

Micro and Small Scale Enterprises (MSEs) Development Services In women's Entrepreneurial Start-Ups in Ethiopia: A study conducted in three cities: Dire Dawa, Harar and Jigjiga

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Abstract This study aims to investigate the effect of MSEs Development Services on women's involvement in entrepreneurial activities along with human and social capital as well as family life. The study was conducted in three regions of Ethiopia (Dire Dawa, Harari and Somlai) from December, 2013 to March, 2014. The study employed both the survey and the qualitative approach. For the survey, 204 newly registered women Micro and Small Scale Enterprise (MSEs) owners were randomly selected and the data was collected using "drop and collect" method. The qualitative was conducted through in-depth interview with 20 purposively selected women entrepreneurs. For the survey data, multiple regression analysis was used to identify the significant factors which affect women entrepreneurial start-ups. The quantitative results indicate that MSEs Development Services including access to working premises, market linkage, trainings and technical advises significantly influence women's entrepreneurial start-ups. Nonetheless, credit facility does not significantly influence women's entrepreneurial start-ups. Access to the MSEs Development services are in turn influenced by women's role conflict, family support, and level of family income. The finding also indicate that women's role conflict, family support, family income level, relative support, women's personal network and entrepreneurial trainings significantly influence entrepreneurial start-ups. In most of the cases, the qualitative result confirmed the quantitative findings. However, unlike the quantitative the qualitative study shows that marital status, former work experience, and personal skills influence women's entrepreneurial start-ups. Besides, the qualitative results indicate business network and informal network have effect on women's access to MSEs development services.

Keywords: *women Entrepreneurs, Entrepreneurial startups, Human capital, family life, social capital*

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1. Introduction

Entrepreneurship has been considered as one of the key factors for a country's economic development (Raman, Anantharaman and Ramanathan, 2013). In the two key approach to entrepreneurship definitions by (Ntale, 2010), the functional and indicative (traits), it is indicative that entrepreneurship used to reduce poverty. The functional approach indicate that an entrepreneur is a person who perform certain function in business to make money. While in the indicative approach an entrepreneur a person who make business contractual relation with other parties and do business and create wealth (Ntale, 2010). Though activities undertaken in an entrepreneurship differ from one company to the other, the fundamental goal is to create wealth. Entrepreneurships create job, increase income among individuals and improve the standards of

living among citizens (Kimani and Kombo, 2010). Thus, governments and Non-government organizations are attracted to support individuals who are aspiring to become business owners, by applying various economic strategies. For instance, Haltiwanger, Jarmin, and Miranda (2010) indicated that promoting entrepreneurial activities is a key policy agenda for enhancing employment, income opportunities and addressing poverty. Facilitation services such as infrastructure, regulation, and legal environments are relevant to promote entrepreneurial activities and reduce unemployment (Ayyagari, Demirgüç-Kunt, Maksimovic, 2011). Specifically, in developing countries emphasize has been given for labor policies to reduce limitation and improve production among the self employed and small scale entrepreneurs (Gindling and Newhouse, 2012).

Because of lack of employment opportunities, family roles and dependence on social welfare among others,

70% of poor in the world are women (United Nations, 1995). Thus, it is imperative to find ways to poverty reduction. Studies show that women's involvement in entrepreneurial activities have significant impact on the economy, society at large and poverty reduction (Misango, 2013). For instance, in his study on the economic role of women entrepreneurs in poverty reduction in Kenya, (Misango, 2013), concluded that women entrepreneurs play a major role in poverty reduction in Kenya. Zahra, (2013) also mentioned that women are half the population of the world and have to be active participants in development process. In addition, Che, Mohd, Shamsudin, Mohd and Mohammed (2012) argue that women entrepreneurial activities are essential to address world poverty. Further, Alam, Jani, and Omar, (2011) indicated that women entrepreneurial activities' contribution to countries' economy have been gaining acceptance. As a result, many countries have been encouraged to promote women entrepreneurship in order to increase enterprises in development process (Iakovidou, Koutsou, and Partalidou, 2009). Moreover, contrary to the traditional gender specific roles, women have been inclined to business activities (Raman et al., 2013). Women's role in global business has also been increasing (Menon and Sarkar, 2012). For instance, women in developed countries own and manage one third of the business (Menon and Sarkar). Further, women entrepreneurship has been given emphasize in economic reforms of most developing countries (Minniti and Naude, 2010; Raman, et al., 2013).

Xavier, Kelley, Kew, Herrington, and Vordewulbecke (2012), Global Entrepreneurship Monitor Report indicates that the rate of involvement of women and men in entrepreneurship in most Sub-Saharan Africa economies is almost equal.

However, as compared to men, majority of women in most Sub-Saharan Africa countries are involved in the informal enterprises which is tend to be overlooked in national statistics, government entrepreneurial support activities and framework of government regulation that support entrepreneurship. Thus, carefully designed specific action that support women entrepreneurial activities including the informal business is needed (Lee and Stearns, 2012). In view of this claim, a study on the effect of Micro and Small Scale Enterprises (MSEs) Development Services in women's Entrepreneurial Start-Ups in Ethiopia on women entrepreneurial start ups is crucial. Moreover, Nagesh and Murthy (2008) argued that there should always be separate study for women entrepreneurship. They mentioned that woman entrepreneurship is still an unexploited source of economic growth and potential to create new employment opportunities for the women and others. Better knowledge of woman entrepreneurship may also reduce gender disparity in entrepreneurship.

Following the increase of women entrepreneurs, studies that focus on women entrepreneurial start-up have been increased developed countries (Lee and Stearns, 2012). However, theories that were developed in these parts of the world may not effectively be applicable to women entrepreneurship in different socio-cultural contexts (Mensah, 2010), such as Ethiopia. Further, women entrepreneurs have increased at a higher rate in Africa than any other part of the world. Yet, there are limited

studies undertaken on women entrepreneurship (Welsh, Memili, Kaciak and Ahmed, 2013). For instance, Cetindamar, Gupta, Karadeniz, & Egrican (2012) mentioned that although the extent of entrepreneurial activities is higher among women in the developing world than the developed, entrepreneurship research is constrained in the latter.

Women have limitations such as family work and responsibilities, access to finance, managerial skill, education, and bureaucracy that make business start-up difficult and government support programs need to include financial support, business skill trainings, and managerial skill trainings to enhance women entrepreneurial activities (Thurik & Wennekers 2004). Moreover, Smallbone, Welter, Voytovich, & Igor, (2010), stated that since women entrepreneurial activities have a potential solution of economic and social problem, government needs to be committed to enhance entrepreneurship through improving legislations, creating conducive business environment and making resources available for SME support.

Based on the importance of women entrepreneurship, emphasize for women entrepreneurial activities, and importance of the government support for women entrepreneurial activities, it is important to identify the role of government support for women entrepreneurial start-up. Thus, this study aims to examine the effect of MSEs Development Services on women entrepreneurial activities in Ethiopia.

2. Research Problem

In Ethiopia, small scale enterprise occupies the lion share from private sectors. It was examined by Andualem, (2003) that small scale enterprise has the potential to address unemployment issues and economic growth in the country. One and half million Ethiopia people earn their living by involving in the small-scale enterprises among which women are the majority (Reta, 2000). Desta, (1999) stated that large number of women's' involvement in MSEs attribute to the increase of poverty and high rate of female headed households. Moreover, Stevenson and Annette, (2005) indicate that labour markets in both public and private sector fail to provide employment opportunities for rural people and new entrants into in to labor force in the country. Thus, people are forced to look for self-employment. Entrepreneurship is also a supplemental source of income for the urban low wage earners among whom women are majority (CLEP, 2006).

The study by Reta, (2000) indicates that majority of women who are involved in the MSEs have limitations related to capital, technical and managerial know-how, and access to credit, markets, raw materials and need government support services. Ethiopian government has emphasized entrepreneurial activities and recognizes informal sectors' role in the country's economy. To this end, the government gives emphasizes for the promotion and development of MSEs so as to address unemployment issues, achieve economic growth and equity in the country and introduced National MSE Development and Promotion Strategy in 1997 (MoTI, 1997). Besides, the government has emphasized the development of private enterprise in its Growth and Transformation plan (MoFED, 2010).

Attributed to the above and other related factors the number of enterprises owned by women has increased in Ethiopia. Nonetheless, a number of issues related to women entrepreneurship remain hazy and calls for research intervention in the country. For instance, although women are the center target of MSEs development strategy, its influence in terms of attracting women to entrepreneurial activities been remains unanswered.

Moreover, Cetindamar, et al (2012) stated that the chance of individuals to start their own business and get involved in entrepreneurial activities is highly affected by access to vital resources. Accordingly, resource based theory of entrepreneurship emphasizes that individuals' probability of starting a business is affected by their access to vital resources such as financial, human, social forms of capital. However, resources are not fairly distributed among societies specifically among men and women in developing countries, which lead to inequality in career aspirations and economic attainment. Researches indicate that women have limited access to vital resources as compared to men that limit women's chance to start and expand their business. Thus, although studies (e.g. Haynie, Shepherd, & McMullen, 2009) indicate that resources play a vital role in entrepreneurial start-ups, the influence of resources such as human and social capital and family life on the women's entrepreneurial start-ups in Ethiopia has not been studied.

Thus, this study aims to examine the effect of MSEs Development Services on women's entrepreneurial start-ups together with human capital, social capital and family life. Specifically, the study aims to examine the:

- Effect of human capital, social capital and family life on women entrepreneurial start-ups.
- Effect of social capital, human capital and family network on women's access to MSEs development services.
- Effect of MSEs Development Services on women entrepreneurial start-ups.

3. Theoretical Frame work

3.1. Entrepreneurship

The term entrepreneurship is multidimensional and different schools of thought emphasize different components of the concept (Gedeon, 2010). For instance, from the behavioural school perspective entrepreneurship is goal-driven activities which consist of chains of interrelated decisions of a person or group. From a dynamic theory perspective, Gedeon, (2010) defines as running new types of ventures is entrepreneurship while the person who undertakes this function is called an entrepreneur. Ely and Hess (1937) from dynamic theory perspective defines entrepreneur (as cited in Gedeon, 2010) "The person or group of persons who assume the task and responsibility of combining the factors of production into an organization and keeping this organization in operation, commands the industrial forces, and upon him rests the responsibility for their success or failure of the business." There have not been gender differences as far as definition for the term entrepreneurship is concerned, thus the

definition of entrepreneurship can be extended to women (Shaila, 2012).

Hence, for the purpose of the present research women entrepreneur is a woman who initiate and own business individually or with group and undertakes all duties and responsibilities associated with the business.

3.2. Human capital and women entrepreneurship

Unger et al. (2011) articulated human capital as "a theory that explains what people want to be rewarded for their human capital investments, assuming that people seek to maximize their economic benefits over their life time." From entrepreneurship perspective, it implies that entrepreneurs seek to gain from their business activities comparative to their investment in human capital. In addition, Cetindamar, et al, (2012) define human capital as knowledge, skill, competencies and other individuals' characteristics that are pertinent to economic activity. In this definition, they point out that skill and knowledge improve production through enabling individuals to undertake activities that create value. Beside, human capital is acquired by incurring cost. Further, human capital is salable and transferable. Therefore human capital centers on how individuals acquire knowledge and skills that allow them enhance their efficiency and effectiveness. Researches also show that human capital is the most important resource that people in any economic activities need to have (Hitt, M.A., L. Bierman, K. Shimizu, and R. Kochhar. 2001).

Individuals with better human capital are supposed to have higher chance of recognizing, and taking advantage of new opportunities (Cetindamar, et al., 2012). Common indicators of human capital investments in studies are education and experiences (Unger et al., 2011). Similarly Aramand (2013) indicates that education, trainings and experiences, have been considered as main indicators of human capital among researchers. Evgueni and Lars, (2007) argue that entrepreneurs with good educational background obtain optimum return from business activities. Evgueni and Lars added that entrepreneurs with high level of education make effective decision and develop sustainable venture. In their investigation on level of self-employment among immigrants from different countries of origin in Norway, Evgueni and Lars (2007), concluded that educational achievement in the country of origin is related with involvement in own business among immigrants. Moreover, Tan, Menkhoff, Chay (2007) signify that educated entrepreneurs have feature of risk taking, mobile, strategic, and materialist than paternalist, and are driven by opportunities that consequently measure their success in terms of growth and expansion.

On the other hand, the study on factors influencing women entrepreneurship in Bangladesh, Lovely, Wakilur and Jia (2012) shows that formal education does not have significant impact toward women's entrepreneurship. It has been argued by different researchers that the relationship between entrepreneurial activities and human capital can be influenced by different factors such as economic development of countries (Cetindamar, et al, 2012). Moreover, Unger et al., (2011) argue that the importance of human capital in entrepreneurship depends on the success criteria used.

Wiklund and Shepherd (2003) emphasize the importance of a specific industry based skill for entrepreneurship and state that general education is not sufficient for successful start-up. Hence entrepreneurs need specific skill for business start-up s and management. In confirmation (Amin and Mohammad (2011) ; Isidore, Razli, Che, Norsiah and Binti (2013) indicate that women in developing countries lack specific business skills and experience,” on how to participate in the market place and are therefore unable to market goods and services strategically”. Previous experiences as an employee also enable entrepreneurs to discover the most profitable entrepreneurial chances and start financially grounded business (Vinogradov and Kolvareid, 2007). Researches also indicate that education is a key tool for altering individual’s social position in most developing countries (Kusku, Osbilgin, and Ozkale 2007). Education is also expected to increase the implicit and explicit knowledge required to start own business.

3.3. Social Capital and Women Entrepreneurship

Social capital is a resource derived from knowing others who are in a social network. Based on the ideas of Perta and Uschi (2009) and Roomi (2009), social capital provides financial and non-financial resources, knowledge, and information.

Human capital reduces the amount of time and transaction costs which arises, from the social and economic interaction then leads to successful business start-up. Further, it is stated in social information processing theory that individuals refrain from entrusting himself/herself at the beginning. Thus, entrepreneurs share their idea of starting business with close acquaintances (Greve & Salaff, 2003). Renzulli, Aldrich, & Moody, (2000) argue that men and women have different social network and social network information influences business start-up. Consequently, social capital accumulation is one of the explanatory factors for the different rate of start-up between men and women.

The challenges women face in getting access to information, finance and bureaucratic procedures initiate them to use informal and permanent social network (Paoloni and Demartini, 2012). Further, women may get competitive advantage in using family as the main elements of network and the communication in business (Paoloni and Demartini). Women also depend on family network to raise start-up funds (Haynes and Haynes, 1999). In line with this, Perta and Uschi (2009) argued that the more social capital one has in the form of contacts with entrepreneurs among friends and family, the more he or she is motivated to start and perform well in business activities. Moreover, family support, social ties are important for the success of women entrepreneurs in their small business (Alam, Jani, and Omar, 2011). For example in their study on the impact of financial, social and human capital on enterprenurial entry in Turkey Cetindamar, et al, (2012) found that women from large family size tend to involve in enterprenurial activities as compared to men with the same family size. In the current research, the author uses social capital definition by Renzulli, Aldrich, & Moody, (2000) which is the relationship characteristics that and individual ties to others who may supply crucial resources.

In their study in Bangladesh, Hossain et al. (2009) reported that existence of women entrepreneurs association influence women’s decision to start-up their own business. Such association provide women information on how to start entrepreneurial activities, secure capital, government policies on MSEs, how government support women entrepreneurs. It also enable women to get role model from who may help in start-up. In addition, Jong Ha Lee & Ju, (2011) stated that entrepreneurial performance of women is associated with social network including mentor, women association and extent of network. However, Naser, Nuseibeh, & Al-Hussaini, (2012) in their study on personal and external factors on women entrepreneurs in Kuwait found that women entrepreneurs association does not help women to be come entrepreneur. Besides, Naser, Rashid & Nuseibeh, (2009) in their study in UAE found that there is no significant relation between women entrepreneurial start-ups and membership in women associations.

3.4. Family Life and Women Entrepreneurships

In this study, the researcher follows Aldrich & Cliff, (2003) inclusive definition of family which is people living under the same roof. Study by Aldrich & Cliff, (2003) indicate that family plays a key role in entrepreneurial start up and needs to be considered in entrepreneurial start up research. For instance, in the US a significant number of enterprises are established by two or more related people. Married couples and kin ties each represent about 25% new entrepreneurial team. In some situation change in family status can trigger the starting-up of new enterprises rather than economic opportunities. Further, during the start-up process, family plays key role in mobilizing financial resources, serving as a source of labour and providing physical resources.

Schmidt and Parker (2003) indicate that family pressure influences women entrepreneurial activities. For instance reproductive roles such as household chores and taking care of family, pregnancy causes role conflict and affect women’s involvement in entrepreneurial activities. Shaila, (2012) found that family condition like illness; death and incapacity of family member are some of the necessity factors for women entrepreneurship in India. Conflict within family influences women entrepreneurial activities. In line with this, Kim and Ling (2001) they examined that conflict among family members of women entrepreneurs influenced satisfaction with their job, marital life, and life.

Besides, Ahamad, et al. (2012) depicted that age and marital status makes entrepreneurship necessity for women, because married women tend to involve in entrepreneurship for flexible work as well as for family, and financial need. Further, attributed to economic presures or more leisure time as children are growing, women think of business ideas as they grow older (Ahamad, et al.). Moreover, Naser, Nuseibeh, & Al-Hussaini, (2012) argue that social ties of married women give them an opportunity to use ties and their husband’s family in enterprenurial activities.

3.5. Government Support for MSEs and Women Entrepreneurship

MSEs have vital role in a country's development and one of the main features of an emerging and growing economy (Curran, 2007). The contribution of MSEs to country's economic development can be explained by its potential for creating employment opportunity; providing desirable and sustainable innovation, and influencing large number of people's living directly or indirectly (Curran, 2007). However, lack of new technology and equipment are key factors that limit MSEs development and the government needs to support MSEs performance (Swierczek & Ha, 2007).

Different studies have mentioned the importance of government support for women entrepreneurs (Jong Ha Lee & Ju, 2011). For instance in their study NASER, et, at (2012) found that government policies toward small businesses and toward women entrepreneurs influence women to become entrepreneurs. In addition, in their study in UAE, Naser et al. (2009) indicated that there is a relationship between government financial support and women entrepreneurial start-up. Further, women in most developing countries have insufficient access to social network which is mainly because of lack of knowledge, difficulty toward physical approach, and lack of confidence (Manchester Business School (2001). Thus, government strategy on women entrepreneurial support can address women's problem by enhancing women's information acquisition, technology improvement, fund management, women's affiliations with business associations so as to overcome entry barriers. Apergis & Pekka-Economou, (2010) pointed out that government policy promotes entrepreneurial activities, creates conducive business environment for women to use market opportunity and overcome limitations of start-up. Government supports may also attract women to entrepreneurial activities by providing start-up capital (Jong Ha Lee & Ju, 2011).

Jong Ha Lee & Ju, (2011) in their study *on Effectiveness of Government Support for Korean Women Entrepreneurs* mention that because of lack of knowledge, difficulty toward physical approach, lack of confidence and the social network of women entrepreneurs, most women entrepreneurs did not utilize the support programs offered to them by the government. The effectiveness of government support for women entrepreneurial activities may also be affected by the women's capacity to understand areas of their limitation (Schmidt and Parker, 2003). While government's commitment of promoting women economic activities is vital, it is important for the commitment to consider the socio-cultural impediments to use social capital for business start-ups (Erogul, 2011). Besides, Erogul, (2011) argues that the effectiveness of government legislative policies on women can be challenged by the family status. Thus, government support program can influence women's involvement in entrepreneurial activities. However, access to the government support program is influenced by the social network, family life and the human capital of the women.

4. Research Methods

Based on the existing literature, the conceptual model illustrated in Figure 1 was created to guide the empirical research. In the model, women entrepreneurial start up is posited to be a function of MSEs Development Services;

women's social and human capital as well as family life. MSEs Development service in turn, is a function of women's social and human capital as well as family life. It is hypothesized that MSEs Development Services such as credit, working premises, linkage, and technical advises and trainings attract women to entrepreneurial activities. Second, social capital would seem an important determinant to women entrepreneurial start up as well as women's access to MSEs development services, as women who have good social network would have better access to important resources for business start up than those who have poor social network. At the same time women with good social network would seem to have better access to information, knowledge and support that help to have access to the MSEs development services. With regard to human capital, the hypothesis is that women's experiences, skill, and trainings on entrepreneurial activities influence women entrepreneurial start up as well as women's access to the MSEs development services. Lastly, women's family life such as role conflict, family support, family income level, and marital status is hypothesized to influence both women entrepreneurial start ups and access to MSEs Development Services.



Figure 1. Conceptual model

The data for the study draws on survey and qualitative study conducted in three regions of Ethiopia (Dire Dawa, Harari and Somali) from December 2013 to March, 2014. For the survey structured questionnaire was developed in English and translated to Amharic. Two hundred and fifty (250) women entrepreneurs whose names were randomly drawn from the women Entrepreneurs Association membership directory and MSEs agency records were contacted to fill the structured questionnaire. From the 250 respondents, the researcher identified that few women respondents who are neither getting the MSEs services nor Entrepreneurs Association membership members which can limit the research bias. In approaching women entrepreneurs the researcher was supported by the experts from MSEs agency. Prior to finalizing the questionnaire, a pilot test was conducted to 30 members of women entrepreneurs; from the analysis result three responses were incomplete and, therefore, excluded the questionnaire. In the collection of data, twelve undergraduate students of Haramaya University were trained and involved to enable the collection of finished within three months. "Drop and collect" method was used to collect data from the respondents. To avoid bias by location or type of enterprises, the sample was randomly selected alphabetically, geographically and on type of enterprises. The response rate was 81.6 % (204 out of 250). A five point's likert scale was used to measure the responses; one is not important at all and five is very important. STATA software was used for analysis. Reliability test was used to test the reliability of the instrument. Reliability coefficient of the total 16 items was 0.7148.

According to Aggarwal (2004), if the value of Cronbach's Alpha is greater than 0.60, the instrument is considered reliable. Enterprises taken up for the study were urban agriculture, manufacturing ("sifet", Hand crafts, production "injera" and traditional clothes production called "shimena"), services (e.g. restaurants and cafeteria, beauty salon) and retail business. They were all MSEs with on average of 4 employees.

Following the survey, individual in-depth interview was conducted with 20 women entrepreneurs who participated in the survey to triangulate the data obtained through the survey instrument. Based on the results from the survey, a separate instrument was designed for qualitative study. It consisted of a series of 15 open-ended questions beside the researcher probed following each answer so as to explore the effect of women's social capital, human

capital, family life and MSEs Development Services on women's decision to start their own business. The average interview lasted 65 minutes and was conducted at the entrepreneur's place of business. The authors conducted the interviews. Interviews were recorded and then transcribed following each session.

5. Research Findings

The results of the data collection are described first for survey, and then follow-up personal interviews.

5.1. Descriptive Findings

5.1.1. Sample Characteristics

Table 1. Characteristics of the Respondents and Their Firms

Characteristics	Choke Set	Percentage
Personal Age	20-30	20.98
	31-40	51.22
	>=41	22.44
Education	Primary	37.25
	High school College diploma Degree and above	45.10
		6.86
Family background	Entrepreneurs	64.71
	Non Entrepreneurs	35.29
Marital status	Unmarried	6.86
	Married	56.86
	Divorce	12.75
	Widow.	23.53
Number of dependents at HH	0-2	33.14
	3-5	37.71
	6-8	18.29
	More than 8	10.86
Characteristics Organizational	Choke Set	Percentage
Years in operation	1-2 years	56.38
	34 >5	38.26
Start-up capital	<=1000ETB	49.74
	2000-4000	17.28
	5000-7000	9.42
	>=8000	23.56
Source cc fund Enterprise	Self	49.74
	Cooperative	0.98
	Microfinance	0.98
	Friends and Family Personal and cooperativa	13.73 40.20
Employees	Construction	392
	Manufacturing	15.69
	Retail	30.39
	Service	38.24
	Urban agriculture	11.76
Level of access to MSEs Development Services	No employee	47.80
	1-3	21.46
	4-6	9.76
	7-9	6.83
	>12	14.15
Level of access to MSEs Development Services	Very low	1.96
	Low	5.88
	Medium	44.61
	High	40.69
	Very high	6.86

Respondents were asked to indicate their age, education level, marital status, the type of enterprise; starting capital, source of initial capital, previous employment experience, number of dependents economically supported by the women entrepreneur's income and number of employee. Twenty one percent (21%) of the women entrepreneurs were between 20-30 years of age. In addition 51.22% were between 31 and 40 years of age and 22.44% of them are above 40 years of age. Majority of the women were

married (56.86%) followed by the widows (24%). With regard to education, majority of the respondents (45%) dropped at high school level; followed by those who attended the primary education (37.25%) and only 6.86% of the respondents graduated from university. 64.71% of 204 respondents are from family who involve in entrepreneurial activities. Concerning the number of dependents, 37.71 % have 3-5 dependents; 33% have 0-2

and 18.29% have 6-8 and the rest 10.86% have more than 8 dependents.

Turning to the organizational characteristics, the women responding to the survey had been in business for an average of just over three years (mean = 3.176471, S.D. = 2.2001426). The enterprises employed an average of 6 people (mean = 5.9, S.D. = 7.8), although the standard deviation suggests a significant range of enterprise with large number of employee versus enterprise with no employee other than the owner. The Table 1 appendix also indicates that majority of the women respondents enterprise has no employee. Enterprises with number of employee more than 6 are cooperative type of enterprise. Majority of the respondents (38%) involve in service sectors; 16% are involved in the manufacturing.

The manufacturing sector includes handicrafts, production of traditional clothing called "shimena", food processing and tailor. Majority of the women respondents (49.74%) business start-up capital was below 1000ETB. With regard to the source of start-up capital, 44% of the respondents reported that the start-up capital was from self followed by those who funded from both self and cooperative (40%). only 1% reported that they are funded by Microfinance institutions (MFI). This is primarily because to get access to MFI fund, the women supposed to save 30% of the loan which majority of the women reported that they do not have such amount of money before they start business. The responses during the individual interview indicate those women afraid of default if the business goes wrong are not willing to get credit from the MFI. Cost associated to micro credit is another discouraging issue for the women access credit for start up from MFI. Only 1% got start-up capital from family members or friends. In line with this, the study by Singh & Belwal, (2008) stated that women totally depend

on their personal saving for business start up and less frequently borrow from bank, when compared to men who did so. The respondents were also asked about the level of access to the MSEs Development Services given under the MSEs agency 44.61% of them replied that their level of access to the service is medium followed by those replied their level of access is high.

5.2. Multivariate Analysis

Regression analysis was used to assess the factors that might help explain the women entrepreneurial start up as well as access to the MSEs development services. To facilitate the regression analysis, a series of correlation analyses were run to narrow the set of variables to be used in the final model. First, correlation analysis was run on MSEs Development Services with each of the 4 social capital variables. Only three significant correlations were produced: business network ($r= 0.1524$, $p= 0.0296$), personal network ($r= 0.2097$, $p= 0.0026$), mentor ($r= 0.2072$, $p= 0.0029$). Then, correlation was run on MSEs Development Services with the question regarding Human capital and the 5 questions concerning family life of these entrepreneurial trainings ($r=0.3010$, $p=0.000$), no role conflict ($r=0.7108$, $p=0.000$), Family support ($r=0.3071$, $p=0.000$), Marital status ($r=0.1447$, $p=0.0389$), Family support ($r= 0.3727$, $p=0.000$).

The resulting regression equation consists of these six variables

MSEs Development Services= $a + b_1$ (social capital: mentor) + b_2 (social capital: personal network) + b_3 (social capital: Business network) + b_4 (Human capital: entrepreneurial trainings) + b_5 (Family life: no role conflict) + b_6 (Family life: insufficient income) + b_7 (family life: Marital status) + b_7 (family life: family support)

Table 2. MSEs development services, Social capital, Human capital and family life

F(8, 195)= 35.59 Prob > F = 0.0000 R-squared = 0.5789 Root M SE = .46486						
MSEs Development Services	Coef.	Robust Std. E rr.	t	P> t	[95% Conf. Interval]	
No role conflict	.5279716	.0504277	10.47	0.000	.4285178	.6274253
Family support	.1478707	.0469546	3.15	0.002	0.002	0.002
Family income	.1343791	.376153	3.57	0.000	.0601942	.2085641
marital status	.005088	.0499366	-0.10	0.919	-.1035732	.0933973
Mentor	.0693368	.0496108	1.40	0.164	.0285059	.1671794
Personal network	.0086213	0296742	0.29	0.772	.0499023	.0671449
business network	.0381831	.0330847	-1.15	0.250	.1034329	0270666
Entrepreneurial trainings	.0713763	0302194	2.36	0.019	.0117776	.130975
Constant	.7367422	.2815899	2.62	0.010	.1813895	1.292095

Linear regression was run, producing an overall equation that was significant at the 0.005 level, with an f -statistic of 38.83. R^2 was 0.5787, indicating the equation explains about 57.87 percent of the variability in women's access to MSEs development services. An analysis of the individual t values suggests that four of the independent variables were significant predictors of women's access to MSEs Development Services: women's role conflict, support from their family members, level of family income and entrepreneurial trainings. The other four independent variables were not significant. With regard to the direction of the relationships, no women's role conflict had a positive beta, indicating access to MSEs Development Services stronger among women who have no role conflict, has family support and insufficient family income.

The second correlation analysis was run on women entrepreneurial start ups with each of social and human

capitals' as well as family life variables except the personal skill and mentor variables, all other variables are significantly related with the start-up variables. No role conflict ($r= 0.4722$ $p= 0.000$), family support ($r=0.6353$, $p=0.000$), insufficient income ($r= 0.4400$, $p=0.000$), marital status ($r= 0.3169$, $p=0.000$), entrepreneurial trainings ($r= 0.2000$, $p= 0.0041$), past experience ($r= 0.1682$, $p= 0.0162$), relative support ($r= 0.1695$, $p= 0.0154$), business network($r= 0.2249$, $p= 0.0012$),personal network ($r= 0.2361$, $p= 0.0007$).

The resulting regression equation consists of these nine variables

Women entrepreneurial start-up = $a + b_1$ (social capital: relative support r) + b_2 (social capital: personal network) + b_3 (social capital: Business network) + b_4 (Human capital: entrepreneurial trainings) + b_5 (Human capital: past experience) + b_6 (Family life: no role conflict) + b_7

(Family life: insufficient income) +b8 (family life: Marital status)+b9 (family life: family support)

Table 3. Women entrepreneurial start up, family life, Human capital and social capital

F(9, 194)= 73.74 Prob> F = 0.0000 R-squared = 0.6551 Root MSE = .3493						
Women entrepreneurial start up Coef.		Robust Std Err.	t	P> t	[95% Conf.	Interval]
No role conflict	.1498243	.0454593	3.30	0.001	.0601665	.2394821
Family support	.4328641	.0433369	9.99	0.000	.3473921	..5183362
Insufficient income	.2231554	.0419317	5.32	0.000	.1404548	.305856
Marital status	.0479285	.0443961	1.08	0.282	.0396324	.1354895
Entrepreneurial trainings	-.0064729	.0226724	-0.29	0.776	-.051189	.0382432
Past experience	.0572727	.0213473	2.68	0.008	.0151702	.0993753
Relative supports	.0757318	.024554	3.08	0.002	.0273047	.1241589
Business network	-.0105968	.0256454	-0.41	0.680	.0611764	.0399828
Personal network	.0533381	.0183078	2.91	0.004	.0172303	.0894459
Constant	1.508881	.2699481	5.59	0.000	.9764712	2.041291

Linear regression was run, producing an overall equation that was significant at the 0.005 level, with an *f*-statistic of 73.74. *R*² was 0.6551, indicating the equation explains about 56.51 percent of the variability in women entrepreneurial start-up. An analysis of the individual *t* values suggests that six of the independent variables were significant predictors of women entrepreneurial start-up: no role conflict, family support, family income, past experience, relative support and personal network. The other three independent variables were not significant. With regard to the direction of the relationships, no women's role conflict had a positive beta, indicating women entrepreneurial start up was stronger among women who have no role conflict, has family support, insufficient family income, whose background related to entrepreneurial activities, has support from relatives and good personal network with people.

The third correlation analysis was run on women entrepreneurial start ups with each of MSEs Development Services variables. All the four variables were found to be

significant. Working premises (*r*= 0.5109, *p*=0.000), market linkage (*r*= 0.4189, *p*=0.000), access to credit (*r*= 0.3775, *p*=0.000), trainings and technical advices (*r*= 0.3626, *p*=0.000).

The resulting regression equation consists of the four variables:

Women entrepreneurial start-up =a +b1 (MSEs redevelopment services: working premises)+b2 (MSEs redevelopment services: market linkage)+b3 (MSEs redevelopment services: access to credit) +b4 (MSEs redevelopment services: trainings and technical advice)

Linear regression was run, producing an overall equation that was significant at the 0.005 level, with an *f*-statistic of 17.15. *R*² was 0.3681, indicating the equation explains that about 36.0 percent of the variability in women entrepreneurial start-up. An analysis of the individual *t* values suggests that three of the independent variables were significant predictors of women entrepreneurial start-up : working premises, market linkage and trainings and technical advice.

Table 4. Women entrepreneurial start ups and MSEs development services

Women entrepreneurial start ups	Coef.	Robust Std. E rr.	t	P> f	[95% Conf.	Interval]
Working premises	.2992664	.0580751	5.15	0.000	.1847449	.413788
M arket linkage	.0841726	.0431597	1.95	0.050	-.0009365	.1692816
Credit facilities	.0559339	.0322589	1.73	0.084	-.0076793	.119547
trainings and technical advices	.1060249	.0305294	3.47	0.001	.0458223	.1662275
_cons	2.570576	.2865711	8.97	0.000	2.005471	3.135682

Nonetheless access to credit facilities has no significant influence on women entrepreneurial start ups. The result indicate among the MSEs Development Services women's access to working premise, creating market linkage and providing trainings and professional advisee enhances women entrepreneurial start-up. However, provision of credit under MSEs Development Services does not significantly influence women's involvement in the entrepreneurial activities.

5.3. Qualitative Findings

5.3.1. Human capital and Women Entrepreneurial Start-ups

The respondents were asked about the role of education level, experiences, and personal skill in business start-up. Almost all (18 out of 20) of them argued that higher level of education does not attract women to entrepreneurial activities. For instance, from one of the respondents the following is quoted.

Why should educated women think of doing business? She can easily take care of herself when she is employed. Look at business women (mentioned names) they have money which is better than who are employed.

Nonetheless, business women do not take care of themselves. so what is the use of money if you do not take care of yourself as a woman. I personally prefer to be employed than do business if I were educated.

With regards to past experience and business start-up, most of the respondents agreed that experience influence business start-ups. Factors mentioned in relation to past experiences are being employed in private enterprise influences most women to start the same types of business. This is mainly because women learn how to do the business, attracted by the revenue that enables them to network with potential customers. The best example in this case is women who involved in beauty salon business. All of the respondents who are involved in beauty salon business were hired in beauty salon and had been working for 4 years in average. In agreement, Renzulli, et al, (2000) mentioned that individuals' previous employment status affect the likelihood of business start-up by raising or lowering their stock of human capital and their career expectations. The experience mentioned by the respondents was also included reproductive role of women. Some respondents mentioned that they are involved in restaurant business because this is the skill they developed in their experience of cooking for their family as a woman.

Half of the respondents agreed that personal skills of women can help to start their own business. For example some (8 out of 20) respondents mentioned that they have the skill of producing traditional cloths, cultural equipment such as house beautification and handicrafts.

5.3.2. Family Life and Women Entrepreneurial Start-up

With the regards to women's family life and business start-up, almost all of the entire respondents agreed that family life influences the start-up decision. Most frequently mentioned family life factors that influence women's decision to start business are family support, children's age, family size, family's income level, and marital status. Related to the support from family, most of the respondents stated that if women have someone who can help them in household responsibilities, they can do business that requires mobility

For instance (3 out of 20) respondents mentioned that they rely on extended family, family members, relatives and housemaid to do business which requires mobility. The finding by (Singh & Belwal, 2008) women entrepreneurs in Addis Ababa use their relatives, maid and family members to address their mobility challenges related to large family and household responsibility.

Concerning family income level, some of the respondents (8 out of 20) replied that they start business because of lack of income attributed to divorce and death of husband. The majority (10 out of 20) mentioned that they started business as their husband's income is not sufficient for family's needs. The rest said they started doing business because their husband is not willing to provide for the family need. Under all the conditions, the women decided to start their own business to fulfill their family needs. In some cases (mainly in Harari region) women expected to cover the daily expenditure of their husband mainly "kahat" because otherwise their husband would leave them for other women. In that situation, women involve in their own business to generate income. For instance, one of the respondents said "why shouldn't my husband support me to have my own income? This is for him too unless he will not get money from me. I will try to have my own income since I do not want my husband look for another woman if I cannot fulfill his needs."

Majority of the respondents agreed that family size influences women's involvement in entrepreneurial activities. For example they stated that large family sizes with matured household members help women to start their own business. This is mainly because women use the family labour force for the household chores and at the same time for the business activities. This is confirmed by Aldrich & Cliff, (2003) who mentioned large family size is important during the start up as the owner relies on family members as source of employees.

With regards to marital status, the response implies that women are more inclined to do their own business if they are divorced and widowed than if they are married or single. This is mainly because the former groups of women are household heads who are supposed to take care of all the family needs.

Thus, in a situation where the women fail to be employed or lack necessary qualification to get employed because of their education level, they look for self

employment as a main option. Further, they reported that divorced and widowed women are independent to make their own decision in whatever ways to support their family. This is in line with the study by Neider's (1987) that identified most women start enterprise after divorce.

5.3.4. Social Capital and Women Entrepreneurial Start up

The influence of social capital on women entrepreneurial start up were first determined by asking whether the women entrepreneurs were supported or advised by people in their network including business network, relatives, mentors. During the discussion other than the key indicators raised by the researcher additional factors such as ethnic groups; political affiliation were mentioned as influencing factors. The respondents explained the importance of social network in the women's entrepreneurial start up in terms of access to MSEs agency's services, financial resources, information, and market linkage. The responses indicate that the influence of social network such as informal network with the MSEs agency's staff on the access to MSEs agency's services is very high compared to the other factors mentioned. This is because people who have ties with the agency staff get important information and advices on how to approach the agency, request for credit and information on business that can be supported by the agency. The response imply that networking with the MSEs agency's people help women entrepreneurs to build their confidence of taking start up risk and reduce the bureaucratic procedure.

With the regards to business network, most of the respondents (12 out of 20) agreed that it helps to start their own business. This is mainly because MSEs agency gives priority for women who start business as a group than as an individual. Second, the respondents stated that when they work as a group they share risks and responsibilities. However, some of the respondents disagreed with the importance of business network such as cooperative for women entrepreneurs. They argued that doing business as a group under cooperative limits their innovativeness by limiting individual flexibility. Besides working under groups with different type of women may cause group conflict attributed to differences in need and interest as well as capacity. Moreover, some of the responses show that business network such as cooperative based on certain social ties which limits its accessibility of MSEs support services for them.

Importance of friends in business start-up was mentioned in both positive and negative ways by the respondents. In positive sense they mentioned that friends give moral support at the beginning, for resources mobilization, access to vital business information and emotional strength. Those who explained in a negative ways pointed out that friends discouraged exaggerating risks associated with business. Some others said that friends help but it depends of the type of friends ("good" or "bad") and the number of friends("many or few").

The respondents were asked how they built the social network and almost all of the respondents (18 out of 20) replied that it is through the kinship ties by virtue of their common origin. In line with this Renzulli, et al, (2000) argue that compared to men women are homogenous in their social network position which is mainly based on

kinship ties that are likely to generate homogeneous information and consequently less likely to start new ventures.

5.3.5. MSEs Development Services and Women Entrepreneurial Start-up

MSEs Development Services under the MSEs agency includes credit facilities, working premises, market linkage, trainings, and professional advices. The respondents were asked whether the availability of these services attracted them to business activities or not as well as their perception regarding the services influence on women entrepreneurial start-ups. Most of the respondents (12 out of 20) replied that MSEs Development Services given under the MSEs agency have effect on their business start-ups but they mentioned that degree of importance differ for different service types. For instance, some of the respondents said that they had no knowledge of business activities thus the trainings, professional advices and market linkage created by the MSEs Agency helped them involve in entrepreneurial activities. All of the respondents affirmed lack of working premise is one of the major challenges for women's involvement in entrepreneurial activities and provision of the working premises can develop women's enterprises and attract others to involve in entrepreneurial activities. However, they said the practicality of working premises provision is problematic.

Concerning the credit facility the respondents replied that the availability of credit by itself have not attracted them start their own business. This is mainly because to obtain the credit they have to save at least 30% of the credit which most of them (14 out of 20) said they do not have such amount before starting their own business. Besides, some (8 out of 20) replied that they were not confident to take credit before starting their own business since they did not know its profitability. Cost associated to the MF was also mentioned by some of (7 out of 20) respondents for not requesting credit to start their own business.

The respondents were also asked about social capital, human capital and family life related factors that facilitates or hinder women's access to MSEs development services. The responses indicate that social networks like informal network, business network, and kinship ties have influence on women's access to MSEs development services. Among the family related factors, women's role was pointed out as key factor in affecting women's access to the MSEs development services. With regards to the human capital almost all (17 out of 20) of the respondents replied that women's education level, experience and skill are not required criteria to access the service consequently have no significant influence on women's access to MSEs Development Services. With regards to the informal network with MSEs agency employee the response implies that though it discriminate those who are not in the network, it help women who lack awareness about the bureaucratic procedure of government offices to approach the agency for support. Moreover, the influence of women's role conflict and access to MSEs Development Services, one of the cases is quoted as:

I know that government give emphasize for MSEs to promote entrepreneurial activities. I think this is

important to encourage people to do their own things than looking outside. However, for women like me no matter how the situation is encouraging to do own business; it is difficult to use the opportunity because of the role at home. I know I have the potential to establish vibrant enterprise if I use the services given under the MSEs agency. But I have to limit my business around home because first I have to take care of my children; second my husband is not interested if I work far from home. Moreover, I live with mother in-law who needs my support. Thus, I decided not to involve with the MSEs agency services since taking credit by itself is risky if I do not invest all my time in my business.

6. Conclusions and Implications

Ethiopian government has recognized the contribution of entrepreneurship for the country's economy. Accordingly, National MSE Development and Promotion Strategy were introduced in 1997. In this study, the researcher investigated MSEs Development Services effect on women's entrepreneurial start-ups along with various other factors.

Both quantitative and qualitative methods were employed. From the quantitative analysis, it can be concluded that MSEs Development Services such as access to working premises, market linkage and trainings and technical advices have significant influence on women's business start up but credit facility does not have significant effect. With the regards to family life, women's role conflict, family support and level of family income have significant influence on both women's access to MSEs Development Services and entrepreneurial start-ups. Social networks, such as relative support and women's personal network have significant influence on women's business start-ups but none of the social network variables significantly influence women's access to MSEs Development Services. From human capital only women's past work experience has significant influence on start up and only women's entrepreneurial related trainings has significant influence on women's access to MSEs services. In terms of total influences, women's family life turns out to have the highest effect on both women's access to MSEs Development Services and women entrepreneurial start up. This provides government policymaker with crucial feedback information about the points to be fixed.

Unlike the quantitative findings the qualitative result indicates that personal skill influences women's entrepreneurial start-ups in the study areas. Besides, the qualitative finding implies that women's risk taking habits, capacity to face challenges and ambition for change influence women's involvement in their own business. With regards to women's family life, the qualitative finding confirms that it influences both women's access to the MSEs Development Services and women entrepreneurial start up. In addition, the qualitative findings indicate that women's marital status has influence women's business start-ups in the study areas. Social network the influence women's entrepreneurial start-ups by affecting women's access to MSEs services, financial resources, information, and market linkage in the study areas. And the findings imply that women's informal network with the MSEs agency's people is vital to access

to MSEs services in the study areas. In general the qualitative findings indicated that there are differences among different women with the regard to family life, social network and human capital which determine the level of access of the MSEs Development Services and has in turn affect women's entrepreneurial start-ups.

The finding may imply that (1) concerned government bodies should make sure that MSEs Development Services are gender sensitive to consider the needs and interests of women, (2) there is no single MSEs development strategies that is effective to enhance women's involvement in entrepreneurial activities because different women have different position in their family life and social network which either facilitate or hinder access to vital resources for entrepreneurial start-ups. Thus, attempts to enhance entrepreneurial strategies by the government should integrate the differences in needs and interest among men and women. At the same time it should approach different groups of women differently to minimize their specific challenges and to involve them in entrepreneurial activities.

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