FACTORS AFFECTING WOMEN ENTERPRENEURS PERFORMANCE IN MSEs: *A CASE STUDY IN JIMMA TOWN*

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CERTIFICATE

This is to certify that the thesis titled "*Factors Affecting Women Entrepreneurs Performance: A Case Study in Jimma Town*", Submitted to Jimma University in partial fulfillment requirement for degree of Master of Art in Business Administration (MBA) and is a record of an original carried out by Mr. Yohannes Giragn Muleta under our guidance and supervision.

Therefore we hereby declare that no part of this thesis has been submitted to any other university or institutions for the award of any degree of diploma.

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DECLARATION

I the undersigned, declare that this study entitled *"Factors Affecting Women Entrepreneur's Performance: A case study in Jimma town"* is my original work and has not been presented by any other person for an award of degree in this or any other university.

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List of Acronyms

FDRE   -   Federal Democratic Republic of Ethiopia

MSEs   -   Micro and Small Enterprise

MFIs   -   Micro Finance Institutions

SD   -   Standard Deviation

MOSHE   -   Ministry of Science and Higher Education

Abstract

The main objective of this study is to analyze factors that affect women entrepreneurs' performance on MSEs in case of Jimma town. A sample of 363 women entrepreneurs engaged in 5 sectors, namely constriction, manufacturing, service, trade and urban agriculture sectors was taken for the study using stratified and multi stage sampling techniques. The structured questions were prepared to collect information on women entrepreneurs' performance on selected 5 MSEs. After the data has been collected, it was analyzed using descriptive statistics (mean and standard deviations, tables, percentages and figures) and econometric model (logistic and marginal effect reporting coefficient). The study found that marital status, educational level, working experience, access to finance, access to infrastructure and land ownership are statistically significant forecasters of women performance in the study area. Conclusion of the study, women entrepreneur's performance in terms of profitability indicated that women-owned business is profitable 45.17% and women-owned business is not profitable 54.83% in the study area. Recommendation of the study was that women must get much access to finance, infrastructure and land ownership which is positively stimulating women entrepreneur performance. Therefore, concerning body on MSEs should give more attention in order to encourage women entrepreneur performance providing access of finance, access of infrastructure and access of land ownership.

Keywords: **MSEs, performance, women, entrepreneur, logistic regression, Jimma.**

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CHAPTER ONE

1. Introduction

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

1.1. Background of the Study

Entrepreneurship is increasingly recognized as an important driver of economic growth, productivity, innovation and employment, and it is widely accepted as a key aspect of economic dynamism. Transforming ideas into economic opportunities is the decisive issue of entrepreneurship. History shows that economic progress has been significantly advanced by pragmatic people who are entrepreneurial and innovative, able to exploit opportunities and willing to take risks Hisrich, (2015).

In present-day situation it is need more attention given to the subject of entrepreneurship through improving micro and small enterprises in order to decrease of poverty. Wide-ranging indication expressions that the performance of women-owned micro and small enterprises played crucial roles for the development of a nation and the well-being of societies by creating jobs, wealth, and innovations Mozumdar, Shakeel, Yaokuang, & Gohar, Van Der Velde, & Omta, (2020). For instance women entrepreneurs in Africa are playing important role in diversifying production and services in African economics.

However, in Africa many women entrepreneurs are operating in more difficult conditions than men entrepreneurs Wangari, (2017) determinants that influence all entrepreneurs such as political uncertainty, culture influence, lack of infrastructure, high price of inputs, and non-conducive business environment, tend to impact more on businesswomen than businessmen Ahmed, (2018).

In Ethiopia, the status of enterprises owned by women entrepreneurs is announcement on different documents like industrial policy, MSE development strategy and poverty (Meressa, 2020). Even though this, both the growth and performance of women-owned MSEs remain a concern, while women entrepreneurship has gained popularity in the country with a growing number of women to start and run their own business (Awoke, 2019). Moreover, the

performance of women-owned MSEs has been persistently influenced by several factors; even a significant number of women's interest in business show some growth in Ethiopia, but their achievement is still insignificant (Meresa, 2018).

In Ethiopia, half of populations are women's productive activities particularly in different economic sectors, empower them financially and enable them to contribute more to overall development of the nation. As a result, whether they are involved in micro or small enterprise production activities, or in the informal or formal sectors, women's entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment (Kamunyu, 2017).

However, in many transitional economies progress has been achieved in opening doors to education and health protection for women but political and economic opportunities for female entrepreneurs have remained. That being the case, concerted efforts from public and private institutions are needed to enable female entrepreneurs to make better economic choices and to transform their businesses into competitive enterprises, generating income and employment through improved production limited (Assefa & Cheru, 2018).

To contextualize the issue in different region in our country Ethiopia, evidences show that women entrepreneurship firms are still facing problems like, financial problems, lack of managerial and entrepreneurial skills, workplace and marketing problems, inadequacy of infrastructural facilities, unpredictable supply of raw materials as cited by Gebremariam, (2017). In Oromia region also share similar problem face women entrepreneurs for instance, face lack of access to appropriate technology, lack of access to finances, unfavorable market condition and business environment and prior experiences were major factors that influencing women performance on micro and small enterprise.

Based on the 2007 Census conducted by the CSA, Jimma town has a total population of 177,900 (92,400 male and 85,500 female) or 51.3% of male and 48.7% female. This figure shows that approximately half of the total populations in the study area are women. However, the potential of women does not realized expected quality as well as quantity wise. Due to the fact that many reasons, significant proportions of women are still not participating in

entrepreneurship in micro and small enterprise Shabudin, (2016).According to evidences from Jimma town Micro and Small Enterprise Office, (2019) women entrepreneurial ventures are smaller than that of their male counterparts in terms of profitability. Therefore, study that sense contextual indicator is considered important and hence, this study intends to investigate factors that affect women entrepreneurs' performance in terms of profitability in case of Jimma town micro and small enterprise. Therefore, the aim of this research is to identify the major factors that affect the performance of women entrepreneurs in MSEs in Jimma town.

1.2. Statement of the problem

A various number of studies have been conducted in different parts of the world to identify the factors that affect women entrepreneurs' performance in MSEs. Still, evidences in many countries revealed inadequate findings with regard to the factors. Although the impact and magnitude of variables on business performance vary from country to country, region to region, and firm to firm, there are various common factors considered as business performance factors in works of women entrepreneurs in MSEs. For instance study made by Raheem (2013) identified factors such as educational level, access to finance, access to market and access to infrastructure were the main factors that affect women entrepreneurs performance.

The study conducted by Haxhiu and Mwania (2015), Hasan and Almubarak (2016) that factor such as tax, age, gender, access to training and access to network were significant factors that affect women entrepreneur performance. Studies carried out by Abiodun and Amos (2018), Kanapathipillai and Azam (2019); Shakeel et al. (2020) acknowledged factors such as bureaucracy, land ownership, risk loving and access to finance were factors that affect women entrepreneurs performance.

Henceforward, the above identified ideas suggest the following motives why additional research on "Women Entrepreneurs Performance" in the study area is required in the context of Ethiopia in general and in Jimma town in particular as one of important town an emerging economy in south west of the country.

As reference above studied literatures share comparable problem and used similar methodology. So, what have reviewed in above-literature, most of them were used descriptive statistics tools rather than most advanced statically tools for analysis. Henceforward, the researcher believes that there is need to fill knowledge gap as well as methodological gap by utilizing advanced econometric models in order to fill picture in a comprehensive manner that indicates direction and magnitude impact on MFIs so as to suggest progresses in the future. Consequently, the first reason is the performance of women entrepreneurs in MSEs and has been affected by different factors; even a significant number of women's performances in business show some growth in Ethiopia, but their profit is still unsound. If so, women entrepreneurs in Jimma town are not outside of this problem.

Secondly, due to the information that previous findings of different countries have identified the common factors related with the performance of women entrepreneurs, the influence and magnitude of each factors vary from one area to the other which provide unpredictable findings that cannot be generalized. So, in order to address this limitation the current study was used advanced econometric model (logic model and marginal effect model)

Thirdly, there are number of businesses, especially on Small and Micro Enterprises started by women in the town. However, according to evidences from Small and Micro Enterprises office of the town, very few of them are successful; some of them have died very shortly while large number of them has been staying the same for long time for future unknown fate. This variation of performance of women entrepreneurs business raises a critical question and the question needs to be answered.

Moreover, the researcher intended to explore factors that influence performance of women entrepreneurs, on MSEs accordingly, has raised a need to undertake a study on the case area of MSEs given on the factors influencing the performance of women entrepreneurs, the present study seeks to bridge the gap by identifying the factors that influencing performance of women entrepreneurs, on MSEs with specific focus in Jimma town.

1.3. Objective of the study

1.3.1. General Objective of the Study

The general objective of the study was to analyze factors that affect women entrepreneurs' performance on MSEs in case of Jimma town.

1.3.2. Specific objectives of the study

1. To identify specific factors that affect women entrepreneurs' performance in MSEs in the study area.
2. To evaluate women entrepreneur performance in terms of MSEs profitability in the study area.
3. To examine by what extent specific factors affect women entrepreneurs' performance.
4. To compute the rate of women owned business profitability in the study area

1.4. Research questions

The study is designed to answer the following research question:

1. What are the specific factors that affect women entrepreneurs' performance in MSEs in the study area?
2. What is women entrepreneurs' performance in terms of MSEs profitability in the study area?
3. To what extent specific factors affect women entrepreneurs' performance?
4. What is the rate of women owned business profitability in the study area?

1.5. Significance of study

MSEs Play a significant role in meeting the financial needs of poor peoples, hence women entrepreneurs create jobs and stimulate economic growth and they are pillars for the economy helps in contributing a lot towards the overall development of the economy. To achieve this stated mission continually MSEs themselves have to be sustainable operationally. Therefore, this study help the decision makers of MSEs to watch out the factors for their women entrepreneurs performance in general and in specific and give due focus for the factors. Since the study seeks to establish factors of women entrepreneurs' performance on MSEs, it would provide invaluable information to them indirectly, so that it would eventually help the MSEs to manage the factors

that significantly influence their performance sustainability. Furthermore, this research has immense significance for future researchers & academicians as a base to modify the models and variables considered and do their scholarly.

1.6. Scope of the study (conceptually, geographically and methodologically)

As indicated in the objective, the aim of this study was to analyze factors that affect women entrepreneurs' performance on MSEs in case of Jimma town was restricted to sample of five micro and small enterprise. Therefore the study bound only with identifying and analyzing including factors women entrepreneurs' performance MSEs in Jimma town.

1.7. Limitation of the Research

This study was some of limitation faced as follows

THIS study only focus women entrepreneur performance in case of five micro and small enterprise not concern other micro and small enterprise, medium and large enterprise. Financial constraint and some of respondents did not return distributed questions on time are the main limitations to conduct this study.

1.8. Definition of terms

Factors: personal, organizational, economic, socio-cultural, legal/administrative influences that affect women entrepreneurs overall activities and operations in MSEs.

Micro Enterprise means commercial enterprise whose capital is not exceeding birr 20,000 other than technological and consultancy services (Ethiopia Ministry of Trade and Industry, 2003)

Performance: overall activities and operations performed by women entrepreneurs in MSEs in strengthening their enterprises.

Small Enterprise means a business engaged in commercial activities whose capital is exceeding birr 20,000 and not exceeding 50,000 birr, other than high technological and consultancy service institutions ((Ethiopia Ministry of Trade and Industry, 2003)

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Women entrepreneurs: women in MSEs running their own business rather than employed in any organization.

1.9. Organization of the Study

The study was organized in to five chapters. The first chapter deals with introduction which contains back ground of the study, statement of the problem, research objective, research question, scope of the study, significance of the study and limitation of study. The second chapter was theoretical related literature review and empirical literature review. The third chapter was focused on methodology of the study. The fourth chapter was going to deal with result of analysis and discussion and the last chapter was going to deal with conclusion and recommendation.

CHAPTER TWO

2. LITERATURE REVIEW

2.1. Theoretical Literature Review

There are no clear and universally accepted definitions for MSEs, which differ depend on their purpose and level of economic development. In developed countries like the US, business with less than 500 employees is considered as small enterprises, while in developing countries like South Africa numbers of employees from 20 to 50 are considered as small enterprises (Agupusi, 2007).

2.1.1. Definition of Micro Enterprises

Micro Enterprises in context of Ethiopia explained as a business enterprise specifically industrial sector (includes manufacturing, construction, and mining sub-sectors) which employs equal or less than five labor force including business owner and family labor and the monetary value of the enterprise's total asset is equal or less than Br.100,000 are considered as micro enterprise. whereas , a business Service sector (includes retail trade, transport, hotel and tourism, information technology and repairs enterprise which employs equal or less than five labor force including business owner and family labor and monetary value of the enterprise's total asset is equal or less than Br.50,000 are considered as micro enterprises (FDRE MSEs Development, Support Scheme, & Implementation Strategies, 2011).

2.1.2. Definition of Small Enterprises

Small Enterprises in the context of in Ethiopia from one sector to other sectors are different. Industrial sector , which employs number employees including business owner and family labor 6-30 and the monetary value of the enterprise's total asset from Br.100,001-1,500,000 are consider as small enterprise (FDRE MSEs Development, Support Scheme, & Implementation Strategies, 2011) .Whereas Service sector business enterprise have to employs 6-30 labor force including business owner and family labor and the monetary value of the enterprise's total asset from Br.50,001-500,000 consider as small enterprise.

2.1.3. An overview of Entrepreneurship and Entrepreneur

Entrepreneurship is the process of identifying opportunities in the market place, arranging the resources required to pursue these opportunities and investing the resources to exploit the opportunities for long term gains. It involves creating incremental wealth by bringing together resources in new ways to start and operate an enterprise. In other word Entrepreneurship is the art of identifying viable business opportunities and mobilizing resources to convert those opportunities into a successful enterprise through creativity, innovation, risk taking and progressive imagination (MOSHE, 2019).

An entrepreneur is an individual who: has the capability to identify and follow a business opportunity; undertakes a business venture; raises the capital to finance it; collects the necessary physical, financial and human resources needed to operate the business venture; sets goals for him/herself and others; recruits correct action to certify realization; and assumes all or a major portion of the risk. Or an entrepreneur as a professional who discovers a business opportunity to produce enhanced or innovative goods and services and identifies a way in which resources required can be organized (MOSHE, 2019).

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

2.1.4. The contribution of SMEs

It is plentifully clear that SMEs is important for economic growth, productivity, innovation and employment, and many countries have made entrepreneurship explicit policy priority. Entrepreneurial activities have been recognized as an essential element in organizational and economic development, performance and wealth creation Hisrich, (2015). As described above, entrepreneurism helps the economy by creating wealth for many individuals seeking business opportunities. Although this is not the number one reason individuals pursue entrepreneur activities, it plays a major role in our economy. Both a new business and the wealth the owner can obtain will help boost the economy by providing new products as well as the spending power created for the entrepreneur. Without entrepreneurs, our

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

2.1.5. Women Entrepreneurship

In most countries of the world women's productive activities particularly in different economic sectors, empower them financially and enable them to contribute more to overall development of the nation .As a result whether they are involved in small or medium scale production activities, or in the informal or formal sectors, women's entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment. Kamunyu, (2017).

It is obvious that, in many societies women do not enjoy the same chances as men. They were manly neglected from different activities as compared with men. However, in many transitional economies progress has been achieved in opening doors to education and health protection for women but political and economic opportunities for female entrepreneurs have remained limited). That being the case, concerted efforts from public and private institutions is needed to enable female entrepreneurs to make better economic choices and to transform their businesses into competitive enterprises, generating income and employment through improved production. Assefa & Cheru (2018).

2.1.6. Differences between women and men entrepreneurs

While gender was shown not to affect new venture performance when preferences, motivation, and expectations were controlled for, the differences observed among men and women entrepreneurs were observed by different researchers. Among these Shane(1997) identified that men had more business experience prior to opening the business and higher expectations; women entrepreneurs had a larger average household size; the educational

backgrounds of male and female entrepreneurs were similar; women were less likely than men to purchase their business; women were more likely to have positive revenues; men

were more likely to own an employer firm; female owners were more likely to prefer low risk/return businesses; men spent slightly more time on their new ventures than women; male owners were more likely to start a business to make money, had higher expectations for their business, and did more research to identify business opportunities; male entrepreneurs were more likely to found technologically intensive businesses, businesses that lose their competitive advantage more quickly, and businesses that have a less geographically localized customer base; male owners spent more effort searching for business opportunities and this held up when other factors were controlled for. Besides to this, Malaya (2006) tried to distinguish male and female entrepreneurs with respect to their success indicators arranged in a sequential order from very important to least important.

2.1.7. Characteristics of women entrepreneurs

Women entrepreneurs are considered by having passion, an orientation towards the product and consumer, persistence, intelligence, achievement motivation, an internal locus of control, innovation and creativity, risk-taking, self-confident, a balance between home responsibilities and business, goal-orientation and honesty (Zhu & Chu, 2010).

Successful women entrepreneurs are also characterized by their good thinking, identifying opportunity and manipulating it, bringing something new to the market that transforms society for the better. Women entrepreneurs also need to balance home responsibilities and business, organizing their time for business and for family in a manner that enables both to go smoothly. This balancing family and business responsibilities make women entrepreneurs strong in management. Fruitful women entrepreneurs are characterized by being goal-oriented (Siddiqui, 2012).

They run their businesses to meet their visions by setting strategies to achieve their goals. They plan for a long term; they are not discouraged by minor failures or uncertainty and keep fighting towards their goals. They are also honest and conduct business ethically, honoring the agreements they have made (Zhu & Chu, 2010). EMPIRICAL REVIEW

Numerous studies have been conducted on this critical issue women entrepreneur by many researchers and policy makers at international level, at national and regional level by using cross sectional data. But still there is a need to chat this thoughtful issue in more detail to find compact policy framework in future based on the women entrepreneur performance. Trust in view this issue, some empirical evidence from international level, national level, regional level and particular study area listed below.

Lisa et.al (2021), analyzed on determinants of Success of Businesses of Female Entrepreneurs in Taiwan by using logistic regression model and secondary data with1098observation the researcher identified that the factor fear of failure and personal network correlated significantly to women entrepreneur performance on MSEs .But the level of education had no significantly correlated women entrepreneur performance on MSEs.

Guci and Ghazali (2017) conducted a study on the determinants factors of performance of women entrepreneurs in Indonesia. The data self-collected, using quantitative based-study data was collected by surveyed. The estimated result specified that the government support, experience, attitude towards business as the determinants factors and women entrepreneurs performance of Micro Enterprises have a relationship.

Saidi et al. (2017) conducted a study on determinants of women entrepreneurs' performance in SMEs in Malaysia. They found that education level, capital, and cultural are significant factors that could determine the performance of women entrepreneurs and their success.

Rizwan et.al (2021) conducted on"Factors affecting women entrepreneurs' success: a study of small- and medium-sized enterprises in emerging market of Pakistan". The findings of this study shown that educational level, previous entrepreneurial experience, access to business training, access to finance, access to business information, government support, land ownership, and tax are significant in explaining women entrepreneurs' performance in one hand. On the other side, however, age, marital status, access to market, and access to physical infrastructure are found to be insignificant variables in determining women entrepreneurs' performance.

Kyalo (2016) conduced on factors influencing performance of women entrepreneurs in Kenya. From this study, it was used descriptive research design and observed that although there is the possibility of women entrepreneurs operating business enterprises in the same capacity and magnitude as men, low levels of education, lack of property ownership and lack of opportunity were negatively influence the performance of women entrepreneurs in terms of profit.

A study conducted by Endalew T. (2020) entitled "Determinants that Influence the Performance of Women Entrepreneurs in Micro and Small Enterprises in Ethiopia". He acknowledged that educational status of women, experience of women, access to business training, access to finance, access to business information, government subsidy, land ownership, and leaved tax are significant in explaining women entrepreneurs' performance in one hand. On the other side, however, age, marital status, access to market, and access to physical infrastructure are found to be insignificant variables in determining women entrepreneurs' performance.

Eshetu et.al (2008) examined "Women Entrepreneurship in Micro, Small and Medium Enterprises": The Case of Ethiopia" Shortage of technical and business related skills constitutes a major problem experienced by female entrepreneurs.

Mulugeta Chane (2010) has done his research on the, factors affecting the performance of women entrepreneurs in micro and small enterprises (the case of Dessie town). The study found that conflicting gender roles, social acceptability and ,network with outsiders were the major social factors that affect these entrepreneurs .Furthermore, the main legal/ administrative factors include access to policy makers, high amount of tax and interest, bureaucracies and red tapes, and over all legal and regulatory environments.

According to Amanuel (2016), a research showed in Hosanna town at Hadiya Zone on challenges and opportunities of women entrepreneurs arrived to the following results. This include, the issue of access to credit, limitation of searching new market by women entrepreneurs, training gap on basic business skills, self- employment problem, management skill gap of women entrepreneurs, lack of book keeping, lack of working premise facilitation by government and shortage of infrastructure facilities were identified major factors that affect women entrepreneur performance on MSEs.

Tadese Demeke, (2016) has conducted on the "Assessment of Challenges and Opportunities of Women Owned Micro and Small Enterprises: in case of Asella town". The result of the study revealed that tax levied on the business, lack of promotion facilities, lack of entrepreneurship training, technology expensiveness and shortage of working capital need more attention by micro and small enterprise development office and other stakeholders were main factors that hinder the growth of women-owned micro and small enterprises.

2.2. Gap in the existing literatures

Most revived literature mentioned above recognized common problem related to women entrepreneur performance on MSEs by using simple descriptive statistics rather than inferential statics or advanced econometric model. As further of researcher knowledge few of study used advanced econometric model. For example, Girdwicha, (2019) and Mozumdar et al.,(2020) used advanced econometric model(logistic regression model).However, they did not take in to account marginal effect analysis. .So, most of literature missed advanced model. As the consequence of these known the common factors linked with the performance of women entrepreneurs, the influence and magnitude of each factors inconsistent findings that cannot be generalized .Therefore the researcher more intended to need further research to fill in the existing methodological and knowledge gap by including all vital points that were not touched previous studies.

2.3. Indicators of women entrepreneurs performance

Empirical studies provide different variables for the performance of women entrepreneurs. From the different performance measurement on Micro and Small Enterprises like total asset, sales growth, employment size, profit, market share, and customer base are mostly used to measure women entrepreneur performance on MSEs (Doris, 2016). These measures depend upon the ease of availability of the data and good judgment of the researcher.

2.3.1. Dependent variable

Most of the literature indicated that to measure performance of women entrepreneurs are Profit. From the different measurement of performance of women entrepreneurs , profit is mostly used in MSEs' performance literature globally (Meechaiwong, Somjai, Pol, & Girdwicha, 2019; Mozumdar et al.,2020; Shakeel et al., 2020; Welsh et al., 2017). Therefore in this current study the researcher was uses performance of women entrepreneurs by using profit which is proxy

variable for measuring MSEs' performance. The measurement of performance of women entrepreneurs in terms of women owned business is profitable said that total revenue greater than total cost while not profitable said total revenue less than total cost or total revenue equal total cost.

2.3.2. Independent variables

In this study was including independent variables that are analyzed on factor influencing performance of women entrepreneurs. This includes the following a number of independent variables that influence on MSEs' performance.

Age:

Age is one of demographic factors that decide performance of women entrepreneurs. Due to the fact that age is a period of life, and one's obligation and capability increase which determine performance of women entrepreneurs. Moreover, Peter and Munyithya (2015) assert that skills of a person progress with age as the result of this really determines performance of women entrepreneurs. According to Somro et al. (2019), there are affirmative and significant linkages between age and business performance of entrepreneurs in the MSE sector of developing countries. In addition, Sajilan et al. (2015) argued that early entrepreneurs impact more on the firm's performance than old entrepreneurs. This variable will be measure in this particular study by year.

Marital status:

The study used marital status as a factor that influencing of women entrepreneurs' performance in MSEs. This is reasonable from the context that married women with children are met with more household tasks of feeding and clothing their children and themselves, and taking care of other members of their household. In agreement with this, studies by Chebii et al, Peter and Munyithya (2015), and Soomro et al. (2019) argued that there is contrary relationship between marital status and business performance. This means that being a woman does not represent a difference but being a married woman does in relation to performance. They additional noted that single women perform in business more similar like men and their networks are varied. Marital status in current study measure married and unmarried (single, divorced and windowed consider as 1'' married and unmarried consider as 0.

Educational level:

Education is likely related to knowledge, talents, inspiration, self-confidence, problem answering ability, promise, and self-control. Higher education is projected to increase the ability to cope with problems and seize opportunities. In count, it is believed that entrepreneurs with advanced educational prerequisite are expected to make better quality decisions to manage a firm in a way that reduces the likelihood of failure. Therefore, firms owned and managed by entrepreneurs with higher educational experience increases in success than their counterparts (Mozumdar et al., 2020)**.**

Experience:

The effect of entrepreneurial experience upon the performance of small businesses was verified in several studies. Accordingly, Carranza et al. (2018) found that longer previous entrepreneurial experience has a direct impact on business performance. Shakeel et al. (2020) and Muogbo and John-Akamelu (2019) argued that previous practice equips owner and/or managers with the knowledge and skills required to identify and exploit opportunities, assess market trends, and intuitively make decisions apply to to customer needs as well as competitors' moves. This is to mean that previous entrepreneurial experience and firm performance have a direct relationship, that is, as the age of an individual firm increases, the firm profitability also increases (Mandawa, 2016)**.**This variable measured in this study A value of "0" was given if their working experience was less than or equal to four   years and a value of "1" was given if their working experience was above five year years.

Business training:

Business training influences the decision and performance of women entrepreneurs, irrespective of the size and phase of business. This is to mean that lack of training could have adverse effect in women entrepreneurs to explore the personal entrepreneurial competence that might help them improve their business success (Gizaw et al., 2019). Moreover, the findings of Jha et al. (2018) suggested that a made-to-order training program for women entrepreneurs is essential at each stage of businesses to improve the enterprises' success or profit. Variable business training measured A value of "1" was given if the women was accessed business training and "0" if the women was not given any access of business training.

Access to finance:

Availability of finance guarantees the profitability of firms as it inserts working capital. In this context, studies by Danga et al., Kanapathipillai and Azam , and Tekele (2019) argued that high working capital licenses to path a huge business and allows using advanced technology which increases the productivity level and value. Likewise, entrepreneurs who suffer capital limitations in their opening business investment have lower profits, and their survival rate is lower than those who had suitable capital. Therefore, women entrepreneurs perform better in their businesses when they have financial accessibility (George, 2018). Access to finance measured in this particular study was accessibility of finance from financial organizations like MFIS for the women. A value of "1" was assigned if the women was accessed the finance from MFIS for the women and "0" if was assigned if the women was not accessed the finance from MFIS for the women.

Access to infrastructure:

Access to infrastructure services includes water, electricity, serviceable roads, telecommunication, telephones, electronic media, and postal services which are all crucial for business performance. Limited access to public physical infrastructure services is a chief restriction to MSEs' survival and growing as it limits operations and restricts access to markets and raw materials. Previous studies by Kamunge and Tirimba (2014),   reported that the insufficiency of the physical infrastructure is a principal cause of low levels of investment and unsatisfactory performance of small and micro enterprises. Thus, infrastructure can influence the performance of MSEs positively or negatively. Good infrastructure enhances positive impacts to the MSEs' performance while poor infrastructure aspects a negative impact on the performance of MSEs (Danga et al., 2019).

Access to infrastructure measured specifically in this study A value of "1" was assigned if the women owned business was accessed the infrastructure like road network, electricity ,water, availability of different raw materials for the women entrepreneur and "0" if was assigned if the women owned business was only accessed of raw materials .

Government support:

Government funding such as providing aids, funds, training projects, and tax relaxation can play a vital role in the success of women entrepreneurs on MSEs. As Salah and Kaplan (2018) stated, government supports are encouraging to women entrepreneurs. However, strict policies of the government associated towards micro and small-sized enterprises adversely influence women entrepreneur. Moreover, previous studies by Haxhiu, (2015) and Zeb, Jan, Ihsan, and Shah, (2019) found that legal and administrative factors have the highest impact on the performance of women entrepreneurs. This is to mean that this occurs due to the lack of government support, access to policymakers, bureaucracies, and the overall legal and administrative factors.

Government support measured specifically in this study A value of "1" was assigned if the women entrepreneur get   different support from government, like subsidy inputs, exempted from tax, ,water, rewarding and "0" if was assigned if the women did not get any support from government.

Access of market:

Firms can have proceeding linkage with customers or other sellers and reluctant linkage with their raw material suppliers to get the required factor of production to produce goods or services (Meressa, 2020). This is to mean that the absence or low supply of raw materials or inputs may increase the cost of manufacture and bring other shortcomings like stagnation, low quality of products, and poor performance among others (Nasri & Muhammad, 2018). In other words, adequate supplies of inputs confirm good performance of firms and unavailability of raw materials can be a barrier for success. Therefore, access to market and micro and small enterprises' performance have a positive relationship (Jha et al., 2018).

Access of market measured in this current study A value of "1" was assigned if the women entrepreneur have Access of market, like have more demand for their product or service, near to the market, and "0" if was assigned if the women   have no access of market.

Land ownership:

Obviously, business operating in premises allotted by government agencies had better chance of success compared to those set up in privately rented premises (Meressa, 2020). Moreover, a research conducted by Doris (2016) showed that availability of land is very important for the achievement and sustainable growth of entrepreneurs because it generates access to resource and the necessary markets. Land in which MSEs are to display and sell their products is also the major problem affecting the performance of MSEs (Kyalo, 2016). According to Abdissa and Fitwi (2016), micro and small-scale enterprises having enough own working land grow more than those enterprises which have no working premises and selling outlets. The issue of land provision and the land lease system has constrained the chance of micro and small enterprises' success (Carranza et al., 2018). Furthermore, Hasan and Almubarak (2016) reported that land ownership has significant influence on women entrepreneurs' performance.

Land owner ship measured A value of "1" was assigned if the women owned their land and "0" if was assigned the women have no their owned land.

Levied tax:

According to Tee, Boadi, and Opoku (2016), taxation plays an important role in the development of every economy as well as the growth of micro and small enterprises (MSEs). They argued that taxes imposed on micro and small enterprises impact their performance in terms of profits in different ways.

Moreover, studies by Haxhiu (2015), Abdissa and Fitwi (2016), and Hasan and Almubarak (2016) on hindrances being faced by women entrepreneurs indicated that taxation, regulations, and legal obstacles can play as major limitations for women entrepreneurs and success of their business. On the other hand, Atawodi and Ojeka (2012) found that there is a negative relationship between tax and a small business enactment to sustain. This means that firms paying the lower taxes are able to intensification their performance for a longer period of time than those paying higher taxes.   Levied tax measured A value of "1" was given if the women was believed the tax is reasonable and "0" if was given the women was did not believed the tax is fair

2.4. Conceptual Framework:

Conceptual framework of the Study is raised from literature in order to analyzing the factor that influences women performance on Micro and Small Enterprises. Different empirical evidences suggested that the Micro and Small Enterprises performance is determined by different factors. In this current study was including the following figure.

Figure: 2.1 Conceptual Frame Work

Demographic factors	Dependent variable	Socio-economic variables
Age		Business training
Material status	**Women entrepreneur performance (profit)**	Access of finance
Educational level		Access of infrastructure
Experience		Government support
		Access of market
		Land ownership
		Levied tax
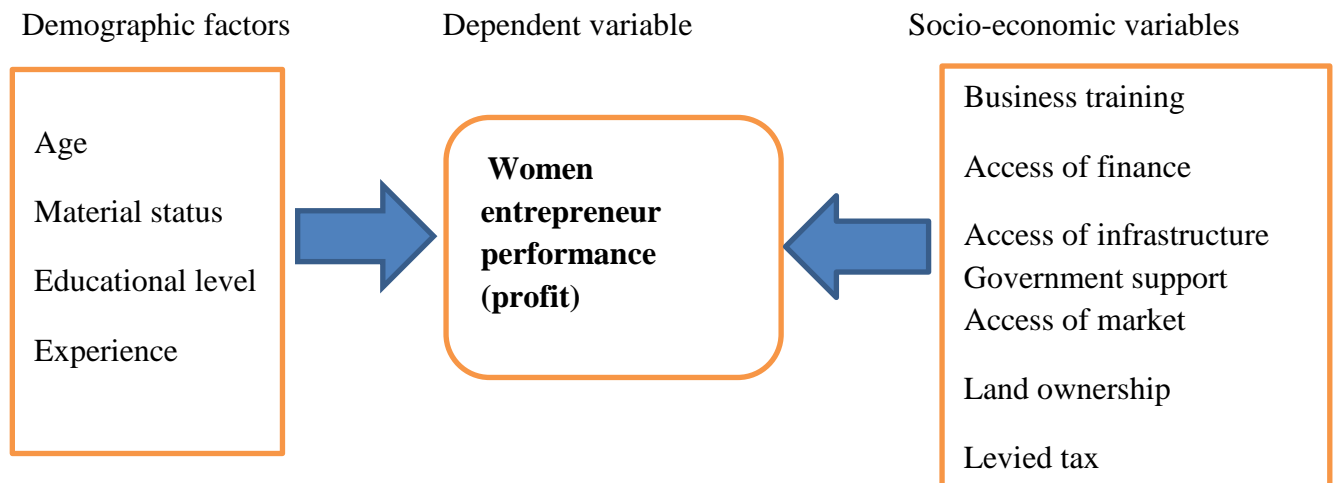
Source: *Adopted based on literature by researcher (2021)*

CHAPTER THREE

3. RESEARCH METHOD

This chapter presents a detailed description of the research methodology. The Methodology is the detailed procedure used to answer the research questions. Methodology includes a description of research design, research site, and population, sampling techniques, model specification, empirical model specification and estimation, data collection procedures and data analysis.

3.1. Description of the Study Area

This research was conducted in Jimma town. The town is found in Southwestern part of the country away from the capital city (Addis Ababa) 335 km. Total population living in the town is estimated to be 195,288 (One hundred ninety-five thousand two hundred eighty-eight), of which 97,259 of them are male and 97,969 of them are female, with areas of 50.52 square kilometers (CSA projection, 2014-2018).

Jimma town currently has seventeen kebeles and a number of micro and small enterprises. Besides, micro and small enterprises medium and large enterprise are also available in the town. Among the micro and small enterprises five of them were selected for this research based on the number of women in the enterprises.
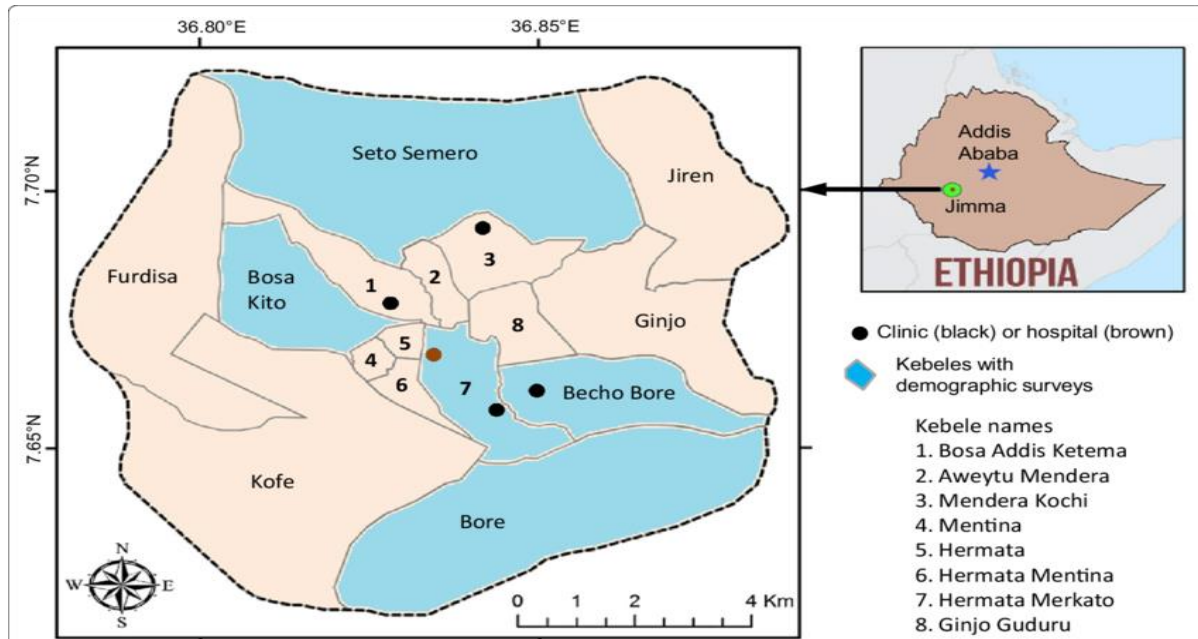
The map of the research area

3.2. Research Design

A cross-sectional survey research was conducted in order to identify key factors that affecting women entrepreneurs' performance   the study area. The structure questionnaire was designed and the arrangement of the questionnaire was kept easy to encourage meaningful participation by the respondents. The questions were saved as concise as possible with care taken to the actual wording and phrasing of the questions. The reason for the attendance and design of the questionnaire are of great importance in any survey where the questionnaire is to be accomplished by the respondent (John et al., 2007). The literature in the study was used as a guideline for the layout of the questions in the questionnaire. Besides, some questions in the questionnaire were accepted from other sources (Habtamu and Mulugeta, 2010).

3.3.Target Population

The population of interest in this study was consisted of sample MSEs that operates by women entrepreneurs Jimma town. This study was limited to the institutions that operate by women in order to address the factors that affecting women entrepreneurs' performance on MSEs. Therefore, the population of study was five micro and small enterprise (construction manufacturing, Service, Urban Agriculture   and Trade which had been identified to be operating

by women the study area. The target population of the study is 3,929 women entrepreneurs that are operating in the five Micro and Small Enterprises.

3.4. Sampling Technique and Sample Size Determination

In this study stratified random sampling technique was used. In first stage non-probability sampling technique was used to selected micro and small enterprise from middle and large enterprise. Five MSEs (construction manufacturing, Service, Urban Agriculture and Trade) are selected purposively by the researcher.

Stratified random sampling was used to get information from different sizes of the MSEs. This technique is chosen because it is used to assist in minimizing bias when dealing with the population. With this technique, the sampling frame can be organized into relatively homogeneous groups (strata) before picking elements for the sample. According to Janet (2006), this step increases the probability that the final sample will be representative in terms of the stratified groups. The strata considered in this study are sectors including: (Construction Manufacturing, Service, Urban Agriculture and Trade). After determining sample size using the below formula proportional simple random sampling technique was employed to select sample from each strata.

Sample size study is determined using the basic formula developed by Yemane (1967) at 5% degree of variability.

$$n = \frac{N}{[1 + N(e)^2]} \ - - - - - - - - - (0)$$

Where,

n- Sample Size

   N-Total Population of selected MSEs

      e -degree of variability

Accordingly, $\frac{3,926}{(1+3,926(.05)^2)} = \frac{3,926}{(1+3,926(0.0025)} = \frac{3,926}{(1+9.815)} = \frac{3,926}{10.815} = 363.014 \approx 363$

The number of respondents to be selected from each MSEs was determined by probability proportion to population size method. The respondents were selected using proportional sampling technique. The details of the respondents selected from the five MSEs are presented

Table: 3.1 Types of enterprises

S/No.	MSEs	Total Population	Sample size	Sample Size calculation of each strata (ni)
1	Manufacturing	1045	97	(1045/3926)*363
2	Construction	306	28	(306/3926)*363
3	Service	740	68	(740/3926)*363
4	Trade	1544	143	(1544/3926)*363
5	Urban Agriculture	291	27	(291/3926)*363
	Total	3,926	363	

Source: Field Survey, 2021

3.5. Data Type and data collection method

The study used both primary and secondary sources of data collection. The primary data was gotten by preparing and distributing structured questionnaire. The questionnaire was pretested to check its correctness for collecting all the required information. This was done by the women in MSEs. To obtain the secondary data, office manuals, was used. Besides, variety published and unpublished government documents were reviewed to make the study successful. Accordingly, 363 respondents were selected from the total of 3,926 micro and small Enterprises. These 363 respondents were selected from five MSEs.
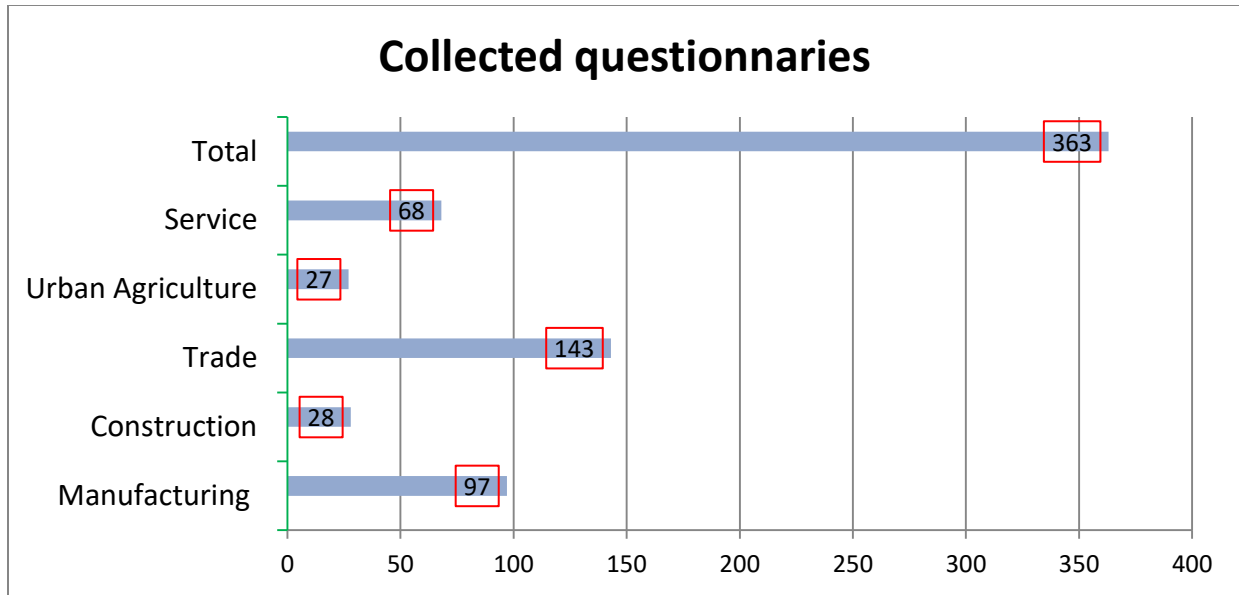
Figure: 3.1 **Collected Questionnaires**

3.6. Data analysis method

To meet objective of the study both descriptive and econometric method of data analysis was employed. Descriptive statistics like percentage, cumulative percentage and frequency was used to analyze the qualitative information obtained from the respondents. To examine factors affecting women entrepreneur performance on MSEs in the study area logit regression model was used.

3.7. Model Specification

Logistic regression is modeling approach used when the response variable is qualitative in nature or categorical and independent variables may be either continuous or categorical. Logistic regression permits one to calculate a discrete outcome, such as group membership, from a set of dependent variables that may be continuous, discrete, dichotomous, or a mix of any of these (Gellman and Hill, 2006). The logistic regression is preferred to multiple regression and discriminate analysis as it is mathematically flexible and easily used distribution and it requires fewer assumptions (Hosmer and Lemeshow, 2000). Unlike discriminant analysis, the logistic regression does not have the requirements of the independent variables to be normally distributed, linearly related, nor equal variance with in each group (Tabachnick and Fidel, 2007).

Binary logistic regression is a form of logistic regression which is used when the dependent variable is dichotomous and the independent variables are of any type (Hosmer and Lemeshow, (2010).

Both the logistic and probit model approaches are able to overcome the limitation of the linear probabilities that are negative or greater than one. They do this by using a function that are effectively transforms the regression model so that the fitted values are bounded within the (0, 1) interval. .This which is used by Osakede et.al (2017), Endalew Terefe (2020), Ana Iolanda et.al (2020) and Lisa et.al (2021) measuring on women entrepreneurs' performance on MSEs before .

The logistic function F, which is a function of any random variable Z, would be

$$F(z_i) = \frac{e^{z_i}}{1+e^{z_i}} = \frac{1}{1+e^{-z_i}} \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots (1)$$

Where,

e is the exponential under the logit approach. The model is so called because the function F is in fact the cumulative logistic distribution. So the logistic model estimated would be

$$P_i = \frac{1}{1+e^{-(\beta_1+\beta_2 x_{2i}+...+\beta_k x_{ki}+u_i)}} \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots (2)$$

Where: Pi is the probability that the women-owned business is profitable.

If pi is probability that the women-owned business is profitable, then (1-pi), probability that the is women-owned business is not profitable is

$$1-p_i = \frac{1}{1+e^{z_i}} \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots (3)$$

Therefore, we can write

$$\frac{p_i}{1-p_i} = \frac{1+e^{z_i}}{1+e^{-z_i}} = e^{z_i} \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots (4)$$

Now $\dfrac{p_i}{1 - p_i}$ is simply the odds ratio in favor women entrepreneurs' performance on MSEs.

$$L_i = \ln\left(\dfrac{p_i}{1 - p_i}\right) = Z_i = \beta_1 + \beta_2 x_{2i} + \ldots + \beta 11 x_{11i} + u_i \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots(5)$$

If we take the natural log of (4), we obtain: That is, L, the log of the odds ratio.

Where:

X1-Xn   independent variables

To measure women entrepreneurs' performance on MSEs the following formula suggested many studies, for instance by used Al-kwifi et al., Rajan et al., (2019) Khaleque, and Salah, (2018).

3.6.1 Empirical Specification and Estimation

In this section, the methodology adopted for the empirical analysis to recognize the factor affecting women entrepreneurs' performance on MSEs is introduced.

Accordingly, there is need to estimate a relation of the following form using the cross sectional data using the 2021 data. Accordingly, the model is specified for estimation women entrepreneurs' performance: profit).

The model equation is:

$$\text{Logit}(Pi/1 - Pi) = \beta_o + \beta_1 x_i + \beta_2 x_i + \beta_n x_i + u_o \ldots\ldots\ldots\ldots (8)$$

Where: β_o: constant ,Pi:The probability of women-owned business is profitable,1- Pi:the probability of women-owned business is not profitable.

- X_i: explanatory variables
- $\beta_1 - \beta_n$:coefficients of explanatory variables
- u_o:residual term

WEP (women entrepreneurs' performance: profit) was assigned a value of "1" if women-owned business is profitable and "0" if not

$$\text{Log}(Pi/1 - Pij) \quad = \beta_o + \beta_1 Ag + \beta_2 mars + \beta_3 Edusta + \beta_4 exp + \beta_5 bustra +$$
$$\beta_6 Accfi + \beta_7 ACCinfra + \beta_8 Gove\ sup + \beta_9 AccINF +$$
$$\beta_{10}\ Acc\ mark + \beta_{11}\ lano + \beta 12\ levt + u \dots \dots \dots \dots \dots \dots \dots \dots \dots \dots \dots \dots \dots \dots \dots ....(9)$$

Where, Pi :the probability of women-owned business is profitable

- 1- Pi :The probability of not women-owned business is profitable

After the relevant data obtained by using marginal effects after logistic analysis method and this study was analyzed the data .STATA 14 was used for analyzing the data.

3.8. Assumption of this study

- The outcome variable must be binary.
- The explanatory variable need not be interval, nor normality distribution, nor linearly related and nor equal variance within each group.
- Logistic regression outcome variable and explanatory variables not linearly related.

3.9. Econometrics model specification test

- **Goodness-of-fit testing:**

  It is an important element of any analysis used to test whether or not the number of expected events from the logistic regression model reflects the number of observed events in the data. Thus, if our model "fits" in some statistical or scientific sense, then we believe it to be consistent with the hypotheses that went into the model. In this stud goodness of fit test was checked by computing the Homers - Lemeshow goodness-of-fit test.

- **Test for multi co linearity**: Multi co linearity means the existence of association between two or more of explanatory variables. This association level might be nil that can be ignored or high that significantly affect the estimation of the parameters. If multi co linearity is perfect the regression coefficient of explanatory variable are undetermined and their standard error are immeasurable.

If multi co linearity is less than perfect the regression coefficient although determinate, posse's large standard error which means the coefficient cannot be estimated with great precision or accurate, (Gujarati, 2003). Also Gujarati stated in (book, 208) zero correlation among explanatory

variables is not occurring in any practical work. The mean of variation inflation factor (VIF) value among explanatory variables are less than 10 indicate absence of extreme co linearity problem among explanatory variables in the regression.

Let Ri^2 denote the coefficient of determination when Xi is regressed on all other predictor variables in the model. It is computed as; VIF (xi) = $\frac{1}{1-Ri^2}$: for i=1, 2…p-1

Where; R^2 is the coefficient of determination in the regression of one explanatory variable (x) on the other explanatory variable (xi).

VIF i = 1 when Ri^2= 0, i.e. when i^{th} variable is not linearly related to the other predictor variables. VIF i→ ∞ when Ri^2 → 1, i.e. when i^{th} variable is linearly related to the other predictor variables. The VIF is an index which measures how much variance of an estimated regression coefficient is increased because of multi co linearity (Gujarati, 2004).

Omitted variable or specification error:

A model specification error can occur when one or more relevant variables are omitted from the model or one or more irrelevant variables are included in the model. If relevant variables are omitted from the model, the common variance they share with included variables may be wrongly attributed to those variables, and the error term is inflated. On the other hand, if irrelevant variables are included in the model, the common variance they share with included variables may be wrongly attributed to them. Model specification errors can substantially affect the estimate of regression coefficients.

Table 3.2: *Variables measurement and Expected Sign*

Variables name	Symbol	Type	Measurement	Expected sign
women entrepreneurs' performance: profit)	wep	Dummy	women-owned business is profitable=1, women-owned business is not profitable=0	
Age	Ag	Continuous	Year	
Materials status	mars	Dummy	Married=1, Single=0	+
Educational status	Edusta		Complete 8th up to 10=0, diploma=1 degree and above=2	+
Experience	exp	Dummy	Less than 4 or year=0,more than 5 year	+/-
Business training	bustra	Dummy	Access to finance=1, 0 if not	+/-
Access of finance	Accfi	Dummy	Access to finance=1, 0 if not	-
Access of infrastructure	ACC infra	Dummy	Access to infrastructure=1, 0 if not	+
Government support	Gove sup	Dummy	Received support=1,If not received support=0	
Access of market	Acc mark	Dummy	Access to market=1, 0 if not	
Land ownership	lano	Dummy	Own land=1,0=not own land	+
Levied tax	levt	Dummy	Tax is fair and reasonable=1,0 if not	-

Source: Own Synthesis from literature (2021)

CHAPTER FOUR

4. DATA ANALYSIS AND INTERPRETATION

4.1. Introduction

This section contains two basic parts, the general characteristics of respondents, analysis and interpretation of data collected from the Micro and Small Enterprises respondents described by descriptive statistics the second part was presented by econometric models to address the research objective. . To achieve the general objective, all were discussed in line with the basic questions posed under the basic question three hundred sixty three (363) questionnaires distributed for sample respondents and the entire questionnaires were properly filled and returned. Sampled respondents those who unable to read and write were supported by data collectors and face to face interviews were used to complete the data. Most of the data gathered were organized in tables followed by discussions. The discussion of the data analysis was begun with background of the respondents. Finally, the chapter is concluded by discussion of the Logistic regression estimates by marginal effects.

Table 4.1 *Demographic Characteristics of Respondents*

Age	Frequency	Percent
Age 18-25	**97**	**26.72**
Age 26-34	**119**	**32.78**
Age 35-43	**104**	**28.65**
Age above 44	**43**	**11.85**
Marital status	Frequency	Percent
Single	109	30.02
Married	254	69.98
Educational status	Frequency	Percent
Grade 8th to complete 10	121	33.33

10+1 to diploma	168	46.28
Degree and above	74	20.39
Experience	Frequency	Percent
Less than or equal l4 years	93	25.61
More than or equal to 5 years	270	74.69

Source: *Field Survey, 2021*

According the table above, majority of the respondents are within the age category of 35-43 years (32.78%) followed by those under the category of 26-34 years (32.78).The remaining 26.72% and 11.02% of the respondents are under the age category of 18-25 years and above 43 years respectively. The marital status of the respondent's shows that the majority is married (69.98 followed by singles (30.02). As presented above table the educational level of the respondents, indicated that most are within the 10+ up to diploma (46.28%) This is followed by those who completed grade 8th (33.33%) and the reaming 20.39% respondents were educational level is degree holder. From this analysis we concluded that women in the enterprise have ability to evaluating cost benefit analysis on their work. Because they are matured and belong in productive age brackets so, in order to increase their performance in MSEs women need some additional support from concerning bodies.

With regard to the work experience of the respondents, the table shows that majority of the respondents (74.69%) have more than years of experience in their work. The remaining 25.61% of the respondents have equal or less than 5 years of service in their enterprise. This analysis in relation to women entrepreneur performance most of the have experienced .However, most of them are not better performance. So some combatable policy and strategy is needed in order to solve this problem. Obviously common understanding those women who have more experienced have better performance.

Figure: 4.1 *Graphical presentation age category of respondents*
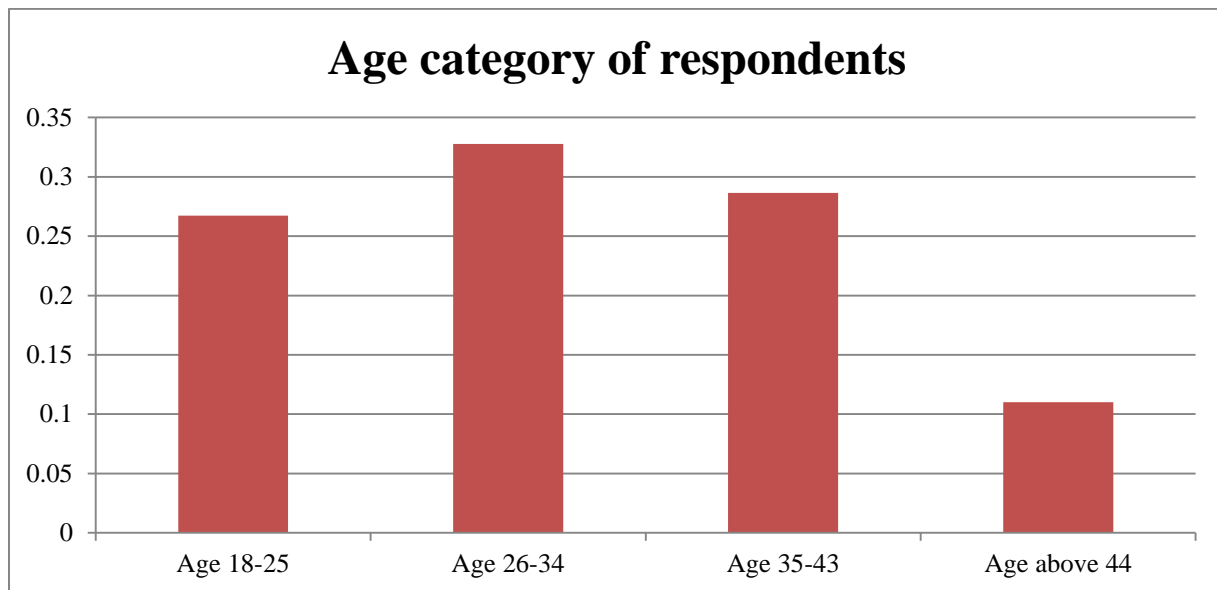
Source: *Field Survey, 2021*

The above graph clearly indicated that most of the respondents age brackets belong 26-34 year (32.78%) next to age brackets 26-34 year (28.67%).The reaming respondent's age brackets 18-25 years and age brackets above 44 years were 26.72% and 11.02% respectively. The above figure clearly indicated that most of them are belongs age brackets as productive, thinking and practical more energetic age brackets. But the level of performance in MSEs is under questionable. So, the researcher from this finding concluded that in addition to productive age, other factors determine the women entrepreneurs' performance on MSEs in particular study area.

Figure: 4.2 *Graphical presentation of marital status of respondents*

Marital status of Respondents

- 109
- 254
- Single
- Married
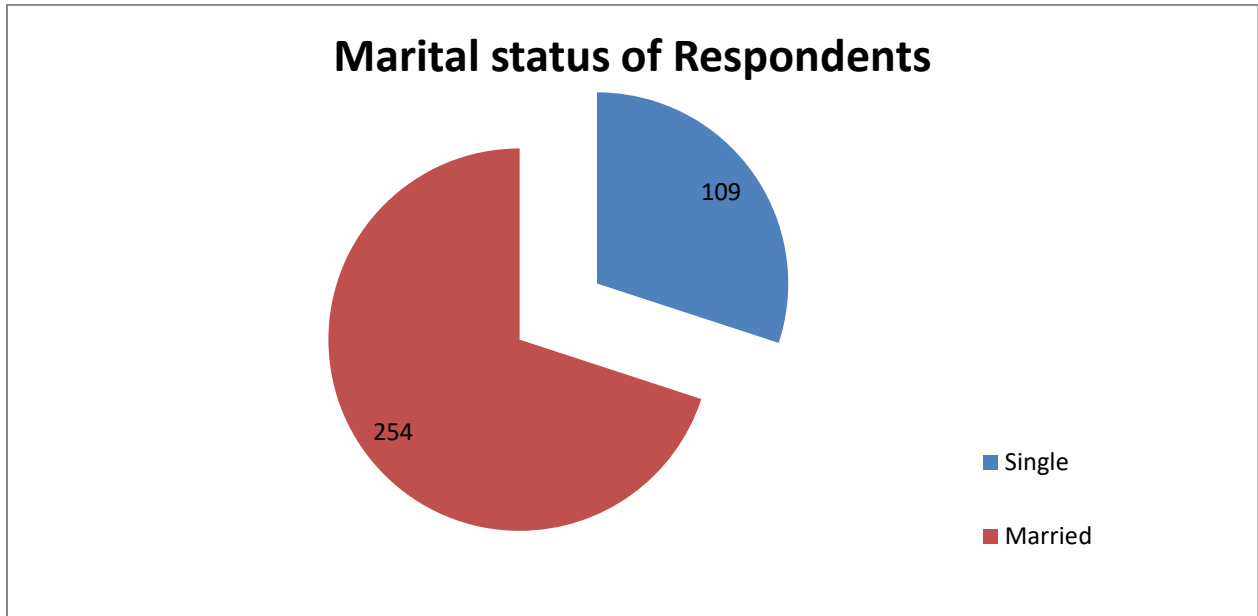
Source: *Field Survey, 2021*

The above fig 4.3 indicated that most of respondent's marital status is married 254 (69.98%) and the remaining 109 (30.02) are single. This figure shown that most of the women are married in the selected MSEs in study area.

Figure 4.3 **Graphical presentation of educational status of respondents.**

Educational status of respondets

	grade 8-10	10+1-Dipiloma	Degrre and above
	121	168	74
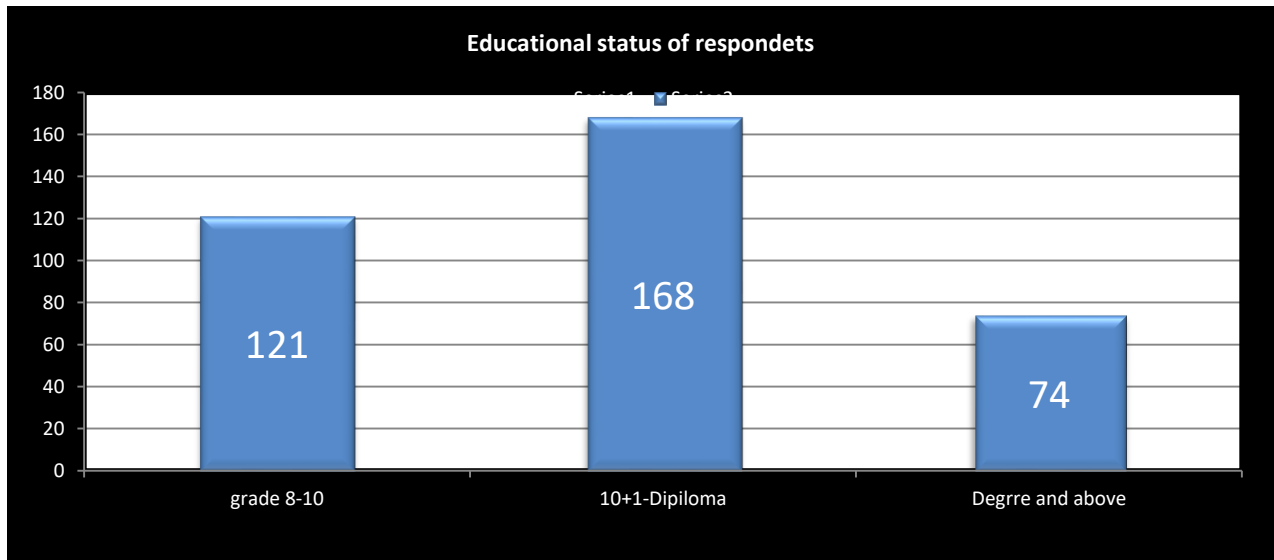
Source: Field Survey, 2021

The above fig 4.4 indicated that most of respondent's educational status is completed grade 10th plus up to diploma level (46.28%) and the remaining 121 respondents and 74 respondents were grade 8th completed up to 10th completed respectively. Most of target women in the study area are ten plus or diploma holder. So they have ability to searching business ideas and strategies.

Figure 4.4   Graphical presentation of work experience of respondents

Work expreience of respondents
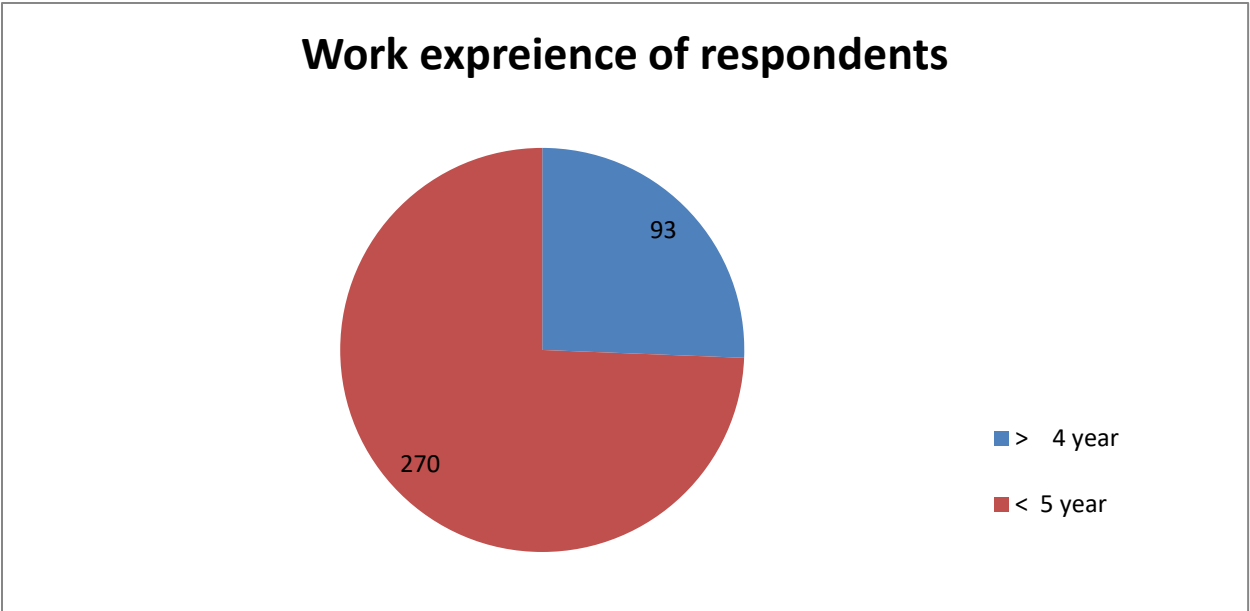
- ■ >   4 year
- ■ < 5 year

Source: Field Survey, 2021

The above fig 4.5 indicated that most of respondent's work experience of enterprise more than 5 year 270 (74.69%) and the remaining 93 (25.61) are work experience of enterprise equal or less than 4 year. This implies that majority of the respondents have five and above five years experiences and which in turn added recognized value for this study.

Table 2.5 Status of women entrepreneur's performance in terms of profitability

No.	Dependent variable	Frequency	Percent
1	women-owned business is profitable	164	45.17
2	women-owned business is not profitable	199	54.83
	Total	363	100

Source: *Field Survey, 2021*

Based on the collected data women entrepreneur's performance in terms of profitability into women-owned business is profitable and women-owned business is not profitable. According table 4.2, indicated that 45.17% out of the total respondents were women-owned business is profitable where as 54.83% of them were women-owned business is not profitable. This table reported indicated that women entrepreneur's performance in terms of profitability is not realized. Thus, table suggested that the problem of Micro and Small Enterprises profitability exist in the study area due to this fact that policy intervention required in the study area.

Figure: 4.5 Status of women entrepreneur's performance in terms of profitability
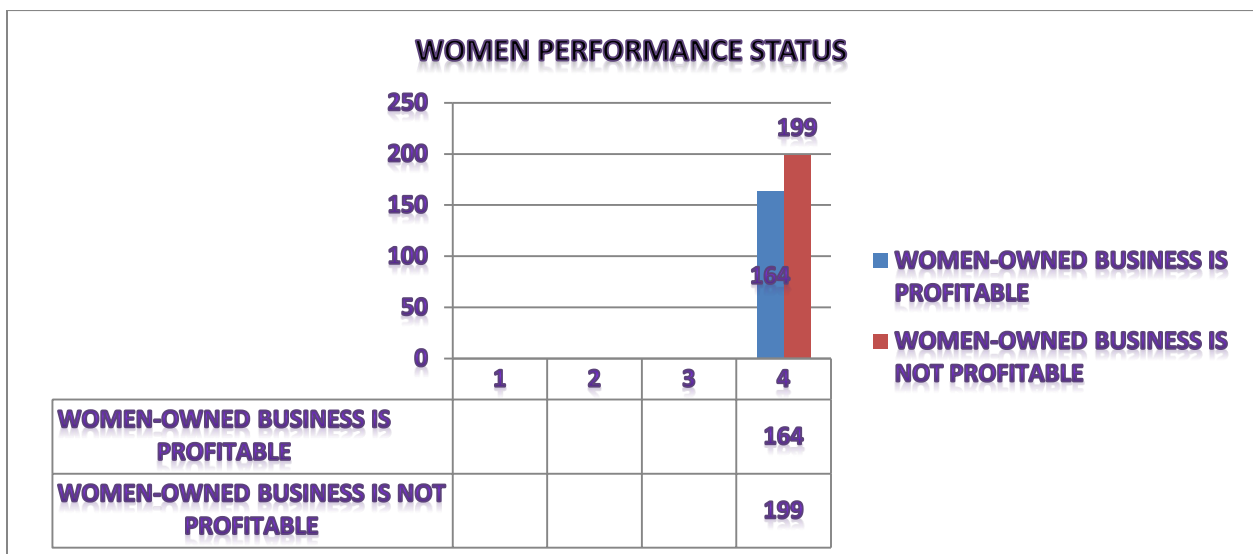
Source: Field Survey, 2021

As indicated in the figure 4.4 above 199 respondents confirmed that women-owned business is not profitable and the rest 164 respondents confirmed that women-owned business is profitable .Thus, fig 4.4 totally showed that most of MSEs are not profitable. That is more than half of respondents agreed women-owned business is not profitable. This figure implies that selected Micro and Small Enterprises women entrepreneur performance in terms of profit not improved.

Table 4.3: *women entrepreneur's performance status by age, material status and educational status*

No.	variables	Category	Profitable		Not profitable		Total		X^2
			Number	Percent	number	%	Number	%	
1	Age	Age18-25	32	8.81	65	17.9	97	26.71	0.7044
		Age26-34	64	17.63	135	37.19	199	54.52	(0.192*
		Age 35-46	47	12.94	57	15.7	104	28.64	1.906*
		Above 44	21	5.78	22	6.06	43	11.84	0.9875
2	Marital status	Single	43	11.84	66	18.18	109	30.02	0.3624
3		Married	121	33.33	133	36.63	254		3.8691*
4	Educational level	Grade 8th-10th	13	3.54	108	29.75	121	33.29	0.9024
		10+1-dipiloma	94	25.89	74	20.38	168	46.27	2.206*
		Above degree	57	15.7	17	4.68	74	20.38	3.147*

Source: Field Survey, 2021, X2 chi square, * significance level at 5%

As it could be studied from table 4.3, Out of the total 363 respondents 8.81% of them are age bracket 18-25 years are women-owned business is profitable. While 17.9% of them are age bracket 18-25 years are women-owned business is not profitable. Out of the total 363 respondents 17.63% of them are age bracket 26-34 years are women-owned business is profitable. While 37.17% of them are age bracket 26-34 years are women-owned business is not profitable. 12.94% of them are age bracket 35-43 women-owned business is profitable. While 15.7% of them are age bracket 26-34 years are women-owned business is not profitable. The reaming 5.78% of them are age brackets above 44 year women-owned business is profitable while 6.06 % of them are age brackets above 44 year women-owned business is not profitable. From the chi-square test it is found that age brackets 26-34 and 35-43 year than age bracket 18-25 and above 44 years women entrepreneur's performance in terms of profitability of 17.63%, 37.19%,5.78% and 6.06 respectively at 5% significance level or age brackets 26-34 and 35-43 more than profitable or better performance than age bracket 18-25 and above 44 years.

As it could be presented from above table 4.3, showed that out of the total respondents 33.33% of them are married women's were profitable business while 11.84% of them are single. From the chi-square test it is found that married are more profitable than single having profitability rate of 33.33% and 36.63 respectively at 5% significance level.

As it could be studied from table 4.3, Out of the total 363 respondents 3.54% of them are educational level are grade 8th and completed grade 10th are women-owned business is profitable. While 29.75 % of them are educational level are grade 8th and completed grade 10th are women-owned business is not profitable. Out of the total 363 respondents 25.89 % of them are 10th plus one up to diploma are women-owned business is profitable. While 20.38% of them are educational level 10th plus one up to diploma are women-owned business is not profitable .The remaining respondents educational level are above degree3.54% are women-owned business is profitable but 29.75% of them are women-owned business is not. From the chi-square test it is found that educational level 10th plus one up to diploma and above degree are more profitability than educational level are grade 8th and completed grade 10th having profitability rate of 25.89%, 20.38, 3.54 and 29.75 respectively at 5% significance level.

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

Table 4.4 *women entrepreneurs working sectors*

Sectors	Sample	Percent
Manufacturing	97	26.72
Construction	28	7.71
Service	68	18.73
Trade	143	39.39
Urban Agriculture	27	7.45
Total	363	100

Source: *Field Survey, 2021*

It is clearly seen from table 4.4 above that majority of the respondents (39.39%) are engaged in the trade. The service sector and manufacturing sector accounts 18.73% and 26.72% respectively. The remaining constriction and urban agriculture accounts 7.71% and 7.45 % respectively. The analysis indicated that most of the women engaging manufacturing sector next to trade. But a few numbers of women engaging in urban agricultural sector compare to remaining sample four sectors.

Figure 4.6: *Graphical presentations of types of sectors respondents engaging*

Types of sectors
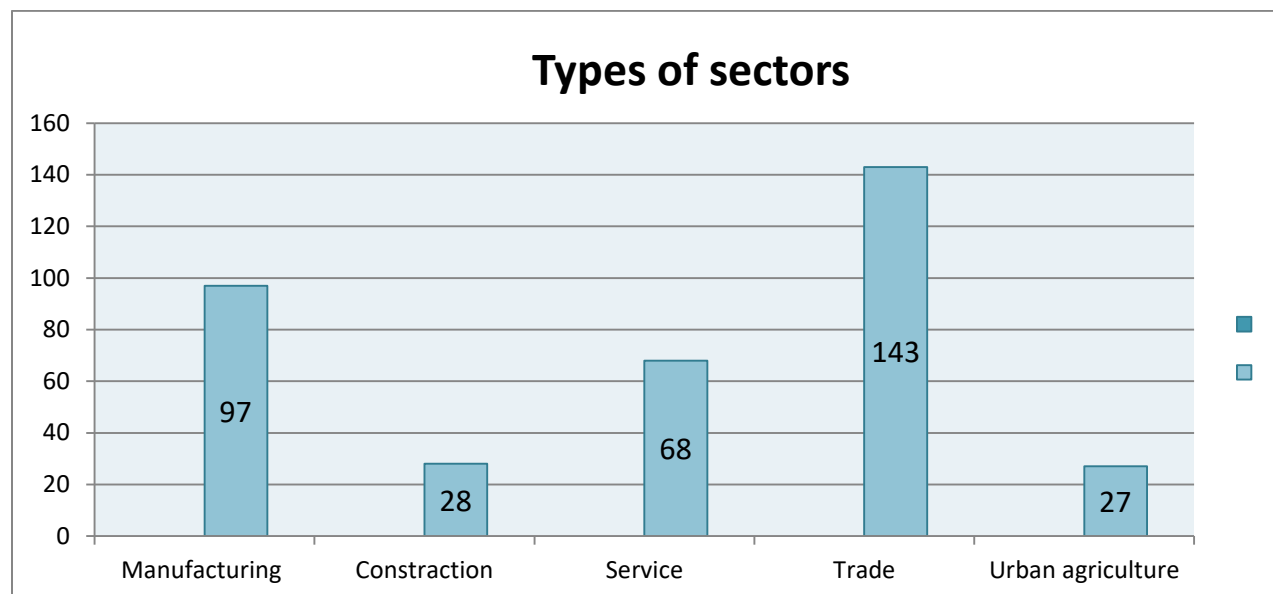
Source: *Field Survey, 2021*

Table 4.5 *Descriptive statistics of demographic profile of respondents*

Women performance status	Observation	Mean	Std. Dev.	Min	Max
Profitable	164	.457	.4575606	0	1
Not profitable	199	.5489	4876606	0	1
Age				0	1
Age 18-25		23.64573	10.15212	18	25
Age 26-34	74	32.4552	11.45210	26	34
Age 35-43	119	39.12543	7.14524	35	43
Above 44	104	45.54265	3.25432	44	57
Marital status					

Single	43	.3052	3.3542		
Married	109	.6998	5.2102	0	1
Educational status					
Grade 8th-10	254	.3333	7.542		
10+1-Dipiloma	121	.4628	5.2102	0	1
Above degree	168	.2039	2.3541	0	1
Experience					
Less than 4 year	74	74.69	3.4256	0	1
More than 5 year	93	.2561	17.3201	0	1

Source: *Field Survey, 2021*

Descriptive statistics that was intended to give general descriptions about the profile of respondents is presented in the above table.

The table reports descriptive statistics of the demographic profile included in the analysis of women entrepreneur performance on MSEs including their mean, standard deviation, minimum and maximum values for the sample of 5 MSEs during the study period. According above table 4.5, women entrepreneur performance is measured by women owned business is profitable or not by indicated proxy variable profit.

Therefore, based on the above table, the mean and standard deviation women owned business is profitability is 45.7%, and 0.345212 respectively. Women owned business is not profitable is 54.3%, and 387660 respectively. This shows that, on average, 45.7% women owned business is profitable and 54.3% is not. Thus, from this, the researcher can conclude that sampled more than half of the five enterprises are not profitable. So, women entrepreneur performance statuses on sampled Micro Small Enterprises are not sound in terms of profitability.

Age

Age was a very important variable in influencing the participation of the respondent. In Africa age is the most important factor determining the extent of rights and obligation one holds or enjoys. The older members of the society were highly respected and had authority on what was to be done. The mean age of the respondents was 34.75 while the minimum age was 18 years whereas the maximum age was 57 years. They have on average more productive the capacity to produce high quality service and able to be productive in increasing profitability on Micro and Small Enterprises.

Marital status

From the total respondents 30.52 % of them were single respondents and 69.98 % of them were married. From this researcher's concluded that more than two third of them are women's in Micro and Small Enterprises are married and have double responsibility to run the business and their family, which cause them difficult to be successful in their business.

Educational status

Educational level of an individual would affect his/her employment opportunity. According (Schultz, 1961) People with higher educational level are said to be the most productive, and thus secure the best jobs and earn more profitable. As presented above the table 4.5, the educational level of the respondent were categorized into three category by completed grade 8th and 10th, 10+ and diploma and above degree 33.33% respondents were grade 8th and 10th, 46.28% were ten plus one and diploma and 20.39 were above degree level of education. This shows that most of the respondents are under diploma and secondary educational level, which causes them less productive in their business.

Work experience

With regard to the work experience of the respondents, the table 4.5 shows that majority of the respondents (74.69%) have five years or more experience in their Micro and Small Enterprises work. It is also clear that 25.31% of the respondents have an experience of less than four year or equal to four year of experience in their Micro and Small Enterprises work. From this, the researcher concluded that most of the respondents are in good performance.

4.2.1. Model Diagnostics for binary logistic Model

Goodness of fit test was checked by computing the Homers and Lemeshow goodness-of-fit was used to test whether or not the model is an adequate fit the data. If the Homers and Lemeshow goodness-of-fit test statistics is greater than 0.05 implies that well-fitting model, if fail to reject the H0 indicated that there is no difference between observed and model predicated values. Implying that model is estimates fit the data an acceptable level. That is well; fitting model shows non significance on Homers and Lemeshow goodness-of-fit test.

If Homers and Lemeshow goodness-of-fit test statistics is greater than 0.05.There for the model is well fitting. So, researchers cannot reject H0, that there is no difference between observed and model predicated values. That is well fitting model shows non-significant on the Homers and Lemeshow (H-L) goodness-of-fit test. In case of current study Homers and Lemeshow goodness-of-fit test statistics is 0.7152 which is greater than 0.05. So this result of Homers and Lemeshow goodness-of-fit test statistics indicated the model fit the data accurately.

4.2.2. Test for multi co-linearity

Multi co linearity means the existence of association between two or more of explanatory variables. This association level might be nil that can be ignored or high that significantly affect the estimation of the parameters. If multi co linearity is perfect the regression coefficient of explanatory variable are undetermined and their standard error are immeasurable. If multi co linearity is less than perfect the regression coefficient although determinate, posse's large standard error which means the coefficient cannot be estimated with great precision or accurate, (Gujarati, 2003).Also Gujarati stated in (book, 208) zero correlation among explanatory variables is not occurring in any practical work. The mean of variation inflation factor (VIF) value among explanatory variables are less than 10 indicates absence of extreme co linearity problem among explanatory variables in the regression model .The multi co linearity of all explanatory variables in this current study was 1.06 .There for all explanatory variables mean of variation inflation factor are less than 10.It is strongly possible to say that no multi co linearity problem in the current study regression model.

4.2.3. Omitted variable or specification error

A model specification error can occur when one or more relevant variables are omitted from the model or one or more irrelevant variables are included in the model. If relevant variables are omitted from the model, the common variance they share with included variables may be wrongly attributed to those variables, and the error term is inflated. On the other hand, if irrelevant variables are included in the model, the common variance they share with included variables may be wrongly attributed to them. Model specification errors can substantially affect the estimate of regression coefficients. For the detection of omitted variable effect run the "ovtest" command in Stata and in result the p-values of Ramsey Reset test or the value of "ovtest" was used to decide the presence of omitted variable bias or not. In this current study the test P-value of Ramsey Reset test 0.5231 which shows that there is no omitted variable effect.

Table 4.6 Regression result

Binary logistic analysis			Marginal effect analysis		
Variables	**Coef.**	**Std. Err.**	**Dy/dx.**	**Std.Er**	**Sign**
Age 25-43	.0080902	.0039321	.0018636	.08433	0.740
Age above 44	.075421	.0425112	.00652	0.4256	0.457
Material status (married)	.711601	.02517529	.2790924	.05697	0.000
Certificate or diploma	.2840656	.1184265	.0663132	.034	0.542
Degree and above	.96565	.186841	.2802523	.0691	0.000
Experience >5	.503109	.2079224	.3462412	.0121	0.00
Have aces to training	.849538	.3093888	.2368225	.04372	0.067
Have Access to finance	.0112899	.0202719	.0526006	.00467	0.001
Have Access to infrastructure	.139024	.5546157	.2321539	.010435	0.000
Government support	.0759977	.3307907	0.17585	.07686	0.819
Have access to market	.6441681	.305376	.1433713	.08445	0.076
Land ownership	.846952	.224347	.2907543	.5159	0.00
Levied tax	-.2117739	.1291577	-.048782	0.2972	0.101

Source: (Survey, 2021)

The first output includes the coefficient and standard errors of logistic model and the second output is the output of marginal effects of logistic model. The coefficient of logistic model does not show marginal effect of independent variable on the variation of the dependent variables; rather it tells as only the sign of each independent variable. On the other hand, in order to infer the effect of each explanatory variable on the likelihood the marginal effect of each independent variable was taken.

Age

Age was .0018636 and its P-value is 0.740. The regression coefficient between age and women entrepreneur performance on MSEs in terms of profitability when one additional year increase the probability of improve the women performance in terms of profitability by 0.1 percent controlling for the other variables in the model but statistically insignificant at 5% of significance Therefore, the researcher failed to reject the null hypothesis that there is positive relationship between age and women entrepreneur performance. This means, there is no sufficient evidence to support the negative relationship between age and women entrepreneur performance in terms of profitability.

Marital status

The marginal effects analysis results show that variable material status for dummy single reference category. A woman that is being married 27.9 percent at 5% significant level probability more likely to be better performance on Micro and Small Enterprises compare to single women. This is due to the fact that married women have more responsibilities of taking care of the family which require them to work while most of single women still depend on the parents hence less motivated to be work. Another justification is this could be because the need for income to provide for families and does not tend to seek far employment opportunities because of concentration on household chores.

Surprisingly additional explanation on this regard it may not be the case that women get married, they have better likelihood of getting better performance on Micro and Small Enterprises. Instead, it may be that they strive to find earing her income before getting married as marriage is believed to come up with responsibilities and most women get married after securing some source of income for future life or looking for one after getting married.

Educational level

Education is important for women entrepreneur performance on MSEs, according to the results in table 4.6 education status had three category included two dummies, grade 8th completed and 10th completed (reference category) , ten plus one up to diploma and above degree level. The women that had attained ten plus one up to diploma education had more probability of being more performance by 28 percent and statically insignificant at 5% level as compared to those who had grade 8th completed up to 10th completed keeping all other variables constant. Women that could attain ten plus one up to diploma had more probability of being women entrepreneur performance better by 28 percent and statically significant at 5% level as compared to those that who had grade 8th completed up to 10th completed keeping all other variables constant. This result confirms with study by Fatima & Muneer, (2018) who reported that women entrepreneurs who are highly educated had sufficiently of experience to run an enterprise was got more profit from the enterprise compare to those who have low educational level. This current study result obvious imply that women educational level earned from education and experiences are considered as a foundation that possess differently and it is essential to recognize divergence in identifying and exploiting opportunity for further compare to low level of education holder women.

Work experience:

Work experience has a significant effect on the likelihood of entrepreneur performance on MSEs agreed with prior researcher expectation. The women being more than or equal to five year experience had better performance than women being less than or equal to four year experience   by 34.6 percent . Working experience is found have positive and significant influence on the performance of women entrepreneurs. It is also confirmed by researcher expectation revealed that a positive relationship between working experience and performance of women entrepreneurs. This result agreement with the study by Muralidharan, & Ravi, (2019) and Khaleque, (2018) who stated that prior business experience had a positive effect on the business performance of the women entrepreneur. Therefore working experience was found to be statistically positive and significantly influence the performance of women entrepreneurs' performance in study area.

Business training

The regression coefficient Business training and women entrepreneur performance on MSEs in terms of profitability women those have business training increase the probability of improve the women performance in terms of profitability by 23.68 percent compare to those who have no Business training controlling for the other variables in the model but statistically insignificant at 5% of significance Therefore, the researcher failed to reject the null hypothesis that there is positive relationship between Business training and women entrepreneur performance. This means, there is no sufficient evidence to support the negative relationship between Business training and women entrepreneur performance in terms of profitability. This finding agrees with previous study by (Khaleque, 2018) state that access to business training is the main factor to influence on women entrepreneurs' performance on MSEs. But not agrees with recent study by Berii (2019) revealed that providing business training for women entrepreneur has negative effect on woman economic empowerment. Justifications for current study result in those women who have opportunity get business training have more performance than those who did not get business training.

Access to finance

The regression coefficient Access to finance and women entrepreneur performance on MSEs in terms of profitability women Access to finance increase the probability of improve the women performance in terms of profitability by 23.21 percent compare to those who have no Access to infrastructure controlling for the other variables in the model and statistically significant at 5% of significance. This findings consistent with previous study by Al-kwifi et al and Rajan et al., (2019) and Khaleque and Salah, (2018) they found that accessibility of finance and women entrepreneur performance on MSEs positively influenced. But this study contrary with previous study by Leszczyński, (2016) found that profitable women business owners relied primarily on their own resource rather than accessibility of finance from other. Explanation behind in this current study imply that the more the accessibility of financial support, would leads to improve women entrepreneur performance on MSEs stated by the respondents. Therefore researcher concluded that accessibility of financial support is precordium for the profitability of women entrepreneur.

Access to infrastructures

The regression coefficient Access to infrastructure and women entrepreneur performance on MSEs in terms of profitability women Access to infrastructure increase the probability of improve the women performance in terms of profitability by 5.2 percent compare to those who have no Access to finance controlling for the other variables in the model and statistically significant at 5% of significance. This study finding in line with previous study by Mwania, (2015) found that access to infrastructure was found to be statistically positive and significantly influence the performance of women entrepreneurs' performance. Interestingly, the positive association implies that women entrepreneurs who have infrastructure are more likely to have better performer in their own business compare to who have no infrastructure.

Government support

The regression coefficient between government support and women entrepreneur performance on MSEs in terms of profitability those who did not get government support the probability of decrease the women performance in terms of profitability by 17.58 percent controlling for the other variables in the model but statistically insignificant at 5% of level .Therefore, the researcher failed to reject the null hypothesis that there is positive relationship between government support and women entrepreneur performance. This means, there is no sufficient evidence to support the negative relationship between government support and women entrepreneur performance in terms of profitability. This findings confirms with the study by Aliyu, & Umar, (2015) found that positively and significantly influence women entrepreneur performance but in this current study found that positively but not statically significant according marginal analysis report. Therefore researcher concluded that government support has a not statistically significant influence on the performance of women entrepreneur performance in the study area.

Access to market

The regression coefficient between access to market and women entrepreneur performance on MSEs in terms of profitability those who access to market the probability of decrease the women performance in terms of profitability by 14.33 percent controlling for the other variables in the model but statistically insignificant at 5% of level .Therefore, the researcher failed to reject

the null hypothesis that there is positive relationship between government support and women entrepreneur performance. This means, there is no sufficient evidence to support the negative relationship between access to market and women entrepreneur performance in terms of profitability.

Land ownership

The regression coefficient Land ownership and women entrepreneur performance on MSEs in terms of profitability women who have l land ownership increase the probability of improve the women entrepreneur performance in terms of profitability by 29 percent compare to those who have no land ownership. This findings consistence with very recent study by Endalew T. (2020) found that land ownership and women entrepreneur performance on MSEs in study are directly and significantly influence women entrepreneur performance.

Levied tax

The regression coefficient between levied tax and women entrepreneur performance on MSEs in terms of profitability those who levied tax women entrepreneur the probability of decrease the women performance in terms of profitability by 4.8 percent controlling for the other variables in the model but statistically insignificant at 5% of level .Therefore, the researcher failed to reject the null hypothesis that there is negative relationship between levied tax and women entrepreneur performance. This means, there is no sufficient evidence to support the negative relationship between levied tax and women entrepreneur performance in terms of profitability. This findings consistent with the study by (Kamunyu & Theuri, 2017) who identified that government regulations on tax   did not significantly influence Growth of Women owned SME's. However, this findings inconsistent with the study by Fatima & Muneer, (2018 ;) and Anjum and Shah, (2019) who reported that government regulation have positive and significant influence on women entrepreneurs performance. The researcher infer that government regulation have negative and insignificant influence on women entrepreneur performance in the study area.

CHAPTER FIVE

5. CONCLUSION AND RECOMMENDATION

5.1. Conclusion

As it has been stated, the study focused on factors affecting women entrepreneurs' performance on MSEs in Jimma town. For this reason, it has been seen relevant literature gathered primary data from 363 respondents on their working MSES in Jimma town. The dependent variable of the study was women entrepreneurs' performance on MSEs in which was categorized into two categories women-owned business is profitable and women-owned business is profitable. The study used primary correctional survey data which is collected from 363 target population.

The binary logistic analysis shows that among the demographic variables, material status and educational status and work experience were significantly related to women entrepreneurs' performance in terms of profit whereas age of the respondents was not significantly related to women entrepreneurs' performance in terms of profit.

Regarding the socio-economic variables included in the model, Access to finance, Access to infrastructure and Land ownership were significantly and positively related to women entrepreneurs' performance in terms of profit s , whereas Business training, government support and , access to market and levied tax were not statistically significant. In addition to this descriptive statistics including Percentages, frequencies, mean, standard deviation, minimum and maximum were calculated and the results are presented in tables. In general, most of the predictor variables included in the regression analysis showed significant effect on women entrepreneurs' performance in terms of profit status in the expected direction, as it is confirmed in most of the research works.

Based on the collected data women entrepreneur's performance in terms of profitability indicated that 45.17% and 54.83% out of the total respondents were women-owned business is profitable and women-owned business is not profitable respectively.

Based on the marginal fixed effect model analysis regression findings, it can be concluded that Experience, Access to finance, Access to infrastructure and Land ownership have positive influence on women entrepreneur's performance in terms of profitability with a positive relationship; which means any goes up or goes down on the value of these variables leads to an goes up or goes down on entrepreneur's performance in terms of MSEs profit.

Based on the marginal analysis result , educational level, material status working experience, access to finance, access to infrastructure and land ownership are the factors that influence women entrepreneurs' performance in terms of MSEs profit. All these factors are the most common once that the present study has been emphasized in the context of the selected MSEs in the study area.

5.2. Recommendations

Based on the findings of this study, the following recommendations were forwarded by the researcher:

- If women entrepreneurs with lower profit take an action to improve their performance as well as to contribute for the town's economy development.
- The researcher recommend if concerning body on MSEs pay attention in order to encourage women entrepreneurs performance to get much access to finance, infrastructure and land ownership which positively stimulate women entrepreneurs performance.
- If women entrepreneurs could get business trainings and experience sharing.
- The researcher also recommends if government and other stake holders link affordable alternative sources of finances for the women entrepreneurs in order to solve their financial problems.

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APPENDIX I

JIMMA UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
DEPARTMENT OF MANAGMENT

Study Title: Factors Affect Women Entrepreneurs Performance on MSEs in Jmma town.

Dear valued respondents,

The survey is about Factors Affect Women entrepreneur performance on MSEs in Jmma town is made up of closed and open ended items. The information you provide will be valuable for the successes of the research project. Please be honest and objective while filling the questionnaire. Dear respondents, your genuine response to the following would have crucial importance to the results of the study. The information you provided is only used for academic consumption and will be kept confidential. I.am appreciates your efforts in given as fed back, and we value your contribution to this research.

 Survey kebele in code: _____

 Instructions

> ➤ Please put "X" mark in the box to the point which highly reflects your idea.
> ➤ Please write your honest answer in the separate provided.

Part 1: Information Related to the Respondent

1.1 Please specify your age: --------------

1.2 What is your marital status? (0 for married and 1 UN married or single) 0 □ 1 □

1.3 Did you complete school?   Yes □   No □

1.4 If answer for the question No 1.3 what is maximum level of education you attained

(0 completed grade 8th-10th, 1 10+1 -diploma, 2 degree and above) 0 □ 1 □ 2 □

Part II: Information related to the women entrepreneur performance on MSEs

2.1 Who initiated and started the business?

Myself and my family's □ 3government □ my friends and others □

2.1 What is your current performance status on MSEs? (0 own business is not profitable and 1 own business is profitable)   0 □   1 □

2.3 If you choose own business is profitable for question 2.2, in which sector are working?

Manufacturing □ Service □ Trade □ Constriction □ Urban Agriculture □

2.4 If you choose own business is not profitable for question 2.2, in which sector are working?

Manufacturing □ Service □ Trade □ Constriction □ Urban Agriculture □

2.5 If you choose own business is not profitable do you to continue?   Yes □   No □

2.6 If you are working now, what is your work experience? Less than four or equal to 4 years □ more than 5 years or equal to 5 years □

2.7 Do you think that your work experience affected an opportunity to profitable? Yes □   No□

2.8 Dou you have access to business training?   Yes □   No □

2.9 If answer for the question No 2.8 is "yes" on average, yearly how much you get training?

2 times □ 3 times □ 4times □ more than 5 times □

2.10 If your answer for question number 2.8 is yes, do you get business knowledge on training?

Yes □   No □

2.11 Do you think that business training is positively contributed for better performance on MSEs?

2.12 If you evaluate the availability of business training in your MSEs, which category is it?

 No □   Few □ Limited □ Excess □

2.13 Dou you have access to   finance? Yes □   No □

2.14 If your answer for question number 2.13 is "yes", where is your finance access?

 From own personal saving □   from families or relatives □   from borrowing MFIs

If any other please specify………………………………

2.15 Dou you have access to infrastructure? Yes □   No □

1.23 If your answer for question number 2.15 is "yes", what type of infrastructure are available, please specify……………………………………………………

2.24 do you think that   infrastructure affect women performance on MSES? Yes □   No □

2.25 Dou you have government support? Yes □   No □

2.26 If your answer for question number 2.25 is "yes", what type of government support you get, please specify……………………………………………………

2.27 Dou you have access to market? Yes □   No □

2.28 If your answer for question number 2.27 is "yes", what type of market access you get, please specify……………………………………………………

2.29 Dou you have land? Yes □   No □

2.30 If your answer for question number 1.27 is "no", how can run your business please specify……………………………………………………

Do you have paying tax?) Yes □   No □

If your answer for question number 1.27 "yes", do you think you're paying amount is reasonable and fair……………………………