

**THE INVOLVEMENT OF EDUCATED WOMEN IN MICRO &  
SMALL ENTERPRISE**

**(IN CASE OF EMDIBR TOWN)**

**A RESEARCH PAPER SUBMITTED TO THE DEPARTMENT OF  
MANAGEMENT PARTIAL FULFILLMENT OF THE REQUIREMENT  
FOR THE BACHELOR OF ARTS (BA) DEGREE IN MANAGEMENT.**

**COLLEGE OF BUSINESS AND ECONOMICS**

**DEPARTMENT OF MANAGEMENT**



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**April 2025**

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## **AKCNOWLEDGEMENT**

Above all, it is the grace, mercy, fully, forgiveness, help and kindness of the almighty of God and who has made me still alive and achieves success and courage to go through all the difficult time.

Secondly, I have no enough words that express my deepest gratitude and profound thanks to my senior essay advisor Mis.Kassayenesh for giving her sound and constructive advice and helping me in all side of my weakness to the success of this paper and I like to say, God bless him and his family in every place.

Thirdly, I would like to extend my heartfelt thanks to my Family, help me financially and ideas from start of my education to the end of this education and ,all my friends I appreciated.

Lastly, but not the least my heartfelt thanks goes to all those who credited to the successful completion of this paper.

## **ABSTRACT**

*For development of any country, the role of women education is the crucial one, especially for third world countries like Ethiopia. It is obvious that Micro and Small enterprise having active women participation had been playing a prominent role in poverty alleviation and local economic growth. Thus, the main purpose of this study is to examine the involvement of women education in micro & small enterprise case of Emdibr town. To conduct this study the data was collected from primary and secondary sources . The primary sources are questionnaire and interviews while secondary sources are different books. On the data to be collected descriptive analysis such as percentage, tables were used to come up with major findings. Based on the results the study was reached into conclusion that educated women 's has a positive impact on economic development even if girls were always been in a disadvantageous position in terms of access to and success in education. Therefore, the researcher recommended enhancing women 's education that promotes women participation in micro & small enterprise , developing economic policies and providing social and economic safety and security of women 's.*

**Key words: micro and small enterprise, women education.**

## **ACRONOMYS AND ABBREVIATION**

<b>CSA</b>	Central Statistical Authority
<b>ESPS</b>	Ethiopian Society of Population study
<b>FDRE</b>	Federal Democratic Republic Of Ethiopia
<b>GPI</b>	Gender Parity Index
<b>GER</b>	Governmental Enrollment Rate
<b>MSE</b>	Micro & Small enterprise
<b>PASD</b>	Plan for Accelerated and Sustained Development

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## CHAPTER ONE

### INTRODUCTION

#### 1.1 Back ground of the study

Throughout history, it has been witnessed that whatever domination and suppression existed, people formed all sorts of means to break chains of the domination .The struggle for women's equal right and for their full participation in all forms of decision making mechanisms is not an exception.

Women for centuries have been voicing their concerns about legislation government policies, traditional customs and religious beliefs. Which have been instrumental to bring women subordinate status. Despite the value of education and its effect on economic growth. Women's subordinate status is still a serious problem due to gender role of female children is one of the most eligible reasons for not expanding on their education. By means of investing on women education. The position of women in economic, social, cultural and political life increases (Ethiopian population studies,2008)

Even though FDRE give much attention to women and include women as central issue on PASD to liberate woman from productivity task their participation in the labor force in social and political process of the country which include increasing woman education but situation woman in Ethiopia is much different from those many part of Africa.(EPRDF, 2005)

It is widely known that education enhance labor market productivity and income growth but educating woman also has beneficial effects on measure of social well- being not measured by the market rising level of education. Improve women's productivity in the home which in them can increase family, health child survival and investment in children capital.(world bank,2008)

Ethiopia is located in the horn of Africa. It is the only country of Africa that escaped western colonization. Yet today, Ethiopia remains one of the world's poorest countries with a population size exceeding 100 million people, 78 percent of whom live on less than 2 dollars per day (Ethiopian society of population studies;2008)

Ethiopia's struggle with poverty and slow development is inextricably tied to its history of conflict, current drought and environmental degradation. This situation is further complicated by deep traditional social and economic patterns that place powerful constraints on the rights of women and their opportunities to direct their own lives or participate in all that contribute to community and national development (Ethiopian society of population studies -2008)

The Ethiopian government in partnership with many non-governmental organizations has targeted the needs of women in its efforts to meet the United Nations Millennium Development Goals. Although women's rights are protected by the Ethiopian constitution, male dominance remains the order of the day in both public and private spheres. Education clearly impacts social benefits experienced beyond the individual family. These benefits range from fostering economic growth to extending the average life expectancy in the population to improving the functioning of political processes (Emily Gretland, Benjamin Robinson, Tasmia Baig;2014)

Although women consist of half of the country's population and have a high contribution to the economic development and welfare of the society, they do not equally benefit from the national wealth. The Ethiopian education and training policy is a major document that aims to provide education and enable the removal of attitudes, stereotypes and practices that negatively affect women's education. (Hareg, 2005)

## **1.2 Statement of the problem**

Women in Ethiopia have been subjected to various forms of gender-based discriminations. Under traditional customary rules and practices which may have impacts on economic, political and social status of women in the country. (Emily Gretland, Benjamin Robinson, Tasmia Baig;2014);

Women constitute more than half of the population of Ethiopia. But their environment rate and their participation in education and involvement in micro & small enterprise is very low when compared with males. This is because of cultural and social-economic factors. However any

effort made without recognition of women participation without bring the expected result in terms of production growth and development (MOE. 2003. E.C)

Young female's service considerably less education than young males in almost every developing county. Women's enrolment in primary and secondary education is lower than that are men by at least 10%. This educational gender gap is the greatest in poorest countries of our continent.

Education is corner stone of women empowerment .because in enables them to respond to opportunities. To challenge their traditional roles and to change their lives despite the clear advantage of female education, parents tend to prefer to educate their sons. Across role in life is perceived solely as a link to the house hold and thus formal education may be seen as waste of resources.(MOE. 2003. E.C)

Education of women is one of the most cost effective means of improving structural challenges. Studies by UN, WB and other agencies have concluded that the social benefit alone of increased education of girls more than sufficient to cover its cost. Even before considering the added earning power this education bring (Todaro-2002)

Since high population growth rate is major factor that causes back ward ness for countries like Ethiopia women's role status have a direct concern on reproductive and contractive use knowledge. Health care system and nutrition which results in decline of the total fertility rate. Therefore participation in micro& small enterprise has not been valued in Ethiopia. Women have relived their fair share of the national wealth. And also it is hard fact to widen the access of woman to education training other services and also to narrows the gender gap in education. (world bank;2008)

Even if there are favorable condition for increasing school enrolment due to commitment of government toward improving education opportunities to improvement is still benefiting male more than female. (Todaro-2002)

Therefore the educational gap between male and female severely affecting and hindering the development of country ,and also in Emdbir town the problem is prevalent and visible that need urgent response from the government.

So in this study an attempt will be made to find out involvement of educated women in micro & small enterprise by raising the following questions.

Why woman participation in micro & small enterprise is very low when compared with male

Why women education is so important for their participation in micro& small enterprise

How can women education aid micro &small enterprise

### **1.3 Objective of the study**

#### **1.3.1 General Objective**

General objective of the study is to investigating woman participation of education to examine its involvement in micro & small enterprise in case of Emdibr town.

#### **1.3.2 Specific objective**

The specific objective of the study includes:

Assessing involvement rate of female in relation to their male counterpart in micro and small enterprise

To evaluate challenge facing and benefit gaining of woman in micro &small enterprise.

To evaluate the importance of women education to participate in micro and small enterprise.

### **1.4 Significance of the Study**

Educating woman benefits the whole society. Educating women has a more significance impact on poverty reduction than men's education. By identifying the problem why women's drop out and make reputation and it is involvement on micro & small enterprise. It could be possible to create awareness in the society although there is affirmative action at all level of education to increase women's participation there is still unsatisfactory change.

The study will have significant contribution in providing information for responsible bodies by recommending possible solutions by initiating for further study in the area, can solve the problem, and will be bring change.

### **1.5 Limitation of the study**

In the real world where we are, living every aspects of activity faces some difficulties while it has been undertaken. Therefore, this study had meeting with some difficulties to its completion. For the development of this research, these difficulties are such as lack of finance, absence of adequate and recent literature in the study area, which forces to spend much time and effort on developing the research.

### **1.6 Scope of the study**

The finding of the study was examining on the involving of educated women in micro& small enterprise in case of Emdibr town by using both primary and secondary data. The scope of the study also limited to identify many problems of woman education and its involvement in micro& small enterprise.

### **1.7 Organization of the Study**

Generally this study consists five chapters, these are: chapter one deals with introduction about the whole study which includes back ground of the study, statement of the problem, objective of the study, significance of the study, limitation of the study, scope of the study and finally organization of the study. Second chapter deals with the views of related literatures from different sources like the previously worked research and different published materials. The third chapter deals with methodology used. The fourth chapter is concerned with discussion part. Which is finding of the study. Finally in chapter five the conclusion of the study is given and some recommendation were raised based on identified problem.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1. Terminologies of concepts and Definition

Education has been a central focus of women seeking to improve their conditions and to rise their status for enterprise. Education imparts skill that created options for the individual in economic, social and political life. It is an instrument for attaining high status positions. Education earns experts. The education system is also one of the most important institutional components of gender system.

Education can mobilize the respect fullness of women to contribute most effectively though their surroundings. Therefore women's should be fully involved in human resource development. (Gender library, 1999)

Women are central core to development process. In Africa they comprise over 50%of adults population which is the same as that of Ethiopia produce 90% Of food processing, raise children and maintain the house hold (ibid)

#### 2.2 Definition of Education

Education is an investment in human capital and social development and serve as route for the transmission of culture from one generation to another and it consist of element as presentation ,innovation and replacement of harm full tradition by use full ones.(International encyclopedia of the social science 1967)

Hegel's logic is a search for the external forms of reason, this philosophy of nature is attempted to trade those abiding forms internal process of manifestation. Hence all forms of social life all hum institution each its educational value reminds educations.

On the other hand houses through argues that there are three important destination of education being carried on independently of one another but that in all education three factor need to be taken into account

A. The internal impulse to growth which ascertains determinate direction depending on the original nature of child.

B. Shaping the influences of physical environment making it self-sufficient through personal experience

C. The modification of the child national by means of leaching with the view to social leads. Additionally he defined education as learning of adoption to environment lacks theory of language he also defined education on his through written in 1996 as natural and universal function of society that many generations reading are divided into six categories.

## **2.3 Education and Economy**

Education is an investment that has certain economy return and titled with traditional economic variable.

There are difficulties in attempting to see the relationship of education to the economy. These are.

1. The improbability of adequately measuring the external economic of education.
2. The fact superior income of educated person especially in underdeveloped country may be and often is due to traditional class and case to influence for monopolistic controls with the educated class may have varies fields of production.
3. The possibility that the economic advantage of education portion of the population is due to an intrinsic superiority. Education has consumption side as well as an investment component. The consumption aspect of education unfortunately least than in the advanced countries, whereas consumption aspect of education can be born more easily (Benson, 1963)

### **Education and its Economic Value**

Education has an economic value to cultivate and to discover potential talents. the capabilities of children and matured students can never known until they have been known as cultivated. Schooling increases the capability of people to adjust changes in job opportunism associated

with economic growth. Schooling in this connection is valuable because it is a source of flexibility in making occupation and adjustments. (Todaro, 2002)

## **2.4 Investment in Female Education**

Female's education has high social rates of return. It is widely claimed that educated women marry later, want fewer children and are more likely to use effective methods of contraception. The more educated the mother, the lower is material mortality and healthier is the child. It is estimated that child mortality falls by about 8% for each additional year of parental schooling for at least the first eight to ten years of schooling. (M. Anne Hill; 2006)

## **2.5 Why Female's Education is Important**

Young females receive less education than males in almost all poor countries. So closing the educational gender gap by expanding educational opportunities for women is economically desirable for four reasons.

1. The rate of returns on women's education is higher than that of men's in most developing countries.
2. Increasing women's education not only increases their productivity on the farm and in the factory but also results in greater labor force participation, later marriage, lower fertility and greatly improved child health and nutrition.
3. Improved child health and nutrition and more educated mothers lead to multiplier effects on the quality of a nation's human resource for many generations to come.
4. Because women carry all the proportionate burden of the poverty and hardship that pervade developing societies. Any significant improvement in their role and status via education can have an important impact on breaking the victims' cycle of poverty and inadequate schooling (Todaro-2002)

Education has enormous importance both in creating skills and in guiding people. Whatever their talents, into their most productive roles education helps human beings to discover and utilize materials and resources that previous generations did not appreciate or improve in efficiency.

include large category of potentialities variously described as technology, innovation, improvement, in equality of labor force and education itself (Benson, 1963)

## **Education and Economic Development**

In the process of economic development an important shift involves around education. It has a permanent place in the in the economist on human capital and modernization progress. Since the private financial return of education is quite substantial.

The fundamental contribution of education on economic growth is to increase the level of skill, talents, knowledge and experience of people to be more enabled in the work force (Benson, 1963).

### **2.6 The need for Gender Analysis in Education**

There are many reasons that we need gender analysis in education some of which are

1. Gender equity is the priority for all. Development practitioners
2. Including between sexes. However the reality show that are discriminated against boys. For example An even distribution in all levels of education.
3. Enrollment level of girls is lower than boy and the gap is being increased in many counties and high dropout level.
4. The level of literacy rate is too low for girls (ESDP III, p.15).

### **2.7. Demand for Education**

Research into the constraints to girls schooling explains the persistence of gender gaps.

Girls in poor house hold are particularly likely miss out on schooling because of the perceived and actual opportunity cost (ESDP III, p.15 ().)

#### **Opportunity costs**

The opportunity costs of girls schooling are high for poor households in developing countries and often exceeds the opportunity costs of boys schooling .opportunity costs include lost choice.

The cost of education to households affects both the enrollment and dropout rates. Even when girls are attending school they are still required to help with household chores. Which hamper their achievement in school and thus their possibility of continuity in education unforeseen incidents such as the illness of a household member can mean the daughters are required to drop out of school.

## **2.8. The Ethiopian context**

Ethiopia is a patriarchal society that keeps women in a subordinate position. There is a belief that women are choice submissive, patient and tolerant of monotonous work and violence for which culture is used as justification.

The socialization process which determines gender is partly responsible for the subjugation of women in the country. Ethiopia society is socialized in such a way that girls are held inferior to boys. In the process of upbringing boys are expected to learn and become self-reliant, major bread winner and responsible in different activities while girls are brought up to conform, be obedient and dependent and specialize in domestic activities like cooking, washing clothes, fetching water, earning for children. (Ethiopian society of populations studies 2008)

Low education level is one of the causes and consequences of female's low socio economic status in spite of the fact that significant progress has been realized in girls education during the decade gender gap is still observed. According to various statistical abstracts of the MDE the share of female students has increased from 21% to 25% between the years 1998\99 and 2002\03.

Though female enrollment (GER) in primary education has increased from 45% in 1999 (2007 54% in 2002\03) the respective figures for males are 61% & 75% the gender gap is clearly observed when the gender parity index (GPI)

The ratio of female enrollment is considered

### **Women in Ethiopia**

From her birth an Ethiopian female in most families is of lower status and commands little respect relative to her brothers and male counterparts as soon as she is able starts caring for younger siblings helps in food preparation and spends long hours hailing water and fetching fire wood.

Low status characterized virtually every aspect of girls and women's lives. Given the heavy work load imposed on girls on the early age. Early marriage without choice and subservient role to both husband & matter in low girl and women left with view opportunity to make and act on their own decision (WNDER-2007)

Data from ministry of education reveals that women are less represented in education. At all level specially at secondary and tertiary level. Women's is also disadvantage in the work place.

This include low level of education in rural areas in adequate health care facilities ,harm full traditional practice and lack of appropriate nutrition because of poverty and culture and socially condoned violence against women (world bank ;2008)

The survey conducted by the central statistical authority (CSA 2004) showed that woman account for less than half 143% of the total employees in country considering the percentage of female employees from the total number of employers by employment type. The height was the domestic activities. [78%] and followed by UN paid activities [19.1%]. In other type of formal enrollment. The percentage of female worker is less than 35. On the other hand the survey should over represented of working men in the informal sector was 37.7% (Hareg, 2005)

## **2.9 Benefit of Female Education**

A growing body of literature examines the benefits of educating women in developing countries. The target bodies of empirical evidence focus on the benefit experienced in formal labor market in the form of better employment opportunities and higher earnings. But women earn on average less than men in labor market. There is evidence that on the margin the returns to education are equally as high for women as for men.

Benefit from education extends beyond returns to market activities. On valance market returns appear relatively more important for women than for men. Benefit of women education for family health are realized through several pass ways. More educated mother

May be more informed about proper engine and healthy diet may have greater appreciation for health care personally give and many have greater access to information about health is though reduced fertility which intern can increase the family resources decided to each child.

The education of wife has been found to have a larger effect in reducing fertility by almost three times than husband's education.

## **2.10 Empowering women**

Empowerment involves opportunities for decision making and capacity to shape the choices of individual make or their serves. Looking at the varies perspective from which empowerment is viewed it can be said that it involves access to resources such as education and finance. The opportunity to use services available in social. E. g schools, health, facilities and other infrastructures. The opportunity to participate in decision making on matters of importance to one self and the society (Wilder-2007)

## **2.11 Empowerment in the Context of Development**

One of empowerment women with context of development is economic empowerment which is a process by which women are able to participate in productive activities. Earn income and loan take decision regarding their income. Various nongovernmental organization have project whose aims to create opportunity for women's economic credit schemes or establishment of project that have income generating components (Hareg, 2005 )

Another aspect of women empowerment in development is political empowerment which could be achieved through the promotion of participation of women in politics at varies levels this need to be accompanied by attempts to democratize the whole system and encourage the development of civil society. In this regard various institutions could help by supporting women's involvement in government as well as in national & local party politics in nongovernmental organization and various other women's organization (Wilder-2007)

## **2.12 Women and Environment**

One of important issues in the current development gender is environment. the limited number of resources environmental degradation and pollution environment has become attention grabbing problems.

Deterioration of natural resource displaces communities, which makes women carry the heavy burden of keeping the family together. At the same time women have significant influence on their environment since they manage and use natural resources in the process of providing

sustenance to their families and communities as recognized on the united nations conference on environment in 1988(Wilder-2007)

### **2.13 Barriers to Female Education**

The barriers to girls' education may be found in the home, at school, in market place and in society at large. Gender in equality begins with girls socialization that women should devote themselves primarily to their husband and children, not to employment in the labor market. Education is encouraged if it improves marriage prospect of Girls often have higher reputation and dropout rates than boys for many reasons, House hold responsibilities, child labor, higher opportunity cost of the family, sexual harassment and violence in school and in route to school. Lack of girl friendly facilities particularly serious problem during menstruation. Gender discriminatory teaching and learning method parent and community who are not aware of the value of education for girls.

The following can also be additional factor affecting women education like, shortage of female literacy workers, lack of support from husband, who do not see relevance of their wives being literate in sufficient motivation of interest. Women have neither time nor energy cost for education activities (hill-2006)

## **Empirical review**

In most cases the society views all activities that are carried out to be based on social roles and interactions of men and women. The society seems to have ultimate authority on the precise nature of what women and men actually do, and their real contribution on production and reproduction which turn out to prejudice women (Orodho, 2004)

Educated Women participating in micro and small enterprise play crucial role in creating and expanding employment opportunities and wealth of countries .Women education plays an important role to socioeconomic development.Educating of women helps to socio-economic development through increased productivity and increased female autonomy (Akhawaya and Havena 2012)

The significant benefit of educating women can be considered to reducing fertility.

It is said that is that it educational better-educated tend to have lower levels of morbidity, mortality and disability and have fewer children (Ross & Mirowsky, 1999).

In a study, Ross & Mirowsky, (2001) stated that education teaches women cognitive skills that help them learn throughout their lives, which in turn helps them adopt healthier practices. However, the articles focus on how education directly or indirectly contributes to socio-economic development. There is a relation between women education and socioeconomic development. Higher educational attainment increases women's employment and income opportunity. Employed women are able to contribute to family as well as economy of the country. Education, employment and earning capacity has an impact on future generations and can accelerate socio-economic development economic of the country

Although women consist half of the country's population and have high contribution to the economic development and welfare of the society they do not equally benefit from the national wealth. The Ethiopian education and training policy major document that aims to provide education and enables removal of attitudes, stereo types and practices that negatively affect women's education. (Hareg, 2005)

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Description of study Area**

This study will be conducted on a particular area of Emdibr town, which is located in Gurage zone part of Central Ethiopia region at 180K far away from Addis Ababa; the capital city of Ethiopia. The town has a cold air condition, the town was selected because of its convenience and proximity to the research terms of both cost and time constraint and the desire of the research to study in the Emdibr town is to forward an important recommendation to whom it may concern. So, the researchers will investigate the involvement of educated women in micro & small enterprise in Emdibr town. The target population of respondents of the research is only involvement of educated women in micro & small enterprises in Emdibr town. The micro & small enterprises of Emdibr town have five sectors such as, construction sector, trade sector, service sector, urban agriculture sector and manufacture sector. There are 1188 females who are educated and involved in micro and small enterprise in Emdibr Town.

#### **3.2 Research Design**

In order to investigate the objective of this study and to answer the research question, the researcher used descriptive research design because it clearly describes the existing situation problem on the involvement of educated women in micro & small enterprise (MSE) in case of Emdibr town while it ensures the maximization of reliability of data and minimization of bias, easy to understand and interpret.

#### **3.3 The Method and source of data**

The researcher will use primary and secondary sources of data. The primary source is such as: questionnaires, interview, observation, and the secondary source are such as: letters, books & newspaper, etc will be used. The researcher will gather questionnaires and interview while

conducting the research. The researcher will prepare both close ended and open ended questionnaires and personal interviews

### 3.4 Sample size determination

There are several approaches to determine the sample size, this include using, simple random sampling and applying formulas to calculate a sample size. According to Emdibr town women educated in micro and small enterprise total number is 1188. The researcher determine the sample size by using (khotari 2004) formula

$$n = (Z^2 \times p \times q \times N) / [e^2 \times (N - 1) + Z^2 \times p \times q]$$

``Okay, let's break down how to calculate the required sample size using Kothari's (2004) formula, given your parameters:

- Population Size (N): 1188
- Error Term (e): 10% (or 0.10)
- Confidence Level: 90% (which means  $\alpha = 0.10$ , and we need the Z-score for  $\alpha/2 = 0.05$ )

1. Find the Z-score:

- For a 90% confidence level, you want the Z-score that corresponds to 0.95 (i.e.,  $0.5 + 0.45$ ). You can look this up in a Z-table or use a calculator. The Z-score for 90% confidence is approximately 1.645.

2. Kothari's Formula (simplified for proportions):

Kothari's formula for sample size determination, assuming you are dealing with proportions and have a finite population, is often presented in a few different, but mathematically equivalent, ways. A common version suitable for this scenario is:

$$n = (Z^2 * p * q * N) / [e^2 * (N - 1) + Z^2 * p * q]$$

Where:

- n = required sample size
- Z = Z-score corresponding to the desired confidence level

- $p$  = estimated proportion of the attribute in the population (If unknown, use 0.5 for maximum variability)
- $q = 1 - p$
- $N$  = population size
- $e$  = desired margin of error (expressed as a proportion)

3. Apply the Formula:

- $Z = 1.645$
- $p = 0.5$  (Since you haven't given an estimated proportion, we'll use 0.5, which maximizes the required sample size and ensures adequate representation.)
- $q = 1 - p = 0.5$
- $N = 1188$
- $e = 0.10$

Plug these values into the formula:

$$n = (1.645^2 \times 0.5 \times 0.5 \times 1188) / [0.10^2 \times (1188 - 1) + 1.645^2 \times 0.5 \times 0.5]$$

$$n = (2.706025 \times 0.25 \times 1188) / [0.01 \times 1187 + 2.706025 \times 0.25]$$

$$n = 804.91665 / [11.87 + 0.67650625]$$

$$n = 804.91665 / 12.54650625$$

$$n \approx 64.16$$

### **3.5 Method of sampling technique**

The target population of this study is involvement of educated women in micro & small enterprise, from the total population of 1188, 64 samples will be used to conduct the research. Because of it is difficult to address and to take all population at a time. In order to select the sample the researcher will use random sampling technique to collect data easily from voluntary respondent.

### **3.6 Method of Data analysis**

After the necessary data for the study will be collected, the data process and analysis will be under taken. Finally the results will be organized by using table, chart , graph and percentage ...

#### **Definition of key words**

***Women education;* is that promotes women's participation is developing economic policies and providing social services.**

***micro and small enterprise;* has number of employees less than 10 and small enterprise has less than 50 employees.**

## CHAPTER FOUR

### DATA ANALYSIS AND INTERPRETATION

The general purpose of the study was to assess the involvement of educated women's in micro & small enterprise of Emdibr Town. In doing so, a questionnaire that consists of 15 items was prepared. The data gathered were presented and interpreted one after the other. All the data presented, analyzed and interpreted are obtained from questionnaires. The questionnaires are yielded by Emdibr Town micro & small enterprise. These questions were divided into three parts as it is shown on the back of the paper.

The first part which consists of five questions, designed to assess the involvement of educated women's in micro & small enterprise. The second part were which consist of three questions designed to know the involvement of educated women's in micro small enterprise and the third part consisted six questions. The questionnaires were organized based on the sequences which were provided in the questionnaire. A total of 64 respondents were taken to fill the questionnaires.

#### 4.1. demographic information of respondents were properly filled the questionnaires

**Table 1: sex composition of education**

Response	Number	Percentage
Male	36	56%
Female	28	44%
Total	64	100%

Source: Author's computation based on survey data, 2025

As shown in the table 1 above the proportion of female from the total sample are 44% (28) and the proportion of male are 56%(36)so as we observed from the data most of the educated person who engaged in micro &small enterprise are males. It implies that the involvement of woman is not as much as males totally

**Table 2 age composition of educated women's**

Age group	Number	Percentage
20-22	30	47%
22-27	34	53%
Total	64	100%

Source :Authors' computation based on survey data,2025

Respondent of educated women from urban agriculture sector, service sector, trade sector, construction sector & industrial sector.

The demographic information of the respondent is give in the above table. It is evident that for micro small enterprise woman education the sample consists of satisfactory spread between male and females in both stream it is also evident that majority participants fail in 20-22 years ago groups.

#### **4. 2 Responses towards involve of educated women in micro& small enterprise**

The most developed among micro &small enterprise by involving women was construction sector 25% (16).for the three most developed micro& small enterprise more than 16 &of respondents obtained high scores. It implies that most of woman have the service, industrial, urban agriculture sectors.

From the above table 1 the lost scored micro &small enterprise were arranged from lowest to highest as follows

Construction sector scored 25% (16)

Service sector scored 21.875%(14)

Industrial sector scored 21.875% (14)

Urban agricultural sector scored 17.1875 %(11)

Trade sector scored 14.0625 %(9)

Surprising trade sector ranked the first from bellows. This shows that woman are not developed in micro &small enterprise of trade sector. Generally as we can see from the data most of women are developed in the urban agriculture \$trade sector in contrast, they are poor in these sectors.

### 4.3 Comparison levels of micro& small enterprise of educated women

As the responses shows in the table 1 women's have different percentage level of micro &small enterprise. Woman score above 50% in service &trade sectors. This implies that most of a women's in Emdibr town have service & urban agricultural sectors. But when comparing the two sectors the service sector have more score. Which score 50% (46). It implies that woman's are developed in this sector. The most list score sector is industrial sector which score 5.4%(5).this implies that most women's have not industrial sector.

Response of women how much the sectors provide to start a new micro small start enterprise is as follows

**Table 3 knowledge from the sector**

Item	Educated Women	
	Number	Percentage
Yes	46	72%
No	18	28%
Total	64	100%

source :Author's computation based on survey data,2025

That is educated women are more interested to start new micro small enterprise that is why they are familiar with the sector which motivates them to do so.it implies that it is important to start new enterprises.

#### 4.4 The educated women toward starting new micro& small enterprise

**Table 4 how interested are women in shifting up their own micro enterprise**

Item	Educated Women	
	Number	Percentage
Most Interest	37	58%
More Interest	17	26%
Less Interest	10	16%
Total	64	100%

Source: Author's computation based on survey data, 2025

As described in the above table to measure the micro enterprise it adopts scale to measure all items on those point with the levels most interested, more interested and less interested. 58%(37) of micro small inter price of woman responded most interested.more and less interested with each percentage of 26% (17)and 16%(10) respectively. it implies that the majority of woman are higher in starting new enterprise. It also show that educated woman's are more interested in starting their own micro enter price that is why educated have their knowledge (access to start new micro& small enterprise.

Generally, most of educated woman's recognized as important for setting up micro& small enterprise.

#### 4.5 motivation for new micro &small enterprise creative

**Table 5 creative motivation for new micro &small enterprise**

Item	Response	Educated women	
		Number	Percentage
Can the creativity develop new idea for (MSE)?	Yes	54	84%
	No	10	16%

	Total	64	100%
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Source;- Author's computation based on survey data,2025

As the table above shows 84% (54) of woman responded 'yes' and 16% (10) of respondent responded 'no'

Educated women believe that the creative atmosphere inspire them to developed for new micro small enter price. This indicates that the majority of educated women are believing that the creative atmosphere inspire them to develop ideas for new micro and small enterprise

#### 4.6 Micro& small enterprise knowledge of women's.

**Table 6 The knowledge of micro& small enterprise of educated women**

Item	Response	Educated women	
		Number	Percentage
Do you have enough knowledge about micro and small enterprise?	Yes	50	78%
	no	14	22%
	Total	64	100%

Source : Author's computation based on survey data,2025

Women were asked whether they have enough knowledge about micro & small enterprise or not.

As it has shown in the table above 78% (50) of (MSE) only 22%( 14) of them responded as they do not have enough knowledge about the sector.

#### 4.7 Source of micro & small enterprise knowledge of educated women

**Table 7 sources of micro& small enterprise of educated women**

Item	Response	Educated women	
		Number	Percentage
From where you have	Education	30	47%

got?	Tasked with(MSE)Person	15	23%
	Experience from parent	13	20%
	Non	6	10%
	Total	64	100%

Source : Author’s computation based on survey data,2025

As depicted in the above table 47% (30) woman responded that they have got their micro small enterprise knowledge from education 23% (15) from tasked experience ,from parents 20 % (13) respectively. and 10%(6) of woman have got from neither of the above sources.

#### 4.8 Micro & small enterprise vision of women’s

When asked in principle of woman do ever they have a vision of self -running their own micro enterprise, they responded as follows

**Table 8 micro &small enterprise vision of woman**

Item	Educated women	
	Number	Percentage
Yes certainly	28	44%
May be	21	33%
No	5	8%
Already in (MSE)	10	15%

Total	64	100%
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Source :- Author's computation based on survey data, 2025

Over 44%(28) of the micro& small enterprise would consider in to (MSE) for themselves This indicate that majority of micro& small enterprise women are in vision of going into (MSE) themselves.

#### 4.9 family/relative in micro &small enterprise

When asked whether there is a person in the family who works in micro& enterprise the respondent responses as follow

**Table 9 responses of respondent**

Item	Educated women	
	Number	Percentage
Yes	30	47%
No	34	53%
Total	64	100%

Source compiled ;- Author's computation based on survey data,225

As the above table indicates 47%(30)of micro& small enterprise responded ' yes' and 53%(34) of them responds 'no'. this implies that having relatives in micro small enterprice does not enhance them.

## 4.10 micro & small enterprise towards social, cultural, economical and political condition.

### 4.10.1 socio-cultural environment

socio-cultural factors like, work cultures, honesty, hard work , religion, language attitudes towards e.t.c have an appreciable impact for those who want to start micro &small enterprise when asked about cultural condition in the environment.

**Table 10 cultural environment**

Response	Educated women	
	Number	Percentage
Yes	53	83%
No	11	17%
Total	64	100%

Source: Author's computation based on survey data, 2025

In the above table it has been shown that 83%(53) of respondents described that micro &small enterprise in their environment have not been considered as a respected job.

The reasons for respondents who said 'no' are as follows

Lack of micro& small enterprise

Because it considered as low source of finances

In our society micro enter price are not considered as a respected job

## 4.11 economic environment assessment

Most of the time political ideology of the ruling government of a country greatly shapes the economic system.

**Table 11 economical environment assessment**

Item	Educated women	
	Number	Percentage
Yes	38	59%
No	26	41%
Total	64	100%

Source: Author’s computation based on survey data,2025

In the above table it has been shows that 59% (38)of respondent described that the current Ethiopian economic policy is favorable for micro& small enterprise. Whereas the last 41%(26) of the respondents said that not favorable for micro &small enterprise. It indicates that the present economic environment is favorable for potential micro &small enterprise. The reasons for respondents who were dis favored of the current Ethiopian economic policy were as follows.

Low (minimal incentive )for micro& small enterprise

Need of high amount of interest rate from financial institutions

No financial support for entrepreneurs

High taxation

#### **4.12 An assessment of political –legal environment**

Government play a crucial role in the different decision making areas of micro & small enterprise when asked them the political condition of the country they responded as follows shown in the table

**Table 12 the political –legal assessment**

Item	Educated women	
	Number	Percentage
Yes	44	69%
No	20	31%
Total	64	100%

Source : Author’s computation based on data,2025

As it has shown in the table above 69%(44)of the respondents described that political are legal condition of county was suitable for potential micro &small enterprise were as 31%(20) of respondents reveals that the political or legal conditions are rising in the country has not been as such suitable for potential micro &small enterprise.

The reasons for respondents who were dis favor of the political legal condition existing country are as follows.

Poor policies regarding infringement. Regulation regarding packaging and population rule.

The complexity in permission of regulating agencies permission for a new plant and building facilities

There are no shared objectives of government and private sectors.

Market regulation is not mostly ensuring fair competition and market efficiency.

The political situation in our country was not favorable.

## CHAPTER FIVE

### CONCLUSION AND RECOMMENDATION

#### 5.1 Conclusion

The main objective of this study is to assess micro & small enterprise of Emdibr Town. Along with the study assess the social, economic, legal conditions prevailing in the country. During the study is conducting the researcher used the primary and secondary data, the targeted populations were woman's in micro& small enterprise whom total number is 1188, also their selection were 64 woman .the data were collected through a questionnaires and analyzed based qualitative and quantitative expressions. The finding one woman in micro & small enterprise should as follows the three most developed micro & small enterprise among woman's where service sector, urban agricultural sector, trade sector and the two least developed micro& small enterprise among women was construction sector and industrial sector.

Our finding regarding to micro & small enterprise shows that four of the five micro & small enterprise are under investigation with regard to the other micro & small enterprise were the finding indicates that three main work are under investigation educational knowledge on micro &small enterprise the women attitude towards starting (MSE)creative motivation for new micro &small enterprise (MSE).

Generally we can say that an educated woman developed poses most of micro &small enterprise. Among the six question prepared for (MSE) the five question where better scored .on the other hand the finding on social, economic and political condition for the flourishing of (MSE). According to the educated woman's believe. But still there are some problems which may need corrective action such as Social problem lack of knowledge on (MSE) preferences on education than (MSE) Economic problems high taxation minimal effect for economies infrastructures development the prevalence of inflation fluctuation on economic policy Political (legal) problem s complexity in permission of regulatory agencies dialogue between the private sectors and government has not been strengthen

## 5.2 Recommendation

This research finding has important implication for all stockholders who are involved in micro& small enterprise, education and fostering micro& small enterprise ventures. It is believed that the micro & small enterprise which seen to be least developed;

Should be addressed in responsible manner the following developed (MSE) women need to be co related and developed service sector trade sector urban agriculture through adopting curricula and implementation practical initiatives women can be given the opportunity to develop. Attention should be given to creation of learning environment where these skills are fostered and further develop.

The government should encourage women participation in (MSE) by giving loan to micro and small enterprise, encouraging women to participate in micro and small enterprise, giving motivation to women, giving financial support to women, providing facilities to women, regulating the market for ensuring fair competition and good policy regarding infringement.

The administrative of Emdibr town are important role to encourage women participation in micro and small enterprise by giving training to the women how to enter in business, promoting the women to enter into micro and small enterprise and giving orientation to start own business.

The non-government organization and civic societies are also significant to encourage women by giving the material that used in micro and small enterprise, providing the facilities that used in micro and small enterprise and giving knowledge how to create job to run own business.

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**APPENDIX: RESEARCH QUESTIONNAIRE**

**WOLKITE UNIVERSITY**

**COLLEGE OF BUSINESS AND ECONOMICS**

**DEPARTMENT OF MANAGEMENT**

Dear respondents

The purpose of this questionnaire is to get relevant information on involve of educated women in micro & small enterprise of Emdibr town. Your responses are very much important for the success of the study. Thus you are expected to be confidential and kindly requested to fill this questionnaire honestly according to your interest.

The questionnaire designed in three parts

N.B you do not need to write your name and address. Write the necessary information in the space provided and put tick (X)ark in the box based on your choice

Sex                    male                        female      
Age                    20-22                        22-27   

Part one

Questionnaire designed to assess the involve of women education in micro & small enterprise

Response	Educated women	
	Number	Percentage
Most interests		
More inerests		
Less interests		

Total		
-------	--	--

1, being educated woman what is your responses on the following micro enterprise traits?

Very low  very high

A human relation

B ability to make decision

C communication skill

D persistence

E self- discipline

F creativity

2, does the course provide women with knowledge required to start a new employee?

Yes  No

3, how interested are you in setting up your own business

Most interested  more interested  less interested

4, can the creativity atmosphere inspire us to develop ideas for new micro & small enterprise

Yes  No

Part two

Question designed to assess micro & small enterprise orientation of woman

	Response	Educated women	
		Number	Percentage

From where you have got?	Education		
	Tasked with (MSE) persons		
	Experience from parents		
	Non		
	Other		

1. Do you have knowledge about micro & small enterprise? if you say 'yes' from where you obtained?

Education

Tasked with business person

Observation of starting business

Experience from parents

None

Other

2. Do you even have a vision of self -running of your own micro & small enterprise (MSE?)

Yes certainly

No

May be

I am already in micro & small enterprise

3. In which sector you are involving in (MSE)

Urban agricultural sector

Service sector

Trade sector

Construction sector

Industry

4. what kind of challenges you face for being a member in micro & small enterprise

.....

5. Is there a person in your family who works in ( MSE )?

Yes

No

Part three

Question designed to assess social, economical and political conditions

1. Do micro & small enterprise in your society and culture considered as respected job?

Yes

No

2. Do you believe that the current Ethiopian economic policy is favorable for woman involvement in (MSE?)

Yes

No

3. If your answer in question number 2 is no what reasons are attribute to this

.....

4. Is the political condition of our country favorable for micro & small enter price

Yes

No

5. Do you think that the overall (MSE) orientation and involve of women can be improved

Yes

No

6. If your answer in question number, 5 is no what is your reason? Express it

.....



