

Challenges Confronting Women in Micro and Small Enterprises in Addis Ababa, Ethiopia

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Abstract

This study was undertaken to explore factors that hinder women entrepreneurs who are engaged in micro and small enterprises in Addis Ababa City. To this effect the study provides information on the factors that deter women entrepreneurs in starting and growing their businesses in Addis Ababa by taking two sub-cities as a sample. 300 female respondents who were engaged in micro and small enterprises were randomly selected from the two sub-cities. Questionnaires with both close-ended and few open-ended questions were prepared and distributed. The questionnaire consists of business related issues such as the type of business, ownership types, sources of starting capital, reasons of starting business, the profitability of business, problems encountered at all stages of business. The data have been analyzed mainly using percentages presented in tables. Lack of starting and working capital was clearly stated as a major barrier to growth by many of the women entrepreneurs. While sources from relatives were used to start business; ploughing back is reported as the current source of finance used to run the business. The second and third largest sources of current finance appear to be back the profit and credit from micro finance. Moreover, the majority of women entrepreneurs have experienced difficulties in finding and acquiring land and premises for production or provision of services, as well as for selling purposes. Most run their businesses from rented premises, but the relatively high rents poses critical problems for them and can hinder their expansion and diversification.

Keywords: micro and small enterprises, women entrepreneurs, deterrents to women entrepreneurs

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1. INTRODUCTION

1.1 Background

Given lack of capacity in the public sector and lack of large scale private enterprises to absorb new entrants into the labor force, the role to be played by Micro and Small Scale Enterprises is critical for a country like Ethiopia.

According to the Ethiopian Central Statistical Authority (2004), almost 50% of all new jobs created in Ethiopia are attributable to small businesses and enterprises, and roughly 49% of new businesses that were operational between 1991 and 2003 were owned by women (quoted in Eshetu and Zeleke, 2008). According to Aregash (2005), 98% of business firms in Ethiopia are micro and small enterprises, out of which small enterprises represent 65% of all businesses. More than half of all women entrepreneurs in Ethiopia often face gender related challenges in establishing new businesses as well as operating or expanding existing businesses (Amha and Admassie, 2004).

Despite these, there have been few studies concerning women entrepreneurs in Ethiopia. According to Desta Solomon (2010), the limited data and information available on women entrepreneurs have contributed to low knowledge and awareness. Available surveys conducted often do not provide an adequate overview nor do they show trends over time. Research on women entrepreneurs and challenges confronting them are scanty despite large number of women who are engaged in small and micro businesses and challenges that confront them. Women entrepreneurs in Ethiopia suffer from gender discrimination in society due to socio-cultural barriers, multiple responsibilities, underdeveloped enterprise culture, inadequate support system for businesses and underdeveloped markets and infrastructure (Desta Solomon, 2010).

These barriers provide the backcloth to women's awareness and engagement with business ownership, the type of business they engage in as business owners, and where and how they practice their business. Consequently,

understanding this backcloth and the degree to which it shapes women's experience of enterprise is important (Goheer, 2003).

The Ethiopian MSE (micro and small enterprises) Development Strategy of 1997 had the objectives of facilitating growth and equitable development, creating long-term jobs, strengthening cooperation amongst MSEs, establishing a basis for growth to medium and large enterprises, and export promotion. However, there is little evidence of specific, concrete and practical measures taken by the government to address the barriers faced by women-owned MSEs and no provisions have been made for facilitating growth-oriented women entrepreneurs (ILO,2004). This means strategic policy instruments are lacking to address the start-up and growth challenges of women in business (except the simplification of license registration process). Even where a focal point on women's enterprise exists within the government, few resources are dedicated to its mandate, showing the gap between government policy and its implementation.

1.2 Objectives of the study

The overall objective of this research project is to explore issues related to women's entrepreneurship such as social and cultural deterrents, access to financial support, access to markets and business premises and overall women business management challenges in Addis Ababa.

The specific objectives are:

- to identify why women start micro and small businesses
- to assess the status of their business
- to identify types of support women received, if any
- to identify major constraints
- to explore possible ways and means that could foster women's entrepreneurship.

In doing so, this research will contribute to the existing small number of studies on the challenges of women entrepreneurs in Ethiopia in general and in Addis Ababa in particular.

The research seeks answers for the following questions:

1. What type of enterprises do women own and operate?
2. Why do they go into their businesses?
3. What challenges do they confront during and after the start of their business?
4. What is to be done in order to enable women entrepreneurs to create meaningful and sustainable employment opportunities and poverty reduction?

1.3 Significance of the study

Women's entrepreneurship needs to be studied for a number of reasons. The first reason is that women's entrepreneurship has been recognized very little both in the literature and in practice despite large number of women engaged in the sector.

There are successful women entrepreneurs who have created new jobs for themselves and for others and hence have provided the society with alternative solutions to unemployment.

Micro and Small Enterprises are particularly important for women since they offer a more flexible, less restrictive form of employment and can be undertaken by the skill they acquire thereby breaking the vicious cycle of low entrepreneurship – low resources – poverty. It should essentially be one of the primary policy concerns if women's poverty and hence societal poverty is to be alleviated.

The micro and small enterprise sector is also described as the natural home of entrepreneurship. It has the potential to provide the ideal environment for enabling entrepreneurs to optimally exercise their talents and to attain their personal and professional goals.

The small business sector is also seen as important force for more equitable income distribution; activate competition; exploiting niche markets; enhancing productivity and technical change and, through the combination of all of these measures, stimulating economic development.

Therefore, a strategy for private sector development cannot be successful in the absence of adequate knowledge of the increasing role of women in the sector and without addressing the different constraints that women face at different stages in their growth and expansion.

With this in mind, this study intends to explore the conditions of micro and small women entrepreneurs and the problems encountering them in Addis Ababa City. Hence, it can add to the few studies on women entrepreneurs by critically analyzing the environment of women entrepreneurs in the city and the obstacles they face to survive.

To this effect, efforts are made to gather qualitative information and quantitative data to profile women entrepreneurs as regards to the type of business, sources of starting and operating capital, reasons for starting business, problems encountered at all stages of business and many other features.

1.4 Conceptual definitions

As a couple of concepts are combined together to address women enterprises in this study, definitions are provided below.

Micro and Small Enterprises (MSEs)

Definitions of micro and small enterprises often vary from country to country and, in some cases, even within countries depending on the government agency or economic sector in question. Metrics used typically include the number of employees, revenues, or fixed assets (Buame, 2000).

The World Bank definition of MSEs in Hallberg (1999) classified MSEs as a heterogeneous group. They include a wide variety of businesses – hairdressing, handicraft makers, food processing small shops, garment making, construction, embroidery, restaurants and variety of trades and services that possess a wide range of skills and operate in very different markets and social environments. Their owners may or may not be poor. Some businesses are dynamic, innovative, and growth-oriented; others are traditional ‘lifestyle’ or survivalist enterprises that are satisfied to remain small.

In many countries, the number of employees is the most widely used criterion in the definition of MSEs. The lower limit for small-scale enterprises is usually set at five to ten workers and the upper limit at 50 to 100 workers (Hallberg, 1999). But since statistical definitions vary, it is very difficult to compare size distributions across countries.

Specifying any number of employees to define MSEs is necessarily arbitrary since the number of employees, viewed in isolation from the size of economy, may be misleading. For example, according to Hallberg (1999), a 50-employee firm in the US would be considered ‘smaller’ (relative to the size of the US economy) than a 50-employee firm in Bolivia. Moreover, other characteristics of the firm, such as the size of capital, the degree of informality or the level of technology may matter more than the number of employees as a segmentation factor.

Women’s entrepreneurship

Women’s entrepreneurship is essentially the creation by entrepreneurial women of new ventures. Women entrepreneurs are women in business who have recognized an opportunity and started, developed and grown a business venture successfully. In other words, they have used creative, practical and innovative approaches to convert an opportunity into commercial reality (Smile Dzisi, 2008). They are actively involved in the operation of the enterprise as a manager or administrator and generate employment for themselves and for others.

Technically, a "women entrepreneur" is any woman who organizes and manages any enterprise, especially a business, usually with considerable initiative and risk taking.

But in essence, they involve in innovative and risky entrepreneurship under certain social values and sex role regulations.

This means women entrepreneurs are simply women that participate in entrepreneurial activities, who take the risks involved in combining resources together in a unique way so as to take advantage of the opportunity identified in their immediate environment through production of goods and services (Okafor and Mordi, 2010).

However, it must not be assumed that all businesswomen are entrepreneurs, just as not all businessmen are entrepreneurs. There is not necessarily anything fundamentally entrepreneurial about some businesses, regardless of the gender of the founder. Some businesses do not reflect the characteristics of entrepreneurship: the seizing of profitable opportunity, the marshalling of resources, innovation, and being achievement-oriented.

Women entrepreneurs are therefore women business owners whose ventures reflect the characteristics of entrepreneurship and who have adopted and implemented entrepreneurial activities and processes. These women have recognized opportunities and have successfully marshaled the required resources to exploit the opportunity. They have also driven and managed a dynamic process involving change. Finally, they have created a new pattern of activity which became a new wealth-creating venture with potential for growth.

The Addis Ababa women entrepreneurs association also briefly defines women entrepreneurs as those women in Addis Ababa who own and run trade, industry, handicraft, services and other business enterprises (Women Entrepreneurs Association, 2002).

1.5 Statement of the problem

Women's contribution to the socio-economic wellbeing of their families and communities through their entrepreneurial activities has received little attention from policy makers and researchers, and has been taken for granted (Buame 2000; Saffu and Takyiwaa Manu 2004). This has resulted in gross underestimation and under-utilization of the women's socio-economic contribution and potential.

Particularly, women's engagement in developing countries in entrepreneurship and their experience in self-employment, their contribution to the creation of new businesses and ability to create new jobs, and the consequent reduction in unemployment and poverty are largely invisible in the literature (Allen and Truman 1993; ILO 2000; Lerner et al. 1997; Still and Timms 1999).

For example, Saffu and Takyiwaa Manu (2004) found out that, to date, profiles of women in small business are primarily limited to women in developed countries. Furthermore, the ILO (2000) and OECD (2004) observed that while the economic impact of women's entrepreneurial activities is high, the world still lacks a reliable definition of female entrepreneurship in developing countries and a detailed assessment of their impact on their economies. Importantly, the extent to which existing entrepreneurial theories and knowledge derived from studies on women entrepreneurs in developed countries are useful to women entrepreneurs in developing countries is not known (Hisrich and Ozturk 1999; Lerner et al. 1997). Such knowledge is of increasing importance, since women in developing countries are assuming a greater role in enterprise creation and economic development as a result of economic and societal changes worldwide (Lerner et al. 1997).

What do we know about female entrepreneurship in developing countries? Do 'stylized facts', in the developed world also apply to developing contexts? The general question is whether the characteristics and role of female entrepreneurship vary across countries at different stages of development (Olomi and Rutashobya, 1999). Evidence shows that prevalence rates of female entrepreneurship tend to be relatively higher in developing countries

than in developed countries. This has traditionally been explained by the fact that in developing economies women face higher barriers to entry into the formal labour market and have to resort to entrepreneurship as a way out of unemployment and, often, out of poverty.

On the other hand, the OECD (2004) observed that the research that has been carried out in the domain of women's entrepreneurship has not come as a response from the research community. Rather the research that has been conducted in the field comes as reaction from different policy institutes (European Union, ILO, UNIDO, the OECD and different national governmental agencies) needing better information on these women in order to support them, coupled with the intrinsic motivation emanating from individual women researchers in the field.

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

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

It is clear from the studies that women and men entrepreneurs do not operate in the same manner, do not have the same opportunities and do not face the same challenges. It is to be hoped that the studies focusing on women entrepreneurs

will influence future studies and surveys to be fully gender disaggregated and that analysis will take full account of the gender dimension.

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

The author of this study believes that the challenges facing women entrepreneurs need to be studied based on empirical data because of the importance of the subject as discussed earlier. By doing so the study sets out to contribute to the limited studies on the subject.

2. LITERATURE REVIEW

2.1 Deterrents to Women Entrepreneurs

Studies show that both at prior to and post enterprise establishment, women face various challenges unlike their male counterparts. For example, studies in the 1980's began to report unique barriers confronting women business owners. Most significant factors include discrimination experienced by women seeking venture capital and exclusion from financial business networks (Hisrich and Brush, 1987). In the 1990s women business owners apparently continued to confront significant gender-related obstacles (Buttner, 1993) including difficulty in competing for government contracts, and lack of information about where to get assistance (NFWBO, 1992). Women reported that they had to work harder to prove their competence to suppliers and clients (Buttner, 1993; Gould and Parzen, 1990), and to be taken seriously (Adamski, 1995). Others often underestimated women's ability to start a venture and discouraged them from "dreaming big" (Godfrey, 1992). Women still report struggling with others' (banks, government, suppliers and competitors) diminishment of the significance of their enterprise: the "little business" syndrome (Gay, 1997; Robertson, 1997). It was also reported that apart from access to finance, women face challenges in net-work establishment, limited access to markets and other resources due to socio-cultural deterrents. These challenges are discussed in the subsequent sections.

2.2 Lack of Capital

A primary and continuing obstacle faced by women appears to be difficulty in securing capital funding for new business ventures (Buttner and Rosen, 1992). Riding and Swift (1990) concluded that financial conditions for women business owners were less favorable than for men: women more often had to pay higher interest rates, find more collateral, and provide a spouse's co-signature. Strauss (2000) claims that by 1994-95 in North America, statistics made it clear that women were starting 40% of businesses and were still receiving only 3-4% of venture capital funds. Of course, scholars like Buttner (1993) contend that some women have been unprepared with the comprehensive business plan demanded by the banks: rather than doing their homework, they attributed their loan difficulties to gender discrimination. Critics who attribute women's failure to obtain necessary funds for start-up to their lack of a proper business plan (Buttner and Rosen, 1992). Yet women interviewed in qualitative studies tell stories about their business plans being scrutinized more carefully and having to meet more special demands than men's (Gay, 1997; Robertson, 1997).

2.3 Networking

Another significant barrier for some owner-leaders reported in the literature has been networking. Studies a decade old showed that few men business owners included women in their close business networks (Gould and Parzen, 1990).

According to this view, the presence or absence of networks, such as relatives, friends and access to or memberships in associations, plays a role in influencing performances and the viability of a business venture. Women entrepreneurs are embedded in different personal and social networks from men; hence divisions and barriers that limit the reach and diversity of their networks might have far-reaching consequences for business performance (Aldrich, Reece, and Dubini, 1989).

Women business owners were often traditionally excluded from “old boy networks”, were perceived to have more “affective” and less “instrumental” motives in building relationships, and relied more on spouses for information and support than on outside advisors such as bankers and lawyers (Buttner, 1993). Networks of contacts, important to both men and women business owners, differed in content and size. Women’s networks tended to be composed of women and were smaller than men’s networks (Aldrich, Reece, and Dubini, 1989), which may be one reason for certain difficulties reported by women in obtaining financing.

2.4 Role Problems – Balancing Family Responsibility with Business

A third key struggle for women business owners is related to balancing family issues. Work-family conflict results from inter-role conflict caused by incompatible or conflicting pressures from work and family domains, including work-family interference (Parasuraman, Purohit, and Godshalk, 1996). Women are more likely to have primary domestic responsibility and to have interrupted careers, which create work-family conflict.

This refers to the concern that women business owners have about balancing work and family commitments. Universally, family responsibility falls primarily on women, and this can occur even when women are involved in entrepreneurship. This may lead to time fragmentation, less chance of entrepreneurial success or general career progression (Brush 1997). Women experience ‘time poverty’ in attempting to deal with both commercial and domestic work, leading to greater stress and difficulty (Still 1997).

Crampton and Mishra (1999), found that in addition to the demands of a career and family, women also experience the additional behavioural expectation placed on them by society – the burden of child rearing. Butler (2003) referred to a study by Cole on British women entrepreneurs, which found out that many of the respondents considered that there was a ‘distinct’ conflict between their roles as wives, mothers and businesswomen. The study found out that problems arose from the attitudes held by the respondents’ families, as well as the business institutions they dealt with. These attitudes led to reduced support

and needed extra effort to overcome. Such attitudes tended to undermine the respondents' self-confidence and credibility.

2.5 Social and Cultural Constraints

According to Crampton and Mishra (1999), a major obstacle for women is the presence of constraints imposed upon them by society, the family, and women themselves. They see women still working in a society that often does not accept them as powerful and influential business leaders. Relationships in many societies are structured hierarchically, with women subordinate to men, and having less power, opportunity and access to resources. Relations between men and women in the family, the workplace or in the public sphere reflect how society understands appropriate male and female characteristics and behaviour. Growe and Montgomery (2001) find that society's attitude towards appropriate male and female roles is thus an obstacle that identifies women as not task-oriented enough, too dependent on feedback and evaluations of others, and lacking independence.

Negative attitudes and stereotypes created by society towards the career woman constitute major challenges with the view that man's job is more important (Crampton and Mishra 1999). Although not all women fit this stereotype, such an attitude breeds identifiable barriers to women's advancement. There are already attitudes that identify women as 'lacking career commitment, are not tough enough, don't want to work long or unusual hours, are too emotional, won't relocate, lack quantitative and analytical skills and have trouble making decisions'.

2.6 Limited access to market

Closely linked to women's business status is the fact that the majority of women operate in restricted locally-based markets which by their nature are limited in size. Furthermore, this frequently leads to excessive competition and under-pricing. Women engaged in business largely confine themselves to local markets where access, mobility and networks are easier for them to negotiate

(Zewde & Associates, 2002). 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 (UDEEC, 2002). Women's locally made products are increasingly in competition with a growing range of imported goods coming into the market at all levels. Issues of quality and delivery are the same for all micro-enterprises, but women face additional gender-based issues concerning mobility – which in turn relate to their dual (household) and triple (community) roles which constrain their time and determine whether it is acceptable for them to travel outside of their communities. 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” (UDEEC, 2002).

2.7 Working Premises

Women's enterprises tend to operate from inappropriate premises. MSEs, especially those operating in the micro level, face significant problems in accessing appropriate and affordable premises. This is particularly so for certain sectors such as food preparation and food processing businesses – activities where regulations require that business accommodation should meet specific hygiene standards, and in which women predominate. In 2000, an ILO report on MSEs in Tanzania estimated that 60 per cent of informal enterprises operated on the streets (ILO, 2000d). The issue of premises had both overt and indirect gender issues for women per se. Women entrepreneurs, by the fact that they dominate the informal economy, suffer more than men regarding problems to do with appropriate business space and premises. More overtly, customary practices in communities often prevent or deter women from owning or leasing premises in their own right. For example, even where women have resources to rent premises, some landlords are reluctant to make legal agreements with the women without their families' approval (see UDEEC 2002, Zewde & Associates, 2002). Furthermore, women still experience difficulties in obtaining ownership of and legal title to land and buildings, and this can be seen in the low level of ownership of business premises by the women in the WED study.

2.8 The Women Enterprise Sector in Ethiopia

The private sector in Ethiopia is dominated by the informal sector and small and micro enterprises. Discussions on the private sector are inevitably dominated by discussions about the MSE sector that includes all except smallholding agriculture. According to Desta Solomon (2010), women account for 60% of this sector. Women play an important role in the economy. Their products and services contribute to GDP growth.

Hence, the MSE sector is important as it is a major source of employment outside agriculture, it contributes significantly to GDP and it is often referred to as the breeding ground for entrepreneurs.

The MSE sector is a very diverse type of business in Ethiopia. According to the CSA urban informal sector sample survey (2003 and 2006), the sector includes crafts and trade; street vending, cleaning, washing; service work, shop and market, grain mills, furniture and metal products.

The sector is characterized by a low-skill labour force. According to the CSA (1997) survey, 59% were illiterate and only 20% had received elementary education, though this may have changed over the past decade or so.

Eshetu Bekele and Zeleke Worku (2008) argue that in spite of the enormous importance of the micro, small and medium enterprises (MSME) sector to the national economy with regards to job creation and the alleviation of abject poverty among impoverished women in Ethiopia, the degree of recognition and strategic support provided to the sector is grossly inadequate. Three successive governments that were in power since 1960 have failed to improve the plight of women entrepreneurs in Ethiopia. Although several economists have argued that the promotion of women entrepreneurs is a prerequisite for overall economic growth and the alleviation of poverty, women entrepreneurs in Ethiopia have not been provided with meaningful assistance from the national government of Ethiopia in terms of recognition, access to finance and skills

required for operating small businesses and enterprises profitably and efficiently.

While one cannot deny the importance of large industrial and other enterprises for the growth of the Ethiopian economy, there is ample evidence to suggest that the labour absorptive capacity of the small business sector is high, the average capital cost per job created is usually lower than in big business, and its role in technical and other innovative activities is vital for many of the challenges facing Ethiopia.

As is the case elsewhere, the individual characteristics of an entrepreneur, such as sex, educational background, family influence, business environment, or marital status often influence the opportunities of Ethiopian women entrepreneurs.

Women and men generally have different degrees of access to opportunities that affect their individual abilities to participate in economic activities. Following from this, gender is in many cases a major determinant of one's additional household obligations, which limit the amount of time one can allocate to economic and other productive activities. Women carry a disproportionate burden of household obligations. Women in comparison to men often differentially experience access to and control over resources.

According to Desta Solomon (2010), women face significant constraints in accessing resources due to socio-cultural factors that relegate women's roles to the domestic sphere and therefore denying them access to important resources. He summarized such obstacles under the following points:

- Time poverty and restricted movement of women due to the assignment of the reproductive role to women, high workload, and unpaid labour;
- Negative attitudes towards girls' education, limited access and harmful traditional practices such as early marriage and abduction are causes for low attendance and high drop out of girls from school;
- Poor health of women due to limited access to health services, lack of reproductive rights;

- Lack of decision making in the household and subordination;
- Limited employment opportunities and discriminatory practices in the labour market.

Furthermore, according to Zewdie and Associates (2002), it is estimated that the low representation of women entrepreneurs in the small-scale manufacturing sector (as compared to micro enterprises) could be attributed to a number of factors such as low levels of education and lack of opportunities for training for women; heavy household chores that leave women less time to devote to their businesses; lack of contact with and exposure to the business world and meagre financial and human capital at the disposal of the women concerned.

For many of the reasons stated above, experience shows that in Ethiopia there is a link between complex gender-specific constraints and the types of economic activities which urban and rural women tend to be engaged in. This in turn appears to have a number of implications for women's enterprise development. Some of the specific constraints include: limited access to and control over productive resources, limited access to business skills and experience and limited market-opportunities for their business because of their dual roles.

Socio cultural problems play their part in shaping of female businesses. In this regard the Ethiopian socio-cultural environment is rather complex as the population is composed of more than 80 different ethnic groups with varied attitudes and traditional beliefs towards women. Major constraints on women's participation in developmental activity lie in the socio-cultural belief of the society, particularly as it governs marriage and property ownership by women in particular, and also in the patriarchal social system of the society in general. These factors entail a lower level of women's involvement in the areas of some formal education, politics and decision-making both at household and public levels.

In some areas, women are not allowed to work on the land due to the superstition that the land will not yield crops if women touch the plough (e.g. Amhara, Tigray). In other communities, however, they play major roles in food production, such as in the Gurage culture. In certain communities women are allowed to inherit property, while in others the brother-in-law inherits widows, their children and livestock. Due to these and other practices, women find it difficult to break away from traditions and behave independently. This constitutes a major impediment to enterprise development by women in Ethiopia (Alemtsehay, 1998). A study conducted on the Afar women entrepreneurs indicates that, although a woman has equal access to livestock and household articles, practically speaking, she does not have any say over the property without the order and consent of a senior/elder female relative.

A study titled “Gender and Cross-cultural Dynamics in Ethiopia”, by Hadera Tesfaye (quoted in Zewdie and Associates, 2002) was conducted across 11 ethnic groups residing in about 94 per cent of the country, and it confirmed that Ethiopia is a male-dominated, patriarchal and tradition-oriented society.

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

According to ILO (2003), some of the women pointed out that due to their upbringing or their background (coming from conservative families), their level of education and lack of exposure, seem to have led to lack of skills that

require aggressive negotiation, or in having meetings outside of normal business hours. Women reported that the people they did business with did not take them seriously, saw them as a higher risk, did not believe they could pay their way, or simply felt that as women they should not be in business and therefore not be assisted.

Women entrepreneurs generally lack occupational experience compared to their male counterparts due to lack of education and prior business experience.

This limits women's mobility because of cultural attitudes. As a result, women can engage only in activities that do not take them away from home. Many women operate smaller businesses, and do so in localized markets and in feminized sectors, which are under severe market pressure from competition.

3. RESEARCH METHODOLOGY

The target populations of this study are women entrepreneurs in Addis Ababa who are engaged in micro and small businesses. Since the population is estimated to be large, the researcher selected a sample. According to the report of the Addis Ababa Trade and Industry Development Bureau, there were 179,000 micro and small enterprises in 2007 (Addis Ababa, Quarterly Magazine, Vol. 4, No.1, 2007).

But this number is not disaggregated into gender and other variables. This is consistent with the situations elsewhere. The lack of up-to-date and comprehensive data on micro and small enterprises is a universal problem, to a greater or lesser extent, throughout the world (World Bank, 2000; Liedholm, 2001; Kantor, 2001; and Goheer, 2003). It is compounded in many African countries where, largely because of lack of resources, there are few national formal data collection structures in place. Even when business registration systems are in place, they are not necessarily monitored and maintained on a regular basis, making it difficult to gain an understanding of the true nature and extent of the MSE sector (JUDAI, 2002 and UDEC, 2002).

The researcher could not find up-to-date number of women engaged in micro and small enterprises in the two sub-cities. Thus, the researcher had only one option to approach the target group. Target groups were contacted from their business premises. Before they responded to the question, the researcher verified if their businesses fall within the definition of Ethiopian micro and small enterprise category.

Moreover, samples were selected based on the researcher's capacity and sample manageability. Thus, a random sampling method is used and data were collected in 2008 through survey questionnaires.

The study examines the working status, reasons for being in business and the types of businesses involved. It also examines the difficulties experienced in starting up and maintaining the businesses, the opportunities available to facilitate their business, spouse and family support if there is any, the characteristics of the entrepreneurs and future planning. Educational status and any type of training received were also included in the survey.

3.1 Sampling

Addis Ketema and Gulele sub-cities (administrative areas) were selected as the study areas and a sample of 300 women (150 from each sub-city) were selected. The two sub-cities account for 20% of the total ten sub-cities in Addis Ababa. Then respondents were selected at their business premises based on a random sampling. Data were collected by turning around in the sub-city quarters where ever women in small businesses were located.

The two sub-cities were selected purposely. Addis Ketema is supposed to be the centre of business of the city and Gulele is characterized by mixed land use. By so doing, the study originally assumed there could be discrepancy between the sub-cities as regards to women entrepreneurs.

3.2 Data collection instruments

For the purpose of this study, questionnaires with both close-ended and few open-ended questions were prepared and distributed. Open-ended questions were included to solicit information on issues that cannot be sufficiently addressed by simple close-ended questions.

The questionnaire has two parts. The first part of the questionnaire consists of individual level basic information such as age, birth place, marital status, level of education, place of business (*kebele*) and name of the business.

Part two consists of business related issues. This part is further divided into major components such as the type of business, ownership types, sources of starting capital, reasons for starting business, the profitability of the business, problems encountered at all stages of the business, etc.

Generally, the questionnaire contains a broad range of information on women entrepreneurs and women-operated enterprises, and on the problems and opportunities facing women entrepreneurs. Thus, this research will contribute to the understanding and knowledge of the experiences of women in small and micro businesses in Addis Ababa.

It is to be noted that some of the short and open ended questions included in the questionnaire are analyzed in this study in the appropriate places using paraphrasing and narrating. Useful secondary sources of data on women entrepreneurs were also consulted and used wherever appropriate.

3.3 Data Collection

Before the principal data collection was undertaken, a pilot -test was conducted on 30 women entrepreneurs (15 from each sub-city).

The main objective of the pilot study was to make sure respondents understand the questions. Based on the feedback from the pilot study, a better set of questionnaire has been developed and distributed to the respondents.

The feedback received from the pilot testing includes:

- that the questionnaire is comprehensive because it included most aspects of business issues of micro and small businesses
- the questionnaires addressed most problems encountering women engaged in micro and small businesses
- it was also reported that filling in the questionnaire is time consuming because of the large number of questions.

Based on these feedbacks, some of the questions were deleted, some were reduced and still others were modified and related questions were merged.

After feedbacks were solicited through pilot-testing, principal data collection was conducted from the primary sources.

The researcher also consulted some secondary sources which helped him in acquiring useful insights both theoretically and empirically.

3.4 Data Analysis

The data have been analyzed mainly using percentages in tables except in few cases where “yes or no” responses and ranking methods were employed.

The variables were analyzed in descriptive and narrative style because of their qualitative nature.

4. MAJOR FINDINGS AND DISCUSSION

4.1 Respondents' Profile

Respondents' profile, such as age, marital status, educational background and others have been presented in the following tables.

Table 4.1: Age Category

Category	No.	%
Less than 20	15	5
20-39	205	68.33
40-49	65	21.6
50-59	5	1.6
Above 60	10	3.33
Total	300	100

The predominance of women entrepreneurs in the age group 20 to 39 could be due to a number of things: lack of alternative employment opportunities in the formal employment sectors; the need to generate income either as the primary earner for the household or in a supplementary role, or simply the wish to own their own business.

Table 4.2: Marital Status

Marital status	No.	%
Married	125	41.6
Divorced	30	10
Separated	25	8.33
Single	100	33.33
Widowed	20	6.66
Total	300	100

The table shows that 41.6% of women entrepreneurs are married. It is clear that the married women are engaged in double responsibility of family care in addition to running their business. In addition to common motivations that women in MSEs share, it is believed that married women have additional motives of supplementing their husbands' income by engaging in business. This fact is consistent with the study undertaken by WED in three African countries. According to this report, the majority (64 per cent) of the women interviewed in the WED Study were married – 69 per cent in Tanzania, 63 per cent in Ethiopia and 60 per cent in Zambia – and most had been married before starting a business(ILO, 2004).

The involvement of single women in business is also significant which accounts for more than 33 per cent. The increasing number of single women in micro enterprises may be a result of the acute problem of unemployment in the country, with young women resorting to self-employment.

Table 4.3: Educational Status

Grades completed	No.	%
Primary(grade 1-8)	75	25
Secondary(grade 9-12)	150	50
Vocational(10+)	50	16.6
Others*	25	8.3
Total	300	100

*refers to grade 12 complete with further short term training.

Half of the women interviewed have only completed secondary education. This shows that either they did not complete their secondary education or those who completed did not pass the national exam that could allow them to join universities and colleges.

Vocational education, unlike formal education, is expected to have profound impact on the performance of Micro and Small Enterprises (MSEs). But, the results of the survey indicate that a relatively small proportion (16.6 per cent) of the MSE owners had vocational training.

Low educational levels are characteristic of the women who operate survival level enterprises, especially in the slum areas of the city. Unless interventions are directed at young women and school-leaving girls, the existing, traditionally women-operated enterprises will not move up or graduate to the upper end of MSEs. Young people, owing to their better education, can be guided, retrained and redirected so as to become more productive and growth-oriented entrepreneurs. The government should therefore identify and motivate young girls coming out of school and provide the appropriate facilities to help transform them into a new breed of women entrepreneurs. Otherwise, this unfavorable picture may aggravate the already chronic social, economic and health problems of the vulnerable young women.

4.2 Business Related Issues and Problems

This section constitutes the analytical part of the research project. Thus, it consists of issues such as the type of business, ownership types, sources of starting capital, reasons for starting business, the profitability of business,

problems encountered at all stages of business, etc. The key questions that the research raised are examined in this section.

Table 4.4: Categories of Business Enterprises

Type of business	Arada sub-city		Addis ketema sub-city	
	No.	%	No.	%
Micro	110	68	70	50
Small	50	32	70	50
Total	160	100	140	100

The table indicates that the majority of women are engaged in micro enterprises. Arada sub-city is a champion in this regard with 68% of its women engaged in micro enterprises. This indicates that women usually start their business from micro levels because of lack of capacity.

It seems also that they choose small enterprises as there is an easy entry and exit into this economic activity and these enterprises need simple technology, requiring few skills and education. Most women do not have the capacity to start small and medium enterprises due to lack of financial, managerial and technical capacity.

The main reasons behind this are that women are seen to have “inappropriate attitudes” to business (UDEEC, 2002, p. xiii), are “risk averse”, and not “growth-oriented” business owners (Zewde & Associates, 2002). Women are seen to have limited business vision with their main aim being to earn an income – frequently labelled as “supplementary” or “pin money” – and not to build substantial businesses.

Table 4.5: Respondents' Status before Starting Business

Status before starting business	No.	%
Student	80	26.6
Unemployed	85	28.3
Employed	30	10
Housewife	105	35
Total	300	100

More than a third of the respondents had been housewives shortly before adopting entrepreneurship; and this could be explained as an effort to support or supplement their family income. The second and third largest groups were those who were unemployed and who were students prior to the start of business.

Table 4.6: Initiating Persons/ Conditions for Entrepreneurship

Initiated by	No.	%
Myself started from scratch	110	36.66
My husband	85	28.33
Other family members	20	6.66
Friends	30	10
Took over already existing business	35	11.66
Bought existing business	20	6.66
Total	300	100

The table indicates that most of the women interviewed had initiated the business idea by themselves followed by their husbands' initiatives. This implies that most respondents are married and have family whom they have to support by earning income. The initiation of business ideas by husbands also supports this argument because many husbands recommend their wives to engage in businesses that can bring extra income to the family.

There are also some husbands who prefer their wives to engage in some kind of business to avoid the problem of staying at home if they are uneducated or formally unemployed.

Table 4.7: Sectors of Business

Sectors	No.	%
Trade*	165	55
Production	30	10
Service	105	35
Total	300	100

*In this study:

- Trade is understood as buying and selling of commodities and merchandise.
- Services are understood as intangible business activities such as hairdressing, catering services, etc.
- Production is defined as the process of transforming inputs into outputs of goods, mostly by manufacturing processes.

The table shows that the largest group of women (55 per cent) operated enterprises in the trade, 35% in the service sector, followed by a third in the production sector which stood far behind the other two sectors. This is consistent with the literature. Tinker (1990) and McDade and Spring (1998) found out that enterprises operated by these women cluster mainly around SMEs in the trades and services. This shows that trade and service sectors are easier for women to involve in than manufacturing and technical sector.

Table 4.8: Status of Working Place/Premise

Answer	Number	%
Rented	225	85
Their own	75	15
Total	300	100

The working place is one of the main components that are needed for a successful and sustainable growth of enterprises because it is essential in creating access to resources and the necessary markets. Most of the women do not have their own working premises.

Few of the women owned their premises, but the majority were renting them.

Table 4.9: Number and Types of Persons Involved in the Established Enterprises

Type of Involvement	Female		Male		Total	
	No.	%	No.	%	No.	%
Full time	500	40.6	340	27.31	840	67.47
Part-time	90	7.24	25	2	115	9.24
Paid family member	10	.08	0	0	10	.08
Unpaid family member	170	13.65	110	8.84	280	22.44
Total	770	61.57	475	38.15	1245	100

The table indicates that the majority of women enterprises employ full time workers in their businesses followed by unpaid family members. This indicates that the sector plays an important role in employment creation for others, income generation and poverty reduction thereof.

Table 4.10: Reasons for Starting Entrepreneurship

Reasons	No.	%
Family tradition	25	8.33
To be self-employed	175	58.33
Brings high income	30	10
Small investment is required	50	16.66
Lack of alternatives	20	6.66
Total	300	100

Of the women entrepreneurs surveyed, many of them gave clear statements about what their critical motivating factors were. These statements have been grouped under five headings, as shown in the table above. The women seem to have been particularly motivated by the desire to generate income and support their families, as well as seeing the business as a vehicle for being independent.

On the other hand, an impact study recently conducted on the activities of four micro- institutions (two urban and two rural) operating in two regional states, revealed that the micro-enterprises run by women were generally started as a result of:

- unsatisfied household subsistence needs (such as food, clothes and education of children);
- girls dropping out of school and being unable to find wage employment;
- family pressures on girls to earn their own living;
- credit facilities being directly offered to women on their doorsteps.

The study emphasized that the type and nature of the enterprises in which women entrepreneurs were engaged were often directly linked to their initial motivation for starting an enterprise. Such enterprises, run by women, are not generally growth-oriented and remain at survival level.

Table 4.11: Responses from Spouses and Other Family Members to the Establishment of Business Enterprises

Category of Persons	Category of responses	No.	%
Spouse	Supportive	150	75
	Indifferent	10	5
	Negative	40	20
Total		200	100
Other family members	Supportive	200	66.6
	Indifferent	25	8.33
	Negative	75	25
Total		300	100

The table shows that 40 women reported that their spouses had reacted negatively, 150 said they are supportive and 10 said they are indifferent. Regarding other family members' support, (200) women reported they get their support, 25 and 75 reported the reaction as indifferent and negative respectively. The data generally shows that the majority of the family appear to be supportive. The research was interested to see whether this support translated into practical contributions to household chores and childcare. The survey did not probe this in any great detail, but asked the women whether they received such practical help – more than half per cent of the women said they did.

Women who start small enterprises directly themselves because they have the necessary resources, sometimes face opposition from their husbands or other family members, especially if the type of activity is traditionally not thought to be a “respectable” business for women.

Table 4.12: Sources of Start-up Capital

Sources	No.	%
Personal saving	70	23.33
Household	20	6.66
Borrowed from relatives	45	15
Micro finance Institutions	70	23.33
<i>Equb</i>	30	10
Assistance from friends/ relatives	25	8.33
Inheritance	30	10
Borrowed from bank	10	3.33
Total	300	100

As has been indicated earlier, the credit delivery modalities of the MFIs and the lending terms of the banks do not always meet the needs of both the small

and microenterprise categories. Therefore, it is not surprising that the women entrepreneurs complain about the limited loan provision of these agencies.

Personal savings account for 23.33 per cent of women entrepreneurs' sources of startup capital. The other largest and second largest sources of start-up capital appear to be micro institutions and assistance of relatives (23.33 per cent and 15% respectively).

Of those women entrepreneurs who had access to bank loans for start-up capital, their share is 3.33 per cent. The bank loans for women entrepreneurs' starting up micro-enterprises came from both formal banks, while those women who established small-scale enterprises obtained credit from formal commercial banks only. This latter group of women entrepreneurs reported that they did not consider MFIs relevant for their purposes, which is likely to be due to the smaller loan sizes offered by the MFIs.

Table 4.13: Major Constraints of the Establishment of Business Enterprise

Constraints	Ranking
Working space	2
Capital	1
Support that would build my confidence	5
Appropriately skilled labour	4
Obtaining the license	7
Access to raw materials	6
Government rules and regulations	8
Lack of credit facilities	3
Others	9

Lack of working capital was clearly stated as a major barrier to growth by many of the women entrepreneurs, so it was interesting to hear how the women actually funded their businesses. When asked this question, many of the women stated that the major source of finance for their businesses came from

the proceeds of the businesses which are ploughed back for expansion of the enterprise, followed by a back profit and MFIs.

The two most notable constraints were lack of appropriate working space (the problem mentioned most frequently by respondents) and lack of credit facilities ranking second and third respectively due to lack of space.

5. CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

The contribution of women entrepreneurs in small and micro enterprises to employment creation and economic development cannot be under-estimated. For example, women are increasingly contributing to meeting household economic needs, a role that was traditionally left to men in many societies. Hence, women's entrepreneurship is important for the achievement of broader development objectives particularly for growth with equity and alleviation of poverty.

Women entrepreneurs are motivated by various factors to start their own enterprises. The stimuli for individuals to create a business include factors such as lack of job in the formal sector, wanting to be their own bosses and job satisfaction. These reasons are common to both males and females; however, there are clearly defined sets of motivations that consistently emerge in the case of women making the decision to begin a business. These are autonomy, control over career, hitting the glass ceiling in employment, and the need for flexible work patterns to accommodate family arrangements.

However, the path to start and grow women owned enterprises is bumpy due to various factors. Various barriers are identified by women entrepreneurs for business start-up and growth. These include access to finance, access to markets, access to networks, access to premises and access to education. It is likely that many of these problems apply to both women and men in the micro and small enterprises sector, and that they are a common feature of low-cost, easy entry types of business. However the research revealed that there

appeared to be some underlying gender issues that specifically affect women. For example, the social and practical family responsibilities that come with marriage and motherhood mean that women have less time and opportunity to do business unlike their male counterparts.

Therefore, for understanding women enterprises and the challenges they face in setting up and growing a business, it is important to take cultural factors into account. Social expectations, norms, attitudes, and values concerning the typical role for women, family traditions, all have the potential to act as barriers for women's expectations, entrepreneurial choices and outcomes. Cultural norms determining the extent of and roles for female entrepreneurship include the general value a society attributes to female employment business engagement. Besides cultural factors, the overall institutional and policy contexts play important roles for women enterprises.

Despite these challenges, review of literature indicated that there are concerns that female entrepreneurship and the effects of gender on small business management are neglected areas of study. Research on female entrepreneurship has received proportionally less attention than research concerning entrepreneurship in general, which frequently is gender-neutral or concentrates on male norms and practices.

The same is true in Ethiopia. Limited data and information available on women entrepreneurs have contributed to low knowledge and awareness. Available surveys conducted often do not provide an adequate overview. Research on women entrepreneurs and challenges confronting them are scanty despite large number of women who are engaged in small and micro businesses and challenges confronting them. Women entrepreneurs in Ethiopia suffer from gender discrimination in society due to socio-cultural barriers, multiple responsibilities, underdeveloped enterprise culture, inadequate support system for businesses and underdeveloped markets and infrastructure.

With this background, this study attempted to explore the situation of women in micro and small enterprises in terms of availability of funds to start and

operate their businesses, working premises, family support, access to market and various challenges encountered and opportunities exploited. To this effect, the research has provided a range of information on women entrepreneurs and women-operated enterprises, and on the problems and opportunities facing women entrepreneurs in Addis Ababa. The research has also contributed to the understanding and knowledge of the experiences of women's business growth, the business support framework, and the broader environment within which women's businesses operate in Addis Ababa.

Of the women entrepreneurs surveyed, many of them gave clear statements about what their critical motivating factors were. These women seem to have been particularly motivated by the desire to generate income and support for their families, as well as seeing the business as a vehicle for being independent. The fact that most women start their business due to poor household income shows that the major reason is a push factor as discussed in the literature.

Lack of capital was clearly stated as a major barrier to growth by many of the women entrepreneurs, so it was interesting to hear how the women actually funded their businesses. While sources from relatives were used to start business; ploughing back is reported as the current source of finance used to run the business; accounting for higher per cent. The second and third largest sources of current finance appear to be back the profit and credit from micro finance.

Moreover, the majority of women entrepreneurs have experienced difficulties in finding and acquiring land and premises for production or provision of services, as well as for selling purposes. Most run their businesses from rented premises, but the relatively high rents pose critical problems for them and can hinder their expansion and diversification.

It can be concluded that the type of challenges that confronted women entrepreneurs in Addis Ababa are mostly consistent with those identified in the literature and with the issues raised in research questions. However, the study also shows that despite all of these, many women are running successful

businesses that generate income not only for the owners but also for those whom they have employed. In this way they help to sustain their own families, as well as those of their employees. Reasons include increasing support from spouses and family members, strong determination of women themselves and easy entry into the market. Thus, many respondents reported that they will either continue to operate the same business or expand it in the years to come.

5.2 Recommendations

Creating employment for Ethiopian women is a major issue keeping in mind insufficient opportunities in the formal sector. Women entrepreneurs in Ethiopia can play an important role for the MSE development provided the government takes the necessary steps to mitigate the problems and hardships faced by them. The purpose of microenterprise development in such contexts is not only to increase women's access to income but also to motivate a process of empowerment for women through which they can gain power and status in the household, market, and community.

Based on the findings of this study, the following recommendations are made so that where possible, remedial actions can be taken with a view to assist small businesses and enterprises operated by women in Ethiopia.

The national government should alleviate these challenges by introducing an enabling macroeconomic environment, and by using legislative tools, awareness campaigns and education with a view to remove chronic barriers to economic growth and to minimize the incidence of gender-related discrimination against women entrepreneurs.

Enabling Environment

The research showed that there appears to be an adequate level of awareness among women entrepreneurs about government policies that concern their businesses. According to the survey, most of the women entrepreneurs think that changes are required to create a more conducive environment for their

respective operations and to facilitate the growth of their enterprises. The existing legislation acknowledges the importance of MSEs but there is little endeavor to translate this into concrete measures to facilitate the growth of women entrepreneurship.

It is very important that the regulatory framework that affects business activities in general and those influencing women entrepreneurs in particular, be revised regularly to create a more conducive and enabling environment. For instance, the tax system needs proper attention as it concerns women entrepreneurs over the existing method of the tax levy assessment, which is based on subjective estimates and which does not take account of the ability of the enterprises to meet the tax demands.

Credit Facilities

The city government could play important roles, by soliciting funds for on-lending to women entrepreneurs and channeling these through the existing financial institutions. In a situation of apparent market failure, the government could create a credit guarantee programme for women entrepreneurs by mobilizing resources from different sources. This arrangement will help in overcoming the collateral requirements faced by operators in the informal economy and MSE sectors in general, and women entrepreneurs in particular.

Accesses to Land and Premises

The problem of working space is another area where women entrepreneurs need support. Women entrepreneurs are experiencing difficulties in meeting the high level of rents, and most of them do not own their own premises. The government could establish and/or construct production and marketing sheds for women entrepreneurs in suitable locations. In order to encourage private investors to engage in the construction of suitable premises for women entrepreneurs, the government could provide incentives such as tax relief and making available plots of lease free land for productive purposes.

The Government could establish common facility centres where women entrepreneurs could undertake certain specific activities under one roof. This mechanism has the advantage of reducing costs for the individual women entrepreneurs and bringing together specialized services in a more cost-effective manner.

Training and Advice

Women who operate in the micro-enterprise sector tend to have lower education, are less formal, have little prior work experience, and are initially driven into self-employment by economic necessity.

Thus, to encourage women entrepreneurs into self-employment, there is a clear need to widen access to business start up training and advice. In practice this implies a wide range of start up support services which encourage women into business and help them stay in business and grow. Women enter business from a wide variety of backgrounds with a range of experiences. The training and advice should not be limited to the business startup but should include skills and capacity on how to carry on the business in a sustainable manner.

Training courses should focus on specific problems than focusing on very general theoretical assumptions. To this effect, training need assessment must be undertaken to identify real gaps and post training assessment should also be undertaken to track the impact of the training.

Training programs should give attention to skills-based training for enhancing self-employment in the MSME sector. Furthermore, on-the-job training opportunities are critically important for the survival of businesses operated by women.

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