

**ST. MARY'S UNIVERSITY  
SCHOOL OF GRADUATE STUDIES**



**FACTORS AFFECTING THE PERFORMANCE OF WOMEN  
ENTREPRENEURS (In Case of WEDP members)**

**BY  
DAGIM ANIMAW**

**A THESIS SUBMITTED TO ST.MARY'S UNIVERSITY, SCHOOL OF  
GRADUATE STUDIES IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE DEGREE OF MASTERS OF PROJECT  
MANAGEMENT**

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## ACRONYMS

|              |   |
|--------------|---|
| <b>AAWEA</b> | Addis Ababa Women Entrepreneurs Association           |
| <b>ADCSI</b> | Addis Credit & Saving Institution S.C                 |
| <b>AfDB</b>  | African Development Bank                              |
| <b>AWEP</b>  | Alliance of Women Entrepreneurship Program            |
| <b>AWIB</b>  | African Women in Business Initiative                  |
| <b>BDS</b>   | Business Development Service                          |
| <b>CSA</b>   | Central Statistical Agency                            |
| <b>CWBR</b>  | Center for Women Business Research                    |
| <b>DBE</b>   | Development Bank of Ethiopia                          |
| <b>FDI</b>   | Foreign Direct Investment                             |
| <b>GDP</b>   | Gross Domestic Product                                |
| <b>GEM</b>   | Global Entrepreneurship Monitor                       |
| <b>ILO</b>   | International Labor Organization                      |
| <b>MFI</b>   | Micro Financial Institutes                            |
| <b>MSEs</b>  | Medium and Small Enterprises                          |
| <b>MoFED</b> | Ministry of Finance and Economic Development          |
| <b>OCED</b>  | Organization for Economic Cooperation and Development |
| <b>SMEs</b>  | Small and Micro Enterprises                           |
| <b>SSA</b>   | Sub Saharan Affairs                                   |
| <b>UNDP</b>  | United Nations Development Program                    |
| <b>USA</b>   | United States of America                              |
| <b>UNCTD</b> | United Nations Trade and Development                  |
| <b>WB</b>    | World Bank  |
| <b>WTO</b>   | World Trade Organization                              |
| <b>WED</b>   | Women Entrepreneurship Development                    |
| <b>WEDP</b>  | Women Entrepreneurship Development Project            |

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## **ABSTRACT**

*This study assesses the major factors affecting the performance of women entrepreneurs in Women Entrepreneurship Development Project. It also addressed the characteristics of women entrepreneurs' and the driving forces behind them to start their own business, supports given to women entrepreneurs by Women Entrepreneurship Development Project and other institutions. A sample of 142 women entrepreneurs engaged in 5 sectors was taken for the study using stratified and simple random sampling. In the process of answering the basic questions, a questionnaire that include demographic profiles, characteristics of women entrepreneurs and their enterprises, factors that affect the performance of women entrepreneurs and the supports that women entrepreneurs acquire through Women Entrepreneurship Development Project and other Institutions were designed in a closed ended and likert scales. Interviews were held with top officials of micro finances and Women Entrepreneurship Development Project officers. After the data has been collected, it was analyzed using simple statistical techniques (tables and percentages) and descriptive statistics (mean and percentage). The results of the study indicates the personal characteristics of women entrepreneurs and their enterprises in Women Entrepreneurship Development Project are they have 4-5 family members engaged in trade sector in the form of a sole ownership and also provided opportunity generated by their businesses. It also shows that the driving force to start their own business are absence of other alternative for income. The major economic factors that affect women entrepreneurs are lack of own premises or land to run their business. The study also found that conflicting gender roles is the major social factors that affect these entrepreneurs. The legal and administrative bodies are required to create an enabling environment for the growth and development of women entrepreneurs, but this study found that access to policy makers, amount of tax levied and request of collaterals were the main factors that affect women entrepreneurs. The study also found that planning and financial reporting training, technology support, raw material supports and financial supports were the main challenges of the entrepreneurs.*

*Based on the major findings, recommendations were forwarded to Addis Ababa women entrepreneurs, to sectorial associations, to finance institutions, to educational institutions and to concerned government bodies.*

**Key Words:** *Characteristic, Factors, Entrepreneurs, Performance*