጉዳዮች	5	4	3	2	1	
15.1	ከጥቃቅን እና አነስተኛ የብድር ተቋማት ብር □ማፅኘት ዕድል አለኝ::						
15.2	ለንግድ ስራዬ ከባንክ ብድር በቀላሉ አገኛለ□::						
15.3	የምርቴ(አገልግሎቴ) የገበያ ሁኔሬ ጥሩ ነው::						
15.4	የንግድ አጋጣሚዎችን ለመጠቀም የሚያስችለኝ በቂ መረጃ አለኝ ::						
15.5	የራሴ የሆነ የንግድ ቦታ አለኝ::						
15.6	የአስተዳደር ችሎታ አለኝ::						
15.7	አስፈላጊ የሆኑ ቴክኖሎጂዎች የማግኘት ዕድል አለኝ						
15.8	በገበያ ላይ ጠንካራ የሆነ ፉክክር የለም::						
15.9	አስፈላጊ የሆኑ መሰረተ ልማቶች (እዕንደ ውሀ፣						

	መብራት፣ስልክ...) ተሟልቷል።						
15.10	የጥሬ ዕቃ ችግር የለብኝም።						
	16 - ማህበራዊ ጉዳዮች						
16.1	በህብረተሰቡ ዘንድ ጥሩ ተቀባይነት አለኝ።						
16.2	ከውጭ ጋር የተሻለ ትብብር አለኝ።						
16.3	የጎሳ /የቡድን /አድሎ የለብኝም።						
16.4	ህብረተሰቡ ለእኔ ምርት ያለው አመለካከት ጥሩ ነው።						
16.5	ሌሎች ሰራተኞች ለስራዬ ጥሩ አመለካከት አላቸው።						
16.6	ከሰራተኞቼ ጋር ጥሩ የስራ ግንኙነት አለኝ።						
16.7	በሴትነቴ ሌሎች ተደራራቢ የፆታ ሀላፊነቶች የሉብኝም።						
16.8	□ኖታ አድሎ የለብኝም።						
16.9	የባህል ተፅዕኖ የለብኝም።						
16.10	የፈቃድ እና የመሳሰሉ የአስተዳደራዊ ጉዳዮችን ለማስ□ናም □ኖታ በደል ደርሶብኝ አያውቅም።						
	17 - ህጋዊና አስተዳደራዊ ጉዳዮች						
17.1	ከመንግስት አካላት የሚደረግልኝ የንግድ ድጋፍ ጥሩ ነው						
17.2	የንግድ ስልጠና በመንግስት አካላት ተሰጥቶኛል።						
17.3	ከመንግስት አካላት ጋር ያለኝ ትብብር ጥሩ ነው።						
17.4	ከፖሊሲ አውጭዎች ጋር ያለው ቅርበት ጥሩ ነው።						
17.5	በእንቅስቃሴ ላይ ያጋጠሙኝ ህጋዊ ማዕቀቦች የሉም፡						
17.6	በዕንቅስቃሴ ላይ ያጋጠሙኝ ተቋማዊ ማዕቀቦች □ሉም።						
17.7	በዕንቅስቃሴ ላይ ያጋጠሙኝ ፖሊሲያዊ ማዕቀቦች □ሉም።						
17.8	ማስ□□ □ሚሆን ቋሚ ንብረት ባይኖረኝም ገንዘብ መበ□ር እችላለሁ።						
17.9	አበዳሪ ተቋማት የሚያስከፍሉት የወለድ መጠን ተመጣጣኝ ነው።						
17.10	በመንግስት ቢሮ ጉዳይ ለማስፈፀም ያለው ውጣ						

	□ረት □ቅተኛ ነው::						
17.11	የመንግስት ጥቅማ ጥቅሞችን ተጠቃሚ ነኝ::						
17.12	አጠቃላይ ያለው ህጋዊና አስተዳደራዊ ሁነ ታ ምቹ ነው::						
17.13	በመንግስት የሚጣለው የግብር መጠን ከንግዱ ጋር ተመጣጣኝ ነው::						

ክፍል 4፡ በጥቃቅንና አነስተኛ ተቋማት ከቴ/ሙ ተቋማት፣ ከከተማ አስተዳደር እና መንግስታዊ ካልሆኑ ድርጅቶች የሚደረግላቸው ድጋፍ

ከዚህ ቀጥሎ ቴ/ሙ ተቋማት፣ ከተማ አስተዳደር እና መንግስታዊ ያልሆኑ ድርጅቶች ለጥቃቅንና አነስተኛ ተቋማት የሚያደርጉትን ድጋፍ የሚያሳይ የትብብር ነጥቦች ተዘርዝረዋል:: ከእርስዎ ድርጅት አኳያ በመገምገም ምርጫዎትን የ(√) ምልክት በማድረግ መልስ ይስጡ::

5. በጣም አስማማለሁ 3. ለመወሰን አቸገራለሁ

4. አስማማለሁ 2. አልስማማም 1. በጣም አልስማማም

ተ.ቁ	ጉዳዮች	የስምምነት □ረጃ (መጠን)					ምርመራ
	18- ትብብር ነጥቦች	5	4	3	2	1	
	18.1- የስልጠና ድጋፍ						
18.1.1	ከቴ/ሙ/ተቋማት የስራ ፈጠራ ስልጠና አግኝቻለሁ::						
18.1.2	ከቴ/ሙ/ተቋማት ገበያ ነክ ስልጠና አግኝቻለሁ::						
18.1.3	ከቴ/ሙ/ተቋማት የዕቅድና ሪፖርት ስልጠና ተሰጥቶኛል፡						
18.1.4	ከቴ/ሙ/ተቋማት የማሽን ጥገና ስልጠና ተሰጥቶኛ::						
18.1.5	ከቴ/ሙ/ተቋማት የደንበኛ አያያዝ (አገልግሎት) ስልጠና ተሰጥቶኛል::						
18.1.6	ከቴ/ሙ/ተቋማት የቴክኒክ ክህሎት ስልጠና ተሰጥቶኛል::						
	18.2- የማሽን ድጋፍ						
18.2.1	ከቴ/ሙ ተቋማት የማሽን ጥገና ድጋፍ ተደርጎልኛ::						

18.2.2	ከቴ/ሙ ተቋማት የቴክኖሎጂ ድጋፍ ተደርጎልኛል::						
18.2.3	ከከተማ አስተዳደር ወይም ከመንግስት ተቋማት የማሽን ድጋፍ (ስጦታ) ተ□ርፆልኛል::						
18.2.4	ከከተማ አስተዳደር ወይም ከመንግስት ተቋማት የገንዘብ ድጋፍ ተደርጎልኛል::						
18.2.5	ከከተማ አስተዳደር ወይም ከመንግስት ተቋማት □ዓ ሬ ክቃ ትፋአ ተ□ርፆልኛል::						
18.2.6	ከከተማ አስተዳደር ወይም ከመንግስት ተቋማት የተለያዩ ዕቃዎች ድጋፍ ተደርጎልኛል::						
18.2.7	መንግስታዊ ካልሆኑ ድርጅቶች የገንዘብ፣ የማሽን ወይም ለስራዬ የሚሆኑ ዕቃዎች(ፈርኒቸር) ድጋፍ አግኝቻለው::						