



Factors Affecting the Growth of Women Entrepreneurs in Micro and Small Enterprises in Ethiopia

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ABSTRACT

Even though, women entrepreneurs in MSEs contribute a lot for the economic development of a country, there are a number of challenges. This study was focused on factors affecting the growth of women owned enterprises found in Ethiopia, particularly, Haik, Dessie, Kombolcha and Kemissie towns. The study adopted explanatory type of research design to examine the relationship between the dependent and independent variables. Depend on the information obtained from chamber of commerce there were 600 registered women owned micro and small-scale enterprises. Using Yeman sample size determination formula 240 samples were determined and they were selected using simple random sampling method. To find out factors affecting the growth of enterprise the researchers used primary data. It was collected mainly using 5-point Likert scale questionnaires. And it was analyzed using binary logistic regression analysis by SPSS 23 V. The major findings of the studies were from the external factors category socio-political factors, access to premises, and marketing factors found significant for the growth of women owned enterprises but technological factor was not significant. On the other hand, business management factor and training factors were the significant internal factors. Based on this, to solve or reduce the problems of women owned micro and small scale enterprise the concerned body need to solve Socio political problems, marketing problems, business management problems, premises related problems, and training factors need to be solved.

Keywords: Entrepreneurship, Ethiopia, Growth, MSE, Women Entrepreneurs

INTRODUCTION

Micro and small enterprises employ about 60% of private sector workers, make a major contribution in the field of innovation and support regional development and social cohesion. Also, MSEs in most low income countries give a significant contribution to GDP growth and the creation of new jobs (Govori, 2013). Even if women make up half of the world's population, their contribution to the measured economic activity, growth, and well-being is far below its potential. Besides, employment of women in economic sectors has important effects on their life, family and the country as a whole (IMF, 2013). Cultures and values affecting female entrepreneurs in most African countries are almost the same with each theme of factors recurring at each specific country region.

However, from the variation of results shows that religion/cultures, family responsibilities, education/experience and technology may influence the performance of some group of female entrepreneurs in

some country's context (Asma, 2015). The research conducted in Tigray region by Tirfe and Kassahun, (2014) entrepreneurial orientation has highly significant positive influence on growth of small enterprises. This suggests that an entrepreneurial orientation is one of the key determinants to attain above average returns and sustained competitive advantage and growth by taking risks to introduce new and innovative products/services and proactively responding to changing market competition. The study-conducted by Girma (2015), indicated that the personal characteristics of women entrepreneurs in MSEs and their enterprise affect their performance. It also shows that lack of their own premises (land) to run their business, financial access given by micro finances or other lending institutions, inadequate access to business training, stiff competition in the market place, access to technology and access to raw materials were the key economic factors that affect the performance or the success of women entrepreneurs in MSEs. This study also found that access to training, premises, access to market, barrier to legal and political, access to finance and business management were the major growth factors.

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Even though, there are a large number of women in Amhara region, the region does not yet exploit these fertile inputs very well to contribute a lot for economic development. In recent times, there is an extensive amount of literary research devoted to the factors affecting growth of Small and Medium Enterprises. Nevertheless, the bulk of such research tends to concentrate on MSEs in developed countries; very limited studies have provided such research on MSEs in Africa, and even less in Ethiopia particularly in South Wollo Zone and Oromia Zone. This paper fills this gap; it incorporates an analysis of different factors (internal and external) that affect the growth of women's enterprises. Therefore, based on the above problems the researchers tried to answers the following basic questions:

1. What are the major external factors that influence the growth of women owned MSEs in South Wollo and Oromia Zone?
2. What are the major internal factors that influence the growth of Women owned MSEs in South Wollo and Oromia Zone?

Objectives of the Study

1. The general objective of this research was to examine the major factors of growth of women entrepreneurs in South Wollo and Oromia Zone. Specifically, it focuses on:
2. To identify the major internal factors that influences the growth of women leader business in Kombolcha, Haik, Dessie and Oromia Zone.
3. To find out the major external factors that influences the growth of women leader business in Kombolcha, Haik, Dessie and Oromia Zone.

Scope of the Study

This study focused on growth factors of women entrepreneurs in South Wollo Zone (Kombolcha, Dessie and Haik towns) and Oromia Zone (Kemissie Town) in particular. The scope of the study encompasses women entrepreneurs in MSEs, which were member of south Wollo chamber of women entrepreneur in those towns, mentioned above focused on the growth problems faced by women entrepreneurs specifically external, and internal factors running to foster entrepreneurial development. Even though there are different internal and external factors the researchers only focused on the following internal and external business management skill, socio-cultural, marketing, training, premises and technological influence that affect women entrepreneurs overall activities and operations in MSEs

LITERATURE REVIEWS

Different studies have been conducted on factors of SME growth but they show great variations from study to study. The study conducted by Asma(2015), the growth of small firm is erratic phenomena. In different study it is revealed that the rate of fail of new entrant is very high. Performance of new firms in seven OECD countries, they result reveal that about 20-40 percent of entering firms fail within the first two years, while only about 40-50 percent survive beyond the seventh year. One of the reasons they do not survive is that they face several obstacles over time. Empirical studies on factors affecting the growth of SMEs can be roughly divided into two groups: internal factors of the firm and external factors that are beyond the SMEs' control. Scholars have used different approaches to identify the factors affecting the growth of small firms, however it is broadly divided in to two: internal and external factors. Women may also fear or face prejudice or sexual harassment, and may be restricted in their ability to travel to make contacts.

Marketing Factor

Marketing skills has been considered as one of the most effective factor to firm survival and growth. The lack of marketing skills has a negative impact on the success of small businesses (Padya, 2012). Marking factor have significant impact on the performance and influence the continuity and success of the micro and small scale enterprises (Chittithaworn et al., 2011). All types of business enterprises face marketing problems, but these problems are more severe in case of small scale units because of lack of knowledge, adequate funds and lack of experience. Some of the marketing problems commonly faced by the small scale. Usually market constraints and the inability to sell their products and services are listed as one of the most serious obstacles to the starting of business and growth beyond mere subsistence level. (Lense, 2014).

Premisies Factor

A research conducted by Issac and Rahel (2010) indicated that own working place is very important for the success and sustainable growth. Because it creates access to resource and the necessary markets. However, in most case women do not have their own working premises. Women's enterprises tend to operate from inappropriate premises. Business Premises in which MSEs are to display and sell their products is also the major problem affecting the performance of MSEs. Many may sell their products in someone else's shop or from their home. Business location is also important to maximize on passing trade. Regulation of obtaining working premises and bureaucracy in company registration and licensing is the main factor that affects

the performance of MSEs in the town (Lense, 2014). Micro and small-scale enterprises having enough own working premises grow more than those enterprises which have not working premises and selling outlets (Siyoum, 2012). For MSEs, lack of premises is unquestionably a serious problem in the city. Most informal operators do not get access to suitable locations where they can get easy access to markets (HLCLEP, 2006).

Technology Factor

A research conducted by Assefa, (1997.) stated that micro and small-scale firms operating in Ethiopia have faced problems of gaining access to appropriate technologies. Besides, Gebrehiwot & Wolday, (2004) also stated that the small-scale enterprise sector in Ethiopia is constrained by poor production and implementation of appropriate technologies that fit to the sector. Problems in production due to the unfamiliarity of workers with rapid changing technology, lack of coordination of production process and inability to troubleshoot failures on machinery and/or equipment is a critical problem that MSEs (HLCLEP, 2006). The production technologies of many manufacturing SMEs may inhibit flexibility (Gupta and Cawthorn, 1996). In developing countries, SMEs use traditional technology and process, which might be due to the cost of technology, or they have little attachment to technology (Ibrahim, 2007). Moreover, the level of technology in SMEs critically affects their growth and productivity.

Business Management

Management skills are a crucial factor for the growth of SMEs and that the lack of management skills is a barrier to growth and is one of the factors that can lead to failure. Pasanen (2007), suggests that the growth pattern of small firms is associated with their managerial capacities. Bhide, (1992) notes that a shortage of core competence and a skilled top management team is one of the main challenges SME faced. Business management has important role in productivity of enterprises as experienced business managers can take more appropriate measures than the inexperienced ones. In addition to tapping new potentials and expanding business, experienced business managers are better equipped to cope with business risks and uncertainties. Greater experience in business management and coping with risks and uncertainties among the enterprise owners/managers (Elhame, 2014), the direct control of firm management are called internal factors. Such factors include firm size, capital adequacy, credit risk provisioning and efficiency in the management of operating expenses.

Training Factor

The lack of proper education and training, the lack of managerial skills and experience, create difficulties for women performance in their businesses. According to Niethammer, (2013.) limited access to skills and trainings are among the main obstacles when it comes to the success and growth of women businesses. You will be told with 100 to certainty that the poor have to trained before they can do anything. The poor cannot budget, they cannot save; it is useless to offer anything to poor women, they have no skills. The poor have skills or they could not have been able to serve. They know what to do. All you have to give them is access to capital." This expression shows that training is very important to those persons who have no skills or knowledge of what they want to do (Gebbru, 2002). Preparation of viable plan, training related to skills and awareness creation plus accounting and bookkeeping practices play a significant role especially for success of new entrant in their business. Thus, lack of managerial and technical knowledge and other business skills have limited the growth of MSEs and then their developments (Belay et al., 2015). Inadequacy of education and training leads to improper record keeping or rather say no record keeping at all (Ishengoma et.al,2007 and Nkonoki, 2010).

Socio-Political Factors

Most women have little access to policymakers or representation on policymaking bodies. Large companies and men can more easily influence policy and have access to policymakers, who are seen more as their peers. Women tend not to belong to, and even less reach leadership positions in, mainstream business organizations, limiting their input into policymaking through lobbying. Women's lack of access to information also limits their knowledgeable input into policymaking (UNECE, 2004). Robertson (1998). OECD (2002), ILO (2008) cited in Mulugeta(2010) added that the key factors that affect women entrepreneurs' performance especially in developing continents like Africa are vulnerability of women to adverse effects of trade reform; restraints with regard to assets (land); lack of information to exploit opportunities and Poor mobilization of women entrepreneurs. Lack of management skills; lack of awareness among young women of entrepreneurship as a career option; conflicting gender roles; gender inequality, inappropriate technology and constraints at the legal, institutional and policy levels are another factors. Due to various discrimination that the women have based on their gender such as violence against women (rape, domestic violence, women's trafficking etc), harmful traditional practices (early marriage, etc.), son preference, they are subjected to poor health, which

poses grave health risks (Ethiopia national report, 2004).

RESEARCH METHODOLOGY

The research used explanatory research design. It was used to find out the main factors, which affect the growth of micro, and small-scale women owned enterprises. For this study, the researchers used quantitative types of data, which helps the researchers to analyze the impact of each factors on the dependent factors. Regarding to the source of data, primary data was used to manipulate the relevant information. The primary sources of data were gathered from; (a). Women entrepreneurs using 5 point Likert scale questioner developed by reviewing different literatures. A total of 600 women registered as a member of the chamber up to December, 2017 was used as a population of this study. Those women who registered in the chamber of women entrepreneur were almost all engaged in retailer business. Yamane (1967:886) provides a simplified formula to calculate sample sizes. Based on this formula, the sample size of the target population was calculated. Since the target population was 600 women entrepreneur out of these a sample of 240 were selected with a margin error of 5%. The data analysis and interpretation carried out by using binary logistic regression. It was used to find out the major factors affecting the growth of women enterprise.

Reliability and Validity of the Data

The Cronbach's alpha coefficient for the instrument was found as 0.885, which is reliable, and the instruments are consistent with the objectives of the study. Therefore, based on the test, the results for the items are reliable and acceptable. Some items were added while others were dropped based on their valuable recommendation. As other items were reformulated to become more accurate to enhance and modify the study tool. VIF is less than ten so that the independent (variable) is accepted. The tolerance is greater than 0.2 so that the independent variable (factors) is accepted. The tolerance and VIF are all quite acceptable.

DATA ANALYSIS AND DISCUSSION

Binary Logistic Regression

Since the dependent variable growth is dichotomous (survival 0 and 1 growth), binary logistic regression model was fitted. Logistic regression was applied to examine the relationship between growth of enterprise and a set of predictor variables (socio economic, marketing, and training, technology, entrepreneur and premises). For the analysis of such data Logistic, regression was applicable to examine the relationship between women entrepreneur growth and a set of predictor variables.

Generally, the logistic regression model explained is in the following way:-

$$\log 1 - P(i) = \ln(odds) = B0 + B1X1 + B2X2 + B3X3 + B4X4 + B5X5 + B6X6$$

The odds ratio is the factor by which the odds of growth change per unit change in the Ith independent variables, controlling the effects of other variables.

Data Analysis and Interpretation

During the utilization of binary logistic regression in this study the dependent variable enterprise growth is coded as 1 if the enterprise were growing and otherwise a value of 0 if the enterprise were survival. In the application of binary logistic regression enter method was used and sets of explanatory variables namely socio economic status, entrepreneur, training, marketing, technology and premises factors in to the model. The result of logistic regression is presented in table 4.1.

The model summary table 4.1 shows the selected independent or explanatory variables (socio-political, marketing, technology, training, business management, and Premises) together explain the dependent variables (the growth of women enterprise) between 24.9% to 33.6% of the dependent variables variability.

Table 4.1: Model Summary

Model Summary			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	222.647 ^a	.249	.336
a. Estimation terminated at iteration number 5 because parameter estimates changed by less than .001.			

Table 4.2 Hosmer and Lemeshow Test

Hosmer and Lemeshow Test			
Step	Chi-square	df	Sig.
1	15.400	7	.652

Source: Own Research Survy.,2018

As shown in the above table 4.2 Hosmer and Lemeshow (1989) test summarized the results and obtained for the expected to goodness of fitted equation. As it is observed from the table 4.2, P-value = .652, which is greater than the level of significance $\alpha=0.05$, hence data fit the model well. Therefore, logistic regression model is a good fit.

Lense, 2014) finding which indicated that the micro and small-scale enterprises having access to training showed better growth rate than those don't have. Premises related factors on the other hand, indicated that $\exp(B) = .360$, 95% = CI (.167 to .776) which means that the growth of enterprise can be decreased 0.360 times if premises related problem is not solved.

Table 4.3. Binary Logistic Regression Result

Variables in the Equation		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
								Lower	Upper
Step 1 ^a	Socio-political category(1)	.934	.445	4.394	1	.036	2.543	1.063	6.088
	Marketing category(1)	-1.165	.464	6.313	1	.012	.312	.126	.774
	Technology category(1)	.731	.406	3.242	1	.072	2.078	.937	4.608
	Training category(1)	-2.047	.370	30.535	1	.000	.129	.062	.267
	Business management category(1)	.814	.376	4.678	1	.031	2.257	1.079	4.719
	Premises category(1)	-1.021	.392	6.792	1	.009	.360	.167	.776
	Constant	.986	.424	5.413	1	.020	2.680		
a. Variable(s) entered on step 1: socio-political category, marketing category, technology category, training category, business management category, premises category.									

Source: Own Research Survey, (2018)

As output of the binary logistic model indicates, five explanatory variables are significantly affecting the probability of MSEs growth. Whereas the rest 1 of the 6 explanatory variable was found to have no significant influence on MSEs growth. The effect of the significant explanatory variables on MSEs growth in study area is discussed below.

Binary Logistic regression analysis with 95% CI was used to assess the relative effect of independent variables on the dependent variable. In multivariate analysis, marketing factor indicated that $\exp(B) = .312$, 95% = CI .126 to .774) which means that the growth of enterprise can be decreased 0.312 times if marketing related problem is continued. This result was similar with the study conducted by (Desta, 2015, Lense 2014 and Admasu, 2012). The marketing factors showed statistically significant effect on the growth of micro and small scale enterprises; training related factors also indicates $\exp(B) = .129$, 95% = CI .062 to .267) which means that the growth of enterprise can be decreased 0.129 times being growing if training related problem is continued, and it was found significant. This result was similar with (Solomon et al., 2016 and

This finding is similar with (Haftom, 2014, Admasu, 2012). They found out that enterprise that does not have their own working premises shows lower growth rate than those working on their own premises. Business management and entrepreneurship related factors also indicated $\exp(B) = 2.257$, 95% = CI 1.079 to 4.719) which means that the growth of enterprise can be improved 2.257 times being growing if business management and entrepreneurship related problem is solved, and it was found significant. The finding is similar with (Lussier and Halabi, 2010), which showed that the business management factor have positive and significant effect on the performance of an enterprise. Technology related factors which indicated that $\exp(B) = 1.877$, 95% = CI 1.320 to 2.670) which means that the growth of enterprise can be improved 1.877 times being growing if technology related problem is solved, but this variable was found insignificant and it was not included in the model.

CONCLUSION

Women entrepreneur in the chamber of commerce have a great gap of training which affect the growth of their firm. The branch office of women entrepreneur had no link with training delivering institutions like Wollo University, TVET institutions, children and youth

office and the like which is affecting the growth of the enterprise negatively and significantly. Poor business management is also the problem for the growth of women owned enterprises. Lack of market related knowledge and information is a serious problem that most of women owned MSE. The issue of land provision and the land lease system has constrained the chance of micro and small enterprises success negatively. Technology related factors found statistically not significant factor for the growth of women owned micro and small-scale enterprises.

RECOMMENDATIONS

Operators need new marketing knowledge and skills to enable women entrepreneur maintain their existing markets and enter in to new market. The stakeholders need to give market information, providing training on product development, establishing marketing channels, organizing trade fairs, business visits and communications. Moreover, creation of trading houses, enterprises clustering, preferential purchasing of the services/products of the enterprises. TPI institutions/university and colleges should provide both technical and business trainings to MSEs so that these entrepreneurs can with stand competitions, develop entrepreneurial sprits, improve managerial skill in such a competitive business. The government and other stakeholders should provide basic business and financial management skills as this will enable the study areas MSEs owners (operators) to make informed business decisions. The MSEs development office and the chamber of women entrepreneur office in collaboration with the municipality should strive for the MSEs to have own working premise or construct shades and avail them at fair rent. The government body need to encourage women entrepreneurs and maintain good or favorable socio political situations to women entrepreneurs.

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