

**FACTORS AFFECTING THE PERFORMANCE OF WOMEN  
ENTREPRENEURS IN MICRO AND SMALL ENTERPRISES IN  
FITCHE TOWN**



**SALALE UNIVERSITY  
COLLEGE OF BUSINESS AND ECONOMICS  
DEPARTMENT OF MANAGEMENT**

**A Research Thesis Submitted to Department of Management, College of Business and Economics, Salale University for the Partial Fulfillment of the Requirements for the Award of Masters of Science Business Administration (MBA).**

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***March, 2022***

***Fitche, Ethiopia***

## DECLARATION

I, **Boja Tadesse Jima**, ID. No. **RM0114/13**, do hereby declare that this thesis entitled **“FACTORS AFFECTING THE PERFORMANCE OF WOMEN ENTREPRENEUR IN MICRO AND SMALL ENTERPRISES IN FITCHE TOWN”** is my original work and that it has not been submitted partially or in full by any other person for an award of degree or publication in any other university/institution.

Submitted by:

Full Name\_\_\_\_\_ Signature\_\_\_\_\_ Date\_\_\_\_\_.

## CERTIFICATE

This is to certify that the thesis entitled “**Factors Affecting the Performance of Women-Owned Micro and Small Enterprises in Fitch Town**” submitted to Department of Management College of Business and Economics, Salale University by Boja Tadesse Jima for the degree of Masters of science/Masters of Business Administration in **MBA**, is original work done by the candidate under my supervision. I further certify that the entire thesis represents the independent work of **Boja Tadesse Jima** and all the research works were undertaken by the candidate under my supervision and guidance. This thesis has been submitted for examination with my approval.

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# APPROVAL

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## **LIST OF ACRONYMS/ABREVIATION**

BEP: Business Economic and Political  
CSA: Central Statistical Agency  
DFID: Department for International Development  
FDRE: Federal Democratic Republic of Ethiopia  
IDA: International Development Association  
ILO: International Labor Organization  
MSEs: Micro and Small Enterprises  
NGO: Non-Government Organization  
OUP: Originating User Participant Information  
SPSS: Statistical Package for Social Science  
SSA: Sub-Saharan Africa  
USD: United State Dollar  
WEDP: Women Entrepreneurship Development Project

## **ABSTRACT**

*The main objective of this study is to identify and analyze the major factor that affects the performance women entrepreneur in micro and small enterprises in Fitch town. It also addressed the demographic characteristics of women entrepreneurs in MSEs. The study was used quantitative research methods (approaches). The study was applied proportionate stratified sampling in five sectors that women owned MSEs are engaged to take as strata so as to give equal chance to each of the five sectors and two sectors was purposely selected, because their population were small in number. In order to give answer for the basic questions, a questionnaire that include demographic profiles of women entrepreneurs and factors that affect the performance of women entrepreneurs in MSEs were designed in Likert scales. For achieving the objectives of this study, 299 questionnaires were distributed and 288 of them were successfully fulfilled. The Statistical Package for Social Sciences (SPSS) version 23 was the method used for data analysis. After the data has been collected, it was analyzed using simple statistical techniques (tables and percentages) and descriptive statistics (mean and standard deviations). It can be concluded from the descriptive analysis that, all the variables of the study economic factors (lack of financial access, lack of business training, lack of raw materials, absence of own premises (land) and lack of access technology), socio-cultural factors (work family conflict or gender roles, saving culture and living condition and entrepreneurial factors (lack of financial management ,innovativeness and lack of marketing skills have positive significant effect on the performance of women entrepreneurs in MSEs in Fitch town The findings of the study imply that from socio- cultural factors(cultural influence has negative significance effect on women owned MSEs.. The study also recommends that the concerned bodies should find ways to strengthen the social situations of the women entrepreneurs in MSEs.*

# CHAPTER ONE

## INTRODUCTION

This chapter deals with introduction parts of the research under study. The chapter introduces the background of the study, statement of the problem, research questions and objectives of the study. The chapter also includes significance of the study, scope and delimitation of the study. Finally, the chapter presents organization of the research paper.

### 1.1. Background of the Study

There is no universally agreed definition of Micro and Small Enterprises (MSEs). Some of the commonly used criteria are the number of employees, value of assets, value of sales and size of capital or turnover, the capital invested and the total balance sheet (asset, liability and capital) (Seyoum *et al.*, 2016).

Development of Micro and Small enterprises (MSEs) is one mechanism for alleviating unemployment, especially for women. Micro and Small businesses exist in almost every industry. They can range from mom-and-pop convenience stores to small manufacturing plants. Additional types of small-scale enterprises can include privately owned restaurants, law firms, inns, bakeries, architectural and engineering firms, dry cleaners, coffee house and construction contractors. Such enterprises are generally privately own and operated sole proprietorships, corporations or partnerships. The legal definition of a micro and small-scale enterprise varies by industry and country (Meresa, 2018).

In developing countries, MSEs by asset of their extent, capital investment and their capacity to generate greater employment, have demonstrated their influential propellant effect for fast economic growth. The MSE sector has also been instrumental in bringing about economic transition by providing goods and services, which are of adequate quality and are reasonably priced, to a large number of people, and by effectively using the skills and talents of a large number of people without requiring high-level training, large sums of capital or sophisticated technology (ILO, 2008).

Micro and small enterprises (MSEs) have been recognized as a major contemporary source of employment and income in a growing number of developing countries, yet relatively little is known about the characteristics and patterns of change in these enterprises. This volume examines the dynamics of MSEs in the development process (Liedholm & Mead, 2013)

There is still prevalence of gender gaps in critical skills to run successful businesses. While education for women is making major progress along the years, women often still lack vocational and technical skills, as well as work experience to enable them to run large

businesses. Women are also reported to be less likely to have access to information and communications technology (ICT) which plays a significant role in the highly integrated global market. The other constraint, that is major, is the lack of finance (World Bank Group, 2016).

In order to alleviate the situation, the Government of Ethiopia should provide female entrepreneurs with access to credit, supply them with a place to work, create a market link for MSEs with raw material suppliers, medium and large firms, make capacity building training available to improve their business management skills, and provide information on market opportunities and appropriate/improved technologies (Gebremariam, 2017).

The establishment and proliferation of MSEs is high on the Ethiopian government's agenda due to their hypothesized direct link to unemployment and poverty reduction, particularly to the disadvantaged groups. However, the contribution of MSEs to these objectives has not been hugely successful owing mainly to the slow growth of these enterprises (Engida *et al.*, 2017);

Women dominate the MSE sector in Ethiopia and their participation in the private sector is comparable to other African countries. Women entrepreneurs play an important role in the economy. Their products and services contribute to GDP growth. Women entrepreneurs also generate income and employment for many. The extent and form of women's participation in the market is different from that of men entrepreneurs. The reasons are strongly linked to the roles and positions of women in Ethiopian society. Women entrepreneurs in poor countries suffer from gender discrimination in society and laws, underdeveloped enterprise culture, inadequate support system for businesses and underdeveloped markets and infrastructure Solomon (2010).

According to Wasihun and Paul (2011), Demeke (2016); tax levied on the business, lack of promotion facilities, lack of entrepreneurship training, technology expensiveness and shortage of working capital need more attention by micro and small enterprise development office and other stakeholders were main factors that hinder the growth of women-owned micro and small enterprises.

According to Shaikh (2020) lack of financial support; lack of social resources; and work/family considerations were affect growth of women-owned MSEs and also ILO (2003), ILO (2005), Solomon (2004), Desta (2010); were identified the major challenges faced by women business owners are: lack of market access ,lack of Information access, lack of affordable appropriate technology, lack of opportunities for bulk purchase of inputs, low

levels of education ,access to finance, access to land for business premises (land), access to business development services, lack of infrastructural facilities, raw material problem.

Panda (2018) also identified constraints faced by women entrepreneurs in developing countries arise from gender discrimination, work-family conflict, difficulty in raising capital, lack of infrastructure, unstable business, economic and political (BEP) environments, lack of training and education and personality differences. These prevent the participation of women in poverty reduction or force them not to contribute a lot to the poverty reduction of the town, region and the country as a whole.

The revised literatures show that there is a literature gap in the area of research that needs to be assessed, i.e., on title of ‘performance of women in MSEs. Likewise, there was no literature on assessing the parameters the performance of women entrepreneurs in MSEs in Fiche Town. The researcher will believes that the study contributes towards knowledge advancement in the area of study.

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

Preliminary investigations in the area had showed that the performance of women entrepreneurs in MSEs of Fitch town was not in general; because they fade from enterprises before time up. The report taken from Fitch Town’s Job Opportunity Creation and Expert Office showed that women entrepreneurs were one thousand fifty-two (1052) who are working in MSEs until 2020. However, according to Ethiopian census (CSA, 2014) the total number of women in Fitch town was 14,560 from total population of 27,493. This shows that more than half of the total population are women in the town. However, small number of women engaged in MSEs in the town. Thus, the researcher was inspired to conduct a study to identify the factors that affect the performance of women entrepreneurs in MSEs in Fiche Town Administration.

As mentioned above, almost or more than half of the population in Fitch town is composed of women. However, there were in small number women who owned entrepreneurs in MSEs in the town. Women entrepreneurs in MSEs account a large proportion of total entrepreneurs in the country as a whole (Solomon, 2010).

The research became executed by (Ngando, 2019) on “factors affecting performance of women owned micro and small entrepreneurs” in Tanzania and the findings acquired shows that woman entrepreneurs for lengthy time frame for age categories above 35 with 33%, as well women’s MSEs started out the business most on the age of 18 – 35 with 67%. This show that age is related with women owned business success. Simion (2018) diagnosed factors

affecting the growth of women-owned micro enterprises in Kenya, is considerably affected by Socio-economic factors, level of education, entrepreneurship education, low entrepreneurship enjoys, dedication and get right of entry to finance. Marital reputation amongst married women and widows provided a possibility for them to interact in micro entrepreneurship and on the equal have become a first-rate impediment to the successful in their micro enterprises. Any other research additionally carried out by Mote (2015) in Kenya on “socio-economic factors influencing the overall performance of women in small and micro corporations” and the take a look at showed that, get admission to finances and educational level factors had been have an impact on performance of females owned MSEs, but, age and gender function have been no longer impact overall performance of women’s SMEs.

Another Research was conducted by Alene (2020) on “factors that influence the performance of women entrepreneurs in micro and small enterprises in Ethiopia” in Gondar City and the study showed that, educational level, previous entrepreneurial experience, access to business training, access to finance, access to information, and access to government support, tax, and land ownership were significant in one hand, but age, marital status, access to market, and physical infrastructure are found to be insignificant variables at the study area.

There are internal and external factors that affect the performance of MSEs. Although the impact and magnitude of variability in business performance varies from country to country, region to region, and company to firm, there are many common factors that are considered business performance decisions in women entrepreneurs' books on MSEs (Werotew, 2010).

As it is indicated in the review of literature above, most of the previous studies result shows differences. This difference indicates that the determinant factors for affecting the performance of women entrepreneurs in MSEs vary from country to country, place to place, and person to person. Therefore, this study was tried to identify and examine the factors affecting the performance of women owned in Micro and Small Enterprises in Fitcha.

Researches by Abdissa & Fitwi (2016), Assefa & Cheru (2018), Giday (2017), Solomon (2010) and Tekele (2019); have identified a number of different factors that affect the performance of small and medium enterprises. In addition, Aemiro (2019) pointed out that Ethiopian SMEs have been challenged with a number of barriers. Among these, the main problems faced by SMEs were lack of access to finance, working facilities (affordable rent), lack of skills and management skills, infrastructure, knowledge and technology.

It was point out on most of the studies that the stated problems have a great impact on the businesses’ expansion and effectiveness in its operations. However, most of the research

works lack current data, and did not include the case of researcher area or Fitch Town. Moreover, the studies could not focus on the performance of the enterprises and did not do to identify the factors that specifically affected women entrepreneurs in the selected geographical area of the study. Therefore, this research has been tried to examine the major factors affecting the performance of women entrepreneurs in MSEs in Fitch Town and try to provide suggestions on mechanisms to limit or control the effect of the factors that contribute to the performance of Micro and Small Enterprises.

### **1.3. Research Questions**

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

1. What are the effects of economic factors on women entrepreneurs in MSEs?
2. What are the key socio-cultural factors that affect the performance of women entrepreneurs in MSEs?
3. What is the influence of entrepreneurial factors on the performance of women entrepreneurs in MSEs in Fitch Town?

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

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

The general objective of the study was to determine the factors that affect the Performance of women entrepreneurs in Micro and Small Enterprises in Fitch Town.

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

The study was guided by the following specific objectives:

1. To identify the effect of economic factors on women entrepreneurs in MSEs.
2. To examine the role of socio-cultural factors in the performance of women entrepreneurs in MSEs.
3. To determine the influence of entrepreneurial factors on the performance of women entrepreneurs in MSEs.

### **1.5. Research Hypotheses**

The following research hypotheses were formulated for the study:

H1: Access to finance has a significant effect on performance of women entrepreneurs in MSEs.

H2: Access to raw materials has a significant effect on performance of women entrepreneurs in MSEs.

H3: Access to market for the products has a significant effect on performance of women entrepreneurs in MSEs.

H4: Access to sufficient premises has a significant effect on performance of women entrepreneurs in MSEs.

H5: Access to necessary technology has a significant effect on performance of women entrepreneurs in MSEs.

H6: Work-family conflict has a significant effect on performance of women entrepreneurs in MSEs

H7: Cultural influences have a significant effect on performance of women entrepreneurs MSEs.

H8: Living condition has a significant effect on performance of women entrepreneurs in MSEs.

H9: Money saving culture has a significant effect on performance of women entrepreneurs in MSEs.

H10: Access to business information has a significant effect on performance of women entrepreneurs in MSEs.

H11: Marketing and financial management skills have a significant effect on performance of women entrepreneurs in MSEs.

H12: Innovativeness has a significant effect on performance of women entrepreneurs in MSEs.

## **1.6. Significance of the Study**

The study can be one input to existing Women Entrepreneurs and potential women entrepreneurs because it will encourage them to hold new intuitions and strategies in relation to performance of MSEs and to alleviate the problems that women entrepreneurs face. The research will be also help to understand what factors contribute for low performance of MSEs and what improvements shall be made to improve organizational performance. This can be achieved by minimizing, if not possible to avoid, the effects of internal & external factors and if the barriers of women entrepreneurs were solved. Therefore, the research has significance for the women entrepreneurs in MSEs and Job Creation Bureau in Fitch Town administration and for best knowledge of researcher.

The researcher also believes that the study will serve as a base line for other researches in the area and helps the Woreda's administration, Micro and Small Enterprises, NGOs having similar intervention areas and Universities so as to fill the gap mentioned in this study. Policy makers, government officials and academicians also will also get benefits from the findings

of the study, consider revisions of some of the policies, and take actions based on the recommendations and also it will contribute for the best knowledge of the researcher.

### **1.7. Scope of the Study**

The performance of women-owned in MSE is affected by many internal as well as external factors. However, the scope of the study was conceptually delimited only to the assessment of effect of economic, socio-cultural and entrepreneurial factors. Furthermore, in this research, only women entrepreneurs were studied and men entrepreneurs were not within the scope of the study. Geographically, the study was delimited to the geographical area of Fitch Town. Hence, other areas of the Zone and Woreda's Towns were not considered for this study.

### **1.8. Limitation of the Study**

Due to the high cost and time needed, all other areas of the Zone were not included, in the study. The study suffered from behavioral problems of the respondents. In this case the responding ability and willingness of the respondents were situational. However, favorable situations were considered for the respondents to minimize situational factors that affect the quality of the data.

### **1.9. Definition of key terms**

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

**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.

**Women entrepreneur:** - is "the female head of a business who has taken the initiative of launching a new venture, who is accepting the associated risks and the financial, administrative and social responsibilities, and who is effectively in charge of its day-to-day management".

**Economic Factors:** - Under this category, the variables are: capital or source of finance; business leadership and management; financial access; access to inputs/raw materials, entry to the market, production/storage space; and access to market information (Mulugeta, 2010).

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

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

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

### **1.10. Organization of the Study**

The thesis organized into five chapters, the first chapter deals with the introduction of the study that is, background, and statement of the problem, objective of the study, and scope and delimitation of the study. The second chapter discusses the theoretical and empirical literatures about factors affecting the Performance of women entrepreneurs in Micro and Small Enterprises in the Case of Fitch Town.

The third chapter is about the methodology of the research that is the research design, Types & Source of data, sampling design, data collection techniques, and data analysis and ethical consideration. The fourth chapter will present the data presentation and analysis and fifth chapter will present findings, conclusion and recommendations.

## **CHAPTER TWO**

### **REVIEW OF RELATED LITERATURE**

#### **2.1. Theoretical Literature**

##### **2.1.2. Concepts of Micro and Small Enterprises (MSEs)**

There is no universally agreed definition of Micro and Small Enterprises (MSEs). Some of the commonly used criteria are the number of employees, value of assets, value of sales and size of capital or turnover, the capital invested and the total balance sheet (asset, liability and capital) (Seyoum *et al.* & Tadesse, 2016).

Micro and small enterprises are defined in several countries within their different purposes and intention. What is stated or identified as micro and small enterprises in many industrialized countries may differ in other developing countries. Micro enterprises in developed countries can be labelled as small or medium in developing countries. This is because the amount of capital invested and the number of people employed in operating and implementing MSEs and the level of technology vary from one country to another. In some countries MSEs labelled based in the number of employees and others on capital invested. Most definitions of MSEs depend up on the policy makers (financiers, labour officers, traders and Service personnel). The common criteria that are used by different countries are; Number of employees, Asset employed, Sales turn over and/or Combination of the above three factors Tadesse (2016).

##### **2.1.2. The Roles of MSEs for Economic Development**

The fact that the MSE sector has generated employment not only for the operators but also for hired laborers as well is a clear indication of the importance of the sector in fighting urban unemployment. It is also particularly important to stress the kind of employment created. MSE is also helps for improving livelihoods of beneficiaries, generating capital and creating employment particularly for the youth and women Gebre-Egziabher & Ayenew (2010).

Micro and Small Enterprises (MSEs) have dual roles in a nation's economy i.e., poverty alleviation and growth. For this reason, developing countries have implemented a variety of support packages that will enable them to manage growth stagnation and harness its potential as an engine for economic growth, Socio-economic development of any country designates both qualitative and quantitative changes which contribute grossly to the improvement of people's life. This requires industrialization where micro and small enterprise comes into the centerpiece as one of the packages and instruments to help accelerate economic growth and then the overall socio-economic development of the nation. The socio-economic progress of a

neo independent developing country rests on the pillars of income from a large number of people. In this respect, the small-scale sectors, especially the MSEs have a vital role to play (Geleta, 2013).

MSEs are basically set up with the goal of poverty alleviation. This enterprise has a very important and effective role in both developed and in developing countries because it is considered the backbone of their economies. MSEs can play a role in improving the socio-economic condition of the poor, create employment opportunity, job creates greater utilization of local raw materials and improve the economic growth of the country. This indicates that without the establishment of micro and small-scale enterprise, no nation can achieve a viable economic growth/development or the reduction of poverty. Even if MSEs play a vital role in the livelihood of rural household by generating income, peoples become little attention to them because of lack of necessary conditions in order to run these enterprises (Geremewe, 2018).

### **2.1.3. Women Entrepreneurship**

The topic of women in entrepreneurship has been largely neglected both in society in general and in the social sciences. Not only have women lower participation rates in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do. The transition from homemaker to sophisticated business woman is not that easy. But this picture is changing (Singh & Manisha, 2013).

The woman plays a significant role in the economic development of any country. This is a considerable factor with great emphasis on any developing scenario. Women contribute and support the economy extensively in different ways by being employed in many different sectors. Many successful businesses are run by women some of whom are very skilled in entrepreneurial activities. Some of these women are well educated and are aware of correct application of theory in business. It is a known fact that many of the most successful and world's largest enterprises are owned and run by women today. In developing countries, some women are running small enterprises many of which have proven to be successful. Women entrepreneurs in both developed and developing countries are socially powerful in terms of education and making a positive impact on the society (Ambepitiya, 2016).

In October 2012, the Government of Ethiopia launched the Women Entrepreneurship Development Project (WEDP), with the aim of increasing the earnings and employment of growth-oriented micro and small enterprises (MSEs) owned or partly-owned by women entrepreneurs in Ethiopia. In doing so, it created the first ever women-entrepreneur focused line of credit in Africa, and one of few such operations in the world. In addition to the USD

45.9 million in financing, WEDP also offered a variety of innovative training opportunities, designed to not only enhance the business skills of its clients, but their entrepreneurial mindset and practices as well. WEDP was established as a USD 50 million World Bank International Development Association (IDA) lending operation. An additional USD 3 million from the United Kingdom's Department for International Development (DFID) provided technical assistance toward managing the line of credit and up scaling lending to growth-oriented women entrepreneurs (Alibhai *et al.* & Coleman *et al.*, 2020).

The importance of women entrepreneurship increases day by day as it has a significant contribution to economic development, job creation, and innovation. Thus, policymakers put more emphasis on the criticality of standardized data, comparative studies, and measurement methods for women's entrepreneurship because these are essential to developing public policy and incentive/support systems (Ates *et al.*, 2021).

#### **2.1.4. Nature of Women Entrepreneurs**

According to Vinay & Singh (2015); woman constitutes the family, which leads to society and Nation. Social and economic development of women is necessary for overall economic development of any society or a country and Entrepreneurship is the state of mind which every woman has in her but has not been capitalized in many countries in the way in which it should be. So, women entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. They are involved in business activities at all levels, making important contributions to economic growth. While many women are succeeding in business, they are still constrained by the gender values, norms and stereotypes in the environment in which they operate. Because of their reproductive roles they tend to be responsible for business as well as for most of the unpaid work in the household. They have less time to devote to their work and they are less mobile. Therefore, a key issue is whether women entrepreneurs face specific problems in setting up in business that is different from those faced by male-owned businesses.

In recent decades, female entrepreneurs have been seen to contribute to the economic development of nations especially in developing countries. Until now the contribution of female entrepreneurs to economic development in sub-Saharan Africa (SSA) has been relegated to the background or ignored in development circles. Part of the reason is because

female entrepreneurs mainly work in the informal economy and are necessity driven and marginalized Adom (2015).

### **2.1.5 Differences between Women and Men Entrepreneurs**

Contemporary research has shown that there are some differences between men and women when it comes to entrepreneurship. Male and female entrepreneurs may be similar demographically and psychologically. They tend to be married and be the first-born child. First born children are more likely to achieve according to a study conducted by Harvard and Columbia universities. Female entrepreneurs tend to pursue degrees in liberal arts rather fields like engineering or more technical disciplines. It is a much more difficult decision for a woman to become an entrepreneur than men. Women are more sensitive to men when it comes to non-financial issues. Both men and women have experience prior to starting a business. They also may have role models and mentors who help them make their decision to become entrepreneurs. Male entrepreneurs focus on making sure costs are under control and are more profit driven. Women seek to make a social contribution and want to ensure their quality. The table also shows that men and women tend to start different kinds of enterprises. When it comes to financial risk, men are more willing to undertake the risk than women. Men and women also differ in how they manage their businesses. Men tend to be more tasks oriented than women. Good relationships with employees are more important to women. Female entrepreneurs have goals that drive them to achieve that may be different than those of males. There are differences between men and women when it comes to business goals and management styles. Male and female entrepreneurs often start a business to have more autonomy and control. They also want the income and the personal satisfaction a business can give them. Men tend to focus on the economic reasons for business ownership whereas women also seek to make some kind of social contribution. Women also may become entrepreneurs to achieve their own or their spouse's dream. All entrepreneurs are risk takers. Men have different attitudes toward risk than women (Shmailn, 2016).

According to (Kepler & Shane, 2007) ; the difference between men and women entrepreneurs are: 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, but 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.

Table 2.1 shows that male and female entrepreneurs make decisions differently. The table indicated that male and female entrepreneurs have differing characteristics.

Table 2. 1 Differences between Female and male entrepreneurs.

| Male entrepreneurs                                  | Female entrepreneurs                                |
|-----------------------------------------------------|-----------------------------------------------------|
| 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 Livelihood                       | Having a regular source of                          |
| 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 (2006).

#### **2.1.6. Women Entrepreneurs in MSEs**

Women are highly important contributors to the country's economic and social development. Over the years women participation in the economy has increased rapidly and they constitute almost half of the total population. Since 1990, women's participation in the MSEs Business has increased extremely. As the global market place continues to develop women entrepreneurs in MSEs provide an effective tool for economic growth through participation in global supply chains (World Bank, 2005).

Women in Ethiopia are benefited from MSE strategy due to favorable conditions created by the government, (self- employment sector) Various types of women traders' associations are in existence to create synergy: - Ethiopian Women Entrepreneurs Association, Ethiopian Women Exporters Association, Alliance of Women Entrepreneurs Program, Center for

acceleration Women Economic Empowerment (Trade and Gender in the Services Sector of Ethiopia report, 2016).

According to the Revised Definition of Micro Enterprises in Ethiopia Industrial sector (includes manufacturing, construction, and mining sub-sectors).A business enterprise which employs equal or less than five labor force including business owner and family labor and /or the monetary value of the enterprise's total asset is equal or less than Br.100,000 (FDRE MSEs Development, Support Scheme and Implementation Strategies, 2011).whereas ,Service sector (includes retail trade, transport, hotel and tourism, information technology and repairs).A business enterprise which employs equal or less than five labor force including business owner and family labor and/or the monetary value of the enterprise's total asset is equal or less than Br.50,000 (FDRE MSEs Development, Support Scheme and Implementation Strategies, 2011).

On the other hand, The Revised Definition of Small Enterprises in Ethiopia Industrial sector, they should employ 6-30 labor force including business owner and family labor and /or the monetary value of the enterprise's total asset from Br.100,001-1,500,000 (FDRE MSEs Development, Support Scheme and Implementation Strategies, 2011). Whereas Service sector have to employs 6-30 labor force including business owner and family labor and /or the monetary value of the enterprise's total asset from Br.50,001-500,000 (FDRE MSEs Development, Support Scheme and Implementation Strategies, 2011).

#### **2.1.7. Women Entrepreneurs in MSEs in Ethiopia**

Participation of women entrepreneurs in small business enterprises is very encouraging in some African countries. The participation of women entrepreneurs in MSE sector in Kenya is lower (47.7 per cent) than that of Ethiopia, however there have been indications of their dominance in leather and textile, retail, entertainment and other manufacturing sectors. Small-scale enterprises constitute the bulk of the private sector in Ethiopia. These small-scale enterprises have a great capacity to alleviate unemployment and to contribute to the economic growth of the country (Andualem, 2003).

Ethiopia is one of the developing countries where the small-scale enterprises are estimated to employ 1.5 million people. Out of these 1.5 million people that participate in small scale enterprises the proportion of women is high as small scale enterprises are an important source of livelihood for women in Ethiopia (Reta, 2000).

In studying the participation of women in small scale enterprises, the survey conducted by the CSA in 2004 covering 48 towns indicated that 65 per cent of the informal sector activities are owned and run by women.

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 and Shortage of working capital are constraints of women entrepreneurs in Ethiopia.

According to 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.

#### **2.1.8. Overview and Measurement of MSE's Performance**

In various literatures, profit is considered as the best fitted measure of MSEs's performance and mostly used in MSEs's performance literature globally (Meechaiwong, *et al.*, Pol & Girdwicha, 2019; Mozumdar *et al.*, 2020, Shakeel *et al.*, 2020 & Welsh *et al.*, 2017). However, empirical studies also provide different variables for the performance of women entrepreneurs. Among these, total asset, sales growth, employment size, profit, market share, and customer base are mostly known (Doris, 2016). These measures depend upon the ease of availability of the data and good judgment of the researcher.

## **2.2 Empirical Review**

This section presents the review of empirical literature through reviewing the works of different scholars, investigators or researchers and experts on determinants of women entrepreneurs' performance.

### **2.2.1. Role of Economic factors on Performance of Women Entrepreneurs in Micro and Small Enterprise**

Another research conducted by Maina (2015); entitled by "Factors influencing performance of women entrepreneurs in micro and small enterprises" in Kikuyu sub county and the study revealed that lack of business skills, lack of balance between family and enterprise

responsibilities with less attention directed to business duties, poor communication skills and lack of financial credibility did influence the performance of women owned MSEs in Kikuyu sub-county.

The researches were conducted by Wube (2010), Kanso (2016) and Alemneh (2019); shows that lack of own premises(land), financial access, stiff competition, inadequate access to training, access to technology and access to raw materials were the key economic factors that affect the performance of women entrepreneurs in MSEs. The study also found that conflicting gender roles, social acceptability and, network with outsiders were the major social factors that affect these entrepreneurs. Furthermore, the main legal/ administrative factors include access to policy makers, high amount of tax and interest, bureaucracies and red tapes, and over all legal and regulatory environments.

Furthermore Berii (2019); added that the key factors that constraints women entrepreneurs performance in developing countries: 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. In addition, human capital, personal characteristics, family characteristics and business characteristics also affect the performance of women entrepreneurs.

MSEs Play an important role in creating employment opportunities mainly for the urban youth and women, serve as an engine to transform economies from agricultural-led to industrial led, and are considered the best mechanisms by which citizens accumulate capital and empower women economically. However, in developing countries like Ethiopia, female entrepreneurs are facing various challenges in their day-to-day lives just because of their gender. Financial problems, lack of managerial and entrepreneurial skills, workplace and marketing problems, inadequacy of infrastructural facilities, unpredictable supply of raw materials are among the problems they face Gebremariam (2017).

Accessing credit, particularity for starting an enterprise, is one of the major constraints faced by women's 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 asset as collateral and negative perceptions of female entrepreneurs by loan officers (Meressa, 2000).

Ethiopian Women owned MSEs faced challenges that can be described as lack of capital, limited access to markets, to network, to premise, lack of training and cultural harassments Singh and Belwal (2008).

In a survey conducted by FDRE Ministry of Urban Development and Construction (2013) MSEs in Addis Ababa, especially those led by women, were challenged by lack access to finance, premises and training.

The high cost of developing new business contacts and relationships in a new market is a big deterrent for many businesses. Unfamiliarity with the external world and lack of ease in moving around is also an issue when it comes to dealing with a multiplicity of agencies in setting up or running a business. The trainings of female entrepreneurs were empowering, collaboration, sharing of information, empathy and nurturing and these dimensions helped to improve business performance. Female entrepreneurs have to be resilient and self-driven to push through the numerous challenges that they encounter in the entrepreneurship journey. These challenges include access to adequate funding, insufficient knowledge of their industry or lack of proper business training, poor managerial skills and as well as the failing to reinvest profits in their business. Women entrepreneurs also faced by financial limitations rising initial or start up and running capital, an obstacle in combining family and work life, lack of adequate advice on access to capital and a question of self-confidence (believing in their abilities) and gender also affects the performance of the business to some extent though women do better if given a chance and a supportive environment. Cultural beliefs determine how they conduct business but not as much as other factors such as access to capital and training. Guarantees and collateral required for external financing sometimes are beyond the scope of most entrepreneurs' personal assets and credit track record. Most women often lack access to training and prior experience on how to aggressively marketing their products and services therefore unable to market goods and services strategically Wangari (2017).

In Ethiopia women owned enterprises are challenged by bad price for the product and service/selling at less price compared with other similar enterprises, shortage of raw material and lack of experience in own business, unfair practices, unattractive market, lack of advertisement and market linkage were identified as market challenges of MSEs in Dire Dawa city administration. On the other hand, another study in Ethiopia conducted by Hagos Yared (2013) revealed that high competition as a result of open entry to the business affected newly born MSEs.

### **2.2.2. Effects of Socio-Cultural Factors on Performance of Women Entrepreneurs in Micro and Small Enterprise**

According to Ngando (2019); women entrepreneurs for long period of time for age categories above 35 with 33%, as well women entrepreneurs started the business most at the age of 18 – 35 with 67%. Meanwhile Women turn the business when they fail to continue with education to a Diploma and Degree, also challenges that women entrepreneurs face, support that women entrepreneurs need and best ways to alleviate challenges to women entrepreneurs was the determinants hinder women entrepreneurs' performance and Panda (2018); identifies Constraints faced by women entrepreneurs in developing countries arise from gender discrimination, work-family conflict, difficulty in raising capital, lack of infrastructure, unstable business, economic and political (BEP) environments, lack of entrepreneurship-related training and education and personality differences

Women in developing countries are disproportionately responsible for domestic work, such as housekeeping and childrearing, and as such, they are unable to invest as much time and effort into a business as could a male member of their household (Berri, 2019).

A recent study in Bangladesh found that female beneficiaries of microcredit frequently allow male household members to use the loans for entrepreneurial endeavors rather than starting a micro-enterprise of their own due to domestic responsibilities being valued over entrepreneurship (Desta, 2010).

Another research conducted by Maina (2015); entitled “Factors influencing performance of women owned micro and small enterprises in Kikuyu sub county and the study revealed that lack of business skills, lack of balance between family and enterprise responsibilities with less attention directed to business duties, poor communication skills and lack of financial credibility did influence the performance of women owned MSEs in Kikuyu sub-county. Women entrepreneurs who had thriving enterprises had been trained on business skills which they utilized in the daily running of their enterprises in areas of performance evaluation, stock taking and financial recording. Lack of proper balance between handling of family responsibilities and business duties reduced the time spent running the enterprises in terms of late opening and early closing hours of the women owned MSEs thus low sales and poor enterprise performance. Successful women entrepreneurs listened to their customers’ needs and effectively fulfilled them which in turn led to repeat customers and increased sales showing that effective communication was important in running an enterprise. Poor financial

credibility inhibited business growth because the women entrepreneurs could not be financed by banks individually to expand and improve their businesses as compared to women groups thus business stagnation.

Likewise, the research was also conducted by Abdissa & Fitwi (2016); at South West Ethiopia with the major determined of critically assessing the factors affecting the performance of MSE operators engaged in production, trade and service activities. Specifically, the study attempted to examine the internal and external factors that affect the performance of MSEs and their finding shows that, most of the MSEs Operators have no efficient experience and management knowhow to perform their activities effectively and efficiently. These lead to them unsuccessful because they run their business activities without having adequate knowledge about the business environment. Lack of infrastructural facilities, especially insufficient and interrupted electric power and water supply, lack of working premises and the location of the working premises, technological related problems, problem of market linkage with the external parties such as vendor, suppliers and customers and it is true that, finance, are factors that affect the performance of MSEs.

According to Alemneh (2019); conflicting gender roles or household responsibilities, network with outsiders and social acceptability were the major social factors that affect these entrepreneurs.

According to Kanso (2016); the major social factors that affect these entrepreneurs were the attitudes of society towards buying their products/services.

Similarly, the other research was conducted by Girma (2015); on “Factors Affecting the Performance of Women Entrepreneurs in Micro and Small Enterprises” in Gulele Sub-City, Addis Ababa and the study found that conflicting gender roles or household responsibilities, network with outsiders and social acceptability were the major social factors that affect these entrepreneurs.

### **2.2.3 The effect of Entrepreneurial Factors on Performance of Women Entrepreneurs in Micro and Small Enterprise**

Women tend to perceive themselves and the entrepreneurial environment in a less favorable light than men and thus Programs aiming to improve perceptions of aspiring women entrepreneurs may lead to higher rates of business start-up (Desta, 2010).

According to Panda (2018); the growth of a firm is, to a certain extent, a matter of decisions made by individual operators. This is very much pronounced for microenterprises that are run by owner managers. Previous studies indicate that motivation, individual competencies and personal background are important factors for the success of micro and small enterprises.

Most of the macro-based studies have tended to assume entrepreneurs with similar experiences and demographic characteristics. However, none of these factors alone can create a new venture or drive success (Schooling, 2006).

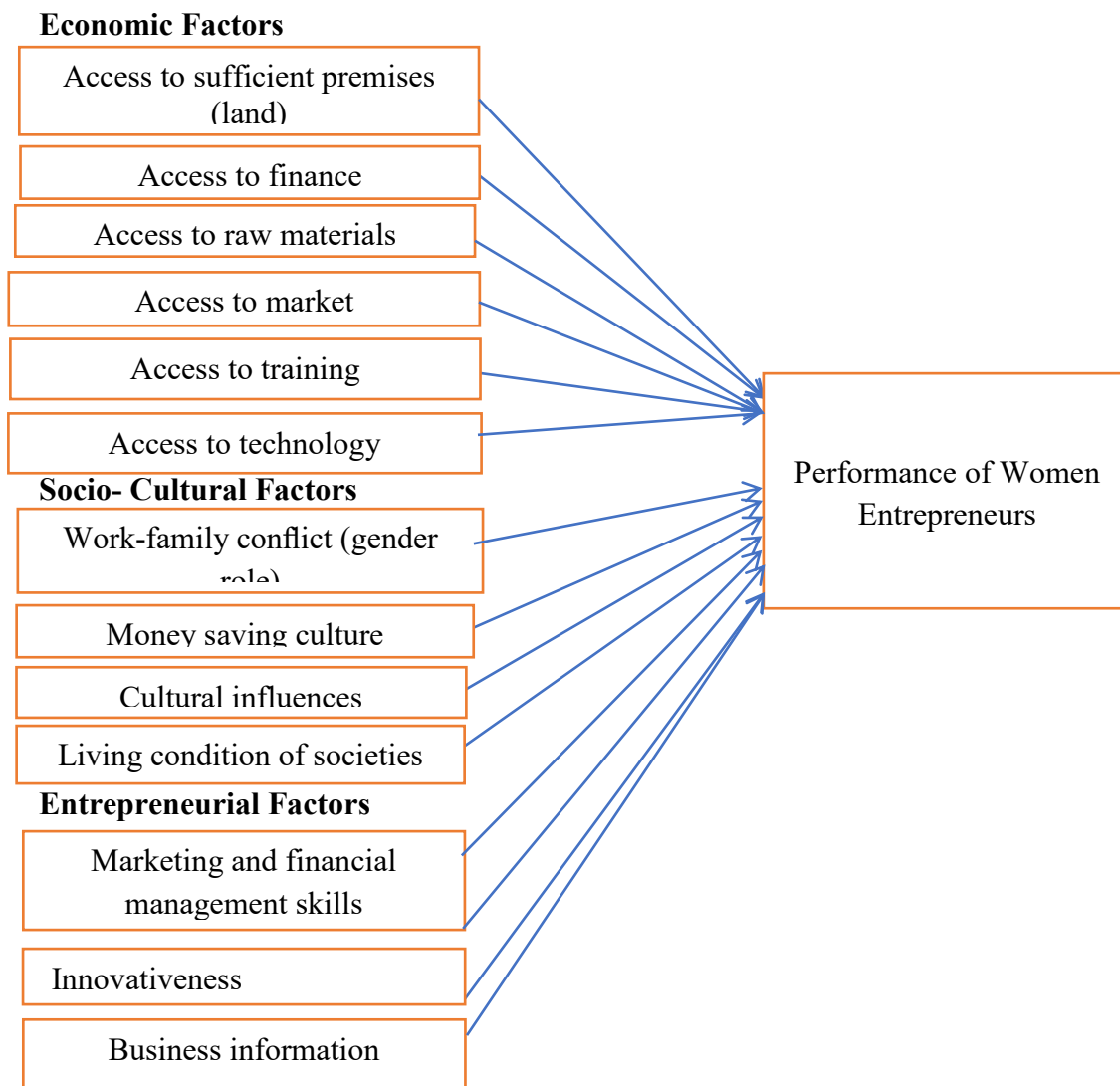
### **2.3 Conceptual Framework of the Study**

The study will be guided by the following conceptual framework which will be used to explain the relationship between the independent variable (factors affecting the performance of women entrepreneurs i.e., Economic factors, socio-cultural factors and entrepreneurial factors and dependent variable (performance of women entrepreneurs in MSEs).

For this study, profitability will be selected to measure performance of women entrepreneurs in MSEs. According to Doris *et al.* (2016)\ empirical studies provided different variables for the performance of women entrepreneurs. Among these, total asset, sales growth, employment size, profit, market share, and customer base are mostly known. These measures depend upon the ease of availability of the data and good judgment of the researcher. However, (Shakeel *et al.*, 2020)\ (Mandawa *et al.*, 2016); Wambu *et al.* (2014)\ and Carranza *et al.* (2018)\ stated that profit was mostly used in MSEs's performance literature internationally. Consequently, this study will consider profit as best fitted measure of women entrepreneurs' performance in MSEs.

After reviewing the theoretical and empirical literature, the researcher developed the following conceptual frame work.

**figure 2.1. Conceptual Framework of the Study**



Sources: (Alemneh, 2019), (Mulugeta, 2010), Schorling (2006) and Wangari (2017)

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

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

#### **3.1. Description of Study Area**

Fitche Town is the capital city of the north Shoa Zone of Oromia Regional state. The population of the Fitche town as per the 2007 census (CSA, 2014) was about 1.4 million. North Shoa zone comprises fourteen (14) districts, including Fitche Urban Administration and Fitche town is the administrative centre of the zone.

Its astronomical location is 09° 08' 52" to 10° 35' 17" North latitude and 37° 56' 13" to 39° 34' 47" East longitude. The altitude of area ranges from 2,738 to 2782 meters above sea level. The average temperature of Fitche town is 20.3° c. The total area of the circumscribing circle about the area of the town is 5720.5 hectares (OUP, 2012). According to the census result of 2007 the total population of Fitche town is 27,493. The number of female and male population is 14,560 and 12,933; respectively giving sex ratio of 113 females to 100 males on average each kebele contains 6,873 populations. The average rain fall of the town is about 1075mm.

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

The research designs employed descriptive and explanatory research. Descriptive research design enables researcher to accurately and systematically describe a population, situation or phenomenon and to identify characteristics, frequencies, trends, categories or describing the state of affairs as it exists at present. Therefore, this study describes and critically assesses the factors affecting the performance of women entrepreneurs in MSEs in Fitche town. Then explanatory research design was conducted in order to identify the extent and nature of cause-and-effect relationships.

Descriptive research design was applied by the researcher because “the main purpose of descriptive research design is to describe the state of affairs as they exist” or concerned with describing the characteristics of a particular individual, or of a group, (Kothari, 2004). In this case, the state of affairs designates the major economic, socio-cultural and entrepreneurial factors that affect the performance of women entrepreneurs in MSEs in Fitche Town and explanatory research design also chosen because of the fact that it is used to explain the

casual relationship between independent (explanatory) variables and the dependent variable (Kothari, 2004). Hence, by using explanatory research design the research was able to explain the casual relationship between the independent variables (economic factors, social factors, cultural factors, and entrepreneurial factors) and the dependent variable (performance of women entrepreneurs in MSEs).

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

#### 3.3.1. Target Population

According to Fitch Town Job opportunity Creation and Expert Office's report (2021), there are about 1052 women entrepreneurs in Fitch Town. The target population for the study is totally women-owned enterprises.

Therefore, the target population for the study consists of 1052 women entrepreneurs who have been working in the seven (7) sectors of MSEs in Fitch Town, as shown in next table.

Table 3.1: Women entrepreneurs in MSEs's (target population).

| S/No. | Sectors           | Numbers of Enterprises (Population) |
|-------|-------------------|-------------------------------------|
| 1     | Manufacturing     | 51                                  |
| 2     | Construction      | 130                                 |
| 3     | Urban agriculture | 6                                   |
| 4     | Animal            | 16                                  |
| 5     | Mining            | 5                                   |
| 6     | service           | 712                                 |
| 7     | Trade             | 132                                 |
|       | Total             | 1052                                |

Source: Fitch Town Job Opportunity Creation and Expert Office's Report (2021, August)

#### 3.3.2. Sample Size

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

$$n = \frac{N}{1+N(e)^2}$$

Where,

n: is number of respondents (sample of women owned in MSEs)

N: is total population

e: sampling error/level of precision

N=1052     e=0.05

$$n = \frac{1030}{1 + 1030(0.05)^2} \Rightarrow 288 + 11 = 299$$

The total sample size of respondents was 288 plus 11 or (288+11) become 299 based on the above sample size determination formula. For selecting these samples of women owned MSEs, proportionate stratified sampling was employed in five (5) sectors to take as strata so as to give equal chance to each of the five sectors and purposive selecting was employed for two sectors (Urban agriculture and Mining sectors) for taking respondents purposely, because their population were small in number in which women owned MSEs.

Table 3.2: Sample of Women entrepreneurs in MSEs

| S/No. | Sectors           | Numbers of Enterprises (Population) | Women owned MSEs (Sample)                |
|-------|-------------------|-------------------------------------|------------------------------------------|
| 1     | Manufacturing     | 51                                  | 14                                       |
| 2     | Construction      | 130                                 | 36                                       |
| 3     | Urban agriculture | 6                                   | 6 ( by taking all members as they exist) |
| 4     | Animal            | 16                                  | 4                                        |
| 5     | Mining            | 5                                   | 5 ( by taking all members)               |
| 6     | service           | 712                                 | 196                                      |
| 7     | Trading           | 132                                 | 36                                       |
|       | Total             | 1052                                | 288                                      |

Source: Fitch Town Job Opportunity Creation and Expert Office's Report (2021, August)

### 3.3.3. Sampling Techniques

Stratified sampling technique was used to collect enough and adequate data from the sample and to assist in minimizing bias when dealing with the population. With this technique, the sampling frame can be organized into relatively homogeneous groups (strata) before selecting elements for the sample. Creswell *et al.* (2009); state that this step increases the probability that the final sample is representative in terms of the groups. Therefore, for selecting samples of women owned MSEs (300) respondents, the study was applied proportionate stratified sampling in five sectors that women owned MSEs are engaged to take as strata so as to give equal chance to each of the five sectors and two sectors (Urban agriculture and Mining) all members was purposely selected, because their population were small in number.

### 3.4. Types and Sources of Data

The data sources of this study were both primary and secondary source. Demographic data like, age, religion, marital status, level of education, working experience in business and ordinal data were collected from women entrepreneurs in MSEs from the seven (7) sectors through structured questionnaires. The secondary data was also obtained mainly from different reports, books, websites and literatures, which are relevant to the theme of the study.

### **3.5. Methods of Data Collection and Instruments**

The questionnaire was used as instrument for gathering primary data. Properly constructed, a questionnaire can be used as a scientific instrument to obtain data from large numbers of individuals and minimizes interfering problems requires experience, skill, thoughtfulness, and time. A major advantage of the questionnaire is that data can be obtained on large numbers of participants quickly and relatively inexpensively (Kothari, 2004:100).

Structured questionnaire was used to collect about influences variables on the performance of women owned MSEs using a Likert scale. The Likert scale was divided into five categories: Strongly Agree, Agree, Neutral, Disagree, and Strongly Disagree for different statements that might show the knowledge, feelings, or practice components of the respondents. The item of the questionnaires has been adopted from Debela (2019), Wube (2010) and Zelalem Belay (2019).

The questionnaire was prepared in simple and clear language by avoiding the use of too long statements and use of appropriate punctuations. Secondary data was also collected by reviewing various websites, reports, books, published and or unpublished government documents.

Firstly, the questionnaires was designed in English and then translated into Afaan Oromoo language as this can make the tool simple for respondents to understand. Then, stratified random sampling technique was used to draw a sample the first unit from each orderly arranged stratum was selected by simple random. The researcher was following the next process to collect the data required for this study.

### **3.6 Validity and Reliability**

Validity is an important criterion to check the degree to which an instrument measures what it supposed to measure. One of the methods of testing validity is content validity. Content validity refers to whether or not the manifest content of the variable is right to measure the latent variable that we are trying to measure (Kuhotri, 2004).

Reliability is an attribute of an instrument used to measure consistency which indicates that an instrument has constructive value it used to measure, Joseph and Rosemary (2003). The researcher used Cronbach's alpha coefficient to test the reliability and validity of the collected data through questionnaire as it is one of the common methods to do so. The pilot test was applied on 20 women owned MSEs to check clarity. Then, correction was made based on the feedback obtained from the pilot test gather and the amended questionnaire was delivered by hand to the respondents at their duty stations during working hours by the researcher. For describing internal consistency, a commonly accepted rule of thumb is using Cronbach's

alpha. Accordingly, the Cronbach's alpha coefficient for this study through gathering data from a pilot testing of 20 randomly selected respondents was 0.809. This implies that the Cronbach's alpha was greater than 0.79 justifying that the survey instrument was very good in terms of internal consistency.

### **3.7. Method of Data Analysis**

The collected data was analyzed by using both descriptive and inferential tools with the help of SPSS (version 23). The respondent's scores was summarized from the package and made ready for analysis. After that, it was analyzed using descriptive statistical techniques, correlation and regression analysis. The demographic profiles and items related to women entrepreneurs were analyzed using simple statistical tools such as tables and percentages. Further analyses of processed data using statistical tools were employed to study patterns and relationship between and or among data groups by using inferential (statistical) analysis.

#### **3.7.1 Descriptive Analysis**

In order to describe the demographic profile and their enterprise, economic factors, socio-cultural factors and entrepreneurial factors, descriptive statistics such as percentages, mean, and standard deviation were used.

#### **3.7.2 Inferential Analysis**

Correlation involves the measurement of association, or relationship, or correlation between two variables to ascertain whether they are positively or negatively related, or not related in any way whatsoever. Two variables are related if the changes in one variable affect or influence the changes in the other variable. To measure association or relationship between variables we use correlation coefficients to express the degree of association or relationship. In other words, correlation coefficients measure the strength (direction and magnitude) of association or relationship between two variables. Correlation coefficients can be high or low (magnitude), and positive or negative (direction). Correlation coefficients vary from -1 to +1: whereas -1 and +1 indicate perfect negative and perfect positive correlation coefficients respectively, a correlation coefficient of 0 implies no correlation (zero relationship). Further, correlation coefficients lower than +0.40 (whether negative or positive 0.40) are said to be low, between +0.40 and +0.60 are moderate, and above +0.60 are high Obilor & Amadi (2018).

Pearson's Product Moment Correlation ( $r$ ) coefficient is a measure of the strength and direction of association that exists between two variables measured on at least an interval scale. A Pearson's correlation attempts to draw a line of best fit through the data of two

variables, and the Pearson's correlation coefficient,  $r$ , indicates how far away all these data points are from this line of best fit Obilor & Amadi (2018).

Inferential statistics allows inferring from the data through analysis of the relationship between two or more variables and how several independent variables might explain the variance in a dependent variable. In order to identify the degree of relationships between quantifiable variables measured, Pearson's correlation was employed as recommended by Cools and Van den Broeck (2007).

### 3.7.3 Model specification

Multiple linear regression models was used to analyse and interpret data collected through quantitative method. Multiple linear regressions is used to estimate the relationship between two or more independent variables and one dependent variable. The researcher specified the general model for multiple linear regressions; given  $n$  observations, as follows:

$$Y = \beta_0 + \beta_1 X_{i1} + \beta_2 X_{i2} + \beta_3 X_{i3} + \beta_4 X_{i4} + \beta_5 X_{i5} + \beta_6 X_{i6} + \beta_7 X_{i7} + \beta_8 X_{i8} + \beta_9 X_{i9} + \beta_{10} X_{i10} + \beta_{11} X_{i11} + \beta_{12} X_{i12} + \epsilon$$

(Where,  $Y$  is dependent variable;

$\beta$  is coefficient;  $X_1$ = Access to sufficient premises (land),  $X_2$ = Access to finance,  $X_3$ = Access to raw materials and  $X_4$ = Access to training,  $X_5$ = Access to markets,  $X_6$ =Work-family conflict,  $X_7$ = Attitudes toward business,  $X_8$ = Culture (Religion and Habits),  $X_9$ = Living condition of societies,  $X_{10}$ = Marketing and financial management skills,  $X_{11}$ =Innovativeness and  $X_{12}$ = Financial Management Skills and  $\epsilon$ = error term.

### 3.7. Ethical Considerations

The study would take account ethical issues into consideration when collecting questionnaires from the respondents based on their permission and mutual consent asked and the purpose was thoroughly explained. The consent form was written in English stating the study's objectives, nature of participant's involvement, risk and benefits. Respondents then were request to read the consent form carefully and by doing so they have been given clear options on voluntary participation. Name of respondents and vague question was not asked to write in order to increase the confidentiality of the information they give. And also, questionnaires explained that the purpose of research for academic purpose. Finally, the respondents were included based on their willingness.

## **CHAPTER FOUR**

### **DATA PRESENTATION, ANALYSIS AND DISCUSSION OF RESULTS**

This chapter presents and analyzes the data collected and discusses it accordingly. First, the demographic profile of respondents was analyzed and it was analyzed by using frequency, tables and percentages. Secondly, the data related to the factors that affect the performance of women entrepreneurs in MSEs were presented and analyzed. Mean and standard deviations were used for the presentation and analysis of these parts. Finally, discussions were made based on the data presented and analyzed.

Of the totally distributed questionnaires (288), 288 were properly filled and collected. This amounts 96% of the total respondents. Since this is adequate enough to make the analysis, all the discussions below were made on these groups of respondents.

#### **4.1 Response Rate**

In this portion, the data collected in answering the basic questions/hypotheses/ are presented and analyzed.

A total of 299 questionnaires were prepared and distributed to 299 sampled respondents from seven sectors of women owned MSEs. However only 288 questionnaires were properly filled and returned which makes the response rate 96%. Therefore, the researcher believed that it was possible to summarize, analyze and conclude based on the collected data as there was high response rate for the study.

## 4.2 Demographic profile of Respondents

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

Table 4.1: Respondents' demographic profile

| <b>1) Age</b>                              | <b>Number</b> | <b>Percentages (%)</b> |
|--------------------------------------------|---------------|------------------------|
| below 20 Years                             | 50            | 17.7%                  |
| 21-30 Years                                | 137           | 48%                    |
| 31-40 Years                                | 86            | 30.4%                  |
| above 40 Years                             | 9             | 3.2%                   |
| <b>Total</b>                               | <b>288</b>    | <b>100.0</b>           |
| <b>2) Religion</b>                         |               |                        |
| Orthodox                                   | 212           | 74%                    |
| Wakefata                                   | 6             | 2.1%                   |
| Catholic                                   | 4             | 1.4%                   |
| Protestant                                 | 51            | 18.0%                  |
| Muslim                                     | 9             | 3.2%                   |
| <b>Total</b>                               | <b>288</b>    | <b>100.0</b>           |
| <b>3) Level of education and training</b>  |               |                        |
| Can't read and write                       | 35            | 12.4%                  |
| Primary complete                           | 58            | 20.13%                 |
| Grades 10-12complete                       | 69            | 24.4%                  |
| 10+3 /Diploma                              | 83            | 29.3%                  |
| First Degree and above                     | 37            | 13.1%                  |
| <b>Total</b>                               | <b>288</b>    | <b>100.0</b>           |
| <b>4) Marital status</b>                   |               |                        |
| Married                                    | 89            | 31.4%                  |
| Single                                     | 144           | 50%                    |
| Divorced                                   | 45            | 15.9%                  |
| Widowed                                    | 4             | 1.4%                   |
| <b>Total</b>                               | <b>288</b>    | <b>100.0</b>           |
| <b>5)Work experience (in entrepreneur)</b> |               |                        |
| Less than 1 year                           | 76            | 26.9%                  |
| 1-5 years                                  | 147           | 51.9%                  |
| 6-10 years                                 | 59            | 20%                    |
| Greater than 10 years                      | ----          | -----                  |
| <b>Total</b>                               | <b>288</b>    | <b>100.0</b>           |

**Source: Own survey (July, 2022)**

Table 4.1, shows that out of 288 respondents 17.7% fall under the age of below 20 years followed by 48% within the age group of 21-30 years, then 30.4% within the age group of 31-40 years, and 3.2% above the age of 40 years. This implies that majority of the respondents were within the younger age group which could be taken as an advantage of the SMEs if managed well.

When we see the educational level and training of the respondents, it is clearly seen from the table that most are within the 10+3 /Diploma level (29.3%). This is followed by those who completed Grades 10-12<sup>th</sup> education level (24.4%) and degree and above level education (13.1%). The table indicates that most of the participants are at diploma level and only some of them can't read and write.

Regarding the marital status, the table clearly indicated that, the majority of the respondents are single (50%) followed by Married (31.4%). The remaining 15.9% of the respondents are divorced and 1.4% are widowed respectively. The table indicates that most of the MSE participants are single women.

Similarly from the table 4, entrepreneurs that have less than 1 year experience in the business constitutes (22.3%) of the respondents, 1-5 year comprises (50%), those who do have 6-10 year experience in the business covers (20%) and above 10 years covers 5.3% .

### **4.3 Descriptive Analysis on the Variables**

This section presents analysis of the collected data that shows the results of descriptive and inferential statistics. In order to assess the objectives of the study, correlation and regression analysis were done.

In this section, the results of descriptive statistics were presented. For the purpose of assessing the objectives of the study, factors that affect the performance of women entrepreneurs (economic, socio-cultural and entrepreneurial factors) and women entrepreneurs' performance measure were analyzed using descriptive statistics.

### 4.3.1. Factors Affecting the Performance of Women Entrepreneurs in MSEs

Table 4.2 factors that affect the performance of women entrepreneurs in MSEs

| Factors                    | Variables                                 | Items                                                                                                            | Mean        | Std. Deviation |
|----------------------------|-------------------------------------------|------------------------------------------------------------------------------------------------------------------|-------------|----------------|
| 1)Economic Factors         | Access to finance                         | I am satisfied with the financial access given by my family and other lending institution to start this business | 2.18        | 1.20           |
|                            | Access to business training               | I have access to different business trainings                                                                    | 2.49        | 1.37           |
|                            | Access to raw materials                   | There is no shortage of inputs (raw materials) to run my business                                                | 2.32        | 1.39           |
|                            | Access to market                          | I have access to market the products of my business enterprises                                                  | 2.56        | .66            |
|                            | Access to land (premises)                 | I am running my business in my own premises (Land)                                                               | 1.56        | .830           |
|                            | <b>Grand mean</b>                         |                                                                                                                  | <b>2.22</b> |                |
| 2)Socio-cultural factors   | Gender role(work family conflict)         | I have no conflicting gender roles (work-family conflict)                                                        | 1.84        | 1.07           |
|                            | Cultural influence                        | I have no cultural influences on my business                                                                     | 3.63        | 1.04           |
|                            | Living condition                          | The living condition of societies and working culture affect my business                                         | 3.76        | 0.97           |
|                            | Saving culture                            | I do not have a money saving culture and my business is really affected by this                                  | 2.02        | .99            |
|                            | <b>Grand mean</b>                         |                                                                                                                  | <b>2.81</b> |                |
| 3) Entrepreneurial factors | Marketing and financial management skills | My business is affected by lack of marketing and financial management skills                                     | 3.53        | 0.01           |
|                            | Access to business information            | My business is affected by lack of information to exploit business opportunities                                 | 3.86        | 1.03           |
|                            | Innovativeness                            | I am innovative business person (women)                                                                          | 3.08        | .97            |
|                            | <b>Grand mean</b>                         |                                                                                                                  | <b>3.49</b> |                |

Source: Own survey (July, 2022)

#### i) Economic Factors

From above Table 4.2, descriptive statistics (mean and standard deviation) were used in order to analyse the response of women entrepreneurs in MSEs with regard to the economic factors, socio-cultural factors and entrepreneurial factors identified for this study. The economic variables selected for this study were: premises (land), Access to business training, financial access, access to market and access to inputs/raw materials.

Table 4.2 Shows those women entrepreneurs in MSEs are not satisfied with the financial access given by their family and other lending institutions to start their business. It shows a mean score of (2.18) with a standard deviation of (1.20). Therefore, the average score of the respondents with regard to satisfactory financial access is ‘strongly disagree’ with little deviations among them.

As the mean score (2.49) and standard deviation (1.37) in the table above show, the access to different business training of the respondents entrepreneurs is almost ‘disagree’. It seems that these women disagree on the access to different business training of their enterprises.

The scores for the availability of necessary raw material/inputs in the table above shows that the respondent entrepreneurs do not agree with their access to these inputs with a mean of 2.32 and standard deviation of 1.39 to run their business.

As the mean score of (2.56) and standard deviation (.66) in the table above shows, access to market of the respondents’ entrepreneurs is almost disagree. It seems that these women entrepreneurs are disagree on the market condition of their products.

One success factor for an entrepreneur is having own premises such as land (Hisrich, 2005) table 4.2 above indicated that the respondent women entrepreneurs in MSEs do not have their own land to run their businesses. The response shows a mean of 1.92 with a standard deviation of 1.28.

## **ii) Socio-cultural Factors**

As indicated in the table 4.2 for this study, the researcher identified socio-cultural factors with their variables such as: conflicting gender roles (work-family conflict), cultural influences on the business, living condition of societies and working culture and money saving culture.

In order to analyse the response of women entrepreneurs, the effect of these factors was similarly analyzed using descriptive statistics (Mean and Std. Deviation) and the table 4.2 above indicated that the respondent women entrepreneurs in MSEs respondents agreed with the questions that ‘living condition of societies and working culture affect my business with the mean of (3.76) and standard deviation of (0.97)’, I have no cultural influences on my business with the mean scores (3.63) and standard deviation (1.04).

On the other hand, the above table shows that in relation to the idea of I have no conflicting gender roles (work-family conflict) the respondents were disagreed with the mean of (1.84) and standard deviation of (1.07) and I do not have a money saving culture and my business is really affected by this with the mean of (2.02) and standard deviation of (.99).

The above table shows that, conflicting gender roles (work-family conflict), cultural influences and living condition of societies and working culture affect the women entrepreneur's performance in MSEs. In contract, money saving culture is not affect women entrepreneur's performance in their MSEs.

### **iii) Entrepreneurial Factors**

The entrepreneurial factors identified for this study are: lack of information to exploit business opportunities; innovativeness; and lack of marketing and financial management skills.

As shown in the table above, descriptive statistics (mean and Std. standard deviation) were also used for analysis of the variables and its effect on the performance of women entrepreneurs.

Table 4.2 above shows that, the respondents agreed with the idea that their business was affected by lack of information to exploit business opportunities with mean score (3.86) and standard deviation of (1.03), lack of financial management and marketing skills with mean score of (3.57) and standard deviation of (0.01) and the idea that, I am innovative business person (women) with the mean of (3.08) and standard deviation of (.97) on micro and small enterprises.

The result indicates that entrepreneurial factors were severely influencing the performance of women entrepreneurs. Hence, attention should be given by the concerning governmental as well as non-governmental bodies.

### **4.3.2. Measurement of Performance of Women Entrepreneurs in MSEs**

On this study the researcher measured the performance of women entrepreneur by perceived profit. By their nature entrepreneurs are unwilling to tell their profit quantitatively so the researcher asked different question using five point Likert scale to understand their current performance.

Table 4.3: Performance of Women Entrepreneurs in MSEs

| No  | Item                                                                          | Responses by Sampled Women Entrepreneurs (mean and standard deviation) |                         |                  |
|-----|-------------------------------------------------------------------------------|------------------------------------------------------------------------|-------------------------|------------------|
|     |                                                                               | Mean                                                                   | Std. standard deviation | Rank of severity |
| 9   | Performance of Women Entrepreneurs                                            |                                                                        |                         |                  |
| 9.1 | My business profit has been increasing from year to year                      | 2.29                                                                   | .74                     |                  |
| 9.2 | The satisfaction level of my customers have been increasing from year to year | 3.26                                                                   | .89                     |                  |
| 9.3 | My efficiency has been increasing from year to Year                           | 4.06                                                                   | .77                     |                  |
|     | <b>Grand mean</b>                                                             | <b>3.43</b>                                                            | 0.01                    |                  |

Source: Own survey (July, 2022)

As shown on the above Table 4.3 women entrepreneurs were disagreed with the statement that their business profit has been increasing from year to year with mean of (2.29) standard deviation of (0.74) and unwillingness to decide on the idea of that of the satisfaction level of my customers have been increasing from year to year with mean of (3.26) standard deviation of (.89). In contrary, they were agreed on that of their efficiency has been increasing from year to year with mean of (4.06) standard deviation of (.77).

The results have implication that women entrepreneurs' profit has not been increasing from year to year or were not getting relatively attractive profit from their business.

#### 4.4. Inferential Statistics

##### 4.4.1. Correlation Analysis

Analysis A correlation coefficient expresses quantitatively the magnitude and direction of the liner relationship between two variables, Pearson correlation coefficient reveal magnitude and direction of relationships (either positive or negative) and the intensity of the relationship (-1 to 1). In this section a correlations analysis were done to establish whether relationships do exist between variables conceptualized in the framework. The results would enable the researcher to determine the regression on the dependent variable. The researcher used one of the most commonly used types of correlation coefficient which is Pearson correlation coefficient methods because of the statistical accuracy that usually results from this method.

The Pearson correlations between the dependent variable (MSE performance) and independent variables economic factors, Socio-cultural factors and women entrepreneur performance (WEP) is depicted in table below. In this correlation analysis it is relevant to note mainly the relationship that exist between the dependent variable and the independent variables significance and also provides information about the strength of association

between two categorical variables and can be used as the measure of the effect size, which is similar with correlation tests for continuous variable (George et al., 2004).

Table 4.4 Correlations

|                                                  |                     | Economic Factors | Socio-cultural factors | Entrepreneurial Factors | Women Entrepreneur performance |
|--------------------------------------------------|---------------------|------------------|------------------------|-------------------------|--------------------------------|
| Economic Factors                                 | Pearson Correlation | 1                | .280**                 | .425**                  | .521**                         |
|                                                  | Sig. (2-tailed)     |                  | .000                   | .000                    | .000                           |
|                                                  | N                   | 288              | 288                    | 288                     | 288                            |
| Socio-cultural factors<br>Socio-cultural factors | Pearson Correlation | .280**           | 1                      | .623**                  | .732**                         |
|                                                  | Sig. (2-tailed)     | .000             | .000                   | .000                    | .000                           |
|                                                  | N                   | 288              | 288                    | 288                     | 288                            |
| Entrepreneurial Factors                          | Pearson Correlation | .425**           | .306**                 | 1                       | .780**                         |
|                                                  | Sig. (2-tailed)     | .000             | .000                   |                         | .000                           |
|                                                  | N                   | 288              | 288                    | 288                     | 288                            |
| Women entrepreneurs' performance                 | Pearson Correlation | .521**           | .732**                 | .760**                  | 1                              |
|                                                  | Sig. (2-tailed)     | .000             | .000                   | .000                    |                                |
|                                                  | N                   | 288              | 288                    | 288                     | 288                            |

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

Source: Own survey (July, 2022)

Regarding the relationship between the dependent variable and other independent variables as a rule of thumb, strong correlation between dependent and independent variables is recommended. In this research the dependent variable MSE performance correlates with the independent variables economic factors, socio-cultural factors and entrepreneurial factors positively with  $r = 0.521$ ,  $r=0.732$  and  $r=0.780$  respectively. Similarly MSE performance has statistically significant relationship with economic factors, socio-cultural factors and entrepreneurial factors with  $p<0.01$ . These correlation coefficient values indicated that, there is a moderate and high relationship between the predictor variables and the dependent variables.

The correlation analysis was also carried out on respondents variables (educational status and previous experience in the business) and dependent variable has shown positive ( $r=.010$ ) and

( $r=0.006$ ) relationship respectively with statistically significant relationship. Therefore, from this relationship we can conclude that the respondents' education level and working experiences on business variables have impact on the relationship between the dependent variable and the independent variables.

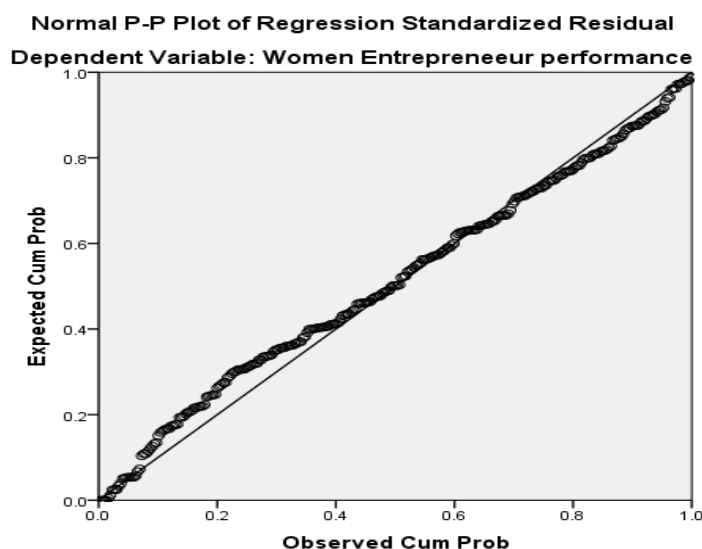
#### 4.4.2. Regression Analysis Assumptions' Test

Before conducting a regression analysis, the basic assumptions concerning the original data must be made. This is a mandatory prerequisite in explaining the relationships between dependent and explanatory variables. Therefore the researcher has checked major least square assumptions and proved that they met reasonably well.

##### 4.4.2.1. Linearity

Besides, as shown in the model equation the dependent (WEP) variable and all the three independent variables (economic factors, socio-cultural factors and entrepreneurial factors) have positive and linear relationship. All independent variables and dependent variable are fit reasonably with linear pattern and it holds that linearity assumption is met. The following figure has also showed linear relationship.

Figure 2:-Linearity analysis

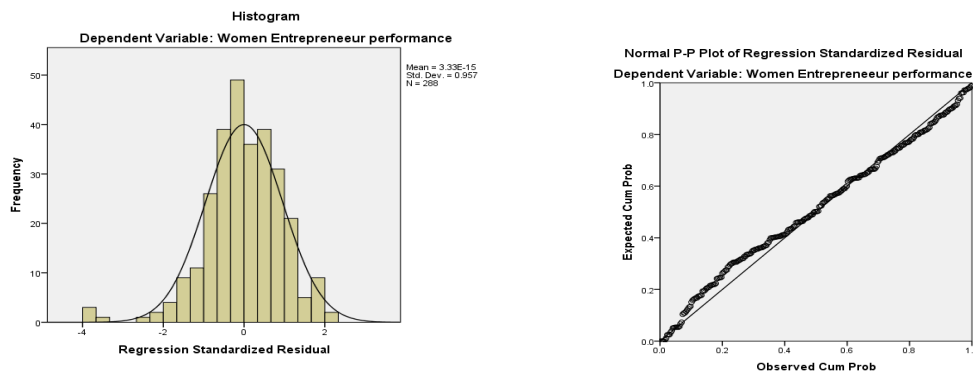


Source: Own survey (July, 2022)

##### 4.4.2.2. Normality

Multiple regressions assume that variables have normal distributions (Darlington, 1968). This implies that errors are normally distributed, and that a plot of the values of the residuals will approximate a normal curve (Keith, 2006). This assumption can be tested by looking at the P-P plot for the model together with histogram of the standardized residuals. The closer the dots lie to the diagonal line, the closer to normal the residuals are distributed.

Figure 3. Histogram and P-P plot of standardized residuals



Source: Own survey (July, 2022)

#### 4.4.2.3. Multicollinearity

Strong relationship between explanatory variables is a problem of Multicollinearity and not acceptable for ordinary list square regression analyses. As a rule of thumb Brayman and Cramer, 1999 stated that independent variables which have correlation coefficient exceeding 0.8 are suspected for Multicollinearity. Table 6 below has shown the value of correlation between dependent and independent variables. As per the table the minimum r value is 0.495 and the maximum r value is 0.780 which implies that all the variables have coefficient value less than 0.8; therefore, there is no problem of Multicollinearity.

Table 4.5 Multicollinearity

Inter item-Correlations

|                                  |                     | Economic Factors | Socio-cultural factors | Entrepreneurial Factors |
|----------------------------------|---------------------|------------------|------------------------|-------------------------|
| Economic Factors                 | Pearson Correlation | 1                | .280**                 | .425**                  |
|                                  | Sig. (2-tailed)     |                  | .000                   | .000                    |
|                                  | N                   | 288              | 288                    | 288                     |
| Socio-cultural factors           | Pearson Correlation | .280**           | 1                      | .623**                  |
|                                  | Sig. (2-tailed)     | .000             |                        | .000                    |
|                                  | N                   | 288              | 288                    | 288                     |
| Entrepreneurial Factors          | Pearson Correlation | .425**           | .306**                 | 1                       |
|                                  | Sig. (2-tailed)     | .000             | .000                   |                         |
|                                  | N                   | 288              | 288                    | 288                     |
| Women entrepreneurs' performance | Pearson Correlation | .521**           | .732**                 | .760**                  |
|                                  | Sig. (2-tailed)     | .000             | .000                   | .000                    |
|                                  | N                   | 288              | 288                    | 288                     |

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

Source: Own Survey (July, 2022)

Multicollinearity also is detected by examining the tolerance and Variance Inflation Factors (VIF) for each independent variable. Tolerance is the amount of variability in one independent variable that is not explained by the other independent variables, and it is in fact  $1-R^2$ . Tolerance values less than 0.10 indicate collinearity. Tolerance and Variance Inflation Factors (VIF) are also used to check multi-collinearity. To meet multiple regression assumption we need tolerance score above 0.2 and VIF scale below 10. When correlation exists among predictor's the standard error of predictors coefficients will increase and consequently the variances of predictor's coefficients are inflated. The VIF is a tool to measure and quantify how much the variance is inflated Daoud (2017, December).

In this study all the tolerances are above 0.3 and therefore, the amount of variation in that construct is not explained by other predictors. The next table below indicates that there is no problem of Multicollinearity.

Table 4.6: Multicollinearity test

| <b>Coefficients<sup>a</sup></b> |                         |                             |            |                           |        |      |                         |       |
|---------------------------------|-------------------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|-------|
| Model                           |                         | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. | Collinearity Statistics |       |
|                                 |                         | $\beta$                     | Std. Error | Beta                      |        |      | Tolerance               | VIF   |
| 1                               | (Constant)              | .174                        | .099       |                           | 1.749  | .082 |                         |       |
|                                 | Economic Factors        | .004                        | .026       | .007                      | .169   | .866 | .349                    | 2.86  |
|                                 | Socio-cultural factors  | .069                        | .028       | .089                      | 2.489  | .014 | .434                    | 2.303 |
|                                 | Entrepreneurial Factors | .430                        | .026       | .532                      | 16.340 | .000 | .526                    | 1.901 |

a. Dependent Variable: Women entrepreneurs' performance

Source: Own Survey (July, 2022)

#### 4.4.2.4. Autocorrelation

Autocorrelation or independence of errors refers to the assumption that errors are independent of one another, implying that subjects are responding independently (Stevens, (2009). Durbin Watson statistic can be used to test the assumption that our residuals are independent (or uncorrelated). This statistic can vary from 0 to 4. For this assumption to be met, the DW value needs to be close to 2. Values below 1 and above 3 are problematic and causes for

concern. As per table 4.7 below the value of Durbin Watson is 2.036 therefore the model is free from autocorrelation.

Table 4.7: Durbin Watson Statistics

| <b>Model Summary<sup>b</sup></b> |                  |          |                   |                            |               |
|----------------------------------|------------------|----------|-------------------|----------------------------|---------------|
| Model                            | R                | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1                                | .93 <sup>a</sup> | .880     | .887              | .079                       | 2.036         |

Table 4.10: ANOVA of Women Entrepreneurs' performance

a. Predictors: (Constant), Entrepreneurial Factors, Economic Factors, Socio-cultural factors

b. Dependent Variable: women entrepreneur performance

Source: Own Survey (July, 2022)

R-squared indicates about by how much per cent that the explanatory variables (entrepreneurial factors, economic factors, socio-cultural factors) can explain the dependent variable (Women Entrepreneur performance). As it is indicated in the above table, the value of R-squared is 0.890. This shows that explanatory variables are explained the dependent variable by 890% while the rest 11% variations of explanatory variables which are not included in the model that can be explained by other variables. Therefore, the selected explanatory variable (entrepreneurial factors, economic factors and socio-cultural) were good explanatory variables for women entrepreneur performance in the study area.

#### 4.4.2.5. Model fit (ANOVA) Test

Table 4.8 Models Fit Test

| <b>ANOVA<sup>a</sup></b> |            |                |     |             |        |                   |
|--------------------------|------------|----------------|-----|-------------|--------|-------------------|
| Model                    |            | Sum of Squares | df  | Mean Square | F      | Sig.              |
| 1                        | Regression | 103.357        | 16  | 6.460       | 61.814 | .000 <sup>b</sup> |
|                          | Residual   | 28.425         | 272 | .105        |        |                   |
|                          | Total      | 131.782        | 288 |             |        |                   |

Source: Own Survey (July, 2022)

a. Dependent variable: women entrepreneurs' performance

b. Predictors: (Constant), = Predictors: (Constant), Access to own premises (Land), Access finance, Access to inputs (raw materials), Access to business training, Access to market for the products, conflicting gender roles (work-family conflict), living condition of societies and

working culture, Saving culture, cultural influences, marketing and financial management skills, innovativeness, access to information to exploit business opportunities.

The F-ratio describes whether the results of the regression model could have occurred by chance. Large F value and a small significance level (sig.) (typically smaller than 0.05 or 0.01) indicate that the results probably are not due to random chance. Accordingly, as can be seen from the above table the F value is 61.814 and is significant at 0.000. Hence, the researcher can suggest that, the regression model adopted in this study has not occurred by chance and is considered significant.

#### **4.4.2.1. Regression Coefficients Analysis**

Multiple linear regressions extend simple linear regression to include more than one explanatory variable. Multiple linear regressions is a widely used method within social sciences research and practice (Tranmer & Elliot, 2008). Regression is a basic and commonly used type of predictive analysis. The overall idea of regression is to answer two things; does a set of predictor variables do a good job in predicting an outcome (dependent) variable? Which variables in particular are significant predictors of the outcome variable, and in what way do they—indicated by the magnitude and sign of the beta estimates—impact the outcome variable? These regression estimates are used to explain the relationship between one dependent variable and one or more independent variables (Saunders *et al.*, 2009).

From the correlation analyses as we have seen in table 4.4 above all of the independent variables have moderate and strong correlation with the independent variable. From the correlation analysis table identified that economic factor has modest and socio-cultural and entrepreneurial factors are strong positive relationship with the dependent variable and it is statistically significant. However correlation analysis does not provide strong inference in align with cause and effect relationship between independent variables and dependent variables. Therefore in order to get causal relationship between the dependent variable and the independent variable, and to accept or reject the hypothesis proposed regression analysis is conducted and the result is shown in the table below

Table 4.9 Regression Coefficients of Women entrepreneurs' performance

**Coefficients<sup>a</sup>**

| Model |                                                         | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig.  |
|-------|---------------------------------------------------------|-----------------------------|------------|---------------------------|--------|-------|
|       |                                                         | B                           | Std. Error | Beta                      |        |       |
| 1     | (Constant)                                              | .398                        | 0.111      |                           | 3.581  | .000  |
|       | Access to finance                                       | .199                        | .129       | .183                      | 3.83   | .000  |
|       | Access to inputs (raw materials)                        | .341                        | .041       | .509                      | 8.411  | .000  |
|       | Access to markets                                       | .199                        | .054       | .204                      | 3.719  | .000  |
|       | Access to own premises (Land)                           | .327                        | .040       | .501                      | 8.221  | .000  |
|       | Access to necessary technologies                        | .147                        | .065       | .133                      | 2.263  | .024  |
|       | Conflicting gender roles (work-family conflict)         | .295                        | .066       | .184                      | 2.37   | .018  |
|       | Cultural influences                                     | -.067                       | .033       | -.123                     | -2.033 | .043  |
|       | The living condition of societies and working culture   | .040                        | .050       | .049                      | .796   | .027  |
|       | a Money saving culture                                  | .338                        | .052       | .249                      | 5.15   | .000  |
|       | Access to information to exploit business opportunities | .330                        | .116       | .238                      | 5.69   | .000  |
|       | Marketing and financial management skills               | 0.494                       | 0.045      | 0.455                     | 11.033 | 0.000 |
|       | Innovativeness                                          | 0.082                       | 0.022      | 0.138                     | 3.706  | 0.000 |

a. Dependent Variable: Women entrepreneurs' performance

Source: own survey (July, 2022)

This study assumes that there is positive relationship between the economic factors, socio-cultural factors and entrepreneurial factors and MSE performance; when entrepreneurs have enough economies, excellence in socio-culture and good by their entrepreneurial; their performance in MSE is increases.

Table 4.9 shows that the individual beta values of each independent variable. The beta value shows the effect of each individual independent variable on the dependent variable. The strength of each predictors (independent variables) influencing the criterion (dependent variable) can be investigated via standardized Beta coefficient. The regression coefficient explains the average amount of change in the dependent variable that is caused by a unit change in the independent variable. The larger value of Beta coefficient an independent variable has, brings the more support to the independent variable as the more important determinant in predicting the dependent variable.

#### 4.4.2.3. Hypothesis Testing

Regression is a basic and commonly used type of predictive analysis. The overall idea of regression is to answer two things; does a set of predictor variables do a good job in predicting an outcome (dependent) variable? Which variables in particular are significant predictors of the outcome variable, and in what way do they indicated by the magnitude and signs of the beta estimates impact the outcome variable? These regression estimates are used to explain the relationship between one dependent variable and one or more independent variables (Saunders.*et al*, 2009);

This research has independent and dependent variables. In this regression analysis all the variables were considered.

#### Hypothesis

**H1:** Access to sufficient premises has a significant effect on performance of women entrepreneurs in MSEs.

This study was assumed that there is a significance relationship between access to sufficient premises (land) and MSE performance; when entrepreneurs access to sufficient premises their performance in MSE increases. The beta value of access to sufficient premise (land) is ( $\beta = 0.455$ ) which shows that by keeping other factors constant, one unit change in access to land will lead to an increase women entrepreneurs' performance by 45.5%. And it was statistically significant at  $p < 0.05$ .

Based on the research findings, this hypothesis tested to be true for women entrepreneurs' performance. This is because of the fact that, land is influential variable on performance of women entrepreneurs in MSEs in the study area. Hence, proposed H1 is accepted.

ILO (2003), ILO (2005), Solomon (2004), Desta (2010) and many other researchers were identified land (premise) is mainly affect the performance of women entrepreneurs in arena.

Likewise, the performance of women entrepreneurs in MSEs in Fitch town are highly affected by economic factors such as lack of own premises (land).

Similar research conducted by Osoro *et al.* (2013) has clearly indicated that the availability of work premises and other infrastructures have positive relationship with MSE performance.

**H2:** Access to finance has a significant effect on performance of women entrepreneurs in MSEs.

Access to finance is ( $\beta = .183$ ) which shows that by keeping other factors remain constant, one unit change in access to finance will cause to 18.3% positive change in performance of women entrepreneurs. And it is statistically significant at  $p < 0.05$ .

Aemiro (2019) identified that Ethiopian SMEs have been challenged with a number of barriers and from those factors finance is the main challenge for women entrepreneur's performance or to running their business. Likewise, Alene (2020), Mote (2015) and Maina (2015) were also identified lack of finance can, limit the performance of women entrepreneur in MSEs.

Therefore, the assumption of access to finance has significance effect on performance of women entrepreneurs in MSE is accepted.

**H3:** Access to raw materials has a significant effect on performance of women entrepreneurs in MSEs.

Similarly when we look at the above coefficient regression table it is possible to interpret whether the particular independent variable has a significant relationship with the dependent variable. The relationship is significant if the significance value is not larger than 0.05. The results show that there is a significant relationship access to raw materials which is 0.000. This means that access to raw materials is good predictors of the dependent variable. The multiple regression result table 4.9 indicates that, access to raw materials in this study have positive and significant influence on the explained variable. The value of ( $\beta=.249$ ) which shows that by keeping other factors remain constant, one unit change in access to finance will cause to 24.9% positive change in performance of women entrepreneurs and the assumption that, significant effect on performance of women entrepreneurs in MSEs is accepted. This finding is aligning with the results of the researchers, Wube (2010), Kanso (2016) Wangari (2017) and Alemneh (2019); who were identified as of supply of raw materials are among the problems that they face or hinder the performance of women entrepreneurs in MSEs.

**H4:** Access to necessary technology has a significant effect on performance of women entrepreneurs in MSEs.

This study assumes that access to necessary technology has a significance effect and women MSE performance

The beta value of access to necessary technology is ( $\beta = .133$ ) which shows that by keeping other factors remain constant, one unit increase in necessary technology will lead to an increase in women in MSE performance by 13.3%. This means that access to raw materials is good predictors of the dependent variable and it is statistically significant at  $p < 0.05$ .

The research was conducted by Abdissa & Fitwi (2016); at South West Ethiopia with the major determined of critically assessing the factors affecting the performance of MSE operators engaged in production, trade and service activities. Specifically, the study

attempted to examine the internal and external factors that affect the performance of MSEs and their finding shows that, most of the MSEs Operators have technological related problems.

**H5:** Access to market for the products has a significant effect on performance of women entrepreneurs in MSEs.

Similarly when we look at the above coefficient regression table it is value of access to market for ( $\beta = .204$ ) which shows that by keeping other factors constant, one unit increase in access to market will lead to an increase in performance of women entrepreneurs in MSEs by 20.4% and it was statistically significant at  $p < 0.01$  and hence, the hypothesis access to market for the products has a significant effect on performance of women entrepreneurs in MSEs is accepted.

Limited access to markets is the main challenges of Ethiopian Women owned MSEs to run their business effectively Singh and Belwal (2008).

**H6:** Work-family conflict has a significant effect on performance of women entrepreneurs in MSEs.

The results of multiple regressions, as presented in Table 4.9 above, revealed that work-family conflict(gender role) had a significant effect on performance of women entrepreneurs in MSEs, with values ( $\beta = .184$ ,  $p < 0.05$ ) which revealed that work-family conflict has positive significant effect on performance of women entrepreneurs in MSEs. The value of beta showed one unit changes will bring 18.4% unit changes in performance of women entrepreneurs in MSEs. Hence, work-family conflict has a significant effect on performance of women entrepreneurs in MSEs is accepted.

The result consistent with Ngando (2019) and Girma (2015); Entrepreneurs in Micro and Small Enterprises" in and the study found that conflicting gender roles or household responsibilities is the major factor that hinder on performance of women entrepreneurs in MSEs. The finding of Hundera (2014) also indicates that women's role conflict is series problems that face the women in operating their business in MSEs.

**H7:** Cultural influences have a significant effect on performance of women entrepreneurs MSEs.

The beta value of cultural influences is ( $\beta = -.123$ ) which shows that by keeping other factors remain constant, one unit change in cultural influences will lead to a decrease in performance of women entrepreneurs MSEs by 12.3% and it was statistically significant at  $p < 0.05$ .

The results of multiple regressions, as presented in above table, shown that the cultural influences had a negative and significant effect on performance of women entrepreneurs MSEs with values ( $\beta = -0.123$ ,  $p < 0.05$ ). Thus, the proposed hypothesis was rejected.

**H8:** Living condition has a significant effect on performance of women entrepreneurs in MSEs.

The results of multiple regressions, as presented in Table 4.9 above, revealed that living condition of societies had positive and significant effect on performance of women entrepreneurs in MSEs ( $\beta = .049$ ,  $p < 0.05$  which revealed that living condition has a positive significant effect on performance of women entrepreneurs in MSEs. The value of beta showed one unit changes will bring 4.9% unit changes in performance of women entrepreneurs in MSEs. Hence, H8 is accepted.

This research consistent with of by Maina (2015); conducted on factors influencing performance of women owned micro and small enterprises in kikuyu and the study revealed that living condition of women owned MSEs by their living condition and leads to late opening and early closing hours thus, low sales and poor enterprise performance. Successful women entrepreneurs listened to their customers' needs and effectively fulfilled them which in turn led to repeat customers and increased sales showing that effective communication was important in running an enterprise.

**H9:** Money saving culture has a significant effect on performance of women entrepreneurs in MSEs.

From the regression table above the value of ( $\beta = .249$ ) from the coefficient table indicated that as the independent variable has positive relationship with the dependent variable with significant value is 0.000. This implies that the assumption money saving culture has a significant effect on the performance of women owned MSEs is accepted.

The beta value of money saving culture is ( $\beta = 0.249$ ) which shows that by keeping other factors remaining constant, as one unit change in money saving culture will lead to an increase in performance of women owned MSEs by 24.9% with statistical significant level of  $p < 0.05$ .

This finding support, the finding of Peter *et al.* (2013), conducted the study in Kenya and the study found out that most women entrepreneurs do not have savings account and rather they usually use their little earnings for house hold purposes and it results in hindering their effective performance of their role.

**H10:** Access to business information has a significant effect on performance of women entrepreneurs in MSEs.

Similarly when we look at the table above 4.9 coefficient regression table it is possible to interpret the results show that there is a significant relationship between access to business information and performance of women entrepreneurs in MSEs which is statistically

significant at 0.00. This means that access to business information is good predictors of the dependent variable. The multiple regression result table 4.8 indicates that, access to business information in this study have positive and significant influence on the explained variable (performance of women entrepreneurs in MSEs). The value of ( $\beta=.238$ ) which shows that by keeping other factors constant, 1 unit change in business information will lead to a decrease in performance of women entrepreneurs in MSEs by 23.8% from the coefficient table and the significant value of 0.000 have indicated that the assumption access to business information has a significant effect on performance of women entrepreneurs in MSEs is accepted.

Abdissa & Fitwi (2016), were identified the factor that affect the performance of women entrepreneur such as lack of having adequate information about the business environment and Berii (2019); also added the findings lack of information to exploit business opportunities are the key factors that constraints women entrepreneurs performance in developing countries.

**H11:** Marketing and financial management skills have a significant effect on performance of womenentrepreneurs in MSEs.

The results of multiple regressions, as presented in the above regression table, revealed that marketing and financial management skills had a significant effect on on performance of womenentrepreneurs in MSEs with values ( $\beta = 0.455$ ) which is indicates that by keeping other factors remaining constant, one unit change in marketing and financial management skills will lead to a increase in performance of womenentrepreneurs in MSEs by 45.5% and statistically significant at 0.00 ( $p < 0.05$ ). Hence, the assumption of marketing and financial management skills have a significant effect on performance of womenentrepreneurs in MSEs is accepted. This finding is consistent with the finding of the Assefa & Cheru (2018) which identified that of management skills factors significant for the growth of women owned enterprises and Berii (2019); identified lack of managerial that hampers performance of women in MSEs. Similarly, Gebremariam (2017) cited (Bekele & Worku) and (Wasihun & Paul, 2010) in a study conducted in Ethiopia that classified the challenges or problem stems from a lack of experience or from the assumption that MSEs didn't need sophisticated or technical knowledge and lack of entrepreneurial skills. The youth are expected to run these kinds of businesses, but they lack the necessary managerial skills on how to run a business and cope with potential problems.

Likewise, as discussed in literature this finding aligning with the research of Abdissa & Fitwi (2016); at South West Ethiopia, the factors affecting the performance of MSE operators engaged in production, trade and service activities their finding shows that lack of

management know how hindered women owned MSEs to perform their activities effectively and efficiently.

H12: Innovativeness has a significant effect on performance of women entrepreneurs in MSEs.

The results of multiple regressions, as presented in able 4.9 above, revealed that innovativeness had a significant effect on performance of women entrepreneurs in MSEs with values ( $\beta = 0.138$ ) which shown that innovativeness has a positive and significant effect on performance of women entrepreneurs in MSEs. The value of beta showed one unit changes the on innovativeness will increase by 13.8% unit changes in performance of women entrepreneurs in MSEs and statistically significant at  $p < 0.05$ . Hence, H12 is accepted.

Based on the Regression table 4.9 the following regression model was quantified as follows:

$$Y = \beta_0 + \beta_1 x_{i1} + \beta_2 x_{i2} + \beta_3 x_{i3} + \beta_4 x_{i4} + \beta_5 x_{i5} + \beta_6 x_{i6} + \beta_7 x_{i7} + \beta_8 x_{i8} + \beta_9 x_{i9} + \beta_{10} x_{i10} + \beta_{11} x_{i11} + \beta_{12} x_{i12} + \epsilon$$

$$Y = .398 + .199AF + .341ARM + .199AM + .327AL + .147AT + .295WFC - .067CI + .040LC + .338SC + .330BI + 0.494MFM + 0.082I + \epsilon$$

Where Y= performance of women entrepreneurs ,  $\beta_0$ =Constant term ,  $\beta_1$ =Coefficient of access to finance ,  $\beta_2$ =Coefficient of access to raw materials ,  $\beta_3$ =Coefficient of access to market ,  $\beta_4$ =Coefficient of access to land ,  $\beta_5$ =Coefficient of access to technology ,  $\beta_6$ =Coefficient of working family conflict ,  $\beta_7$ =Coefficient of cultural influence ,  $\beta_8$ =Coefficient of living condition,  $\beta_9$ =Coefficient of saving culture,  $\beta_{10}$ = Coefficient of business information ,  $\beta_{11}$ = Coefficient of marketing and financial management skills ,  $\beta_{12}$ = Coefficient of innovativeness and  $\epsilon$ =error term

From the above model formula, the constant value ( $\beta_0 = .398$ ) implies that performance of women entrepreneur in Fitch town would be .398 if other variables of the model were zero.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 Summary of Major Findings**

The objective of the study was to identify the factors affecting the performance of women entrepreneurs in MSEs in Fitch town. To analyse the collected data, Statistical Package for Social Science (SPSS) version 23 was used for suitable data processing ability of packages. Descriptive analysis (mean and standard deviation) were also used to convert raw data to information. Based on the response obtained from 288 respondents, the major findings of this study were summarized as follows.

The results of descriptive analysis show that the economic, socio-cultural and entrepreneurial factors have positive significant effect on the performance of women entrepreneurs in MSEs of Fitch town.

The result of inferential statistics i.e. correlation shows that, there is a positive relationship between factors affecting the performance of women entrepreneurs (economic factors; access to finance, access to raw materials, access to market, access to land and access to technology has significant effect on performance of women owned in MSEs. Socio-cultural factors (working family conflict, living condition and saving culture have significant effect on performance of women entrepreneurs in MSEs. On other hand, cultural influences have negative significant effect on performance of women owned in MSEs. And entrepreneurial factors (exploitation of business information, marketing and financial management skills have positive and significant on the performance of women entrepreneurs in MSEs.

#### **5.2 Conclusion**

The researcher concluded from the descriptive and inferential analyses findings that the overall performance of women entrepreneurs in MSEs of Fitch town was not good because of the significant effects of economic, socio-cultural and entrepreneurial factors affects their performance. However, the finding of the study revealed that economic factors have relatively more positive influence on the performance of women entrepreneurs in MSEs. Therefore, it can be concluded from the descriptive analysis, all of the variables in the study (economic, socio-cultural and entrepreneurial factors) had impact on the performance of women entrepreneurs in MSEs. However, women entrepreneurs' performance was not significantly affected by cultural influence variable from socio-cultural factors.

Taking in to account the research hypothesis, it can be concluded that the results of inferential statistics i.e regression analysis that there is significant relationship between economic, socio-cultural and entrepreneurial factors and performance of women entrepreneurs in MSEs in Fitchetown. It can be concluded therefore that the findings of the study imply that economic, socio-cultural and entrepreneurial factors have significant effect on the performance of women entrepreneurs in MSEs of Fitchetown, but from socio-cultural factors, cultural influence variables does not matter in case of the study area, all selected variables are significantly influence the performance women owned MSEs.

### **5.3 Recommendation**

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

This study found that there is a considerable variation in the economic, socio-cultural and entrepreneurial situations of the women entrepreneurs in MSEs. Thus, the concerned government body and NGOs has to create ways to upgrade the economic, socio-cultural and entrepreneurial situations for the women entrepreneurs working in MSEs of the Fitchetown in general.

Government should provide working place, facilitate access to market, land or premises promote and create business linkage with customers to enhance women entrepreneur networking to sell their product/service, increase competitive and profitability through continuous training on effective business planning, business leadership, marketing management, financial management, working culture and experience sharing from successful entrepreneurs etc.

There are limited experts in the MSEs Sector which leads to limited out reach. Hence, the government should expand the service through qualified human resource to address the problems of women entrepreneur.

The study has found that the social variables of the study have positive effect on the performance of women entrepreneurs in MSEs. Therefore, concerned bodies should find ways to strengthen the social situations of the women entrepreneurs in MSEs.

The saving culture, working family conflict and living condition of societies should be radically changed by concerned body through improving women's access to education, changing social living, awareness rising on gender issues and harmful traditional practice, awareness rising of the existing laws and provides assertiveness training to the community.

#### **5.4. Future Research**

This research was conducted at in Eitche town, but women MSE participation in entrepreneurial activities is a national one. The researcher therefore suggests that future study be conducted in a larger area, or in the whole North Shoa Zone to determine the actual factors that affects women MSE participation.

There might be a certain degree of variation between different MSE types and factors attribute for their performance. Therefore to get detail and complete picture of factors and MSE performance relationship, it is advisable to make split research by MSE type.

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**APPENDIX A:** Questionnaires filled by Women Entrepreneurs in MSEs in case of Fitch Town.

I am a graduate student in the department of management, masters of Business Administration (MBA) program, Salale University. Currently, I am undertaking a research work entitled by “factors that affect women entrepreneurs’ performance in MSEs in Fitch town”. The researcher kindly reminds the respondents (Women entrepreneurs) that the response given by them will be used only as an input for the research work. In addition the researcher would like to be grateful to the respondents the sacrifices they paid in completing this questionnaire.

Direction: Please answer the following by putting (✓) in the appropriate box provided.

### E. First degree ☐

C. Grades 10-12complete ☐ F. Other (specify) \_\_\_\_\_ 4. Marital status A. Married ☐ C. Divorced ☐ B. Single ☐ D. Widowed ☐

F. Other (specify)\_\_\_\_\_.

5. Work experience (in entrepreneur)

A. Less than 1 year ☐ B. 1-3 years ☐ C.4-6 years ☐ D. Greater than 6 years ☐

## PART II) FACTORS AFFECTING WOMEN ENTREPRENEURS' PERFORMANCE.

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

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

| No   | Item                                                                                                             | Agreement scale |   |   |   |   |
|------|------------------------------------------------------------------------------------------------------------------|-----------------|---|---|---|---|
| 6    | <b>Economic Factors</b>                                                                                          | 1               | 2 | 3 | 4 | 5 |
| 6.1  | I am satisfied with the financial access given by my family and other lending institution to start this business |                 |   |   |   |   |
| 6.2  | There is no shortage of inputs (raw materials) to run my business                                                |                 |   |   |   |   |
| 6.3  | I have access to market the products of my business enterprises                                                  |                 |   |   |   |   |
| 6.4  | I am running my business in my own premises (Land)                                                               |                 |   |   |   |   |
| 6.5  | I have access to necessary technologies                                                                          |                 |   |   |   |   |
| 7    | <b>Socio-cultural Factors</b>                                                                                    |                 |   |   |   |   |
| 7.6  | I have no conflicting gender roles (work-family conflict)                                                        |                 |   |   |   |   |
| 7.7  | I have no cultural influences on my business                                                                     |                 |   |   |   |   |
| 7.9  | The living condition of societies and working culture affect my business                                         |                 |   |   |   |   |
| 7.10 | I do not have a money saving culture and my business is really affected by this                                  |                 |   |   |   |   |
| 8    | <b>Entrepreneurial Factors</b>                                                                                   |                 |   |   |   |   |
| 8.1  | My business is affected by lack of information to exploit business opportunities                                 |                 |   |   |   |   |
| 8.2  | My business is affected by lack marketing and of financial management skills                                     |                 |   |   |   |   |
| 8.3  | I am innovative business person (women)                                                                          |                 |   |   |   |   |

### **PART III) PLEASE INDICATE YOUR RESPONSE REGARDING PERFORMANCE OF WOMEN ENTREPRENEURS IN MSEs**

Please indicate your level of agreement on the items listed below. The scale is underscored as follows:

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

| No  | Item                                                                          | Agreement scale |   |   |   |   |        |
|-----|-------------------------------------------------------------------------------|-----------------|---|---|---|---|--------|
| 9   | Performance Of Women Entrepreneurs                                            | 5               | 4 | 3 | 2 | 1 | remark |
| 9.1 | My business profit has been increasing from year to year                      |                 |   |   |   |   |        |
| 9.2 | The satisfaction level of my customers have been increasing from year to year |                 |   |   |   |   |        |
| 9.3 | My efficiency has been increasing from year to year                           |                 |   |   |   |   |        |

**Thank You so much For Your Response!!!**

## APPENDIX B:

Gaaffii dubartoota IMX keessaaf Afaan Oromoodhaan

**YUUNIVERSIITI SALAALEETTI**

**KOOLLAJJII BIZINASHII FI DINAGDEE**

**MUUMMEE BULCHIINSAA**

**BIZINAS ADMINISTIREESHINII SAGANTAA DIGRII LAMMAFFAA**

Gaaffii dubartoota interpiirinaarii interpiiraayizii maayikiroo fi xixiqqaa (IMX) Magaalaa Fiichee keessatiin guutamu.

Kabajamtoota gaafatamtoota keenya,

Gaafannoon kun kan qophaa’e “**Dhimmoota hojii dubartoota Interpiirinaarii irraan IMX keessatti dhiibbaa irraan gahan**” addaan baasuun baruufi. Gaafatamtootni gaafannoon kun kan qophaa’ee fi akka deebii ykn yaada keessan itti laattan kan barbaadameef dhimma qorannoo mataduree “Dhimmoota hojii dubartoota Interpiirinaarii irraan IMX keessatti dhiibbaa irraan gahan” kan jedhu geggeessuuf yaadamee qofa ta’uu akka hubattan barbaada. Dabalataan qorataan kun yeroo keessan aarsaa gochuun deeggarsa gootaniif isin galateeffachaa gaaffii gaafatameef deebii keessan saanduqa fuula dura filannoo keessanii jiru keessatti mallattoo (✓) kaa’uudhaan akka deebifan isin gaafata.

**Hub.** Yaadonni ifa hin ta’in yoo jiraatan, karaalee armaan gadiin na quunnamuu dandeessu

Lakk bil: +251921802224 ykn

Imeelii: [bojatade@gmail.com](mailto:bojatade@gmail.com)

Kutaa 1: Odeeffannoo dhuunfaa Gaafatamtootaa

1. Umurii

A. waggaa 21 gadi ☐ B. wagga 21-30 ☐ C. waggaa 31-40 ☐ D. waggaa 40 oli ☐

2. Amantaaa

a) Ortodoksii ☐ c) Kaatolikii ☐ e) Musliima ☐  
b) Waaqeffataa ☐ d) Pirootestaantii ☐ f) Kan biraa \_\_\_\_\_.

3) Sadarkaa barnootaa fi leenjii

a. Dubbisuu fi barreessuu hin danda’u ☐ d. 10+3 /Diploomaa ☐  
b. Barnoota sadarkaa jalqabaa ( kutaa 1-8) ☐ e. Digirii jalqabaa fi isaa ol ☐  
c. Kutaa 10-12 tumure ☐ f. Kan biraa (adda baasi) \_\_\_\_\_.

4. Haalli gaa’ila keessanii maal fakkaata?

A. Abbaa manaa qaba ☐ B. Hin heerumne ☐ C. Nan hiike ☐ D. Narraa du’e ☐  
E. Kan biraa (adda baasi) \_\_\_\_\_.

5) Muuxanoo hojii (interpiraayiziidhaan)

A. Waggaa 1 gadi ☐

B. Waggaa 1-5 ☐

C. Waggaa 6-10 ☐

D. Waggaa 10 oli ☐

Kutaa 2: Wantootaa dubartoota irratti hojii interpiraayizii maaykiroo fi xixiqqaa (IMX) keessatti dhiibbaa geessisan.

Qabxiileen ‘hojii dubartoota “interpiriinarii irraan IMX keessatti dhiibbaa irraan gahan” akka armaan gadiitti tarreeffamaniiru. Qabxiilee kana erga dubbistanii booda gama dhaabbata hojii keessaniin yaada keessa galchuun erga madaaaltanii booda sadarkaa madaallii keessaniin ibsuuuf mallattoo (✓) iskeelii madaallii jala kaa'uudhaan sadarkaa isaanii ibsaa.

5= Cimseen walii gala, 4= Waliingala, 3=Hin murteessu, 2= Nan morma, 1= Cimseen morma.

| Lak. | Qabxiilee                                                                                                                  | Iskeelii waliigaltee |   |   |   |   |
|------|----------------------------------------------------------------------------------------------------------------------------|----------------------|---|---|---|---|
| 6    | <b>Gama Dinagdeen</b>                                                                                                      | 1                    | 2 | 3 | 4 | 5 |
| 6.1  | Maatii koo fi dhaabbileen maallaqa liqeessan kanneen biroo hojii kana jalqabuuf qaqqaboo ta'uu isaaniitti baay'een gammada |                      |   |   |   |   |
| 6.2  | Hojii kana hojjachuuf hanqinni meeshaalee galteewwanii hin jiru                                                            |                      |   |   |   |   |
| 6.3  | Oomisha/tajaajila dhaabbata daldala kiyyaaf gabaa gaarii nan qaba                                                          |                      |   |   |   |   |
| 6.4  | Dhaabbata daldalaa kiyya sochoosuuf lafa dhuunfaa kiyyaa nan qaba                                                          |                      |   |   |   |   |
| 6.5  | Teeknoolojiiwwan barbaachisoo argachuuf mijataadha                                                                         |                      |   |   |   |   |
| 7    | <b>Gama Aadaaf-hawaasummaatiin</b>                                                                                         |                      |   |   |   |   |
| 7.1  | Hojiin kiyya kan garaagartummaa saalaan walitti bu'u miti                                                                  |                      |   |   |   |   |
| 7.2  | Aadaan naannoo hojii kiyya irratti dhiibbaa narraan gahe hin qabu                                                          |                      |   |   |   |   |
| 7.3  | Haalli jiruuf jireenya hawaasaa fi aadaan hojii biizinasii kiyya miidhera                                                  |                      |   |   |   |   |
| 7.4  | Aadaa qusannaa hin qabu; kanaaf qabatamaatti biizinasii kiyya miidhera                                                     |                      |   |   |   |   |
| 8    | <b>Gama Adeemsa Daldala (Biizinasii) ykn hojii Uummattootaatiin</b>                                                        |                      |   |   |   |   |
| 8.1  | Dhaabbanni daldala kiyyaa carraa odeeffannoo daldalaa dhabuun meedhameera                                                  |                      |   |   |   |   |
| 8.2  | Daldalli kiyya hanqina dandeettii bittaaaf gurgurtaa fi bulchiinsa maallaqaatiin dhabuudhaan miidhameera                   |                      |   |   |   |   |
| 8.3  | Ani adeemsa hojii kiyyaa keessatti nama tooftaa haaraa uumee fayyadamuudha                                                 |                      |   |   |   |   |

**Kutaa 3: Maaloo deebii keessan agarsiisaa waa’ee raawwii hojii dubartota interpiiriinaroota interpiraayizii maayikiroo fi xixiqqaa keessattii (IMX).**

Maaloo qabxiilee armaan gaditti tarreeffamaniif sadarkaa waliigaltee keessanii agarsiisaa. Iskeeliin akka armaan gadiitti galmaa’aaniiru:

5= Cimseen walii gala, 4= Waliingala, 3=Hin murteessu, 2= Nan morma, 1= Cimseen morma.

| Lakk. | Qabxiilee                                                                              | Iskeelii walii galtee |   |   |   |   |       |
|-------|----------------------------------------------------------------------------------------|-----------------------|---|---|---|---|-------|
| 9     | <b>Raawwii hojii dubartootaa IMX keessatti</b>                                         | 5                     | 4 | 3 | 2 | 1 | Yaada |
| 9.1   | Bu’aan biizinasii kiyyaa baraa gara baraatti dabalaa jira                              |                       |   |   |   |   |       |
| 9.2   | Sadarkaan itti quufinsa/gammadinsa/ maamiloota kiyyaa baraa gara baraatti dabalaa jira |                       |   |   |   |   |       |
| 9.3   | Gahumsi kiyya baraa gara baraatti dabalaa jira                                         |                       |   |   |   |   |       |

***Galatoomaa!!!***