

**MEKELLE UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
SCHOOL OF MANAGEMENT, MANAGEMENT CHAIR**



**FACTORS AFFECTING THE PERFORMANCE OF WOMEN OWNED
MICRO AND SMALL ENTERPRISES IN WUKRO TOWN**

**A THESIS SUBMITTED TO MEKELLE UNIVERSITY DEPARTMENT
OF MANAGEMENT IN PARTIAL FULLFULMENT FOR MASTER OF
ARTS DEGREE IN BUSINESS ADMINISTRATION**

**BY; MICHAELE GEBREMARIAM
ADVISOR; DR.YIKEALO WOLU**

Nov, 2024

WUKRO, TIGRAY, ETHIOPIA

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REQUIREMENTS FOR THE MASTER OF ARTS IN BUSINESS
ADIMINISTRATION*

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MICHAELE GEBREMARIAM ABEBE

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APPROVE BY: BOARD OF EXAMINERS

Chairman, Department Graduate Committee

Signature

Advisor

Signature

External Examiner

Signature

Internal Examiner

Signature

DECLARATION

I, hereby, confidently declare that this thesis entitled as “*Factors Affecting the Performance of Women Owned Micro and Small Enterprises in Wukro Town*” is my original work, which has not been submitted to any other institution of higher education for award of any degree. I, to my utmost, have acknowledged the sources where I have taken information from the published or unpublished works of other scholars, both in the text and in the reference section.

Name Micheale Gebremariam *Date:* _____

Sign _____

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ABSTRACT

The study was investigated the factors affecting the performance of women owned micro and small enterprises the case of Wukro Town. The researcher was keen on finding out an in-depth understanding of subjects on the factors affecting the performance of women owned MSEs. That's why, the study employed mixed approach research design, thereby applying both quantitative (inferential statistics and descriptive statistics) and qualitative data. Stratified sampling and simple random sampling techniques were applied to nominate 362 the women small and micro enterprise owners. Furthermore, purposive sampling was employed to select 3 microfinance managers, five SME experts and 20 women developmental group members. Data were collected through questionnaire, focus group discussion, and interview. The collected data were, then, was tabulated with concise frequency, percentage, and mean descriptions and supported by regression analysis looking into which factor strongly affects women owned micro and small enterprises. According to the findings of the research, most women were found to be uneducated who did not have the necessary skills to run their business effectively. Moreover, the findings indicated that factors like inefficient implementation of government policies and programs, war elated factors, financial factors, technological factors, social and cultural factors were among the contributing factors that heavily affect the performance of women owned factors. In line with this, women had very limited access to loans and getting financial support. Eventually, the researcher recommended that revising existing policies to ensure they are inclusive and specifically address the challenges faced by women owned MSEs by creating targeted programs that provide financial aid, training, and resources tailored to women-owned MSEs, developing comprehensive training programs focused on entrepreneurship skills, financial literacy, and technological proficiency, creating specialized loan products with favorable terms for women owned MSEs Organize workshops aimed at enhancing financial literacy among women owned MSEs to improve their ability to manage finances and access funding, incorporating entrepreneurship education into school curricula, focusing on empowering young women with the skills and knowledge needed to start their own businesses as some of the measures to be taken so as to rehabilitate the performance of women owned MSEs.

Key words: factors, performance, and women owned MSEs

Table of contents

ACKNOWLEDGEMENTS	v
ABSTRACT.....	vi
LIST OF TABLES	x
List of figures.....	x
ACRONYMS AND ABBREVIATIONS	xi
1. INTRODUCTION	1
1.1 Background of the study.....	1
1.2 Statement of the problem.....	3
1.3 Objectives of the Study.....	5
1.3.1 General Objective	5
1.3.2 Specific objectives	5
1.4 Research Questions.....	5
1.5 Significance of the Study.....	5
1.6 Delimitation of the Study	6
1.7 Limitation of the Study.....	6
1.8 Definition of Key Terms.....	7
1.9 Organization of the study	7
CHAPTER TWO.....	8
2. LITERATURE REVIEW	8
2.1 Introduction	8
2.2 Definition of Small and Micro Enterprise (MSEs).....	8
2.3 Entrepreneurial Orientation and Performance of women Owned Enterprises.....	10
2.4 Micro and Small Enterprises in Ethiopia.....	10
2.5 Women in Micro and Small Enterprises.....	13
2.6 Factors Affecting the Performance of Women Owned Enterprises in Micro and Small Enterprises	13
2.6.1 Working Premises.....	13
2.6.2 Access to Infrastructure	14
2.6.3 Access to Finance	14
2.6.4 Managerial and Entrepreneurial Skill	14
2.6.5 Government Support.....	14
2.6.6 Access to Market Related Issues	15
2.6.7 Women and conflict.....	15
2.7 Theoretical Framework.....	17
2.8 Conceptual Framework.....	19
2.9 Summary of Literature.....	21

3.	RESEARCH METHODOLOGY	22
3.1	Introduction	22
3.2	Description of the study area	22
3.3	Research Design	23
3.4	Target Population	24
3.5	Sample and Sampling Technique	25
3.6	Data Gathering Tools.....	26
3.7	Data Organization, Analysis and Interpretation	27
3.8	Validity of Research Instruments	27
3.9	Reliability of Research Instruments.....	28
3.10	Data Collection and procedure	28
3.11	Data Analysis Techniques	29
	Ethical Consideration.....	29
3.12	Operational variables.....	30
3.13	Dissemination of results	30
	CHAPTER FOUR.....	31
4.	DATA PRESENTATION, ANALYSIS, AND INTERPRETATION	31
4.1	Demographic Characteristics of Respondents.....	31
4.2	Characteristics Of Women owned MSEsin MSEs and Women Owned Enterprises	34
4.3	Factors Affecting the Performance of Women Owned Micro and Small Enterprise	39
4.3.1	Entrepreneurial factors.....	39
4.3.2	Managerial Factors	42
4.3.3	Financial Factors.....	43
4.3.4	Marketing factors.....	44
4.3.5	Technological Factors.....	45
4.3.6	Infrastructural Factors.....	46
4.3.7	Governmental Policy and Regulation Factors	46
4.3.8	Social and Cultural Factors.....	47
4.3.9	The Tigray War Related Factors	49
4.3.10	Personal Factors.....	51
4.4	The Role of Access to Financial Resources	53
4.5	Regression Analysis about Determinant Factors that Affect the Performance of Women Owned Micro and Small Enterprises.....	56
4.6	Discussion of Major Findings.....	59
	CHAPTER FIVE.....	62
5.	SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS	62
5.1	Summary.....	62
5.2	Conclusions	65

5.3 Recommendations	66
REFERENCES	69
APENDIX I. Questionnaire to be filled by Women Owned Micro and Small Enterprises Managers/Owners	73
Appendix II. Interview questions for Micro finance managers and MSEs experts	80
Appendix III. FGD Questions for Women Developmental Group Members	80
Appendex IV: Tigrigna version questionnaire.....	82

LIST OF TABLES

<i>Table 2 1 Micro and small enterprises definition.....</i>	8
<i>Table 4.1 Age of respondents</i>	31
<i>Table 4.2, Educational level of respondents.....</i>	32
<i>Table 4.3 Work experience on micro and small enterprise</i>	33
<i>Table 4.4 Marital status of respondents</i>	33
<i>Table 4.5 Previous family experience.....</i>	34
<i>Table 4.6 Number of family size</i>	34
<i>Table 4.7 Number of employees in the enterprise</i>	35
<i>Table 4.8 Legal ownership status of the establishment</i>	35
<i>Table 4.9 Preference of women to start their own business</i>	36
<i>Table 4.10 concerned body to initiate and start the business.....</i>	36
<i>Table 4.11 ways of acquiring the skill for running for women business owners.....</i>	37
<i>Table 4.12 Status of family entrepreneur member owner of business activities.....</i>	37
<i>Table 4.13 Family members who owned business relation with women business owners</i>	38
<i>Table 4.14 Main source to start-up funding</i>	38
<i>Table 4.15 Lack of motivation and self-drive, lack of creativity new idea and lack of readiness to learn, improve and to change</i>	40
<i>Table 4.16 Lack of information to exploit business opportunity</i>	42
<i>Table 4.17 Managerial factors (Lack of managerial experience, Lack of business management knowledge and skills and Poor selection of business partners)</i>	42
<i>Table 4.18 Lack of empowering individuals to make decisions themselves and Failure to the integration of business enterprises</i>	43
<i>Table 4.19 The 6 major financial factors</i>	44
<i>Table 4.20 Major Marketing factors</i>	44
<i>Table 4.21 Major technological factors</i>	45
<i>Table 4.22 Major infrastructural factors</i>	46
<i>Table 4.23 Major governmental policy and regulation factors.....</i>	47
<i>Table 4.24 Social and cultural factors</i>	48
<i>Table 4.25 other 5 major social and cultural factors</i>	49
<i>Table 4.26 Major Tigria war related factors.....</i>	50
<i>Table 4.27 other major Tigria war related factors.....</i>	51
<i>Table 4.28 Personal factors.....</i>	52
<i>Table 4.29 Major access to financial resources</i>	53
<i>Table 4.30 Other major access to financial resources</i>	54
<i>Table 4.31 Other major access to financial resources</i>	55
<i>Table 4 32 Omnibus Tests of Model Coefficients</i>	56
<i>Table 4 33 Hosmer and Lemeshow Test</i>	56
<i>Table 4.34 Classification Table.....</i>	57
<i>Table 4 35 Major Determinant factors influenced for status of women owned entrepreneurs</i>	58

List of figures

<i>Figure 2. 1 Conceptual frame work of the study</i>	20
<i>Figure 4. 1 Lack of tolerance to work hard.....</i>	40
<i>Figure 4. 2 Lack of entrepreneurship training</i>	41

ACRONYMS AND ABBREVIATIONS

CBD	Central Business District
ESE	Entrepreneurial self-efficacy
GEM	Global Entrepreneurship Monitor
ILO	International Labor Organization
MSE	Micro and Small Enterprise
MMSEs	Medium, Micro and small and Enterprise
SME	small and Micro Enterprises
SPSS	Statistical Package For Social Sciences
UA	Uncertainty Avoidance
US	United States

CHAPTER ONE

1. INTRODUCTION

This chapter addresses the introductory part of the research. It basically includes background of the study, statement of the problem, purpose and significance of the study, delimitation of the study, limitations of the study, definition of basic terms and organization of the study.

1.1 Background of the study

Micro- and Small Enterprises (MSEs) have become the focus of attention for economic development, economic growth and job creations in the world. Majority of worldwide firms are dominated by businesses of micro and small enterprises. The importance of MSEs in the economies has been recognized by many organizations such as World Bank, United Nation (UN) Agency, governments, non-governmental organizations and private entities (Kenya Economic Survey, 2009). Van Biesebroeck (2005) showed in his review of national surveys conducted in several African countries estimate that between 17% -27% of the working population was employed in MSEs, being nearly twice the employment of large scale enterprises and public sector. The United States Agency for International Development (USAID) considers that MSE employ a third or more of the labor force in low income countries (USAID, 2010). Wanambisi and Bwisa (2013) showed that the MSE sector employed around 2.3 million people and generates around 14% of the Kenya's Gross Domestic Product (GDP).

The detailed exploration of men & women owned MSEs 's motivations, background and experiences are top five financial and psychological factors motivating to become entrepreneurs. These are desire to build the wealth, the wish to capitalize own business ideas they had, the appeal of startup culture, a long standing desire to own their own company and working with someone else did not appeal them. In this regard women are very much concerned about protecting intellectual capital than their counterpart. Mentoring is very important to women, which provides encouragement & financial support of business partners, experiences & well developed professional network (Cohon, Wadhwa, and Mitchell 2010).

The important women owned MSEs motivation factors and its impact on entrepreneurial success are ambition, skills and knowledge, family support, market opportunities, independence, government subsidy and satisfaction. Besides, ambition, knowledge and skill, independence dimensions of entrepreneurial motivational has significant impact on entrepreneurial success (VKrishnamoorthy and RBalasubramani April 2014). Other authors such as G. Palaniappan, & C. S. Ramanigopal, A. Mani 19 March 2012 added:

Women have been successful in breaking their barriers within the limits of their homes by entering into varied kinds of professionals and services that means skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. But due to lack of training and education they are not able to survive in the market and Finance is also the major problem for women owned MSEs

Research on MSEs has grown during the last decade. MSE's plays a significant role in the economy through innovation and employment creation. Consequently, the performance of an economy of a nation is closely associated with the performance of MSE business owners. Habtamu et al. (2013) have reported on their studies that MSEs do serve as a means of bringing economic transition by using the skill and the talent of people without requiring high-level training, much capital and sophisticated technology. This makes the sector more preferable to business entry, unemployment reduction, income generation, and poverty alleviation.

UNDP (2012) has indicated that the development of MSE's is the key component of Ethiopia's industrial policy direction that will contribute to the industrial development and economic transformation of the country. Even the country's latest grand plan (the "Growth and Transformation plan-GTP", 2011-2015) has stressed the need for providing support to MSE and vital contribution of small sectors for industrial transformation. This shows that Ethiopia is among those African countries that are known by human resource potential. Regardless of its potential, it does not utilize this labor force. In support of this they (2009) outlined that:

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

When we come to Tigray, it is one of the region in which many women are found. According to the Federal Democratic Republic of Ethiopia's Population Census Commission (FDREPCC, 2014) of the 5247005 total population of Tigray region, 1,434,164 are females. More than half of these females are within the age category of 15-59 years which is considered as a productive age. Tigray has recognized and paid attention to the development of MSEs, because they are important vehicles to improve the challenges of unemployment, economic growth and equity within the region. Tigray Micro

and Small Enterprises Agency (TMSEA) was established to assist MSE business owners by providing training, financial facilities, providing work and sell sheds, creating market linkages and some related things to the development and expansion of MSE. This development is expected to continue the industrial transformation by importing new experience, technologies and sharing with performance of MSE owners. Studies by Aregash (2005); and Gebreyesus (2009), conducted in this region have focused on the assessment of job creation and intervention of business development services (BDS). Nevertheless, they didn't address the driving Factors Affecting the performance of micro and small business enterprises of women owned MSEs s, Skills and capacity building acquires and access of financial resources for MSE's. Hence, this study mainly focused on examining the driving Factors Affecting the performance of micro and small business enterprises of women owned MSEs s, and described the access of financial resources for MSE's, the effectiveness of government policies and MSE institutes and support programs aimed at promoting women-owned enterprises , skills and capacity buildings acquired from responsible bodies.

1.2 Statement of the problem

The performance of women-owned Micro and small enterprises (MSEs) is a pivotal aspect of economic development, particularly in developing regions like Tigray Region of Ethiopia. Women owned MSEs play a crucial role in job creation, poverty alleviation, and community development. However, they face numerous challenges that significantly hinder their business performance. Existing literature identifies several factors affecting women-owned MSEs, including limited access to finance, inadequate training and education, social and cultural barriers, and insufficient support networks (Ater et al., 2020; Mulugeta, 2019). These challenges are compounded by systemic issues such as gender discrimination and socio-economic inequalities that permeate many aspects of life in Ethiopia.

Research has extensively documented the barriers faced by women owned MSEs across various contexts. For instance, studies have shown that access to financial resources is one of the most significant obstacles for women-owned MSEs. Women often lack collateral, credit history, and financial literacy, which limit their ability to secure loans (World Bank, 2021). Additionally, the lack of mentorship and networking opportunities further isolates women owned MSEs from valuable resources and information that could aid their business growth (Kabeer, 2016).

Social and cultural norms also play a critical role in shaping the entrepreneurial landscape for women. In many societies, including Ethiopia, traditional gender roles often dictate that women prioritize family responsibilities over business pursuits. This cultural bias can lead to a

lack of support from families and communities for women owned MSEs (Mulugeta, 2019). Furthermore, societal stigma surrounding women in business can deter potential female entrepreneurs from pursuing their ventures altogether.

Despite the wealth of knowledge regarding the general challenges faced by women-owned MSEs, there is a significant gap in understanding how specific socio-political contexts, particularly those affected by conflict, influence these challenges. The recent war in Tigray has created a unique environment that likely exacerbates existing barriers while introducing new ones. While some studies have begun to explore the impact of conflict on women owned MSEs (Kabeer, 2016), there is a dearth of empirical research focusing on the specific experiences of women-owned MSEs in Wukro Town post-conflict.

The war has resulted in widespread destruction of infrastructure, loss of human capital, and disruption of local economies. These factors may not only hinder the operational capabilities of women-owned MSEs but also affect their psychological resilience and long-term sustainability. The inter sectionality of gender with other variables such as age, education, government policy, socio-economic status and others in this specific context remains largely unexamined. Understanding these dynamics is crucial for developing tailored interventions that address the unique challenges faced by women owned MSEs in Wukro Town.

The existing literature primarily focuses on generalized barriers to women's entrepreneurship without adequately considering the compounded effects of conflict and socio-political instability. This oversight is particularly problematic in the context of Wukro Town, where the recent genocidal war has reshaped the socio-economic landscape. The interplay between gender-specific challenges and conflict-related factors creates a complex environment that requires targeted investigation.

Moreover, there is a lack of comprehensive data on how women-owned MSEs are currently faring in this post-conflict setting. In summary, while we have a foundational understanding of the barriers faced by women-owned MSEs, there is a critical gap in knowledge regarding how these barriers are intensified or altered in the context of conflict. This research aims to fill this gap by investigating the specific factors affecting the performance of women-owned MSEs in Wukro Town following the war in Tigray. By doing so, it seeks to provide actionable insights that can inform policy interventions and support mechanisms tailored to the unique needs of women owned MSEs in this challenging environment.

1.3 Objectives of the Study

1.3.1 General Objective

To assess Factors affecting the performance of women owned MSEs in Wukro Town.

1.3.2 Specific objectives

To achieve the above stated general objective specifically, it is intended:

1. To determine the major characteristics of women owned MSEs in Wukro Town.
2. To identify the key factors that affect the performance of women owned MSEs in Wukro Town.
3. To assess the role of financial resources in determining the operational success and growth o women owned MSEs in Wukro Town.

1.4 Research Questions

The study tried to answer the following basic research questions:

1. What are the major characteristics of women owned MSEs in Wukro Town?
2. What are the key factors that affect the performance of women owned MSEs in Wukro Town?
3. What are roles of financial resources in determining the operational success and growth o women owned MSEs in Wukro Town.?

1.5 Significance of the Study

The purpose of this study is to contribute to the literature on gender entrepreneurship in several ways. First of all, this study advocates that the central focus of critical factors that affect women owned MSEs performance should be on the human and social capital of the entrepreneur and also on the access to financial resources. To this end, this study proposes a competency approach to understanding gender entrepreneurial performance.

Moreover, this particular study will help understand how and why career women make the switch from employment to self-employment and investigating whether prior experience is a key factor in the choice of entrepreneurial venture and what impact it has on the performance or performance of their venture. The outcomes of the study should be to act as a pointer to women venturing out to start their own enterprises.

Theoretically, this study has the potential of adding a new knowledge to the field of gender entrepreneurship. Specifically, it seeks to identify and understand the important contribution of human and social capital for women owned MSEs operating in Wukro town. To this end,

this study will provide insights into women owned MSEs competencies that are more tailored towards experience thereby providing a clearer picture of gender entrepreneurial competencies globally or region specific.

The results of this study will be important to those who are willing to do the research and those that will understand the role of MSEs in poverty alleviation and job creation. The research will provide MSEs with relevant information to enable them formulate policies, strategies to aid in their performance. For policy makers, it will provide a guide on the possible outcomes of a similar project in strategy adjustments and prioritization. Researchers and students in pursuance of a similar study and Private Organizations can use it as a reference to understand the Factors Affecting the performance of women owned micro and small enterprises in Wukro town.

1.6 Delimitation of the Study

This study focused on the Factors Affecting the performance of women owned micro and small enterprises in the area specifically Wukro town. The study is about the Factors Affecting the performance of women owned micro and small enterprises. This study is limited to Business Women in Wukro Town MSEs office area. The researcher believes that this provided an adequate population and sample for the study and therefore gave reliable results and findings.

1.7 Limitation of the Study

The study focused on women traders at the Wukro Town MSEs office. The researcher faced some challenges while doing this study. Some traders were not honest in their responses especially given their levels of education and personal interests. The level of the respondents' educational background coupled with the problem of recalling of the responses created some challenge in filling the questionnaire. Some did not give value to the questionnaire and some others were not willing to respond at all. However this was overcome by explaining the possible importance of such information to their business. The researcher also assured the respondents that the information they offered will be held confidentially and was to be used for academic purposes only.

Some respondents who are given questionnaires do not stick to the dates for handing over the questionnaires. In this limitation the researcher convinced the respondents on the importance of the study to be carried out to help to reduce the strength of the limitation.

1.8 Definition of Key Terms

- **Financial resources** - The money available to a business for spending in the form of cash, liquid securities and credit lines.
- **Organizational performance** - encompasses three specific areas of firm outcomes: financial performance (profits, return on assets, return on investment); product market performance (sales, market share; and total shareholder return, economic value added.
- **Social networks** - a network of social interactions and personal relationships including Family, and friends and their families, that together create an interconnected system through which alliances are formed, help is obtained, information is transmitted, and strings are pulled.
- **Training and development** - is any attempt to improve current or future employee performance by increasing an employee's ability to perform through learning, usually by changing the employee's attitude or increasing his or her skills and knowledge.

1.9 Organization of the study

This proposal is organized into three chapters. Chapter one contains the introduction to the study. It presents background of the study, statement of the problem, purpose of the study, objectives of the study, research questions, significance of the Study, delimitations of the study, limitations of the Study and the definition of significant terms. On the other hand, chapter two reviews the literature based on the objectives of the study. It further looked at the conceptual framework and finally the summary. Chapter three covers the research methodology of the study. The chapter describes the research design, target population, sampling procedure, tools and techniques of data collection, pre-testing, data analysis, ethical considerations and finally the operational definition of variables. Chapter four presents analysis and findings of the study as set out in the research methodology. The study will close with chapter five which presents the discussion, conclusion, and recommendations for action and further research.

CHAPTER TWO

2. LITERATURE REVIEW

2.1 Introduction

This chapter summarizes the information from other researchers who have carried out their research in the same field of study: the Factors Affecting the performance of women owned micro and small enterprises. It attempts to establish what other researchers found in their studies on similar or related research objectives. It will provide the reader with an account of the theoretical grounds of the research problem being study. The specific areas covered here are the theoretical and empirical review, the conceptualization and operational.

2.2 Definition of Small and Micro Enterprise (MSEs)

Worldwide, there is no common definition of the SME. Although the Size criteria (number of employees, sales turnover, Asset size total capital investment and the like), and Economic criteria (market share, independence and personalized management) are the two main approaches used to define MSEs (Beyene, 2007).

In the case of Ethiopia, until recent times there is lack of uniform definition at the national level to have a common Understanding of the MSE sector. While the definition by Ministry of Trade and Industry (MTI) uses capital investment, the Central Statistical Agency (CSA) uses employment and favors capital intensive technologies as a yardstick. The definition used by MTI, which uses capital investment as a yardstick, has been developed for formulating micro and small enterprise development strategy in 1997 (Tiruneh, 2011).

According to the new Small & Micro Enterprises Development Strategy of Ethiopia (published 2011), the working definition of MSEs is based on capital and Labor (Konjit, 2012)

Table 2.1 Micro and small enterprises

sr.no.	Enterprise level	Sector	Hired labor	Capital
1	Micro	Industry	<5	\$6000.00 or < Birr 100,000.00
		Service	<5	\$3000.00 or < Birr 50,000.00
2	Small	Industry	6-30	\$90,000.00 or < 1,500,000.00
		Service	6-30	< Birr 500,000.00

Source: *federal micro and small enterprise development agency*

Majority of theoretical models on the study of entrepreneurial performance emphasize motivation as one of the key elements in the success of MSEs (Yves, McGraw and Allen, 2010). Evaluating the relationship between the motivational factors that influence women owned MSEs and their performance in MSEs, certain variables will be looked at. These variables include; psychological, economic and social-demographic variables. The choice of these variables is subject to the entrepreneur's view. However, in the entrepreneurship literature, business performance is measured from the economic perspectives in terms of increase in sales volume or turnover, employee strength and profits (Gales and Blackburn, 2013; Chandler and Hanks, 2011). Due to the nature of women and the circumstances surrounding their entrepreneurial motivation, variables such as business net worth and outcome may be used in measuring their entrepreneurial performance. This is in line with the Bigoness's (2009) argument who reported that women had a stronger preference for jobs that offer opportunity for professional growth to jobs that offer opportunity for higher income.

The relationship between women owned MSEs motivation and their business performance, the work of Stoner and Fry (2014) offered a good insight on this. Their study found out that there is a positive relationship between the reasons why women start business and their business outcomes. In other words, the factors that motivate women into entrepreneurship has/have way(s) of affecting their performance in the business. For instance, the pursuit of financial independence as a factor that influences women into business can positively affect their performance in terms of quantifiable variables such as volumes of production, capacity utilization, growth rates, market share, niche market positions, and return on assets, net worth, sales, dividend payouts, share price and profitability.

The measurement of business performance is also subject to the entrepreneurial motivational factors which might be pull or push and intrinsic or extrinsic (Ahuja & Lampert 2010; Ryan and Deci, 2009; Morris, 2006; Brunstein and Maier, 2011). The motivation is pull, push, intrinsic or extrinsic inclined, and the performance effect can be internally and/or externally measured. A woman can decided to start her own business because she was not given opportunity in her former place of work to exhibit her leadership potential might measure her business performance in terms of growth in the business' profits and /or personal growth (self-satisfaction). Also a woman who started business because of lack of opportunity to advance her career will measure her business performance in terms of the growth she experiences in her business profit and/ or career life. This is in line with Butter and Moore (1985) argument that women owned MSEs motivation may be related to the way they measured performance in their own businesses.

2.3 Entrepreneurial Orientation and Performance of women Owned Enterprises

Studies on entrepreneurs have established that a person's intention to become an entrepreneur offers the best predictor of her actually engaging in entrepreneurship in future (Delmar & Davidsson, 2000). There are varied approaches and theories which deal with the why some individuals decide to venture into entrepreneurship. For instance, the Herzberg's two-factor theory deals with circumstance and motivational factors. The factors that motivate a person to become an entrepreneur may be classified into prime motivators, motives, compelling factors, facilitating factors, and opportunity factors. The term prime motivators refer to the entrepreneurs themselves and/or their friends or relatives. The major motives behind starting a new venture are to earn more money, to support one's family, to continue a family business or to achieve higher social status. The factors that compel a person to start a new business could be unemployment or dissatisfaction with his/her particular job.

Facilitating factors include the availability of idle funds at the entrepreneur's disposal, eagerness to make use of the skills the person has acquired over time, previous experience in the same line, support from friends or relatives and inherited property. Moreover, the opportunity factors of entrepreneurship are trade information, business contacts, knowledge about sources of raw materials etc., and good education and training. Helms, 2011 explains that women often start their own business for three reasons of personal gains: personal freedom, security and/or satisfaction. Studies highlight independence, need to achieve, need for job satisfaction, economic necessity, and personal environment as the factors that motivate women owned MSEs in starting the enterprise. The National Knowledge Commission report on Entrepreneurship confirms that there is no single motivating factor that triggers the decision to become an entrepreneur. The significant Motivational Triggers as pointed out in study conducted by NKC include Independence (stemming from the freedom to do one's own thing), Market opportunity, Family background in entrepreneurship, A new idea with business potential, The prospect of Challenge offered by Entrepreneurship and a long cherished 'dream desire' to become an entrepreneur.

2.4 Micro and Small Enterprises in Ethiopia

MSE is one of the institutions given recognition in the country's industry development plan and is the fact that it serves as vehicle for economic growth of the country. Ethiopia has its own political reasons for giving priority to MSE development. The government is devoted to fulfill the benefits of the farmers as they are basis for developmental state in rural, and they

are the bases for mobilizing community and bring about development and good governance. Therefore, MSE plays a great role in urban as entrepreneurs use their resource and labor intensive similar with the farmer in the rural.

Long time in history development and expansion of MSE, was widely considered as sign of backwardness (for example, previously due to cultural backwardness it was prohibited for males/female to work/employee on bar or restaurants) and lack of another alternative in all segments of the society and in the party /EPRDF/ too. However, it resulted from misunderstanding that MSE are basis for a number of developments in the technology sector of these days. Hence it is better to be noted that renaissance of the country would not be realized unless such false perceptions are changed and replaced with correct one. Although there are various problems that hinder the development of MSE, the main problem is backward attitude towards rent seeking. Moreover, technology, skill, initial capital and market linkage challenges have their own role to lag the development. Although the problems can be revealed in various forms, perceiving the MSE themselves as reflection of poverty and backwardness, waiting government create jobs rather than being innovative, failure in developing the culture of saving and living with one's income/ dependency/ are some of the indicators of failure in improving productivity and being competent in market. Lack of access to sufficient seed money or finance facing huge capital problem at start up stage is another bottleneck, and it resulted from failure of having strong trust in ones saving effort with both the actors and families of actors. Lack of government and business owners' commitment towards changing the backward technology is another challenge of the MSE development. Lack of access to market for their products and services that are associated with failure in producing according to market in terms of quality and price, and competitive approach, is the other problem. Unable to solve one's problem by the mself and absence of strong system of support that can help MSE's effort in solving their problems are other related problems.

Hidayet et al. (2010) on their empirical studies showed that MSE contribute to over 55% of GDP and over 65% of total employment in high-income countries. MSEs and informal enterprises, account for over 60% of GDP and over 70% of total employment in low-income countries, while they contribute over 95% of total employment and about 70% of GDP in middle- income countries.

Alasadi and Abdelrahim (2007) studies showed that MSEs are considered as a vital component of the socioeconomic development of both developed and developing countries, usually some of these enterprises collapse within the first few years of their start-up. Of those operating, some grow rapidly, while others grow slowly. So, it is important to identify the factors that cause performance because it helps new entrants of the sector to consider these factors for future performance in business. These factors could vary from one country to another due to the economic, geographical and cultural differences. Some business owners are highly educated and extremely successful whereas others have yet to complete their high school but are equally successful. Nevertheless, education level can have an effect on the performance of a business as noted in many studies because education improves literacy, quantitative training, and social and communication skills.

Wanjohi and Mugure (2008) described that a business started by one person has a greater chance of failure than a firm started by more than one person. Thapa et al. (2008) also found on their studied that the education of owners has positive effect on entrepreneurial and small business performance. Similarly, Rose et al. (2006) in their study of the ‘Dynamics of Entrepreneurs Success Factors’, reported that, higher education level helps the business owners to have better knowledge and skills which contribute to the success of their venture. Another study by Charney and Libecap (2000) found that entrepreneurship education produces self-sufficient enterprising individuals. Furthermore, they found that entrepreneurship education increases the formation of new ventures, the likelihood of self-employment, the likelihood of developing new products, and the likelihood of self-employed graduates owning a high-technology business.

Entrepreneurs vary in age from young to old in many instances. An individual may begin a business as a hobby or secondary source of income and have it grow into a profit-driven enterprise. A number of studies have focused on the entrepreneurial characteristics of the owners/managers of small businesses as key factors to small business success. Age of the owners/managers was one of the most important characteristic that was repeatedly used to predict small business performance and success (Lussier and Pfeifer, 2001). Lussier (1995) reported on his studied that ‘people without any college education who start a business have a greater chance of failing than people with one or more years of college education. His studies also showed that younger people who start a business have a greater chance to fail than older

people starting a business. Similarly, Praag (2003), in his study of business survival and success of young small business owners, found that younger small business starters have a lower success and survival probabilities than older starters. The chance of both voluntarily and forced exit from the business is higher to young starters. From these studies, one can understand that the age of small business owners have its own contribution to the success and failure because individuals learn not only from formal education but also from their walks of life.

2.5 Women in Micro and Small Enterprises

Women's productive activities, particularly in industry, "empower" them economically and enable them to contribute more to over all development. Whether they are involved in the informal or formal sector or small or medium scale production activities, women's entrepreneurial activities are not only a means for economic survival but also have positive social outcomes for the women themselves and their environment (UNIDO, 2001). Business growth is an extremely an important issue in the study of entrepreneurship. Few studies had been conducted to consider the growth of women-owned enterprises till the launch of Diana project begun in 1999 (Greene et al., 2003). There was a lack of cumulative knowledge to adequately build and conceptualize explanatory theories on the growth process of women-owned enterprises (Brush et al., 2006, p. 4) remarkably absent was an understanding of Factors Affecting the growth".

The effectiveness of women owned MSEs ship development programs however has been disadvantaged by the fact that people are still placing too much emphasis on gender and not enough emphasis on entrepreneurship as such Policy and intervention measures like gender commendable effort, mainstreaming, nevertheless, it will take a more persistent effort to economically empower women in Ethiopia. This is because, women are not only nurture of generations they are also breadwinners of most of the households (Eigen, 1992).

2.6 Factors Affecting the Performance of Women Owned Enterprises in Micro and Small Enterprises

2.6.1 Working Premises

For MSEs, lack of premise is unquestionably a serious problem. Most informal operators do not get access to suitable locations where they can get easy access to markets. The issue of acquisition and transaction cost has become very prohibitive to the emergence of new enterprises and to the growth and survival of existing one. The issue of land provision and the land lease system has greatly limiting the chances of micro, micro and small enterprises who aspire to startup businesses (Eshetu & Mammo, 2009).

2.6.2 Access to Infrastructure

Good infrastructure facilitates has a positive effect in reducing the cost of operation. MSEs Owners in Ethiopia indicated that lack of efficient, reliable, affordable and safe infrastructure is affecting the performance of their business. The physical infrastructure facilities are not adequately developed and expanded in Ethiopia to meet the growing demand of Micro and small enterprise activities. As a result, most MSEs have problems related to business premises such as an increase in house rent, lack of basic services such as telephone lines, sewerage, water services and electricity supply (Eshetu & Mamo, 2009).

2.6.3 Access to Finance

Lack of access to finance is almost universally indicated as a key problem for Micro and small enterprises. Credit constraints operate in variety of ways in Kenya where undeveloped capital market forces entrepreneurs to rely on self-financing or borrowing from friends or relatives who are not enough to enable MSEs undertake their business activities optimally. Lack of access to long-term credit for small enterprises forces them to rely on high cost short term finance (Mbugua et al., 2014). There are various financial challenges that face small enterprises. They include high bank charges and fees and high cost of credit. Finding start-up finance for the business is the biggest challenge that many entrepreneurs go through. Even after starting the business, getting sufficient finance to sustain business growth is another problem. Access to finance is a key issue for women owned MSEs s. According to Ongachi (2013), Women owned MSEs often have difficult gaining access to loans.

2.6.4 Managerial and Entrepreneurial Skill

Managerial ineffectiveness influences every aspect of a business and is often believed to be the most important factor contributing to small business failure. The management skills and management concepts of business founders are deemed much more important than their technical skills and their concern about production which has resulted in an overall positive organizational performance (Lin and Yeh-Yun, 1998).

2.6.5 Government Support

Research by Matovu (2011) observes that government regulation about taxation, wages, licensing and others are among the important reasons why the informal sector business develops. Without careful attention, government policies could crush the small business sector in any economy. Owino et al., (2013), makes similar observation that governments which are not concerned with the promotion of small enterprises should examine the impact of its policies and programs on small businesses.

2.6.6 Access to Market Related Issues

Small enterprise growth could be influenced by factors that affect its supply and demand conditions because these factors have a direct effect on costs and benefits accruing to the business. Accordingly, factors such as location and sector of the business could have a direct influence on profitability and performance of small entrepreneurs. The study by (Liedholm, 2002) on small firm dynamics in Africa suggested that businesses located in commercial districts and on roadsides were positive and statistically significant in influencing enterprise growth rates compared to enterprises located at home, the base category in his regression. Women's ability to penetrate markets outside of their local area is affected not only by physical mobility issues, but also by the types of businesses women engage in (UDEDEC, 2002). As the Tanzanian research noted: "while male entrepreneurs can travel long distances to do business, most women are inhibited by traditional roles, domestic responsibilities and cultural values" (UDEDEC, 2002).

2.6.7 Women and conflict

Conflicts has actually pushed societies, historical perspective showing the roles women have played in various wars and battles throughout history, starting with mythological times, then moving to Ancient Greece and Rome, then through the Middle Ages, then through the Crusades and all the way to World War I and World War II (Hoffman 2004, : 02). While conflict inflicts suffering on everyone, women are particularly affected by its short –and long-term effects. The Women and War Special Report 2003 study pointed out terrible issues women facing with war, such issues as physical safety ,sexual violence ,displacement , access to health care and hygiene, food, water and shelter, the problem of missing relatives and its impact on survivors ,access to personal documentation ,access to sources of livelihood , as well as the situation of detention and internment (Women and War Special Report 2003:07). This report has been further more emphasis vulnerabilities women with conflicts context. This study determined that, on the whole, international law adequately covers the needs of women in situation of armed conflict when the three bodies of law-international humanitarian law, human rights and refugee law in particular re taken together. Women suffer in war today not because of an absence of law, but because of lack of implementation of, and/or respect for, existing laws (Women and War Special Report 2003:07).

USAID, Women and Conflict Report (2007) discuss Gender and development issues may overlap or be identical to those relating to women and conflict. Legal and political processes often fail to recognize the role of women in maintaining social order during conflict and post conflict reconstruction. Unfortunately conflict ongoing and post conflict situation fail to

adequately recognize the particular harm suffered by women. This report further explain Women's lack of awareness of matters such as property and inheritance rights - also culturally determined - may lead to further disempowerment. In general, conflicts exacerbate gender disparities, both in society at large and in families (Women and conflict USAID Report 2007:08). Sometimes conflict situations initiate provide positive effects of on women. This report has been explained women's social and economic responsibilities may increase with conflict situation; women are obliged to take over the responsibility of supporting their households, require learning new skills perform jobs previously held by men or prepare them entrepreneurial income-generating activities. These position assist women achieve greater financial independence and lead to long-term changes in the gendered division of labor (Women and conflict USAID Report 2007:10).

Marshall (2000) states Warfare systematically separates males from the family units while exerting a terrific toll on the household. In 1998 along an, estimated 350,000 Colombians fled their homes in a desperate attempt to escape the fighting. In Colombians conflict context 30 percent of displaced Colombian household are led by women (Marshall 2000:11).In the Palestinian case, refugee camps have become permanent settlements it is difficult to re-establish they are suffering the lacking the benefits and rights as a citizens.

2.6.7.1 The Effects of Armed Conflict on the Lives of Women

The Kosovo conflict of 1989-1999 had devastating effects on the lives of women and girls. The policy of the Serbian Government in the 1990s greatly limited the freedom of movement of Kosovo-Albanian women and threatened their security. Obtaining an education became difficult for women, curricular standards fell and unemployment rose significantly. Many employed women lost their jobs. During a heightened period of the crisis, in 1998-1999, many women lost family members, became victims of brutal violence and endured intense insecurity and fear. Forewomen, the exodus to neighboring countries, lengthy stays in refugee camps and widespread displacement in countries worldwide had especially difficult implications. The pressure of having to care for nuclear and extended families compounded these difficulties. Women's NGOs played an important role in refugee camps, focusing their activities on serving women through each phase of the conflict. (Bratislava, Slovakia 13–15 November 2001 UNFPA)

After the end of the crisis, Kosovo-Albanians returned home, where the destruction was overwhelming. Reconstruction began under the command of the United Nations, the Organization for Security and Cooperation in Europe (OSCE), the European Union, and under

the protection of NATO Kosovo Forces (KFOR). Revenge and additional destruction, however, were common. Serbs and Roma people were killed or forced to leave, and churches and houses belonging to minorities were destroyed. Violence has continued against minorities as well as among Kosovo-Albanians. Women have continued to face multiple losses of family and property. Unemployment has persisted, and poverty has taken a significant toll on women. Following the deaths of their spouses, some women became the only breadwinners in their families.

After the crisis, women's NGOs flourished with international support and cooperation. Women reacted throughout the conflict by offering concrete services to women and by organizing peaceful acts of resistance. In addition, many women started working in international agencies that provided employment. International agencies and NGOs that worked on gender issues have continued to support women's interventions and programs. In addition to the issue of the lack of human rights of Kosovo women, other struggles of Kosovo-Albanian women include illiteracy, lack of access to education, unemployment, lack of social services, high birth rates, maternal mortality, health problems, domestic violence against women and the trafficking in women from Eastern Europe. Women are excluded from holding positions of power in society, and this persistent lack of participation and representation in decision-making is unacceptable. Women want to work and participate in decision-making, but their rights and demands continue to be disrespected. The establishment of quotas, as determined by the international community in municipal and general elections, provides hope for improving representation there. Cultural taboos in Kosovar society make many issues difficult to discuss, especially those regarding different forms of violence and sexual abuse of women and girls. Finally, minority women in the region suffer from restrictions of movement, insecurity about the future, unemployment and persistent fear of violence throughout their communities. (Bratislava, Slovakia 13–15 November 2001 UNFP

2.7 Theoretical Framework

The study will be hinged on the entrepreneurial traits theory postulated by Schumpeter (2005). Entrepreneurship literature has opposite views of an entrepreneur. There are known thoughts that entrepreneur is “born”, meaning that entrepreneurs are mystified as people with certain personality traits. These characteristics include strong self-confidence, creativity, risk taking and ability to take initiatives (Avlijas, 2010). The other view of an entrepreneur exposes “unique personality traits of an entrepreneur” to a criticism, indicating that those

characteristics are not unique to entrepreneurs and that is difficult to identify those personality traits as exclusively entrepreneurial. Instead, entrepreneurs are very heterogeneous group of people.

First researches of women owned MSEs derive from the US and United Kingdom more than thirty years ago (Brush & Jennings, 2013). Nevertheless, after thirty years of research on women owned MSEs there is a myth of women owned MSEs as underperformed. The myth is mainly justified with risk aversion and female characteristics that do not match with desirable masculine characteristics of an entrepreneur (Marlow & McAdam, 2012).

Ahl (2006) investigated women owned MSEs in her studies Ahl (2006) suggests that business literature relates entrepreneurial characteristics with masculinity, while females are perceived as total the opposite of what an entrepreneur “is expected” to be. According to this study “masculinity words” such as self-reliant, strong personality, willing to take risks, make decisions easily, dominant, aggressive, individualistic, competitive, ambitious, independent correspondent to “entrepreneur words” such as internal locus of control, able, strong willed, daring, visionary, influential, achievement oriented (Ibid, p 600) On the other hand femininity words- gentle, loyal, shy, sensitive, affectionate are opposite to the “entrepreneur words.

Although Ahl (2004) indicates that a female discrimination is often overstated, study conducted in Canada by Andiappan et al., (2010) signals that female discrimination is present even in the developed countries. Study indicated gender discrimination through “dismissal from employment due to pregnancy, refused sick leave, failure to promote due to pregnancy refused vacation pay during maternity leave. That alarms necessity to revise human resource management policies but also a question of how female respond to discrimination arise, hence, it would be interesting to investigate discrimination as push factor of female entrepreneurship. Kolvereid and Ljunggren (2010) research showed that women owned MSEs scored significantly higher than their male colleagues on the autonomy and on the perception of behavioral control. Women also perceived themselves as having higher entrepreneurial capabilities than their male counterparts. They concluded that there are no significant differences between female and male entrepreneurs and suggested that main differences are in drive factors and industry in which they start-up business - females were more often driven by social reasons and mainly operated in service sector.

Ahl (2004) suggests that discrimination of female is more socially constructed and holds the opinion that discrimination from banks does not exist. Instead Ahl (2004) argues that females run small firms, mainly retail and service which are perceived as more risky by banks and therefore, their loan requests are more often refused. The main impression is that entrepreneurship studies should escape from dividing trap and characterizing entrepreneurial traits, male or female traits. Instead, entrepreneurs should be accepted as heterogonous group.

The entrepreneurial traits theory adds that the more educated and more experienced individuals are the higher the degree of success in economic activities and we expect positive relationship between human capital variables and business performance. The theory also contends that women owned MSEs experience different constraints in business activities compared to male entrepreneurs; hence we expect differential impact of business problems by gender of ownership. Another important factor affecting the performance of female entrepreneurs is explained by the theory which is described by a number of networks, use of advisors, membership in women's associations and mentors (Marlow & McAdam, 2012).

2.8 Conceptual Framework

The conceptual framework is used to clarify the connected concepts of the research problem. Since business performance is affected by internal and external factors, operators must understand the factors that affect the business's best performance.

External factors include financial factors, marketing factors, technical factors, infrastructure factors, government policies, and regulatory factors, and the Tigray related factors. internal factors also include commercial factors, personal factors and management factors. The impact of these factors on corporate performance is very important, but it should be noted that management has no (little) control over them (Wanjiku, 2009). However, these factors must be thoroughly reviewed to ensure that strict measures are taken at the best time to seize opportunities or combat pressure in the external environment. Internal factors that affect corporate performance can be divided into business skills and management capabilities.

In this study, It also shows the challenges and strategic support that need to be provided to them by all concerned stakeholders.



Figure 2. 1 Conceptual frame work of the study
 Source: Own survey 2024

2.9 Summary of Literature

This chapter has reviewed the literature on factors affecting performance of women owned MSEs in micro and small enterprise globally and locally. Although women are faced by several challenges, they have managed to succeed but at a slow pace. The literature explains the challenges women face and if well addressed, then unemployment cases will be minimal resulting to economic growth and reduction of dependency syndrome and more so Wukro Town have so many youths who have turned to drug abuse as their best alternative. Successful micro and small entrepreneur projects was also mean good utilization of natural resources in the city creating a better environment for tourist attraction.

Strong micro and small enterprises by women will rise up only when the highlighted challenges are tackled. It is possible to narrow success gap across gender as women can now access education and capital just like men, though the 'tag' that they are women needs to be shed off if they are to succeed in entrepreneurial world. The government also needs to intervention in support mechanism for women affected by war. It is possible to conclude from the above literature women owned MSEs performance is affected by both external and internal factors. The chapter also presents conceptual framework to enable a study and assessment of challenges that face women micro and small enterprises in Wukro Town.

CHAPTER THREE

3. RESEARCH METHODOLOGY

3.1 Introduction

This chapter explains the research design, target population, sampling frame, Sampling design, data collection, processing and analysis methods used in this study. This chapter contains the way the study's plane and conduct, the procedures, and techniques employed to address the research problem or question. The research design that is used, the data gathering methods and tools; sampling and sampling procedures and the methods of data analysis that are used in the study will be discussed in this chapter.

3.2 Description of the study area

This research study is going to be conducted in urban areas of Tigray, Ethiopia. Tigray is one of the northernmost, national regional states of Ethiopia. It is located between 12-15°N and 36 57'-40 30 E and comprises 53,638 square kilometers (20,710sq mi). The total population of the Tigray is estimated at 6,847,005 of which 3,375,574(49.3%) are male and 3,471,431 (50.7 %) are female in the year 2017(CSA 2017).

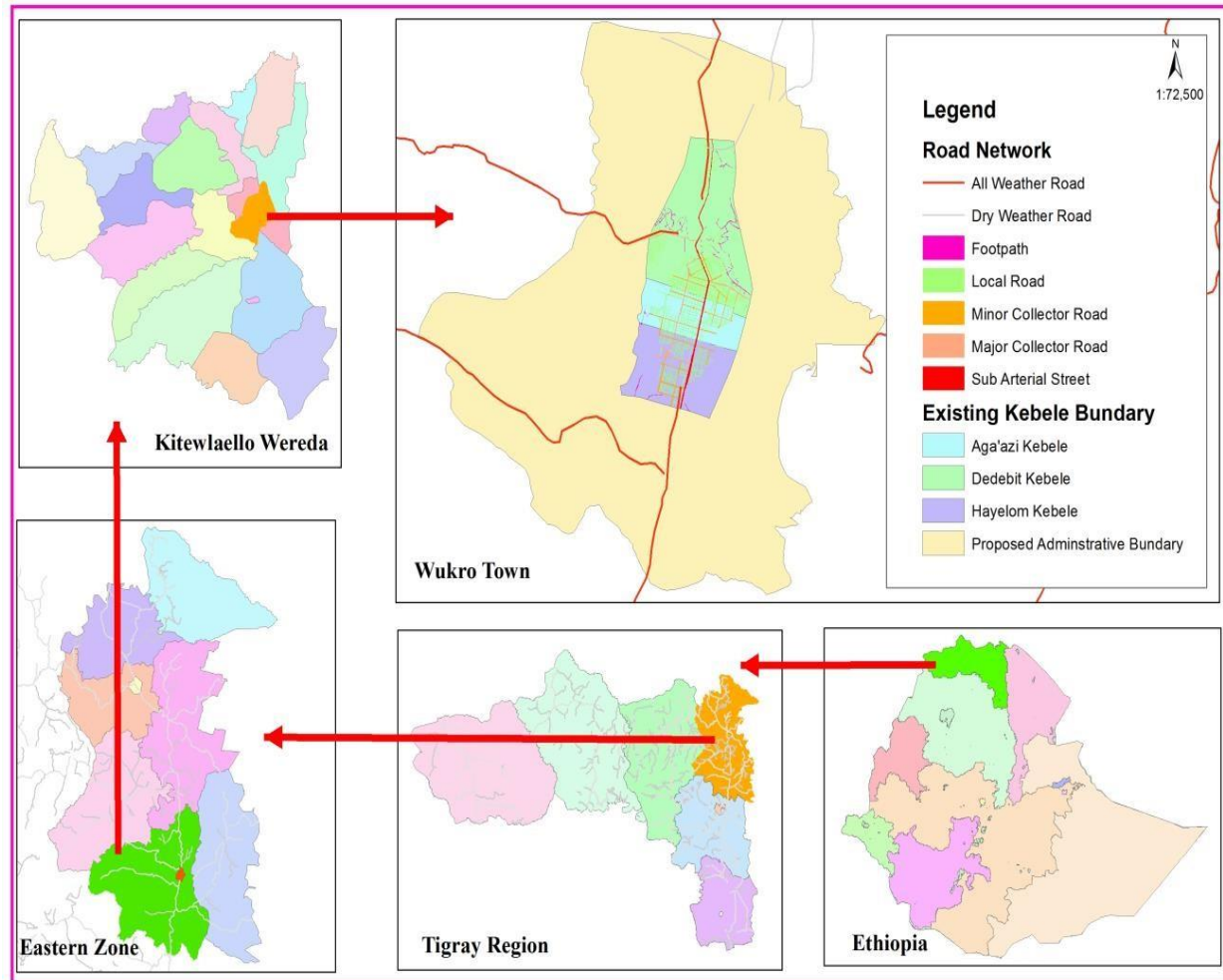
The region is bounded by Eritrea to the North, The Sudan to the West, and the Ethiopian region of Amhara and Afar to the South and the East, respectively.

The region consists of seven zones, namely, the Southern, South-Eastern, Eastern, Central, North-Western, Western, zones as well as Mekelle. It is also divided into 47 districts (Woredas). Each district is subdivided into Tabias and each Tabias is divided into Kushet.

The study would be conducted in Wukro town which is located in Tigray region for about 45 km north from Mekelle which is the capital city of the region. It covers 8000 km² area. The total population of Wukro is estimated at 63956 of which 31122(48.7%) are male and 32834 (51.3 %) are female in the year 2022(CSA 2015 EC).

There are about 2301 women owned MSEs involved on micro and small enterprises at Wukro town. These entrepreneurs involved at beauty salon, coffee house, bars, dairy farm, masonry, bricks, metal and wood work, Garment and textile, agro processing, mineral and jeweler. For the administrative purpose the town is divided in to three kebelles. Those are Agazi, Dedebit and Hayelom.

Figure 3 1 Map of the Study area



Source: Wukro town Administration Strategic Plan April 2018, P.5

3.3 Research Design

This research has employed mixed approach with both quantitative and qualitative methods. The researcher mainly applied descriptive design. The major purpose of descriptive research is description of the state of affairs as it exists at present. The main characteristics of this method is that the researcher has no control over the variables; he can only report what has happened or what is happening (Kothari, 2004. Survey method involves questioning individuals on a topic or topics and

then describing their responses. In observational method, the researcher simply observes behaviour of subjects in their natural setting (Sherri L. J., 2010).

The researcher, therefore, wanted to find out in-depth understanding of subjects on the factors affecting the performance of women owned micro and small enterprises. That’s why; the study was framed to employ descriptive case study design, and applying both quantitative and qualitative methods. Quantitative design, on one hand, enabled the researcher to apply deductive analysis based on inferential statistics in testing how strong the factors affect the performance of women owned micro and small enterprises. The qualitative design, on the other hand, assisted the researcher to carry out an in-depth inductive analysis on the basis of descriptive elucidation to see the understanding and meaning of participants’ reality on women owned MSEs.

3.4 Target Population

A population is defined as a complete set of individuals, cases or objects with some common observable characteristics (Cooper and Schindler, 2003). The target population is 2301 registered women owned MSEs in the five (manufacturing, construction, urban agriculture trade and service) sectors of Wukro Town MSEs office.

Table 3.1 Target Population

No	Sector	Number of MSEs	percentage
1	Manufacturing	47	2.04
2	Construction	35	1.52
3	Urban agriculture	162	7.04
4	Trade	1290	56.06
5	Service	767	33.33
Total		2301	100

Source: Wukro Town MSEs office (2024)

3.5 Sample and Sampling Technique

The study applied both probability and non probability sampling techniques. First, Stratified random sampling technique was used to select the sample which gave each item in the population an equal probability chance of being selected. The study grouped the population into strata in this case using the Type of business activity. From the strata, the study selected 329 respondents with contingency 10% totally 362 arrive at by calculating the target population of 2301 with a 95% confidence level and an error of 0.05. Therefore, a representative sample of these employees was calculated based on the formula for sample size determination and finite population. According to Kothari (2004) it is given by the formula

$$n = z^2 \cdot p \cdot q \cdot N / e^2 \cdot (N-1) + z^2 \cdot p \cdot q$$

Where, **n** = the desired sample size

z = the value of the standard variation at a given confidence level (to be read from the table giving the areas under normal curve)

p = the fraction of target population estimated (50%)

$$q = 1 - p$$

e = acceptable error (the precision) **N** = population size

Therefore, representative sample of population was determined at 95% degree of confidence. Hence at 95% degree of confidence,

Z=1.96 **p**=0.5 **q**=1-p **e**=5% (0.05); by substituting;

$$n = \frac{(1.96)^2 (0.5) (0.5) (2301)}{(0.05)^2 (2301-1) + (1.96)^2 (0.5) (0.5)} = 329.32$$

which is equal to 329 + 10% = 362

Sample from each stratum

Where n_i = sample size from i th strata N_i = total population of i th strata N = total population n = the total sample size From the formula, the sample sizes for this study were 362 woman entrepreneurs.

Table 3.2 proportionate sample distribution from each MSE

No	Sector	Number of MSEs	Sample
1	Manufacturing	47	7
2	Construction	35	6
3	Urban Agriculture	162	25
4	Trade	1290	203
5	Service	767	121
	Total	2301	362

The researcher also used purposive sampling method to include the two groups of women having 10 members each assigned as women developmental group members in two kebeles, three microfinance managers and five MSEs experts. To this end, the 2 Focus Group discussants and 8 interviewees were included through judgemental sampling method. Thus, the study applied these sampling techniques to select considerable representative samples and to have a valid opportunity to investigate the factors affecting women owned micro and small enterprises in Wukro Town.

3.6 Data Gathering Tools

The researcher collected data from sample subjects using various data gathering tools and techniques for the purpose of data triangulation. Questionnaire with closed-ended items and five-scaled questions were dominantly administered to collect data from women small and micro enterprise owners. According to Bryman (2008) cited in Nurul(2012), questionnaire is convenient to collect more information from respondents as it allows them to complete the questionnaire given at their own pace and time.

In addition to the questionnaire, the following tools were applied to access in-depth supplementary data. Focus Group Discussion (FGD) with the women development groups was conducted in every kebele. In the end, semi structured interview was conducted to access data from the MSEs Experts and micro finance managers. The semi-structured interview, according to Sherri, L.J., (2010), has some structure, but the wording of the questions is flexible, the level of the language may be modified.

Table 3.3 Data collecting tools

Data Collecting Tool	Data Source(Participants)
Questionnaire	362(28.9%)women small and micro enterprise owners
Focus Group Discussion	2 groups having 10 members of women developmental group in two kebeles
Interview	8 MSEs experts and micro finance managers

3.7 Data Sources

Data sources are primary and secondary. The main data is obtained from women owned MSEs through structured questionnaires. The second-hand data mainly comes from different reports, newsletters, websites, and document types related to the research topic

3.7 Data Organization, Analysis and Interpretation

The Collected data were edited to eliminate errors and omissions in order to ensure accuracy, completeness and clarity. The questionnaires were also checked to ensure that all questions are answered and also for any inconsistent information. Then, the collected data were tabulated and coded thereby being fed into Statistical Package of Social Sciences (SPSS) computer software for analysis(regression for inferential statistics and mean, percentages for statistical data) and interpretation of the collected data.

3.8 Validity of Research Instruments

According to Somekh and Cathy (2011) validity is the degree to which the sample of test items represents the content the test is designed to measure. Expert opinion was requested to comment on the representativeness and suitability of questions and give suggestions of corrections to be made to the structure of the research tools. To establish the validity of the research instrument the researcher shows opinions of experts in the field of study especially the lecturers. This helped to improve the content validity of the data that will be collected. It facilitates the necessary revision and modification of the research instrument thereby enhancing validity.

3.9 Reliability of Research Instruments

Reliability is used as a measure of quality and the term means repeatability or consistency. A measure is reliable if it provides the same results on two or more separate occasions, when the assumption is made that the object being measured has not changed. Whether quantitative or qualitative measures are used, the key to successfully applying a notion of reliability is that the object being measured remains stable (David and Marlene, 2006). Reliability is an indication of the consistency or stability of measuring instrument (Sherri L., J, 2010). However total reliability, according to Elizabeth, S., M.(2011),is difficult to achieve since human beings are not static.

The questionnaire of this study has been piloted by administering to 50 women small and micro enterprise owners in Agulae Town for reliability check. This pilot selection was made because the researcher perceived that the pilot area and the subjects could display common organizational and professional characteristics on the issues of micro and small enterprises to subjects of the study area in Wukro Town.

According to Mark B.& Peter C.(2001), pilot study is a primary test of a questionnaire or other instrument schedule that helps to identify problems and benefits associated with the design of the study. According to (Sherri, L. J, 2010), the Correlation Coefficients of reliability categorized into three ranges: 0.70 -1.00 as strong; 0.30-0.69 as moderate; and 0.00-0.29 as weak. However, literatures commonly argue that a reliability coefficient of 0.5 and above is acceptable.

In this study, the Guttman Split-Half reliability estimate on the internal consistency of the questionnaire filled by women business owners has indicated 0.899, 0.696, 0.765 and 0.879, for the objectives characteristics of women owned micro and small enterprises, factors affecting the performance of women owned micro and small enterprises, the role of financial resources in determining the operational success and growth of women owned MSEs respectively. The researcher also used Chrombach alpha test of reliability to check if there were worst items that affect the questionnaire. As a result, all items were found to have good internal consistency and the two items were modified after the pilot study.

3.10 Data Collection and procedure

The research tools are administers using a drop and pick later method. The research assistants helped respondents to understand the questions and answer them correctly. This data collection allowed the respondents to give their responses in a free environment and help the researcher get information that would not have been gotten through interviews. Respondents are asked to show

their level of agreement on a 5-point Likert scale ranging from strongly agree, agree, neither agree nor disagree, disagree, to strongly disagree which a numeric value has assigned from 5-1 respectively. The strong agreement specifies the most constructive attitude on the statement. A Likert scale is a method of summated ratings that asks respondents to indicate the extent to which respondents agree or disagree with a statement or series of statements about an object of interest

3.11 Data Analysis Techniques

The type of data analysis tool used is dependent on the type of data, depending if the data is qualitative or quantitative (Walsh and Wiggins, 2013). After the data collection, the researcher pre-process the data to eliminate unwanted and unusable data which was contradictory or ambiguous, develop a coding scheme by creating codes and scales from the responses which will then be summarized and analyzed. The data is then stored in paper and electronic storage and finally the researcher used the Statistical Package of Social Science (SPSS) Version 22 to analyze the data. The quantitative data in this research was analyzed by descriptive statistics such as frequencies, percentages, mean scores and standard deviations using statistical package for social sciences SPSS (V. 22.0). The qualitative data took a conceptual content analysis process which is more ideal as the information gathered from the open-ended questions and secondary sources was large and could be time consuming if not well planned (Wilson, 2010). The data then is presented using frequency tables and graphs.

Ethical Consideration

Ethics are norms governing human conducts which have a significant impact on women welfare. It involves making a judgment about right and wrong behavior. Bryman (2007) states that it is the responsibility of the researcher to carefully assess the possibility of harm to research participants, and the extent that it is possible; the possibility of harm should be minimized. The researcher recognizes that the issue under study is sensitive. Therefore, there is a need to protect the identity of the respondents as much as possible. In that case, the questionnaires are not requiring the respondent's names or details that may reveal their identity. The researcher also obtain a letter from Mekelle University of allowing undertaking of the study and an introductory

letter explaining the purpose of the study and confidentiality is upheld for all respondents. Further, informed consent from the participants in the study is necessary so as to gain their trust and confidence in the objectives of the study which is purely academic in nature.

3.12 Operational variables

Table 3.4 Operational variables of the study

Objectives	Type of Variable	Indicator or	Measuring of Indicators	Scale	Tools of analysis	Type of analysis
To determine the major characteristics of women owned MSEs in Wukro Town.	Independent	demographic factors	Membership in women groups Female owned enterprises Human and social capital endowments Accessing markets and information	Nominal Ordinal	Percentages Mean score	Descriptive statistics regression analysis
To identify the key factors that affect the performance of women owned MSEs in Wukro Town.	Independent	Entrepreneurial Competences	entrepreneur, managerial, financial, marketing, technological factors, infrastructural, governmental policy, social and cultural, Tigray related war factors, personal factors	Nominal Ordinal	Percentages Mean score	Descriptive statistics regression analysis
To assess the role of financial resources in determining the operational success and growth o women owned MSEs in Wukro Town.	Independent	Access to financial resources	Access to startup capital Financial Management Loans affordability/interest rate Other lines of credit Collaterals/No land tenure	Nominal Ordinal	Percentages Mean score	Descriptive statistics regression analysis

Source: Own survey 2024

3.13 Dissemination of results

The finding of this study will be submitted to College Business and Economics and department of management at Mekelle University in partial fulfillment of the requirements for the degree of the master business administration. The finding will be given to Wukro Town MSEs office and also be presented for different work-shops and seminars and effort will be done to published in peer reviewed journals.

CHAPTER FOUR

4. DATA PRESENTATION, ANALYSIS, AND INTERPRETATION

This part of the research focuses on the presentation, analysis, and interpretation of data collected through Questionnaire, Focus Group Discussion and interview from women owned MSEs s, women developmental group, and micro finance managers as well MSEs experts in addressing the basic research questions. The collected quantitative data through questionnaire are tabulated and analysed using different statistical instruments, whereas the qualitative data collected by focus group discussion, and interview are analysed through descriptive elucidation in a way that the predetermined basic research questions are appropriately answered. Questions were raised by the researchers to be answered by the sample women business owner respondents. The sample respondents' degree of answer affects for the women owned business directly or indirectly. Consequently, demographic factors, entrepreneur factors, managerial factors, financial factors, marketing factors, technological factors, infrastructural factors, governmental policy factors, social and cultural factors, Tigray related war factors, personal factors and access to financial factors were analyzed statistically and presented here below one by one. Those all variables have essential implication to this study.

4.1 Demographic Characteristics of Respondents

In the study area, as it was shown in Table 4.1 the total respondents selected for this study as a sample was 362 women who owned entrepreneurships. Therefore, As far as the conditions of age of the respondents are concerned, about 46.1% and 36.7% of the women respondents were founded in the age group of 18-31 and 32-42years respectively. Therefore, most of them were founded in the age group of adult (economically active group of the community).

Table 4.1 Age of respondents

Respondents' age	Frequency	Percent	Valid Percent
18-31 years	167	46.1	46.1
32-42 years	133	36.7	36.7
43-54 years	42	11.6	11.6
above 54 years	20	5.5	5.5
Total	362	100.0	100.0

Source: Own survey 2024

In the study, about 36.7 and 26.2 percent of sampled respondents were in secondary and primary educational level, with mean, 2.9 and SD 1.1. Educational status plays an important role in finding an alternative solution for entrepreneurship. The counterpart (BA/BSC and illiterates) constitute less percentage, which was 6.4% and 9.9% respectively. Even though they were very small in number, females with educational status of graduated from college and universities have participated on the SME. This difference might be due to the fact that as the KIs and FGD participants informed that better educated household heads get the probability to find out any job opportunity and to be hired in GOs and NGOs. Nevertheless, the others were made to participate in SME with the help of family on starting capital and the SME office by giving market place freely(see table 4.2 below)

Table 4.2, Educational level of respondents

Levels of education	Frequenc y	Percent	Valid Percent	Cumulative Percent
cannot read and write	36	9.9	9.9	9.9
Primary education	95	26.2	26.2	36.2
Secondary education	133	36.7	36.7	72.9
Diploma /TVET/compete	75	20.7	20.7	93.6
BA /BSC/ and above	23	6.4	6.4	100.0
Total	362	100.0	100.0	

Source: Own survey 2024

As it was seen on Table 4.3 below, about 45.9 and 37.3% of the respondents have less than 1 year and 1-5 year work experience in micro and small enterprise respectively, Whereas,11 and 5.8% of them have 6-10 years and above 10 year work experience respectively. The main point we can understand from the table is, most of the women were fresh in the work of micro and small enterprise.

Table 4.3 Work experience on micro and small enterprise

Work experience	Frequency	Percent	Valid Percent
Less than 1 year	166	45.9	45.9
1-5 years	135	37.3	37.3
6-10 years	40	11.0	11.0
greater than 10 years	21	5.8	5.8
Total	362	100.0	100.0

Source: Own survey 2024

As it is shown in table 4.4 below, most of the respondents (36.5% and 34.5%) were single and divorced respectively. Only 18.2% of them were married. The single and divorced sample respondents account almost the same result (almost the same percentage) with a slight difference. What can we understand from this result of the SPSS's table is, the office of SME supports for the single and divorced women who have not supporters from husband.

Table 4.4 Marital status of respondents

Marital status	Frequency	Percent	Valid Percent	Cumulative Percent
Married	66	18.2	18.2	18.2
Single	132	36.5	36.5	54.7
Divorced	125	34.5	34.5	89.2
Widowed	39	10.8	10.8	100.0
Total	362	100.0	100.0	

Source: Own survey 2024

As it is shown on Table 4.5, about 50% and 33.1% of the respondents have a previous family experience. The rest other women have a family with a previous experience. Therefore, most of the women have a family with previous experiences.

Table 4.5 Previous family experience

Family experience	Frequency	Percent	Valid Percent	Cumulative Percent
Business owners	183	50.6	50.6	50.6
Civil servants	120	33.1	33.1	83.7
Farmers	59	16.3	16.3	100.0
Total	362	100.0	100.0	

Source: Own survey 2024

As it can be seen in Table 4.6, below, 36.5 and 34.5 percent of the respondents in the study area had a family size between 4-6 and 7-10 respectively with $M=2.4$ and $SD=0.9$, while almost about 12 percent of the respondents had above 10 family members. A single but graduated students and a divorced with largest family size women were selected and supported by the SME office in the study area.

Table 4.6 Number of family size

Family size	Frequency	Percent	Valid Percent	Cumulative Percent
1-3	66	18.2	18.2	18.2
4-6	132	36.5	36.5	54.7
7-10	125	34.5	34.5	89.2
above 10	39	10.8	10.8	100.0
Total	362	100.0	100.0	

Source: Own survey 2024

4.2 Characteristics of Women owned MSEs and Women Owned Enterprises

As it is shown in table 4.7 below, 36.7% and 32.6% of the women have about 6-10 and 11-15 numbers of employees in the enterprise respectively with $M= 2.33$ and $SD= 0.9$. Here most of the respondents have less than 15 numbers of employees in the enterprise. From this, we can understand that the enterprises do not have the capacity to hire more employees.

Table 4.7 Number of employees in the enterprise

Number of employees	Frequency	Percent	Cumulative Percent
1-5	74	20.4	20.4
6-10	133	36.7	57.2
11-15	118	32.6	89.8
16-20	37	10.2	100.0
Total	362	100.0	

Source: Own survey 2024

As it is shown in Table 4.8 below, 39 and 32.6 percent of the women respondents have joint ownership and family business status of the establishment respectively.

Table 4.8 Legal ownership status of the establishment

What is legal ownership status of the establishment	Frequency	Percent	Cumulative Percent
Sole ownership	69	19.1	19.1
Joint ownership	141	39.0	58.0
Family business	118	32.6	90.6
Cooperative	34	9.4	100.0
Total	362	100.0	

Source: Own survey 2024

As shown on the Table 4.9 below, the researcher asked to the women about prefers to start their own business. Therefore, about 36.7% of them were brings high income and 26.2% of them also says as self-employed

Table 4.9 Preference of women to start their own business

Why did you prefer to start your own business?	Frequenc y	Percent	Cumulative Percent
Family tradition	36	9.9	9.9
To be self-employed	95	26.2	36.2
Brings high income	133	36.7	72.9
Small investment is required	75	20.7	93.6
No other alternative for incomes	23	6.4	100.0
Total	362	100.0	

Source: Own survey 2024

The researcher prepared a question for the women to see who initialized and started the business of the micro and small enterprise. Therefore, 50.6% of the respondents initialized and started the business by themselves, whereas 33.1% of them initialized and started the business with a friend partner. Since, most of the women were single and divorced; they have no supporter on their work. For this reason, most of them initialized and started their business without any supporter.. Only a few (16.3% of them) initialized and started their business with the support of their families (see Table 4.10 below).

Table 4.10 concerned body to initiate and start the business

Who initiated and started the business?	Frequenc y	Percent	Cumulative Percent
Myself alone	183	50.6	50.6
With a friend/partner	59	16.3	83.7
With the family	120	33.1	100
Total	362	100.0	

Source: Own survey 2024

As Table 4.11 indicated that 51% and 33% with $M=1.7$ and $SD=0.7$ of the respondents acquired their skill for running their enterprise through formal training and from their past experience of enterprise before Tigray war. Nevertheless, 16% of them acquired the skill for running their enterprise from family.

Table 4.11 ways of acquiring the skill for running for women business owners

How did you acquire the skill for running your enterprise?	Frequency	Percent	Cumulative Percent
Through formal training	59	16	16
From past experienced	120	33	83
From family	183	51	100
Total	362	100.0	

Source: Own survey 2024

As it is shown on Table 4.12 below, about 57.5% of the women have a family who was entrepreneur or owner of some related business activities. However, 42.5% of the respondents have not a family who owned business activities or entrepreneur.

Table 4.12 Status of family entrepreneur member owner of business activities

Is there anyone in the family who was entrepreneur or owner of some related business activities?	Frequency	Percent	Cumulative Percent
Yes	154	42.5	42.5
No	208	57.5	100.0
Total	362	100.0	

Source: Own survey 2024

The researcher asked the respondents if they have a family that owned business activity or entrepreneur. Therefore, 12.4% and 11.6% of the respondents' relationship were father and mother respectively. In addition 9.7% and 3.9% of the respondents' family relationship who owned business activities were brother and grandmother (See Table 4.13 below). As it is shown on same table, we can deduce that 208(57.5%) of the respondents do not have anyone in the family who was entrepreneur or owner of some related business activities. In addition, for more clarification, you can observe on the above Table 4.13.

Table 4.13 Family members who owned business relation with women business owners

If yes, what is your family relation with him/her?		Frequency	Percent	Cumulative Percent
	Father	45	12.4	29.2
	Mother	42	11.6	56.5
	Brother	35	9.7	79.2
	Grandfather	11	3.0	86.4
	Grandmother	14	3.9	95.5
	Husband	7	1.9	100.0
	Total	154	42.5	
Missing	System	208	57.5	
Total		362	100.0	

Source: Own survey 2024

Table 4.14 revealed that the main sources to start-up funding of the women was micro finance institutions and borrowed from relatives or friends. This was about 20.7% and 18.8% respectively with M= 4.1 and SD= 2.0. Nevertheless, 15.5 and 15.2% of the respondents' main sources of start-up funding was Equib and households /inheritance. Inheritance and households have the same result (15.2%) and personal saving have the same result with assistant from friends/relatives (that is 8.6%). Therefore, the main sources of start-up funding for the women who participated in entrepreneur was borrowing from micro finance and from relatives.

Table 4.14 Main source to start-up funding

What was your main source of start-up funding?	Frequency	Percent	Cumulative Percent
Personal saving	31	8.6	8.6
Household	55	15.2	23.8
Borrowed from relatives or friends	68	18.8	42.5
Micro-finance institutions	75	20.7	63.3
Equib	56	15.5	78.7
Assistant from friends/relatives	31	8.6	87.3
Inheritance	19	5.2	92.5
Borrowed from Bank	15	4.1	96.7
Assistant from NGO's	12	3.3	100.0
Total	362	100.0	

Source: Own survey 2024

4.3 Factors Affecting the Performance of Women Owned Micro and Small Enterprise

4.3.1 Entrepreneurial factors

The researcher tried to identify the entrepreneurial factors that affect the business owned by women negatively or positively. According to the data obtained from women small and micro enterprise owners, the major entrepreneurial factor affecting the status of women owned micro and small entrepreneur was lack of motivation and self-drive.

As we have already discussed above, the majority of business owners have not supporters and they were self-motivated. Again, as it is shown on Table 4.15 below, 51.7% and 39.5% of the respondents assured that they had lack of motivation and self-drive. What we understand from this table is women business owners lacked encouragement and motivation to make them successful entrepreneurs.

From the same Table, the factors (lack of creativity, flexibility and adaptability to new ideas) have also the same result with that of lack of motivation and self-drive factor for entrepreneur. In a similar fashion, about 46.7% and 44.5% of the respondents strongly agreed on the lack of readiness to learn, to improve and to change. This means, the women business owners have a lack of readiness to learn, to improve and to change. This was because of the owners got their business /entrepreneurship/ not through training but, through previous experience in the post war. Regarding, this the researcher tried to triangulate the findings of the data from questionnaire from interview and FGDs. Thus, interviewees and discussants responded that both gave similar data to the data gathered using questionnaire. They supported that women business owners lacked intrinsic motivation to foster their business effectively.

Table 4.15 Lack of motivation and self-drive, lack of creativity new idea and lack of readiness to learn, improve and to change

Degrees of agreement	Lack of motivation and self-drive		Lack of creativity, flexibility, and adaptability to new ideas		Lack of readiness to learn, to improve and to change	
	Frequency	%	Frequency	%	Frequency	%
Strongly Agreed	187	51.7	187	51.7	169	46.7
Agree	143	39.5	142	39.5	161	44.5
Neither agreed nor disagreed	13	3.6	13	3.6	11	3
Disagree	5	1.4	5	1.4	6	1.7
Strongly disagree	14	3.9	15	3.9	15	4.1
Total	362	100	362	100	362	100

Source: Own survey 2024

As it is shown in figure 4. 1 below, the main factor for the status of women owned micro and small scale entrepreneur (MSE) in the study area was lack of tolerance to work hard. This variable has negative relationship with the entrepreneur factor. As it is shown on the figure below, about 212(58.6%) and 107 (29.6%) of the respondents revealed that they did not have lack of tolerance to work hard. This means the women of the study area work hard to improve their business and income on the entrepreneurship field.

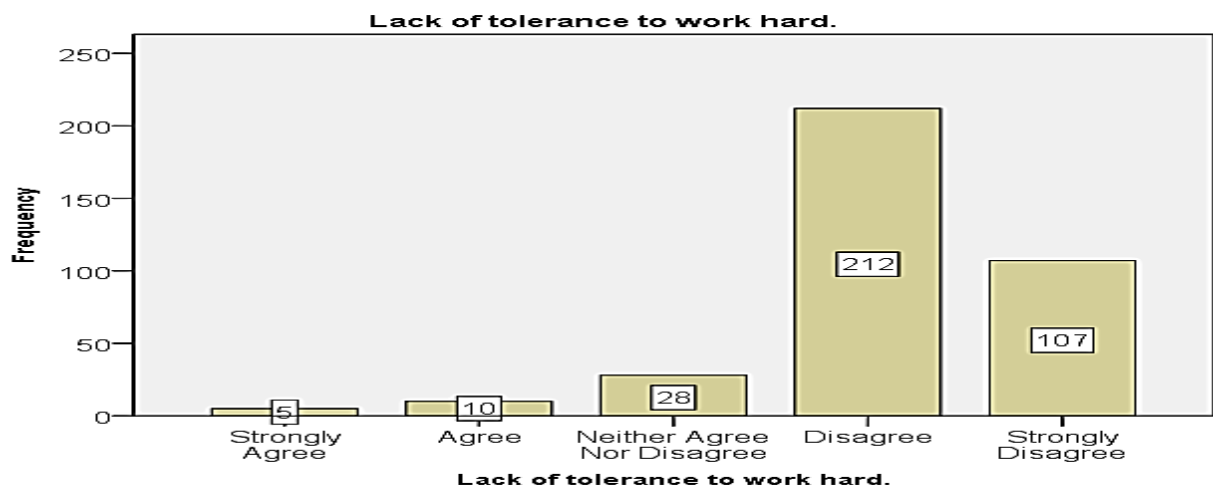


Figure 4. 1 Lack of tolerance to work hard

Source: Own survey 2024

On the other hand, lacks of training on entrepreneurship have a negative relationship with women business owners. Almost 188 (52%) and 142 (39%) of the respondents had lack of entrepreneurship related training. As has been discussed above, since most of the women business owner acquired the entrepreneurship through previous experience a, they lacked scientific knowledge on their business. For this case, the first and the most one reason for the low status of women owned MSE business was lack of entrepreneur training (see figure 4.2 below).

The data gathered from interview and FGDs also revealed that women lacked entrepreneurial trainings. One interviewee said, “*Entrepreneurial trainings are rarely given to women to scale up their performance. As a result of this, women owned MSEs are not as effective as needed.*”

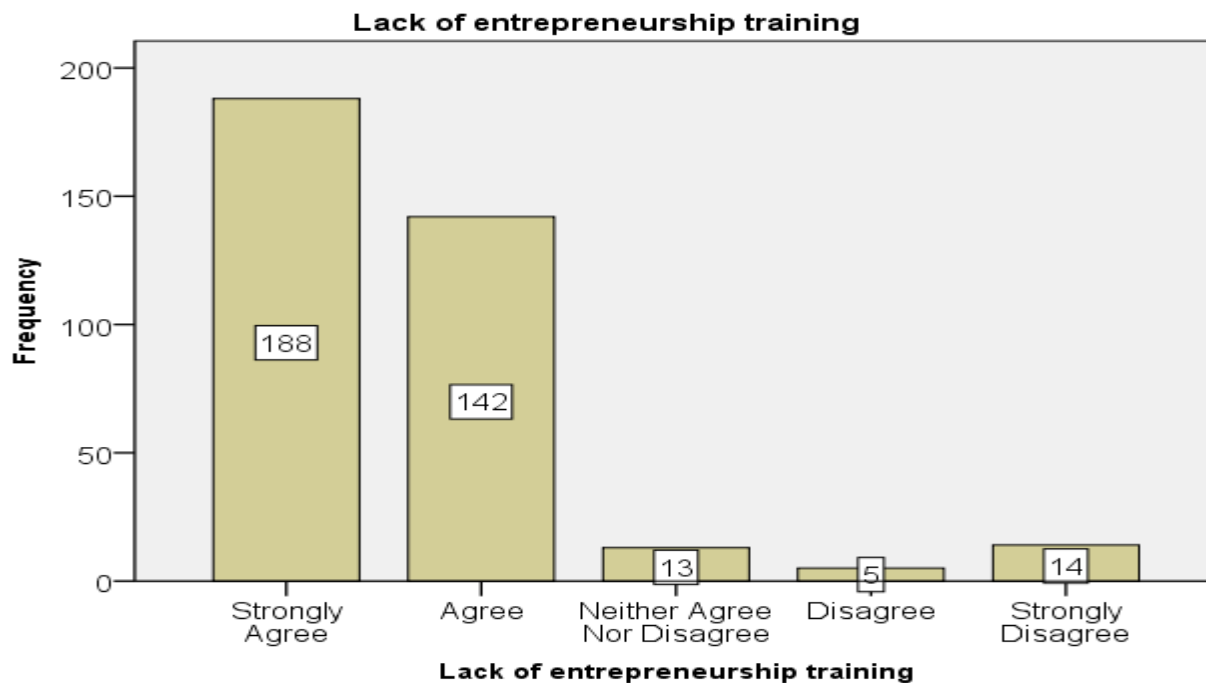


Figure 4. 2 Lack of entrepreneurship training

Source: Own survey 2024

The last factor of entrepreneur was lack of information. The business owner women in the study area have lack of information to exploit business opportunities significantly. As it is shown on the Table 4.16 below, about 56.9% of the respondents have lack of information to exploit business opportunity. Besides, about 32% of the respondents also agreed on the lack of the factor (see Table 4.16 below). In combined, the women have lack of information to exploit business opportunities.

Table 4.16 Lack of information to exploit business opportunity

<i>lack of information</i>	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	206	56.9	56.9	56.9
Agree	116	32.0	32.0	89.0
Neither Agree Nor Disagree	25	6.9	6.9	95.9
Disagree	7	1.9	1.9	97.8
Strongly Disagree	8	2.2	2.2	100.0
Total	362	100.0	100.0	

Source: Own survey 2024

4.3.2 Managerial Factors

Under the managerial factors, there were lack of managerial experience, lack of business management knowledge and skills and Poor selection of business partners. As we can observe from table 21 below, all of the above factors affected to the women business owners negatively.

As it is shown on Table 4.17 below, 56.1%, 51.4%, and 46.7% of the respondents strongly agreed on the three managerial factors. This means, the women have poor selection of business partners, lack of managerial experience and lack of business management knowledge and skills respectively. Besides, 44.8%, 36.5% and 31.2% of the respondents agreed on the lack of business management knowledge and skills, lack of managerial experience and poor selection of business partners respectively.

Table 4.17 Managerial factors (Lack of managerial experience, Lack of business management knowledge and skills and Poor selection of business partners)

Degrees of agreement	Lack of managerial experience		Lack of business management knowledge and skills		Poor selection of business partners	
	Frequency	%	Frequency	%	Frequency	%
Strongly Agreed	186	51.4	169	46.7	203	56.1
Agree	132	36.5	162	44.8	113	31.2
Neither agreed nor disagreed	19	5.2	11	3.0	25	6.9
Disagree	9	2.5	5	1.4	12	3.3
Strongly disagree	16	4.4	15	4.1	9	2.5
Total	362	100	362	100	362	100

On the other hand, lack of empowering individuals to make decisions themselves and failure to the integration of business enterprises were considered as other managerial factors. According to the result of Table 4.18 below, 51.4% and 50% of the women respondents strongly agreed on the failure to the integration of business enterprises and on the lack of empowering individuals to make decisions themselves respectively. Thus, we can understand from this data that there is lack of experts who can deliver training to women business owners in the study area

Table 4.18 Lack of empowering individuals to make decisions themselves and Failure to the integration of business enterprises

Degrees of agreement	There is not an empowering individuals to make decisions themselves		Failure to the integration of business enterprises	
	Frequency	%	Frequency	%
Strongly Agreed	181	50.0	186	51.4
Agree	138	38.1	124	34.3
Neither agreed nor disagreed	25	6.9	17	4.7
Disagree	10	2.8	13	3.6
Strongly disagree	8	2.2	22	6.1
Total	362	100	362	100

Source: Own survey 2024

4.3.3 Financial Factors

As it is shown in Table 4.19 below, about 51.7 % and 50.6% of the respondents had lack of access to credit institution and high collateral requirement from lending institutions respectively. In addition, most of the respondents have not high interest rate from lending institution. Besides, the women have shortage of working capital and insufficient availability of raw material. This means the women owned micro and small business have a shortage of working capital and complicated loan institution procedure with insufficient availability of raw materials.

Table 4.19 The 6 major financial factors

Degrees of agreement	Lack of access to credit institutions.		High collateral requirement from lending institutions		High-interest rate by lending institutions		Shortage of working capital		Loan application procedures complicated		Insufficient availability of raw material	
	no	%	no	%	no	%	no	%	no	%	no	%
Strongly Agreed	187	51.7	183	50.6	167	46.1	181	50.0	16	4.4	182	50.3
Agree	142	39.2	106	29.3	103	28.5	138	38.1	24	6.6	128	35.4
Neither agreed nor disagreed	14	3.9	40	11	41	11.3	25	6.9	44	12.2	18	5.0
Disagree	5	1.4	13	3.6	25	6.9	10	2.8	173	47.8	13	3.6
Strongly disagree	14	3.9	20	5.5	26	7.2	8	2.2	105	29.0	21	5.8
Total	362	100	362	100	362	100	362	100	362	100	362	100

4.3.4 Marketing factors

As it is shown in Table 4.20, respondents have lack of establishing a market network (50%), difficulty of searching new market (56.1), inadequate market for their product (50%) and lack of market information (50). However, the respondents do not have lack of promotion to attract potential users (46.7) and poor customer relationship and handling (46.7%) in the study area with the same percepts.

Table 4.20 Major Marketing factors

Degrees of agreement	Lack of establishing a market network.		Searching new market is too difficult		Inadequate market for my product		Lack of market information		Lack of promotion to attract potential Users		Poor customer relationship and handling	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Strongly Agree	181	50.0	203	56.1	181	50.0	181	50.0	21	5.8	19	5.2
Agree	137	37.8	113	31.2	138	38.1	129	36.6	25	6.9	26	7.2
Neither agreed nor disagreed	26	7.2	25	6.9	25	6.9	27	7.5	43	11.9	43	11.9
Disagree	10	2.8	12	3.3	10	2.8	11	3.0	169	46.7	169	46.7

Strongly disagree	8	2.2	9	2.5	8	2.2	14	3.9	104	28.7	105	29
Total	362	100	362	100	362	100	362	100	362	100	362	100

4.3.5 Technological Factors

The researcher surveyed women owned MSEs who own small and medium-sized businesses regarding the technological challenges impacting their operations. These challenges included insufficient capital to invest in new technology, the inability to select suitable technology, and a lack of information about available tools and materials. Consequently, 57.2%, 54.1%, and 53.3% of the respondents strongly agreed that these issues significantly affect their businesses. Additionally, 48.1% and 46.1% of the participants reported difficulties in effectively managing existing technology and a lack of skills and knowledge to utilize new technology. In summary, the respondents indicated a deficiency in skills and knowledge for handling new technology and an inability to manage current technology effectively (See Table 4.21).

Table 4.21 Major technological factors

Degrees of agreement	Lack of capital to acquire new technology		Unable to select proper technology		Lack of skill and knowledge to handle new technology		Lack of information in the availability of appropriate tools and materials		Failure to properly control the existing technology	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Strongly Agreed	196	54.1	207	57.2	19	5.2	193	53.3	15	4.1
Agree	134	37.0	123	34.0	26	7.2	133	36.7	22	6.1
Neutral	13	3.6	11	3.0	43	11.9	15	4.1	40	11.0
Disagree	5	1.4	5	1.4	169	46.7	6	1.7	174	48.1
Strongly disagree	14	3.9	16	4.4	105	29.0	15	4.1	111	30.7
Total	362	100	362	100	362	100	362	100	362	100

Source: Own survey 2024

4.3.6 Infrastructural Factors

As it is shown on table 4.22 below, 54.1% of the women respondents have insufficient and interrupted water supply. In addition, they have lack of business development services and insufficient and quick transportation service respectively in the same percentage (51.1%). In contrast, 48.9% and 46.1% of the respondents replied that they have appropriate dry waste and sewerage system and power without interruption respectively.

Table 4.22 Major infrastructural factors

Degrees of agreement	Absence of Power and power interruptions		Insufficient and interrupted water supply		Lack of business development services		Lack of sufficient and quick transportation service		Lack of appropriate dry waste and sewerage system	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Strongly Agreed	22	6.1	196	54.1	188	51.9	185	51.1	12	3.3
Agree	27	7.5	133	36.7	142	39.2	130	35.9	19	5.2
Neither agreed nor disagreed	40	11.0	14	3.9	13	3.6	17	4.7	40	11.0
Disagree	167	46.1	5	1.4	5	1.4	13	3.6	177	48.9
Strongly disagree	106	29.3	14	3.9	14	3.9	17	4.7	114	31.5
Total	362	100	362	100	362	100	362	100	362	100

Source: Own survey 2024

4.3.7 Governmental Policy and Regulation Factors

Based on the factors outlined in Table 4.23 regarding government policies and regulations affecting women-owned micro and small enterprises, the women owned MSE surveyed indicated that these factors have a significant negative impact on their businesses. Specifically, 51.9% and 51.4% of the respondents strongly agreed that they face unreasonable taxes and that political decisions influence their enterprises, respectively. However, around 50.6% of the participants reported that there is no bureaucratic process for company registration and licensing. Additionally, 45.9% noted the absence of legal institutions and policy frameworks, while 43.1% stated that they have access to information about government regulations pertinent to their businesses (see Table 4.23 below).

Table 4.23 Major governmental policy and regulation factors

Degrees of agreement	Bureaucracy in company registration and licensing		legal, institutional and policy framework		The tax levied on my business is not reasonable		Lack of accessible information on government regulations that are relevant to my business		Political decision influence on business enterprises	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Strongly Agreed	8	2.2	22	6.1	188	51.9	26	7.7	186	51.4
Agree	17	4.7	25	6.9	141	39.0	30	8.3	140	38.7
Neither agreed nor disagreed	36	9.9	33	9.1	14	3.9	34	9.4	14	3.9
Disagree	183	50.6	166	45.9	5	1.4	156	43.1	6	1.7
Strongly disagree	118	32.6	116	32.0	14	3.9	114	31.5	16	4.4
Total	362	100	362	100	362	100	362	100	362	100

Source: Own survey 2024

4.3.8 Social and Cultural Factors

The researcher further inquired about the social and cultural factors affecting the women respondents' micro and small enterprises. As illustrated in Table 4.24 below, the attitudes of other employees towards these businesses were largely negative, and the women reported having limited networks with outsiders. Notably, 54.1% of the women indicated that both of these factors negatively impact their MSEs, as the lack of external contacts contributes to the poor attitudes of employees towards female business owners in the area.

Conversely, 54.4% of the respondents expressed that society holds a negative view of their products or services, which poses a significant challenge for their business status. Additionally, around 47.5% reported experiencing prejudice or class biases related to their enterprises. However, 50.6% of the respondents stated that they do not have a negative relationship with their workforce.

Table 4.24 Social and cultural factors

Degrees of agreement	I have no a better contacts(networks) with outsiders		I have prejudice or class biases		The societies attitude towards my products/services is negative		The attitude of other employees towards my business is negative		I have a negative relationship with the workforce	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Strongly Agreed	196	54.1	172	47.5	197	54.4	196	54.1	8	2.2
Agree	133	36.7	120	33.1	133	36.7	134	37.0	17	4.7
Neither agreed nor disagreed	13	3.6	12	3.3	13	3.6	13	3.6	36	9.9
Disagree	6	1.7	31	8.6	5	1.4	5	1.4	183	50.6
Strongly disagree	14	3.9	27	7.5	14	3.9	14	3.9	118	32.6
Total	362	100	362	100	362	100	362	100	362	100

Here, as it is shown on Table 4.25 below, there are about 6 other social and cultural factors that affect for the women owned SME positively or negatively. Those factors such as better social acceptability, conflict gender role, gender inequality, cultural influence and harassments in registering and operating business. From those social and cultural factors, except better social acceptability and cultural influence (with the same result, i.e. 49.7%) and encountering harassments in registering and operating business, the others have negative impact on the respondents' business. for instance, 53.3% and 52.2% of the respondents have conflicting gender role and affection of gender inequalities respectively which influences their SME business negatively.

Table 4.25 other 5 major social and cultural factors

Degrees of agreement	have no a better of social acceptability		I have conflicting gender roles		I am affected by gender inequalities		I have cultural influences		I face encounter harassments in registering and operating my business	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Strongly Agreed	9	2.5	193	53.3	189	52.2	9	2.5	10	2.8
Agree	17	4.7	137	37.8	138	38.1	17	4.7	16	4.4
Neither agreed nor disagreed	37	10.2	13	3.6	13	3.6	37	10.2	36	9.9
Disagree	180	49.7	5	1.4	6	1.7	180	49.7	176	48.6
Strongly disagree	119	32.9	14	3.9	16	4.4	119	32.9	124	34.3
Total	362	100	362	100	362	100	362	100	362	100

Source: Own survey 2024

4.3.9 The Tigray War Related Factors

As indicated on the Table 4.26 below, there are five major Tigray war related factors. Amazingly, those five major Tigray war related factors affected for the respondents SME business negatively and badly. For instance, 79.6% and 76% of the women assured that genocidal war has significantly disrupted their business operations and their business income has decreased as a direct result of the conflict respectively. Besides, 75.7%, 74.3% and 68.8% of the respondents affected their SME business due to the war has negatively impacted their ability to reach customers in Wukro, increasing difficulties and challenges in sourcing materials for business and access to financial resources (loans, grants) due to the war respectively (see table 4. 26 below).

Table 4.26 Major Tigray war related factors

Degrees of agreement	The Tigray Genocidal War has significantly disrupted my business operations		I have faced increased challenges in sourcing materials for my business due to the war		My business income has decreased as a direct result of the conflict		Access to financial resources (loans, grants), were difficult for business B/c of the war.		The war has negatively impacted my ability to reach customers in Wukro.	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Strongly Agreed	288	79.6	269	74.3	275	76.0	249	68.8	274	75.7
Agree	61	16.9	80	22.1	72	19.9	66	18.2	75	20.7
Neither nor	5	1.4	5	1.4	7	1.9	25	6.9	5	1.4
Disagree	3	0.8	3	0.8	3	0.8	16	4.4	3	0.8
Strongly disagree	5	1.4	5	1.4	5	1.4	6	1.7	5	1.4
Total	362	100	362	100	362	100	362	100	362	100

Source: Own survey 2024

As shown in Table 4.27 below, four major factors related to the Tigray war have had a significant negative impact on the respondents' micro and small enterprises (MSEs). It is evident that the consequences of the war have severely affected their business operations. Specifically, 75.7% of the respondents reported feeling less motivation to run their businesses, while 74.6% indicated they have lost significant customers. Additionally, 73.5% expressed that the conflict has caused them stress in making sound business decisions, and 55.8% noted diminished support from local organizations due to the ongoing war and related challenges. These statistics underscore the profound effects of the Tigray conflict on the sustainability and growth of the respondents' MSEs.

Table 4.27 other major Tigray war related factors

Degrees of agreement	I have lost a significant number of customers due to the ongoing conflict		The stress from the conflict has affected my ability to make sound business decisions		I feel less motivated to run my business because of the ongoing war		The support from local organizations for women owned MSEs has diminished due to the conflict.	
	No	%	No	%	No	%	No	%
Strongly Agreed	270	74.6	266	73.5	274	75.7	202	55.8
Agree	69	19.1	83	22.9	75	20.7	121	33.4
Neutral	9	2.5	5	1.4	5	1.4	17	4.7
Disagree	7	1.9	3	0.8	3	0.8	13	3.6
Strongly disagree	7	1.9	5	1.4	5	1.4	9	2.5
Total	362	100	362	100	362	100	362	100

Source: Own survey 2024

4.3.10 Personal Factors

Personal factors impacted the respondents' MSEs in the Wukro, the study area. As indicated in Table 4.28 below, 64.6% of the respondents were dissatisfied with their business's overall performance. Additionally, 54.7% expressed a lack of confidence in their ability to manage and grow their enterprises. Conversely, 51.4% of the respondents were willing to take risks to expand their businesses, while 44.8% believed they possessed the necessary skills to run their operations effectively.

Table 4.28 Personal factors

Degrees of agreement	Lack of confidence in my ability to manage and grow my business		Unwillingness to take risks to expand my business		Not satisfying with the overall performance of my business		Lack of necessary skills to effectively run my business	
	No	%	No	%	No	%	No	%
Strongly Agreed	198	54.7	13	3.6	234	64.6	19	5.2
Agree	117	32.3	29	8.0	89	24.6	15	4.1
Neutral	21	5.8	65	18.0	16	4.4	67	18.5
Disagree	17	4.7	186	51.4	13	3.6	162	44.8
Strongly disagree	9	2.5	69	19.1	10	2.8	99	27.3
Total	362	100	362	100	362	100	362	100

Source: Own survey 2024

The responses from FGDs with women developmental group members indicate a complex landscape for women-owned MSEs in Wukro Town. Key challenges include access to finance, cultural norms, and educational gaps. While there are support mechanisms in place, such as tailored loans and training programs, their effectiveness is hampered by systemic barriers and bureaucratic hurdles. The mixed evaluation of women owned MSEs s' effectiveness suggests resilience but also highlights ongoing struggles. Government policies exist, but awareness and implementation issues limit their impact. Overall, there is a pressing need for improved communication and action on feedback mechanisms to enhance support for women owned MSEs in the region.

Regarding the responses from MSE experts and micro finance managers interview on the challenges faced by women-owned micro and small enterprises (MSEs) in Wukro Town they responded that many women owned MSEs face difficulties in obtaining financing due to lack of collateral and credit history. They also indicated that societal norms may discourage women from pursuing business opportunities, limiting their networks and support systems.

One interviewee pointed out, *“Lack of business education or training can hinder effective management and growth. In addition, women often juggle multiple roles, making it challenging to dedicate time to their enterprises. The roles they play in house hold greatly affect in the effectiveness of their business.”* Female, age 49

4.4 The Role of Access to Financial Resources

Table 4.29 outlines six ways in which access to financial resources influences the respondents' SME businesses, either positively or negatively. Notably, 51.4% of respondents reported a lack of access to financial resources, which hampers the efficiency of their business operations, and they do not have adequate personal savings to invest. Additionally, 48.3% indicated that obtaining loans for their business needs is not easy. Furthermore, 45.6% of respondents lack the financial literacy required to effectively manage loans and grants, and they are unable to afford training for their employees due to limited financial resources. Conversely, 40.3% of respondents are aware of grant opportunities specifically available for women owned MSEs.

Table 4.29 Major access to financial resources

Degrees of agreement	I have easy access to loans for my business needs.		I am aware of grant opportunities available for women owned MSEs		I have sufficient personal savings that I can invest in my business		I possess the financial literacy necessary to manage loans and grants effectively		Access to financial resources has improved the efficiency of my business operations		I can afford to provide training for my employees thanks to available financial resources.	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Strongly Agreed	21	5.8	45	12.4	13	3.6	14	5.9	13	3.6	14	3.9
Agree	31	8.6	25	6.9	29	8.0	15	4.1	29	8.0	15	4.1
Neither agreed nor disagreed	67	18.5	63	17.4	65	18.0	67	18.5	65	18.0	67	18.5
Disagree	175	48.3	146	40.3	186	51.4	165	45.6	186	51.4	165	45.6
Strongly disagree	68	18.8	83	22.9	69	19.1	101	27.9	69	19.1	101	27.9
Total	362	100	362	100	362	100	362	100	362	100	362	100

Source: Own survey 2024

Continuing from Table 4.30, Table 16 also highlights five other significant ways in which access to financial resources impacts women-owned MSEs negatively. Specifically, 51.4% of respondents struggle to maintain sufficient inventory levels and lack the financial resources needed to expand into new markets or attract customers. Additionally, 48.9% of respondents, along with 45.6%, have not been able to invest in marketing strategies due to limited financial resources. Furthermore, the lack of financial support has hindered their ability to invest in technology for their businesses and reach new markets or customers.

Table 4.30 Other major access to financial resources

Degrees of agreement	I can maintain adequate inventory levels due to access to financial resources		Financial resources have allowed me to invest in technology for my business		Access to financial resources has enabled me to explore opportunities		Financial support has allowed me to reach new markets or customers.		I can invest in marketing strategies because of available financial resources.	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Strongly Agreed	13	3.6	14	3.9	13	3.6	14	3.9	25	6.9
Agree	29	8.0	15	4.1	29	8.0	15	4.1	29	8.0
Neither agreed nor disagreed	65	18.0	67	18.5	65	18.0	67	18.5	65	18.0
Disagree	186	51.4	165	45.6	186	51.4	165	45.6	177	48.9
Strongly disagree	69	19.1	101	27.9	69	19.1	101	27.9	66	18.2
Total	362	100	362	100	362	100	362	100	362	100

Source: Own survey 2024

As indicated in Table 4.31 below, approximately 51.4% of respondents confirmed that financial institutions do not provide support to women-owned MSEs. Similar findings showed that 47% of respondents felt there were insufficient networks or organizations offering financial assistance, while 44.5% reported that loan interest rates were unreasonable and unmanageable for their businesses. Additionally, 41.7% noted that the loan approval process was neither straightforward nor accessible for women-owned MSEs.

Table 4.31 Other major access to financial resources

Degrees of agreement	The interest rates on loans are reasonable and manageable for my business.		There are adequate networks or organizations that provide financial support for women-owned businesses.		The loan approval process is straightforward and accessible for women owned MSEs s.		Financial institutions are supportive of women-owned businesses in my region.	
	No	%	No	%	No	%	No	%
Strongly Agreed	23	6.4	25	6.9	37	10.2	13	3.6
Agree	16	4.4	29	8.0	21	5.8	29	8.0
Neutral	64	17.7	65	18.0	68	18.8	65	18.0
Disagree	16	44.5	170	47.0	151	41.7	186	51.4
Strongly disagree	98	27.1	73	20.2	85	23.5	69	19.1
Total	36	100	362	100	362	100	362	100
	2							

Source: Own survey 2024

Regarding the finding from FGD the majority of the discussants highlighted difficulties in securing loans, citing stringent requirements and a lack of collateral as significant barriers that hinder business growth. Besides, participants noted a general unawareness of available grant opportunities specifically designed for women owned MSEs s, which limits their ability to secure funding. Most importantly, several discussants mentioned that inadequate personal savings restrict their capacity to invest in their businesses, making it challenging to scale operations. Lastly, the discussants indicated that many women owned MSEs lack the financial literacy necessary to effectively manage loans and grants, leading to mismanagement of funds.

Interviewees expressed frustration that women are unable to get formal training due to limited financial resources, which impacts overall business performance and due to poor governmental policies and programs. The interviewees also expressed that women business owners in Wukro Town are without sufficient financial resources, investing in technology—a key driver of efficiency and competitiveness remains out of reach. Finally, the interviewees indicated that the lack of financial resources severely limits their ability to invest in marketing strategies, which is crucial for attracting customers and growing their businesses.

4.5 Regression Analysis about Determinant Factors that Affect the Performance of Women Owned Micro and Small Enterprises

The researcher reorganized the questions within the SPSS software and employed a binary logistic regression model to analyze the relationships between the performance of Women-Owned Micro and Small Enterprises and various predictor variables. This model was chosen for its ability to handle a mix of continuous, discrete, and dichotomous variables. A total of twelve predictor variables were identified to explain the dependent variable (the performance/status of Women-Owned Micro and Small Enterprises). The results from the binary logistic regression indicated that predictors such as demographic, entrepreneurial, managerial, financial, marketing, technological, infrastructural, governmental, social and cultural factors, the Tigray war and related issues, as well as personal factors, were statistically significant in forecasting the dependent variable.

The omnibus test of model coefficients yielded a Chi-square value of 275.992 with 71 degrees of freedom, demonstrating strong significance at $p < 0.001$. This suggests that the selected predictor variables collectively have a substantial impact on predicting the performance/status of Women-Owned Micro and Small Enterprises (see Table 4.32).

Table 4 32 Omnibus Tests of Model Coefficients

Steps		Chi-square	Df	Sig.
Step 1	Step	275.992	71	.000
	Block	275.992	71	.000
	Model	275.992	71	.000

Additionally, the Hosmer-Lemeshow test of model coefficients produced a Chi-square value of 0.00 with 4 degrees of freedom, which is insignificant at $p > 0.05$. This indicates that there is no significant difference between the observed values and those predicted by the model, suggesting that the model fits the data adequately (see Table 4.33).

Table 4 33 Hosmer and Lemeshow Test

Step	Chi-square	Df	Sig.
1	.000	4	1.000

The model's predictive efficiency revealed that out of the 362 sample households included, 85.4 percent were accurately predicted. The sensitivity for correctly predicting low performance/status of Women-Owned Micro and Small Enterprises was 85.4 percent, while the specificity for accurately predicting high performance/status was 14.6 percent (see Table 4.34). This demonstrates that the binary logistic regression model effectively captures the data.

Table 4.34 Classification Table

Observed			Predicted		
			Performance of Women Owned Micro and Small Enterprises		Percentage Correct
			High	Low	
Step 1	Performance of Women Owned Micro and Small Enterprises	High	11	44	20.0
		Low	9	298	97.1
	Overall Percentage				85.4

a. The cut value is 0.5

In line to the above hypothesized ideas, as it is shown on Table 4.35 below, the major factors such as managerial Factors, Market factor and financial factors of the women own entrepreneur were found to be an important factors that affect the performance or status of women owned entrepreneurship of MSEs. Because, managerial factors (for instance, low management experience) could be affect for the follow up of the women owned entrepreneur. On the other hand, market factors (for instance, lack of market network), financial factor (e.g. shortage of capital and raw materials) were affects for the women owned entrepreneur status. In this study, as the problematic managerial factors, market and financial factors increases by one unit, the odds ratio of women owned entrepreneur performance decreases by a factor of 1.18, 0.33¹⁰ and 12.46 respectively (at $p < 0.001$).

The other major factors such as technological factor, infrastructural factor, governmental policy-regulation factor and social factors were among the other important variable that affects to the performances (status) of women owned entrepreneurship.

The regression result showed that as the problematic technological factor, infrastructural factor, governmental policy-regulation factor and social factors decreased by one unit, the odds women owned MSEs performance increase by a factor of 4.13, 0.002, 1 and 0.437 respectively, that was strongly significant (at $p < 0.001$) a df=1 (degree of freedom =1).

As it is shown in Table 4.35 again, other variables being constant, as Tigray war factors and lack of access for financial resources factors increased by one unit, the performance of women owned entrepreneur decreases by the odds ratio of 0.661 and 0.07 respectively, which was strongly significant (at $p < 0.001$) with a df=1 (degree of freedom=1). The reason for negative significant relationship between the major factor variables and the dependent variable might be due to the reason that the performance women owned MSEs was negatively affected as a result of Tigray war and lack of financial resources. The result was consistent with the other major factors at df=1, except factors like Demographic factor, entrepreneur training factor and personal factor which were

statistically not significant (insignificant) with the dependent variable (at $p>0.05$) with $df=1$ (see Table 4.35 below).

Table 4 35 Major Determinant factors influenced for status of women owned entrepreneurs

Step 1 (Major factors)	Coeff. (β)	S.E.	Wald	df	Sig.	Odds ratio
Demographic factors	-9.849	3508.661	.000	1	.069 ^{ns}	.000
Entrepreneurial Training Factors	-.415	183.185	.000	1	.421 ^{ns}	.000
Managerial Factors	.168	898.535	.000	1	.000***	1.183
Market Factors	26.530	3118.115	.000	1	.000***	332458068914.931
Financial Factors	2.523	18803.082	.000	1	.000***	12.463
Technological Factors	86.614	7198.265	.000	1	.000***	4.130
Infrastructural Factors	-6.007	4478.744	.000	1	.021**	.002
Governmental policy and regulation Factors	.000	.812	.000	1	.000***	1.000
Social Factors	-.828	619.583	.000	1	.000***	.437
Tigray war Factors	-22.647	4183.797	.000	1	.000***	.661
Personal Factors	.474	5806.770	.000	1	.317 ^{ns}	1.606
Access to Financial resources Factors	-21.922	5342.871	.000	1	.000***	.000
Constant	-15.751	15699.967	.000	1	.069	.000

*Significant at 0.1, **significant at 0.05, *** significant at 0.01, *ns* not significant

a. Variable(s) entered on step 1: Demographic Factors, Entrepreneurial Factors, Managerial Factors, Market Factors, Financial Factors, Technological Factors, Infrastructural Factors, Governmental policy and regulation Factors, Social factors, Tigray war Factors, Personal Factors, Access to financial loan Factors

Source: field survey, 2024

4.6 Discussion of Major Findings

This section concerns with the integration of the major findings of the study and the theories explained in the study. Specifically, this section discusses the findings related to the proposed research questions, that is, the major characteristics of women owned MSEs, the key factors that affects the performance of women owned MSEs in MSEs, the role of financial resources in determining the operational success and growth of women owned MSEs.

Accordingly, the findings of the study revealed that the majority of the women MSE owners were found to be single and divorced with educational back ground having less than diploma or TVET complete. This finding contradicts to the finding of Birley (1987) who found out that the background and personal characteristics of women owned MSEs in MSEs in that they are from a middle or upper class family, the daughter of a self-employed father, educated to degree level, married with children, forty to forty five at start-up and, with relevant experiences.

Similarly, UNECE (2004) reported that MSEs have a better employment opportunity than even that of larger ones. As this study shows, most women owned MSEs in MSEs in wukro are engaged in the service sector. Hence, the finding matches with the report. Similarly, the entrepreneurs are organized under micro and small enterprises and use NGO and micro finances as main sources of funding. The finding of this research indicates that about 57.8% of women owned MSEs have no business plan for their business this limits small firm's success/growth.

This study tried to investigate the hindering factors that affect the performance of women owned MSEs in Wukro Town. Regarding this, the performance of women owned MSEs in micro and small enterprises in wukro town are affected by social factors like lack of social acceptability; class biases, society attitude and network with outsiders are the Sever factors that affect women owned MSEs s. This finding corresponds to the study conducted in Ethiopia in Gambela Town by Abebe Z, (2014) and Mulugeta Chane (2010).

Likewise, the study found out that the devastating war of Tigray caused profound impact on the performance of women-owned MSEs in Wukro Town. The conflict has created an environment of instability, economic disruption, and social upheaval, which have collectively undermined the operational capabilities and growth potential of these enterprises. Women owned MSEs face unique challenges, including loss of capital, diminished access to markets, and increased socio-economic vulnerabilities exacerbated by the war. This finding goes with the findings of Bratislava (2001) who study about the effect of war in Kosovo

In a similar fashion, the performance of women owned MSEs in micro and small enterprises in Wukro town are affected by Cultural factors like harmful traditional practice, social responsibility or load for women's, dressing, feeding, working, saving culture of women's, gender inequalities and bad perception of community were other factor affecting the performance of women. This finding is also consistent with the finding of (Tadesse Demeke, 2016, Yonas Abera 2016, Wambua, K. A, and Zinash Abebe (2014) and Mulugeta Chane 2010).

On other hand, the entrepreneurial factors (lack of professional training, lack of to exploit business opportunities and lack of education to improve and change) are were found to be the most challenging factors affecting the performance of women owned MSE enterprises in Wukro Town. This finding was supported by the findings of Tadesse Demeke, (2016), Singh and Belwal (2008), Gemechu Abdissa and Tekle mariam Fitwi (2016) and Enock Nkonoki, (2010)

This study indicated that women business owners in Wukro Town lacked training and experience regarding their enterprise and current technology related skills. This finding goes with the findings of Lansberg and Astrachan (2012) who argued that women training are mediated by the family's commitment to the business and the quality of the relationship between owner-manager and women. They conclude that the family's commitment to the business is positively associated with the degree of women training, and that the quality of the relationship between owner-manager and women is positively associated with the extent of women training. Goldberg's (2006) study further confirms that business effectiveness is related to women grooming by providing evidence that effective women had more years of experience with the business than that of the less effective group.

The other objective that this research tried to see was regarding access to financial resources. Owing to this findings indicated that access to startup capital affected performance of female owned enterprises in Wukro with reference to businesses in Tigray to a very great extent. The access to financial resource factors that hinder the performance of women owned MSE include, financial management, Loans affordability/interest rate. However, Collaterals/No land tenure has moderate effects on performance of female owned enterprises in Wukro with reference to businesses in Tigray to a very great extent. A study (Cooper, as quoted in Das, 2000) of women owned MSEs in the western world, proposed that three factors influence entrepreneurship antecedent influences such as background factors like working capital and genetic factors that affect motivation, skills and knowledge), the "incubator organization" (the nature of the organization where the entrepreneur was employed just prior to starting a business; the skills learned there) and environmental factors

economic conditions, access to venture capital and support services, role models). According to Hodgetts and Kuratko (2014), choosing a source of capital is not an easy decision. Some of the sources include: suppliers: More than 80% of all business to business are made on credit allowing MSEs to tap suppliers for twice as much short-term credit as they obtain from banks firms are more likely to extend credit to their MSE suppliers if they themselves are cash - positive or have good financial Management and therefore act in a way as financial intermediaries. Late payment is used by businesses to extract additional credit out of suppliers as the trade credit equipment to an unauthorized overdraft

CHAPTER FIVE

5. SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

This part of the research finalizes the study through a short and vivid summary report of the whole course of action of the research accompanied by plausible conclusion and possible recommendations.

5.1 Summary

This research was conducted in intention to examine the factors affecting the performance of women owned micro and small enterprises the case of Wukro Town. The research addressed four basic questions related to factors affecting women owned micro and small enterprises, the role of financial resources in determining the operational success and growth of women owned MSEs and the effectiveness of government policies and MSE institutes and support programs.

Wukro Town as a target study area, the researcher selected 362 women small and micro enterprise owners using stratified sampling and simple random sampling, 20 women developmental group members using purposive sampling, three micro finance owners and five MSEs experts using purposive sampling. A total of 392 sample subjects were considered for the study. Questionnaires, having comprehensive matrix items, with open-ended nature, were administered to the women business owner respondents. Furthermore, focus group discussions, un-structured interview were used to collect supplementary data. The data collected through questionnaire are tabulated along with frequency, mean, and regression analysis descriptions.

Regarding the age of the respondents, most fell within the adult category (economically active individuals). Educational attainment is crucial for exploring alternative solutions in entrepreneurship, particularly in non-farm and farm-related activities. In the study area, approximately 36.7% and 26.2% of the sampled respondents had secondary and primary education levels, respectively. Furthermore, about 45.9% and 37.3% of the respondents had less than one year and between one to five years of work experience in micro and small enterprises, indicating that many women-owned MSEs are relatively new to the business landscape.

A significant portion of women-owned MSEs were represented by single (36.5%) and divorced (34.5%) individuals. This suggests that the SME office provides support to single and divorced women who lack spousal support. About 50% and 33.1% of the respondents had prior family experience in business, indicating that most women come from families with entrepreneurial backgrounds.

In terms of workforce, around 36.7% and 32.6% of women owned enterprises employed between six to ten and eleven to fifteen employees, respectively, with most having fewer than fifteen employees overall. Approximately 39% of the women reported joint ownership of their businesses, while about 50.6% started their ventures independently. Additionally, 51% acquired their skills through formal training or prior experience in business. The primary sources of startup funding for these women were microfinance institutions (20.7%) and loans from relatives or friends (18.8%).

The study identified a significant barrier to the success of women-owned micro and small enterprises: a lack of motivation and self-drive among business owners. Many women exhibited a reluctance to learn, improve, or adapt, often entering entrepreneurship without adequate training, relying instead on previous experiences or family inheritance.

Another critical issue affecting women-owned micro and small enterprises was insufficient training in entrepreneurship, which negatively impacted their business growth. Approximately 52% of the respondents reported a lack of training, resulting in limited scaling of their businesses. Furthermore, many women lacked access to information that could help them seize business opportunities, with about 56.9% strongly agreeing on this lack of information. Under the managerial factors, there were Lack of managerial experience, Lack of business management knowledge and skills and Poor selection of business partners. All of the above factors negatively affected the women business owners. As it is shown on table 3.3 below, 56.1%, 51.4%, 46.7% of the respondents strongly agreed on the 3 managerial factors (poor selection of business partners, lack of managerial experience and lack of business management knowledge and skills respectively).

About 51.7 % of the respondents strongly agreed on the lack of access to credit institution. The findings of this study revealed also that the women owned micro and small business had shortage of working capital and complicated loan institution procedure with insufficient availability of raw

materials. About 54.1% and 51.9% of the women respondents have insufficient and interrupted water supply as well as lack of business development services respectively.

According to the Governmental policy and Regulation factors that affect women owned small and microenterprises, 51.9% and 51.4% of them assured that they had un-reasonable tax levied on their business and the political decisions influence to their business enterprise. In addition, they assured that 45.9% of the respondents revealed that they have not legal institution and policy frameworks but, 43.1% of them have accessible information on government regulations that are relevant to their business.

54.1% of the women respondents have insufficient and interrupted water supply. In addition, they have lack of business development services and lack of sufficient and quick transportation service respectively with the same percentage result (51.1%). In contrast, 48.9% and 46.1% of the respondents have appropriate dry waste and sewerage system and power without interruption respectively

Based on the findings of the study, the researcher effort was made to find data about the social and cultural factors to see their effects on their micro and small enterprise. Therefore, the attitude of other employees towards the respondents' business was negative and the women themselves had no better contacts (networks) with outsiders. As 54.1% of the women assured that those two factors affects for the respondents' business negatively.

Additionally, 54.4% of respondents reported experiencing negative societal attitudes toward their products, which significantly impacts women's business status. Furthermore, about 47.5% indicated that their businesses faced prejudice or class biases. Factors such as social acceptability, conflicting gender roles, gender inequality, cultural influences, and harassment during business registration and operation were identified as social and cultural barriers adversely affecting the respondents' businesses. The Tigray war has also severely impacted women-owned micro and small enterprises, with 79.6% and 76% of respondents stating that the genocidal conflict has significantly disrupted their operations and led to a decrease in income.

Personal factors also played a role in the performance of MSEs in the study area. Approximately 64.6% of respondents expressed dissatisfaction with their business performance, while 54.7% lacked confidence in their ability to manage and grow their enterprises. Conversely, 51.4% and 44.8%

showed a willingness to take risks to expand their businesses and believed they possessed the necessary skills to operate effectively.

The researcher also examined whether access to financial resources negatively affected women-owned MSEs. Many women reported insufficient personal savings for investment, difficulties in obtaining loans for business needs, a lack of financial literacy to manage loans and grants effectively, and an inability to afford employee training.

About 51.4% of respondents stated that financial institutions did not support women-owned MSEs. Similarly, there was a lack of adequate networks or organizations providing financial assistance, with interest rates on loans being deemed unreasonable and unmanageable. Additionally, the loan approval process was found to be neither straightforward nor accessible for women-owned MSEs.

The researcher assessed the effectiveness of government policies and MSE support programs aimed at promoting women-owned enterprises and their impact on business performance. According to the responses, many participants disagreed with the effectiveness of these initiatives. For instance, 51.4% had not received machine maintenance training from MSE institutes, 49.4% lacked marketing training, and 47% had not obtained technical skills training. Furthermore, 43.6%, 42.2%, and 42% of respondents did not receive training in planning and financial reporting, customer service, or entrepreneurship from the MSE institutes, respectively.

5.2 Conclusions

The research on the factors affecting women-owned micro and small enterprises (MSEs) in Wukro Town has revealed a complex interplay of various challenges that these entrepreneurs face. The findings indicate that multiple factors significantly impact the performance and sustainability of women-owned MSEs.

1. The study identified a range of factors affecting women-owned MSEs, including war-related issues specific to Tigray, demographic characteristics, entrepreneurial skills, managerial capabilities, financial access, marketing strategies, technological literacy, infrastructural support, and social and cultural dynamics. Each of these factors plays a critical role in shaping the entrepreneurial landscape for women in Wukro Town.
2. The study highlights the profound impact of the war in Tigray on the performance of women-owned MSEs in Wukro Town. The conflict has created an environment of instability, economic disruption, and social upheaval, which have collectively undermined the operational capabilities and growth potential of these enterprises. Women owned MSEs face

unique challenges, including loss of capital, diminished access to markets, and increased socio-economic vulnerabilities exacerbated by the war. The findings underscore the urgent need for targeted interventions to support women-owned businesses in recovery and resilience-building efforts in post-conflict scenarios.

3. A notable finding is that many women owned MSEs were found to be ineffective in their business performance. This ineffectiveness can be attributed to a combination of the aforementioned factors, which hinder their ability to compete and thrive in the market. The low performance levels suggest that there are significant barriers preventing women from realizing their full potential as business owners.
4. The research also highlighted that government policies and programs currently lack adequate support for women-owned MSEs. Specifically, there is a deficiency in training initiatives and resources aimed at equipping women with essential technological knowledge. This gap in support further exacerbates the challenges faced by women owned MSEs s, limiting their growth opportunities and overall success.
5. Given these findings, it is imperative for stakeholder including government bodies, financial institutions, educational organizations, and community leader to collaborate in addressing the identified challenges. There is a pressing need for targeted policies and programs that not only recognize the unique obstacles faced by women owned MSEs but also provide them with the necessary tools, resources, and support to enhance their business performance.
6. Addressing the multifaceted factors affecting women-owned MSEs in Wukro Town is essential for fostering an inclusive entrepreneurial ecosystem. Therefore, the local administrative body should implement supportive measures and create an enabling environment to empower women owned MSEs to thrive, thereby contribute to economic growth and social development in the region in general and the town in particular.

5.3 Recommendations

Based on the findings of the research on the factors affecting women-owned micro and small enterprises (MSEs) in Wukro Town, here are tailored recommendations for various concerned bodies:

1. The regional and local governmental bodies design different policies and programs for the benefit of their community. Thus, they should:

- A. Revise existing policies to ensure they are inclusive and specifically address the challenges faced by women owned MSEs. This includes creating targeted programs that provide financial aid, training, and resources tailored to women-owned MSEs.
 - B. Develop comprehensive training programs focused on entrepreneurship skills, financial literacy, and technological proficiency. These should be easily accessible and designed to cater to the unique needs of women.
 - C. Invest in infrastructure that supports women owned MSEs, such as co-working spaces and business incubators, to foster networking and collaboration among women-owned businesses.
 - D. Provide mental health and psychosocial support services for women owned MSEs affected by the trauma of war. Addressing their emotional and psychological needs is crucial for fostering a conducive environment for business recovery.
2. Financial institutions like micro finance and others are very helpful to support individuals financially in different forms. Hence, they should:
 - A. Create specialized loan products with favorable terms for women owned MSEs. This could include lower interest rates, longer repayment periods, and reduced collateral requirements.
 - B. Establish financial assistance programs specifically tailored for women-owned MSEs to help them recover from losses incurred during the conflict. This could include grants, low-interest loans, and microfinance options.
 - C. Organize workshops aimed at enhancing financial literacy among women owned MSEs to improve their ability to manage finances and access funding.
3. Educational institutions are established to equip people with different theoretical and practical knowledge. Therefore, these institutions should:
 - A. Incorporate entrepreneurship education into school curricula, focusing on empowering young women with the skills and knowledge needed to start their own businesses.
 - B. Facilitate mentorship programs where established women owned MSEs can guide and support aspiring female business owners.
4. The foundation and presence of Non-Governmental Organizations (NGOs) are very important for development of a nation and supporting vulnerable citizens. They are also

crucial to meet the needs which are not basically fulfilled by the government bodies. Hence, they should:

- A. Conduct awareness campaigns to highlight the contributions of women-owned MSEs to the economy and promote gender equality in entrepreneurship.
 - B. Organize events and forums that encourage networking among women owned MSEs s, allowing them to share experiences, challenges, and solutions.
5. Community leaders and local organizations as part of the administrative body of the government are very supportive for the sustainable development of a nation. thus, they should:
- A. Work on community-level initiatives aimed at changing social and cultural perceptions regarding women in business. Engage community leaders to promote the importance of supporting women owned MSEs s.
 - B. Establish local support groups or associations for women owned MSEs to provide a platform for sharing resources, advice, and encouragement.
6. Private sectors as an indicator of development in a nation should:
- A. Encourage businesses to invest in women-owned MSEs through CSR initiatives that provide mentorship, funding, or resources.
 - B. Implement supplier diversity programs that prioritize procurement from women-owned businesses, thus enhancing their market access.

Suggestions for Further Research

To get a detailed and complete picture of factors and MSEs Performance relationship, the researcher, suggests that the scope needs to be broadened to cover the rest of Tigray region cities.

Future studies could be done in a larger scope that incorporates different stakeholders such as male entrepreneurs and alike.

Other researchers could use others variables that give influence the performance of women entrepreneurs, such as; psychological factors, personal motivation, working premises, and others.

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5. Previous family experience

A. Business owners

B. Civil servants

C. Farmers

D. Other, please specify:

.....

PART 2: CHARACTERISTICS OF WOMEN ENTREPRENEUNERS IN MSEs AND WOMEN OWENED ENTERPRISES

6. Number of family (size)

7. What sector is your business in?

A. Manufacturing

B. Construction

C. Urban agriculture

D. Trade

E. Service

8. Number of employees in the enterprise.....

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

A. Sole ownership

B. Joint ownership

C. Family business

D. Cooperative

E. Other (specify)...

10. Why did you prefer to start your own business

A. Family tradition

B. To be self-employed

C. Brings high income

D. Small investment is required

E. No other alternative for incomes

F. Others (Specify)-----

11. Who initialize and started the business?

A. Myself alone

C. With the family

B. With a friend/partner D. other (specify) -----

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

A. Through formal training

B. From past experienced

C. From family

D. other (specify) -----

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

Part III: Factors Affecting the Performance of women Owned Micro and Small Enterprise

The major factors that affect women owned MSEs' 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 (x) under the choices below.

Entrepreneurial factors		Strongly Disagree (5)	Disagree (4)	Neither Agree Nor Disagree (3)	Disagree (2)	Strongly Disagree (1)
1.1	Lack of motivation and self-drive					
1.2	Lack of creativity, flexibility, and adaptability to new ideas.					
1.3	Lack of readiness to learn, to improve and to change					
1.4	Lack of tolerance to work hard.					
1.5	Lack of entrepreneurship training					
1.6	Lack of information to exploit business opportunities					
Managerial factors		Strongly Disagree (5)	Disagree (4)	Neither Agree Nor Disagree (3)	Disagree (2)	Strongly Disagree (1)
2.1	Lack of managerial experience.					
2.2	Lack of financial, human, and material management system.					
2.3	Lack of business management knowledge and skills.					
2.4	Poor selection of business partners.					
2.5	There is no an empowering individuals to make decisions themselves					
2.6	Failure to the integration of business enterprises.					
Financial factors		Strongly Disagree (5)	Disagree (4)	Neither Agree Nor Disagree (3)	Disagree (2)	Strongly Disagree (1)
3.1	Lack of access to credit institutions.					
3.2	High collateral requirement from lending institutions					
3.3	High-interest rate by lending institutions					
3.4	Shortage of working capital					
3.5	Loan application procedures are complicated					
3.6	Insufficient availability of raw material					
Marketing factors		Strongly Disagree (5)	Disagree (4)	Neither Agree Nor Disagree	Disagree (2)	Strongly Disagree (1)

				(3)		
4.1	Lack of establishing a market network					
4.2	Searching new market is too difficult					
4.3	Inadequate market for my product					
4.4	Lack of market information					
4.5	Lack of promotion to attract potential Users					
4.6	Poor customer relationship and handling					
Technological factors		Strongly Disagree (5)	Disagree (4)	Neither Agree Nor Disagree (3)	Disagree (2)	Strongly Disagree (1)
5.1	Lack of capital to acquire new technology					
5.2	Unable to select proper technology					
5.3	Lack of skill and knowledge to handle new technology					
5.4	Lack of information in the availability of appropriate tools and materials					
5.5	Failure to properly control the existing technology					
Infrastructural factors		Strongly Disagree (5)	Disagree (4)	Neither Agree Nor Disagree (3)	Disagree (2)	Strongly Disagree (1)
6.1	Absence of Power and power Interruptions					
6.2	Insufficient and interrupted water supply					
6.3	Lack of business development services					
6.4	Lack of sufficient and quick transportation service					
6.5	Lack of appropriate dry waste and sewerage system					
Governmental policy and Regulation factors		Strongly Disagree (5)	Disagree (4)	Neither Agree Nor Disagree (3)	Disagree (2)	Strongly Disagree (1)
7.1	Bureaucracy in company registration and licensing					
7.2	legal, institutional and policy framework					
7.3	The tax levied on my business is not reasonable					
7.4	Lack of accessible information on government regulations that are relevant to my business					
7.5	Political decision influence on business enterprises					
Social and Cultural factors		Strongly Disagree (5)	Disagree (4)	Neither Agree Nor Disagree (3)	Disagree (2)	Strongly Disagree (1)
8.1	I have no a better contacts(networks) with outsiders					
8.2	I have prejudice or class biases					

8.3	The societies attitude towards my products/services is negative					
8.4	The attitude of other employees towards my business is negative					
8.5	I have a negative relationship with the workforce					
8.6	I have no a better of social acceptability					
8.7	I have conflicting gender roles					
8.8	I am affected by gender inequalities					
8.9	I have cultural influences					
8.10	I face encounter harassments in registering and operating my business					
The Tigray war related factors		Strongly Disagree (5)	Disagree (4)	Neither Agree Nor Disagree (3)	Disagree (2)	Strongly Disagree (1)
9.1	The Tigray Genocidal War has significantly disrupted my business operations.					
9.2	I have faced increased challenges in sourcing materials for my business due to the war.					
9.3	My business income has decreased as a direct result of the conflict.					
9.4	Access to financial resources (loans, grants) has become more difficult for my business because of the war.					
9.5	The war has negatively impacted my ability to reach customers in Wukro.					
9.6	I have lost a significant number of customers due to the ongoing conflict.					
9.7	The stress from the conflict has affected my ability to make sound business decisions.					
9.8	I feel less motivated to run my business because of the ongoing war.					
9.9	The support from local organizations for women owned MSEshas diminished due to the conflict.					
Personal factors		Strongly Disagree (5)	Disagree (4)	Neither Agree Nor Disagree (3)	Disagree (2)	Strongly Disagree (1)
1.1	Lack of confidence in my ability to manage and grow my business.					
10.2	Unwillingness to take risks to expand my business.					
10.3	Not satisfying with the overall performance of my business.					
10.4	Lack of necessary skills to effectively run my business.					

Part IV. The Role of Access To Financial Resources (Such As Loans, Grants, And Savings) In Determining The Operational Success And Growth Of Women-Owned Businesses.

To what extent do you agree to the following ideas regarding the role of access to financial resources that are determinant for the success of your micro and small enterprises?

Access to financial resources		Strongly Disagree (5)	Disagree (4)	Neither Agree Nor Disagree (3)	Disagree (2)	Strongly Disagree (1)
1.1	I have easy access to loans for my business needs.					
1.2	I am aware of grant opportunities available for women owned MSEs s.					
1.3	I have sufficient personal savings that I can invest in my business					
1.4	I possess the financial literacy necessary to manage loans and grants effectively.					
1.5	Access to financial resources has improved the efficiency of my business operations.					
1.6	I can afford to provide training for my employees thanks to available financial resources.					
1.7	I can maintain adequate inventory levels due to access to financial resources.					
1.8	Financial resources have allowed me to invest in technology for my business.					
1.9	Access to financial resources has enabled me to explore opportunities					
1.10	Financial support has allowed me to reach new markets or customers.					
1.11	I can invest in marketing strategies because of available financial resources.					
1.12	The interest rates on loans are reasonable and manageable for my business.					
1.13	There are adequate networks or organizations that provide financial support for women-owned businesses.					
1.14	The loan approval process is straightforward and accessible for women owned MSEs s.					
1.15	There are adequate networks or organizations that provide financial support for women-owned businesses.					
1.16	Financial institutions are supportive of women-owned businesses in my region.					

Appendix II. Interview questions for Micro finance managers and MSEs experts

Objective:

This focused Group discussion intends to collect data on the factors affecting the performance of women owned small add micro enterprises the case of Wukro Town in partial fulfillment for the Master of Arts Degree in Business Administration

The study will see the major characteristics of women owned MSEs in MSEs in Wukro Town, the key factors that affects the performance of women owned MSEs in MSEs in Wukro Town, the role of financial resources in determining the operational success and growth of women owned MSEs and the effectiveness of government policies and MSE institutes and support programs aimed at promoting women-owned enterprises. Be sure that your information will be kept confidential and it will be used only for the purpose of the study. Therefore, you are kindly requested to honestly complete the questionnaire contributing your own behalf to the success of the study. Thank you very much in advance for your cooperation.

1. What do think are the major challenges and factors affecting women owned micro and small enterprises in Wukro Town?
2. What are the support mechanisms of MSE for women owned MSEs owning micro and small enterprises ?
3. What specific skills do you believe are essential for the success of women owned MSEs s, and how did they acquire them?
4. How do you evaluate the effectiveness of women owned MSEs owning micro and small enterprises in Wukro Town
5. Are you aware of any government policies or support programs designed to assist women-owned enterprises? If so, which ones?
6. How effective do you find these government programs in promoting the growth of your business?
7. Is there a way for you to provide feedback on these support programs? If so, how effective is this mechanism?

Appendix III. FGD Questions for Women Developmental Group Members

Objective: This focused Group discussion intends to collect data on the factors affecting the performance of women owned small add micro enterprises the case of Wukro Town in partial fulfillment for the Master of Arts Degree in Business Administration

The study will see the major characteristics of women owned MSEs in MSEs in Wukro Town, the key factors that affects the performance of women owned MSEs in MSEs in Wukro Town, the role of financial resources in determining the operational success and growth of women owned MSEs and the effectiveness of government policies and MSE institutes and support programs aimed at promoting women-owned enterprises. Be sure that your information will be kept confidential and it will be used only for the purpose of the study. Therefore, you are kindly requested to honestly complete the questionnaire contributing your own behalf to the success of the study. Thank you very much in advance for your cooperation.

1. What specific factors and challenges influence your operational success and growth of your enterprises?
2. How do you evaluate the effectiveness as you are entrepreneurs owning micro and small enterprises in Wukro Town
3. How effective do you believe current government policies are in promoting women-owned enterprises in Wukro?
4. Can you identify specific programs that have had a positive or negative impact on women owned MSEs s?
5. What recommendations would you make to enhance government support for women-owned businesses?
6. In your view, what are the most critical factors influencing the success or failure of women-owned micro and small enterprises in Wukro Town?
7. What future initiatives or changes do you think would be most beneficial for improving the business environment for women owned MSEs s?

THANK YOU

Appendix IV: Tigrigna version questioners

የኒቨርሲቲ መቐለ
ክፍለ ትም/ቲ ምሕደራ ስራሕን ቁጠባን
መርሃ ግብሪ ድሕሪ ምረቃ

ቀጺሉ ዘሎ ዕሑፋዊ መሕትት ኣብ ደቀኞትን ኣናእሽተይን ንግዲትካላት ተሰማርየን ዝሰርሓ መንቀሳቐስቲ ደኣንት ደቂኣነስትዮ ስርሐን ብኣግባቡ ንምፍፃም ዘጋጥመን ፀገማት ንምድህሳስ ዝተዳለወ መሕትት እዩ። ዝተመልእ ዕሑፋዊ መሕትት ድማ ምስጢራውነቱ ሕሉው ኮይኑ ዕላምኡ ንመመረቂ 2ይ ድግሪ ከም ዝውዕል ተሓሳቢ ብምግባር ምስ ስራሕትክን ብምዝማድ ንሕድሕድ መሕትት ኣብ ዝተዳለወ መማረፂ ፈደል ብምኸባብ ንብፅሑፍ ዘድሊ መልሲ እንተሃልዩ ድማ መልሲ

ንክትህባ ብትሕትና ይሓትት ።ንምትሕብባርክን ነመስግን ።

ንዘይበርሀልክን እዚ ስልኪ ተጠቐማ 0914783466

ልብሽምምፅሓፍኣየድልን

1^ይክፋል፡- ሓፊሻዊሓበሬታ

1. ዕድመ፡-

ሀ. 18-31 ዓመት ለ. 32-42 ዓመት ሐ. 43-53 ዓመት መ. ልዕሊ 54 ዓመት

2. ደረጃ ትምህርቲ፡-

ምንባብምፅሓፍዘይትክእል ሀ. ሐ. 2ይብርኪተማሃረ መ. ዲፕሎማ ለ. 1ይብርኪተማሃረ ር. ዲግሪንልዕሊኡን

3. ኣብ ደኣንት ዝሰራሕክንኦ ዓመት፡-

ሀ. ካብሓደዓመትንልታሕቲ

ሐ. ካብ 6-10 ዓመት

ለ. ካብ 2-5 ዓመት

መ. ካብ 10 ዓመትንላዕሊ

4. ኩነታትሓዳር

ሀ. ዘእተወት ለ. ውልቀ ሐ. ዝፈትሐት መ.ፋይቶት

5. ናይ ቤተሰብ ስራሕ፡-

ሀ.ነጋዶ ለ. መ/ሰራሕተኛ ሐ. ሓረስቶት መ. ካሊእ

2^ይክፋል፡- ደኣንትደቂኣነስትዮባህርያትትካለን

6. በዝሒ ስድራ (ቤተሰብ)

7. እትሰርሓሉ ዘለክን ዘርፊ፡-

ሀ. መፍረይቲ ለ. ኮን/ሸን ሐ. ከ/ሕርሻ መ. ንግዲ ር. ግልጋሎት

8. ዘለው በዝሒ ሰራሕተኛታት.....

9. ትካል ከመይ ተመስሪቱ፡-

ሀ.ብውልቀ ለ.ብሕብረት ሐ. ብቤተሰብ መ.ብማሕበር ር.ብካሊእ.....

10. ናይ ባዕልክን/ኪ ትካል ምክፋት ዝደለክናሉ ልምንታይ እዩ፡-

ሀ. ናይ ቤተሰብ ልምዲ

ሐ. ኣታዊ ስለዘድልየኒ

ለ. ናይ ባዕላይ ድሌት

መ. መማረፂ ስለዘይብለይ

11. ትካል ልምጅማር ዘለዓለክን መን እዩ

ሀ. ባዕላይሉ ቤተሰብሐ. መሓዳይ /ዓርክይመ. ካሊእ

12. ዓቕሚ ትካል ልምዕባይ ስልጠና ካበይ ወሲድክን

ሀ. ካብ መሰልጠንቲ ትካላት ለ. ካብ ቤተሰብ ሐ. ካብ ልምዲ መ. ካሊእ.....

13. ካብቤተሰብስራሕፊ.ጠራይኣሎኩምዶሀ. ኣሎና ለ. የለን

14. ቁ-13 ኣሎናእንተልክንዝምድናኩምከመይእዩ

ሀ.ኣቦሊ. ኣዶ.ሐ. ሓው.ሙ. ሓፍቲረ. ኣቦሓጎ. ሰብኣየይሸ.እንሓጎቀ. ካሊእ ...

15. ንስራሕ ፍልፍል ገንዘብ ዝኮነክን

- ሀ. ዕቋረይ
- ለ. ውህብቶቤተሰብ
- ሐ. ልቃሕካብቤተሰብ
- መ. ማ/ፋይናንስ
- ረ. ዕቁብ
- ሰ. ዓርኪ

- ሸ. ውርሲ

- ቀ. ባንክ

- በ. ዘይመን/ ትካላት
- ተ. ከሊኢ.....

3^ይክፍል፡- ንደአንትደቂ-አነስትዮተዕእኖዘሕድሩጉዳይት

ቀጺሉ-አብዘሎሰደቃአብደአንትደቂ-

አነስትዮተዕእኖዘሕድሩተባህሎምዘፍለጡጉዳይትተዘርዘርምአለው። ሕድሕድተዕእኖታትምስራሕክንገራዊኩነታትብምትእስሳርእትሰማማሳሉካብ 1-5 ምርጫምልክት X ብምግባር መልሲሃባሉ።

1. ስራሕፈጠራዝምልክት		አዝዮይስ ማማዕ (5)	ይስማማ ዕ (4)	አይፈልጦ ን (3)	አይስማማዕ ን (2)	አዚየአይስ ማማዕነ (10)
1.1	ንስራሕዘለክንተብግሶንድልውነትንውሱንእይ					
1.2	ሓደሽቲሓሳባትምስምፍላቅምድላውንምልማድንውስንነትአሎክን					
1.3	ሓደሽቲነገራትንምምግርንምልዋጥንንምምሕያሽንድልዊዘይምኝን					
1.4	ንክብደትስራሕዘይምፅዋር					
1.5	ንፈጠራይነትናይስራሕእክእላትስልጠናዘይምህላው					
1.6	ንዝተፈላለዩመማረጊቢስነስራሕፊታዘይምህላው					
2. ምሕደራስራሕዝምልክት		አዝዮይስ ማማዕ (5)	ይስማማ ዕ (4)	አይፈልጦ ን (3)	አይስማማዕ ን (2)	አዚየአይስ ማማዕነ (10)
2.1	ምንእስልምዲምሕደራስራሕአሎኒ					
2.2	አገባብምሕደራገንዘብሃፍቲንንብረትንጸገምአሎኒ					
2.3	ክእለትምሕደራስራሕቲንግዲልምዲይንእሰኒ					
2.4	ድኹምዝኮነመሳርሕቲምምራፀይ					
2.5	ወሳኒትዓርሰእምነትክህልወኒዘበራትዕዝድግፍዘይምህላው					
2.6	ምስዝተፈላለዩስራሕቲቢዝነስተአሳሲርካዘይምስራሕ					
3. መስርሒገንዘብዝምልክት		አዝዮይስ ማማዕ (5)	ይስማማ ዕ (4)	አይፈልጦ ን (3)	አይስማማዕ ን (2)	አዚየአይስ ማማዕነ (10)
3.1	ትካላት ልቃሕን ዕቋርን ዘይምህላው					
3.2	ልቃሕገንዘብንምርካብዋሕስልዑልሃፍቲዘለዎትሕተት					
3.3	ልቃሕወሃብቲትካላትዝለዓለወለድዝሓቲምኝኖም					
3.4	መበገሲንመስርሕንናይገንዘብሕፅረትምህላው					
3.5	ልቃሕወሃብቲትካላትረቋሒኦምውስብስብምኝኑ					
3.6	ዝቀርብጥረኣቅሓሕፅረትምህላው					
4. ምርካብዕዳጋዝምልክት		አዝዮይስ ማማዕ (5)	ይስማማ ዕ (4)	አይፈልጦ ን (3)	አይስማማዕ ን (2)	አዚየአይስ ማማዕነ (10)
4.1	ምትእስሳርዕዳጋዘይምህላው					
4.2	ሓደሽቲመማረጊዕዳጋዘይምርካብ					
4.3	ዝምረቱንዝሽወጡንምህርቲተመጣጣኒዕዳጋዘይምርካብ					
4.4	ዕዳጋተኮርሓበፊታናይዘይምርካብክፍተት					
4.5	ተበገሕነትዕዳጋናብዓቅሚዘለዋምተጠቀምቲክፍተትምህላው					
4.6	ዝነአስርክብንምሓዝዓሚላትንምህላው					
5. ምጥቃምቴክኖሎጂዝምልክት		አዝዮይስ ማማዕ (5)	ይስማማ ዕ (4)	አይፈልጦ ን (3)	አይስማማዕ ን (2)	አዚየአይስ ማማዕነ (10)
5.1	ቴክኖሎጂንምምራፅንምጥቃምንሕፅረትገንዘብምህላው					
5.2	ግቡእቴክኖሎጂንምጥቃምንእስክእለትንፍልጠትን					
5.3	ግቡእዘድሊቴክኖሎጂናይምምራፅፀገምምህላው					
5.4	ግቡእሓበፊታናይስራሕእቅሓንመስራሒቦትኡንዘይምርካብ					
5.5	እንጥቀመሉቴክኖሎጂብግቡእምጥቃምንምቁፅግርንክፍተትምህላው					

6. መሰረተልምዓትዝምልከት		አዝዮይስ ማማዕ (5)	ይስማማ ዕ (4)	አይፈልጦ ን (3)	አይስማማዕ ን (2)	አዚያአይስ ማማዕነ (10)
6.1	ናይመብራህቲ /ሓይለኤሌክትሪክ/አቅርቦትዘይምህላው					
6.2	እኹልናይማይአቅርቦትዘይምህላው					
6.3	ግልጋሎትልምዓትንግዲውሱንነትምህላው					
6.4	ቅልጡፍንእኹልንሸፋንመንግሥቲዘይምህላው					
6.5	መወገዲደረቅንሓፍፀገምምህላው					
7. መንግስታዊሕግንቁፅፅርንዝምልከት		አዝዮይስ ማማዕ (5)	ይስማማ ዕ (4)	አይፈልጦ ን (3)	አይስማማዕ ን (2)	አዚያአይስ ማማዕነ (10)
7.1	አብአሰራርሓምዝገባፍቃድንሕድሳትንምጉልእላእምህላው					
7.2	አብሕጋውንትካላውንአሰራርሓክፍተትምህላው					
7.3	ምክንያታዊዘይኮነውሳነግብሪምህላው					
7.4	ምስሰራሕዝተአሳሰሩሕግንቁፅፅርንሓበሬታምንአስ					
7.5	ፖለቲካዊውሳነታትንስራሕተዕዕኖምህላው					
8. ማሕበራዊንባህላውንዝምልከት		አዝዮይስ ማማዕ (5)	ይስማማ ዕ (4)	አይፈልጦ ን (3)	አይስማማዕ ን (2)	አዚያአይስ ማማዕነ (10)
8.1	ብማሕበረሰብተቀባልነትየብለይን					
8.2	ምስካልኦትዘሎኒርክብዝሕሸአይኮነን					
8.3	አብጉጅላውንጎሳውንአድልዎአሎኒ					
8.4	ማሕበረሰብአብፍርያተይንግልጋሎተይንፀቡቅአየኮነን					
8.5	ካልኦትነጋዶአባይዘሎትኩረትዕቡቅአይኮነን					
8.6	ምስመሳርሕተይዝሕሸርክብየብለይን					
8.7	ንልኣነስተይቲብምኻነይተደራራቢታዊሓፈነትአሎኒ					
8.8	ታዊአድልዎአሎኒ					
8.9	ባህላዊተዕጅኖአሎኒ					
8.10	አብፍቃድንካልኦትምሕዳራዊጉዳይትንምፍፃምታዊብደልበፂ ሕኒይፈልጦ					
9. ኩናትትግራይዝምልከት		አዝዮይስ ማማዕ (5)	ይስማማ ዕ (4)	አይፈልጦ ን (3)	አይስማማዕ ን (2)	አዚያአይስ ማማዕነ (10)
9.1	ዕንተታዊኩናትትግራይንክይሰርሕዓጊቲኒእዩ					
9.2	አብናይስራሕንብረተይዕንወትበፂሕኒእዩ					
9.3	ብኩናትተባብኦታዊስርሕይቀኒሱ					
9.4	ብኩናትምክንያትሰራሕገንዘብንምርካብተፀጊመእዩ					
9.5	ብኩናትግማዊልናይምርካብክእለተይብእሉታፀልዩኒእዩ					
9.6	ብኩናትብዙሓትግማዊለይብዝግእሲኢኒእዩ					
9.7	ናይኩናትስምብራትወሳናይነትክእለትስርሕይፀልዩኒእዩ					
9.8	ብኩናትንግዳዊስራሕተይንምውጋንሞራልሲኢኒእዩ					
9.9	ብኩናትደቂኣነስትዮደኣንትዝሕግዙትካላትጠፊኦምእዮም					
10. ውልቃውነትዝምልከት		አዝዮይስ ማማዕ (5)	ይስማማ ዕ (4)	አይፈልጦ ን (3)	አይስማማዕ ን (2)	አዚያአይስ ማማዕነ (10)
10.1	ስርሕይንምስራሕዓርሰእምነታዊክእለተይቀኒሱ					
10.2	ሳዕቤናትንግዳዊስርሕይንምቅባልድልውቲዘይምኻን					
10.3	መሊኡብኣፈፃፀማስርሕይሕጉስቲዘይምኻን					
10.4	ንግዳዊስርሕይንምውጋንክእለትንግዲይንእሰኒ					

4ይክፋል፡- ግደቀረብገንዘባዊሃፍቲ (ልቃሕ፡ዕቋርንድጎማንወዘተ)

ቀዲሉዘሎሰደቃንዕብየትንዕውትነትንስራሕቲደአንትአብደቀቕትንአናእሸተይንተሰማርየንዘሰርሓደቂ-

አነስትዮንምውሳንምስስራሕክንአተሓሒዝክንዝግበረልክንቀረብገንዘባዊሃፍቲ (ልቃሕ፡ዕቋርንድጎማን) ካብ 1-5

ዘለውነጥቢታትአብእትስማማዓሉ ጸ ምልክትምግባርእዩ።

4. ቀረብገንዘባዊሃፍቲ (ልቃሕ፡ዕቋርንድጎማንወዘተ)		አዝየይስ ማማዕ (5)	ይስማማዕ (4)	አይፈልጦ ን (3)	አይስማማዕ ን (2)	አዘየአይስ ማማዕነ (10)
4.1	ንንግዳዊስርሓይዘድልየኒቀረብልቃሕይረክብ					
4.2	ብደአንትደቂአነስትድጎማናይምርካንዕድላትአሎኒ					
4.3	ንንግዳዘስርሓኒእኹልውልቀዕቋርአሎኒ					
4.4	ንናይልቃሕንድጎማንገንዘብንምሕዳርምሀርቲእየ					
4.5	ብዘቀረብለይገንዘባዊሃፍቲብቅዓትስርሓይተመሓይሹ					
4.6	ብዘሎኒገንዘባዊሃፍቲሰራሕተኛይስልጠናክረክቡአክኢለ					
4.7	ብቀረብገንዘባዊሃፍቲምዕሩብዝርዝርንብረትአሎኒ					
4.8	ብቀረብገንዘባዊሃፍቲብቴክኖሎጂክስርሕአክኢለኒ					
4.9	ቀረብገንዘባዊሃፍቲዕድላተይክፍትሽአክኢለኒ					
4.10	ገንዘባዊሓገዝሓዱሽዕዳጋወይዓሚልክረክብአክኢለኒ					
4.11	ብቀረብገንዘባዊሃፍቲእብምትእልላሽዕዳጋክውዕልኪኢለ					
4.12	ወለድልቃሕዝረክብስርሓይመሰረትዘገበረእዩ					
4.13	ቀረብገንዘባዊሃፍቲንደአንትዝሀቡትካላትእኩላትእዮም					
4.14	ምሃብልቃሕንደአንትቅሩብኮይኑብቀጥታዝፍፀምእዩ					
4.15	ናይገንዘብትካላትንደአንትደቂአነስትዮሓገዝቲእዮም					
4.16	ቀረብገንዘባዊሃፍቲንደአንትዝሀቡትካላትእኩላትእዮም					

ንምትሕብባርክን የመስግን!