
Resilience and Success: Strategies for Small-scale Business
Women Entrepreneurs in Addis Ababa

Organization for women in self-employment (WISE)

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Chapter one

1. Background of Study

1.1. Context of the study

Women entrepreneurs contribute significantly to the global economy, including in developing countries such as Ethiopia (World Bank, 2015). In Addis Ababa – Ethiopia's capital and a dynamic economic hub – women-led small and medium-sized enterprises (SMEs) drive job creation, innovation, and growth. Yet, globally, women own only about one-third of SMEs (World Bank, 2015), and in developing economies, around 70% of formal women-owned SMEs remain unserved or underserved by financial institutions (World Bank, 2017). They also face socio-cultural barriers, technological limitations, and restrictive regulations (Abebe et al., 2020; Akram & Sanyal, 2022). These constraints severely limit business growth and sustainability of their enterprises. Despite these challenges, many women entrepreneurs in Addis Ababa exhibit remarkable resilience, employing innovative strategies to overcome challenges and achieve long-term business success.

The concept of resilience, derived from the Latin 'resilire' ("to jump back"), describes the ability of systems, individuals, or organizations to recover and adapt to adversity (Sandberg & Grant, 2017). In a business context, particularly for micro-enterprises and SMEs, resilience refers to the capacity to withstand major shocks, adapt to disruptions, and maintain operations despite severe resource constraints (Halonen & Virkkala, 2023). Resilience is understood not as a fixed trait but as an essential skill set built through the proactive development of coping and recovery mechanisms (Sandberg & Grant, 2017). This capacity is instrumental for entrepreneurs, who employ various strategies – such as leveraging family and spousal support, pursuing education and training, utilizing non-governmental assistance, or any other support system – which serve as tangible coping and recovery mechanisms to drive successful growth. For example, WISE has demonstrated that its targeted programs and services – ranging from business training and skills development to financial access – contributed to enabling low-income women to scale their enterprises, build economic independence, build multimillion-birr businesses, fund their children's education, and exercise their rights (WISE, 2025).

While existing literature documents the challenges and the critical nature of resilience, there is a research gap concerning specific success strategies employed by women entrepreneurs in the dynamic economic environment of Addis Ababa. Understanding

how they build resilience and achieve long-term success is crucial for generating evidence-based insights to guide policy development and inform targeted support mechanisms.

Therefore, this study seeks to contribute to the existing literature by exploring the specific resilience and success strategies employed by women entrepreneurs in Addis Ababa. The ultimate goal is to facilitate knowledge transfer, allowing other women and girls in emerging small-scale businesses in Addis Ababa, Ethiopia, to learn from the experiences of their predecessors.

To address the documented gaps and fully explore the experiences of women entrepreneurs in Addis Ababa, this study is structured around a central investigation: **What strategies did women in small-scale enterprises employ that contributed to their resilience and success in business?** Specifically, the research aims to first uncover the kinds of challenges, hurdles, and adversities these entrepreneurs faced in the city. Building on this, it will analyze the specific strategies women utilized to address and overcome these difficulties, enabling their businesses to sustain and succeed. The investigation will also determine the role of external resources by identifying the supportive opportunities and interventions or capacity-building programs these women accessed that contributed to their resilience development and business success. Finally, the study will examine how women in small-scale enterprises managed their financial practices and the resulting impact on their business sustainability.

1.2 The Rationale and Significance of the Study

This study is crucial for understanding and supporting women entrepreneurs in emerging economies, particularly in the unique context of Addis Ababa, Ethiopia. While considerable research has documented the barriers faced by women entrepreneurs, there remains a critical knowledge gap concerning the specific resilience-building strategies that enable successful women to overcome adversity and achieve sustainable business growth. By exploring these strategies in depth, the study not only enriches the existing literature on women's entrepreneurship in developing countries but also generates practical insights for designing targeted interventions and support programs tailored to the needs of women entrepreneurs in Addis Ababa. Furthermore, by documenting and disseminating proven success practices, the research seeks to empower emerging and aspiring women and girls, foster a more enabling entrepreneurial ecosystem, and inspire greater participation in business ventures. The findings are expected to inform evidence-based policy development, strengthen

organizational initiatives, and contribute to job creation, poverty reduction, and broader economic growth—ultimately benefiting families, communities, and the nation as a whole.

Chapter two

2. Literature Review

2.1. Conceptualizing Entrepreneurial Resilience

Resilience is a fundamental concept in entrepreneurship. Derived from the Latin 'resilire' ("to jump back"), it describes the capacity of systems, individuals, or organizations to recover and adapt to adversity (Sandberg & Grant, 2017). In entrepreneurship, resilience is widely understood as the ability to persist and thrive amid uncertainty, resource constraints, and destabilizing events (Luthans & Youssef, 2007; Halonen & Virkkala, 2023). Resilient entrepreneurs exhibit high tolerance for uncertainty, rapid adaptation to change, willingness to learn from failure, and proactive coping mechanisms that enable them to sustain and grow their ventures in dynamic economic environments (Juan, 2014; Kirkwood, 2009).

2.2. Context of Women Entrepreneurs in Ethiopia

Women entrepreneurs are individuals who initiate, organize, and operate a business venture, thereby increasing their economic independence and contributing to household and community welfare (Rahel, 2010). In Ethiopia, women dominate the informal economy and constitute the majority of micro and small enterprise owners, with women making up approximately 60% of the urban informal workforce (Rahel, 2010). Despite their significant presence, women entrepreneurs face higher entry barriers and greater operational constraints than their male counterparts (Abdirahman, 2016).

2.3. Key Challenges Facing Women Entrepreneurs in Ethiopia

Empirical studies consistently identify multiple interlocking barriers that hinder the growth and sustainability of women-led enterprises in Ethiopia and similar contexts. These include:

- limited access to finance and credit (start-up and expansion stages)
- socio-cultural norms and gender discrimination
- heavy domestic and childcare responsibilities (the “double burden”)

- lack of business networks, education, and managerial skills
- restrictive government regulations and bureaucratic hurdles
- difficulties in accessing markets, technology, and reliable employees (Hanson & Blake, 2009; Gizaw et al., 2019; Beshir, 2021; Abdirahman, 2016).

These challenges often reinforce one another, creating a particularly constraining environment for women entrepreneurs.

2.4 Resilience-Building Strategies and Support Mechanisms

Despite systemic and operational hurdles, many women entrepreneurs develop effective resilience strategies, such as leveraging family support, pursuing informal and formal training, building peer networks, and creatively managing limited resources (Meyer, 2021). Targeted external support further strengthens resilience. Key interventions identified in the literature include microfinance and savings programs, business development training, legal and policy advocacy, market linkages, and reduced-interest loans or guarantee-free credit schemes (Mohammed, 2011; WISE, 2025). These supportive resources, when effectively utilized, become integral to the resilience development of women entrepreneurs, enabling them to move from simply absorbing shocks to actively succeeding in the market. For instance, WISE have demonstrated that combining skills training, financial access, and advocacy can enable women to scale micro-enterprises, achieve economic independence, and contribute significantly to job creation and poverty reduction.

Chapter three

3. Research Design

3.1 Research Approach: Phenomenological

This qualitative research employed a phenomenological approach to gain a deep understanding of the challenges and the factors that contributed to the resilience and success of women entrepreneurs in Addis Ababa. This approach focused on understanding and interpreting the lived experiences of individuals, allowing researchers to uncover the meanings that participants attached to their experiences (Larkin et al., 2009). Using this approach, the study aimed to gather rich data on the strategies these women employed, the challenges they faced, the impact of capacity-

building programs, and their financial management strategies on their entrepreneurial journeys.

3.2 Study Participants and Sampling

Participants were selected through purposive sampling, specifically targeting women who owned and operated small-scale businesses across various sectors, and who were beneficiaries of the WISE program and services. This study aimed to select six interviewees and eighteen participants for three focus group discussions, each consisting of six individuals, to ensure comprehensive insights and avoid data saturation. The inclusion criteria for this study were as follows: participants had to be women who were small-scale entrepreneurs and beneficiaries of the WISE program. Additionally, they should have been small-scale entrepreneurs in the Ethiopian context.

3.3 Data Collection Tools

Data was collected using two primary tools: unstructured interviews and the photovoice technique. Unstructured interviews were used with selected interviewees to gather in-depth information on resilience issues. The photovoice method was employed, supported by focus group discussions (FGDs), to facilitate a comprehensive exploration of the resilience strategies and success indicators among small-scale businesswomen in WISE. This combination of tools not only captured detailed narratives but also visually represented the participants lived experiences, leading to a richer understanding of their entrepreneurial challenges, resilience strategies, and achievements. Therefore, 5 interviews were held, each lasting approximately 45 to 120 minutes, and took place in comfortable environments at WISE compound. This setting fostered an atmosphere where they felt free to share their experiences and strategies in their own words.

The photovoice technique (Wang & Burris, 1997) was employed as a participatory visual methodology to empower participants to document and reflect on their entrepreneurial journeys. After a brief training session on using their smartphones for photography, participants were given four guiding themes aligned with the research questions:

1. Challenges faced in their businesses
2. Strategies and support systems used to overcome these challenges
3. Indicators of success and positive life changes
4. Opportunities that contributed to their growth

Accordingly, participants captured photographs representing these themes. Subsequently, three photovoice-focused group discussions were held, during which the women presented their images, explained their significance, and engaged in collective reflection with peers and the researcher. This process generated rich visual and narrative data, offering deeper insight into the lived realities, resilience mechanisms, and achievements of women entrepreneurs in the WISE program.

The combination of unstructured interviews and photovoice provided a multi-dimensional understanding of resilience, capturing both detailed personal narratives and powerful visual representations of the participants' experiences.

3.4 Data Analysis

Thematic analysis was used to identify patterns and themes within the data. Translations and transcriptions of the interviews were analyzed. Additionally, the photovoice data, together with the focus group discussions, were translated, transcribed, and analyzed based on major themes related to resilience, strategies, and their financial management systems. Likewise, case stories of individual women entrepreneurs were analyzed, providing in-depth insights into their journeys and the factors contributing to their success.

3.5 Ethical Considerations

Ethical considerations played a crucial role in the research, especially when it involved individual participants. Before starting the interviews, photovoice sessions, and focus group discussions, the research team obtained informed consent from all participants, ensuring they clearly understood what the research entailed and its purpose. Protecting the confidentiality of participants was also essential; researchers safeguarded their identities and the information gathered. Moreover, it was vital to honor participants' viewpoints, avoiding any judgments or assumptions about their experiences.

Chapter 4

4.1. Data Analysis and Findings

This chapter presents the data analysis and findings of the study, addressing the core research questions on the resilience and success strategies of women entrepreneurs in Addis Ababa. Using a qualitative approach, data from in-depth interviews and photovoice methods—particularly with women who utilized WISE services—were analyzed to identify patterns, themes, and actionable insights. The findings are structured around key research questions, focusing on encountered challenges, resilience strategies, the impact of supportive opportunities, and financial practices that contribute to business sustainability. This analysis aims to provide deeper insight into how women entrepreneurs in Addis Ababa thrive, offering valuable lessons for similar contexts and informing effective support mechanisms.

4.2. Major Challenges Faced

4.2.1. Financial Hurdles

All the interviewees and photovoice discussion participants experienced financial difficulties, primarily related to startup and business expansion capital. For instance, Genet shared her experience, stating, "One challenge I faced when starting my business was securing startup capital, which slowed my progress." At the time, she was living with her family as a single mother and had no independent income, relying entirely on her family. With just 300 Birr provided by her family, she managed to start her business. Helen Tesema described her financial hurdles, stating, *"After the COVID-19 pandemic, I struggled to pay rent for my shop and restaurant."* As a result, Helen was forced to close her business and decided to join WISE to save and obtain credit, where she secured a small loan to resume her business from scratch, operating on the street. Weynishet's divorce created significant financial strain, impacting her capital and requiring her to become the sole provider for her family. Therefore, to start her business, which included making French fries and traditional dishes, she had to borrow money from her relatives on a daily basis to manage expenses. Belaynesh, a returned migrant domestic worker, also faced initial capital challenges, relying on credit from relatives to source inventory for her business. Later, she experienced significant customer loss after relocating to her new condominium situated around Hayat, and the COVID-19 pandemic further hindered her business operations. Similarly, Gobish struggled with insufficient capital to scale her peanut butter business and faced financial pressure from her family, who urged her to re-migrate for work abroad. Additionally, she encountered limitations due to transportation costs and the lack of a dedicated workspace.

Photovoice participants similarly highlighted these economic difficulties. Bethelihem Ketema, for example, started her restaurant with a mere 20 Birr and had to borrow 1,000 Birr from her friend to begin her venture. Marta Mulugeta, after losing her cloth store business due to war,

had to sell her wedding ring to raise capital for her new honey wine (Tejj or ተጀ) business. These stories underscore the persistent struggle to access startup capital and manage finances, even after overcoming significant personal and external hurdles.



4.2.2. Socio-cultural Factors and Personal Challenges

Among the participants interviewed, Helen Tesema and Weynishet faced the added burden of divorce, which impacted their financial and social standing. Weynishet expressed how divorce impacted and traumatized her, stating, *"My divorce was a significant hurdle, affecting my children's emotional well-being, my capital, and public perception. Friends and family sometimes attempted to discourage me when I was outside in engaging in small business "*. Weynishet's case highlights that divorce crises exacerbate financial instability, specifically for women. This aligns with findings from Jemal (2021), who emphasizes that female entrepreneurs face unique socio-cultural barriers, including gender biases and limited access to resources.

Genet's inability to continue her business during pregnancy highlights the lack of work-life balance strategies for women entrepreneurs. She expressed this challenge, stating, *"While successfully managing my diverse ventures (cookies, baltina—such as shiro, berbere, and aja—and hair-braiding service), I married, became pregnant, and faced challenges in maintaining the businesses"*. Gobish, on the other hand, faced pressures from family members who insisted she return to work abroad, emphasizing the tension between familial expectations and her entrepreneurial ambitions. A similar issue is discussed in Habtamu (2022), where inadequate support systems for women hinder their entrepreneurial growth. Genet's interview highlights the need for targeted support systems for women entrepreneurs, including childcare services and family planning. Additionally, mentorship programs can empower women to overcome personal and professional challenges, building greater resilience. In terms of personal challenges, Belaynesh experienced customer loss after relocating and business deterioration due to the COVID-19 pandemic, demonstrating the vulnerability of small businesses to external shocks. Gobish struggled with

ineffective financial management, leading to the failure of her first restaurant business, and faced logistical challenges with her second business. These personal challenges underscore the multifaceted obstacles women entrepreneurs face, ranging from financial instability to logistical hurdles.

Photovoice participants also highlighted significant socio-cultural and personal challenges. For example, Birtukan faced discouragement from her husband, who initially opposed her working outside the home. Another challenge that nearly all photovoice participants reported is sexual harassment. Sexual harassment—such as unwanted physical, verbal, and nonverbal conduct—in their workplace, which created a hostile and unsafe working environment, was also reported. We opted to anonymize these individuals to protect their privacy. These narratives underscore the intersection of personal struggles and business challenges, adding layers of complexity to the women entrepreneurial journey.

4.2.3. External Pressures: Government Policy, Bureaucratic Hurdles and Economic Shocks

Bureaucratic hurdles, market fluctuations, and the COVID-19 pandemic created external pressures that tested the participants' resilience. Participants expressed frustration with bureaucratic procedures and external pressures in different ways. For instance, Helen conveyed her frustration, stating, *"Even now, in the rented space, government officials frequently visit to inspect licenses, medical tests, fire extinguishers, and other requirements. They often return before deadlines, aggressively demanding compliance while disregarding the challenges faced by small-scale entrepreneurs."* Though these government officials do not represent all local government officials, the issue Helen has been dealing with disloyal bureaucratic antagonists. These bureaucrats prioritize fault-finding over supporting small-scale businesses, demonstrating little genuine commitment to public service and demanding bribery.

Similarly, Hiwot Mitiku, a photovoice participant, faced significant external pressures due to government policies. She recounted,

"Unfortunately, the shop was destroyed due to government policies related to the reconstruction plan for Addis Ababa. As a result, I returned home with all the cosmetic items and remained there for two years, as we were not notified in advance to prepare for relocating to another shop."

This sudden displacement not only disrupted her business but also led to substantial financial losses due to product expiration. Furthermore, she faced an excessive tax burden, *"During this time, I was frustrated by the annual tax payment, as the government imposed a heavy tax of 500,000 birr, which felt unjust given my small-scale operations."* These challenges highlight the vulnerability of almost all small businesses to unexpected policy changes and potentially unfair tax assessments.

Conversely, this study also revealed the presence of highly supportive local government officials who understand and empathize with many small-scale businesswomen. For instance, Gobish Fedlu, a 37-year-old, shared how local government officials supported and showed her empathy, saying,

"After being informed of the annual tax amount, which was quite challenging for me, I explained my circumstances to the local revenue office, including the impact of inflation and the lack of a dedicated workspace. As a result, I was granted local government assistance with my annual tax obligations, enabling me to pay the considerable tax."

Similarly, Genet, a 39-year-old, shared how local government officials provided her working space, stating, *"After a thorough assessment of my circumstances, I was granted support from the local government to secure a workspace for my enjera business."*

The bureaucratic hurdles Helen and Hiwot faced align with broader trends observed in the literature. According to Jemal (2021), rigid regulations and corruption are significant barriers for MSEs in Ethiopia. Hiwot's experience with forced business relocation due to government reconstruction plans underscores the impact of unpredictable policy decisions on small businesses. Genet's experience with fluctuating customer demand reflects the unpredictable nature of markets for small businesses. Viswanadham and Gerba (2016) found that market volatility significantly impacts profit growth, particularly for slow-growing firms. Helen's losses during the pandemic highlight the fragility of small businesses in the face of global crises. Habtamu (2022) emphasizes that small firms are less likely to have contingency plans, making them vulnerable to external shocks.

Photovoice participants provided additional context to these external pressures. For example, Tsehay faced challenges finding suitable workspace, which directly impacted her ability to expand her business. She also mentioned the impact of the COVID-19 pandemic, which aligns with Helen's experience. Bethelihem Ketema faced workspace disruption due to corridor development in Addis Ababa, which impacted the location of her restaurant. These Photovoice contributions highlight the diverse ways external pressures affect small-scale businesses.

External pressures—bureaucratic hurdles, market fluctuations, and the COVID-19 pandemic—severely challenge small-scale entrepreneurs. While some government officials create obstacles through corruption and rigid regulations, others provide essential support. This disparity underscores the urgent need for a consistent, supportive regulatory environment. To further strengthen these businesses, robust market linkages and comprehensive risk management training are vital for adapting to market volatility.

4.2.4. Market and Operational Challenges

Interview participants reported several operational challenges that affected their businesses. For instance, Genet shared her market and operational challenges, stating, *"Currently, I have a range of cereal products in my shop, but market fluctuations can hinder customer purchases."* Weynishet shared a similar experience, saying, *"The rising cost of flour makes it difficult for customers to pay"*. These challenges indicate the vulnerability of small-scale businesses to inflation. Viswanadham and Gerba (2016) identify inflation as a key factor contributing to profit stagnation among small firms.

Photovoice participants also highlighted operational challenges. For example, Terefua, who sells homemade bread, faced difficulties due to a limited workspace and an inconsistent electricity supply. These limitations directly affected her ability to produce and sell her products efficiently. Similarly, Helen Aregahegn encountered sourcing challenges at Merkato, where she dealt with unsanitary conditions and became ill while cleaning discarded materials. These examples illustrate that operational challenges can range from resource constraints to health risks, ultimately bottlenecking efficiency.

Moreover, small-scale businesses face significant marketing challenges. For instance, Belaynesh experienced customer loss after relocating and business deterioration due to the pandemic, forcing her to adapt her business model. Though Gobish strategized in product distribution by forming strategic partnerships with nearby shops through preferred pricing, she faced logistical problems delivering her products via public transport. As one means to overcome marketing challenges, Jemal (2021) highlighted the importance of market research and demand forecasting for MSEs. Thus, entrepreneurs can mitigate these challenges by adopting different strategies, including diversifying their product offerings. Government initiatives, such as subsidizing MSEs through the provision of workspace, can also alleviate operational burdens, as the local government provided Genet with a shed to address her working space challenges.

4.2.5. Business and Financial Management Illiteracy

Among the interviewed business women, a significant portion experienced initial business failure due to business and financial management illiteracy. Business and Financial Management Illiteracy refers to a lack of understanding or proficiency in managing business operations and finances, leading to poor decision-making, financial mismanagement, and negative outcomes. Gobish explained, *"Upon returning to Ethiopia, I invested all my savings from abroad and opened a restaurant. Unfortunately, it was not successful due to my difficulties in managing finances effectively."* Similarly, Helen shared how a lack of financial management knowledge impacted her, stating, *"I started my first business after my divorce, using the divorce settlement as starting capital. Although I invested heavily in the fresh juice shop, my lack of experience in managing finances led to its decline."* Genet also noted a significant improvement in her financial management after receiving training from WISE,

implying previous limitations and highlighting the importance of business and financial management literacy.

To address this issue, comprehensive capacity-building training programs, short training courses, and mentorship are crucial for empowering small-scale business women to achieve financial stability and success in Addis Ababa and Ethiopia. Therefore, it is the responsibility of all concerned bodies, such as government sectors devoted to women empowerment, civil society organizations (CSOs), Embassies, and all relevant stakeholders, to contribute to this effort. Replicating the successful work of organizations like WISE, which has been supporting women in Ethiopia for more than 27 years, is essential. Fortunately, both Gobish and Helen addressed their business and financial management challenges through WISE. As Helen stated,

"Currently, I am a SACCO member established with the support of WISE—saving, taking small loans, and participating in training programs such as basic business skills and financial management. These resources have helped me avoid the financial pitfalls I encountered during my first business attempt."

Photovoice participants indirectly underscored the importance of financial literacy by relying on WISE for capacity-building training. For example, Bethelihem benefited from WISE's training on various business topics, highlighting a broader need for business education for small-scale businesses. Similarly, Hiwot Mitiku also benefited from WISE training on basic business skills, communication, and market analysis. These instances underscore the importance of organizations like WISE in filling the gap in business and financial literacy.

4.2. Resilience Strategies

The participants employed a range of resilience strategies, demonstrating their holistic approach to overcoming obstacles and ensuring business sustainability.

4.2.1. Financial Innovation

As previously discussed, a lack of startup capital was a major challenge faced by the majority of participants. To overcome this challenge, the interviewees revealed that the majority of the business women utilized financial innovation.

1. Equb (እቂብ)¹

All small-scale businesswomen participating in this study except Helen Aregahegn shared their experiences regarding the initiation and benefits of Equb. The utilization of Equb demonstrates how women leverage informal financial systems to address capital shortages. This practice

¹ Equb (እቂብ) is an indigenous rotating savings and credit system where individuals pool their savings for a defined period (daily, weekly, bi-monthly, or monthly) and the accumulated money is then given to members in rotation.

exemplifies the concept of social capital, leveraging community networks for financial access beyond formal services. This strategy highlights the women's resourcefulness in addressing capital shortages, enabling immediate capital injections. This aligns with theories of informal finance, where communities develop alternative mechanisms to overcome barriers to formal financial systems.

Participant experiences highlight Equb as a vital financial tool for women entrepreneurs. Genet used Equb to launch and expand her enjera business; Belaynesh transitioned to clothing importation with a 50,000 Birr Equb; Helen and Weynishet integrated daily and monthly Equbs into their financial planning after training. Photovoice participants like Hiwot, Birtukan, Marta, and Tsehay also relied on Equb to recover from setbacks and build financial stability. Overall, Equb not only provides startup capital but also fosters community support and resilience through collective savings and trust.

These examples, drawn from both interviews and Photovoice, demonstrate how women utilize Equb to initiate new small-scale businesses, expand and sustain their businesses. The Equb practice demonstrates the resilience and resourcefulness of women entrepreneurs in navigating financial challenges. These systems provide immediate access to capital, foster community trust, and empower women to achieve financial independence. By leveraging Equb, women entrepreneurs can overcome barriers in accessing startup capital, achieve economic empowerment, and contribute to community development.

2. Women are choosing access to WISE services and SACCO membership as a resiliency strategy

All participants in the study highlighted the transformative benefits of establishing or joining SACCOs (Savings and Credit Cooperative Organizations). SACCOs, as member-owned financial cooperatives, provide essential savings and credit services, thereby promoting financial inclusion and economic empowerment. In this specific context, the SACCOs were formed by women in Addis Ababa and Sheger City, with crucial support from the Organization for Women in Self Employment (WISE). The primary objectives of these SACCOs are to cultivate saving habits, provide accessible loans, empower members economically, and foster robust community development.

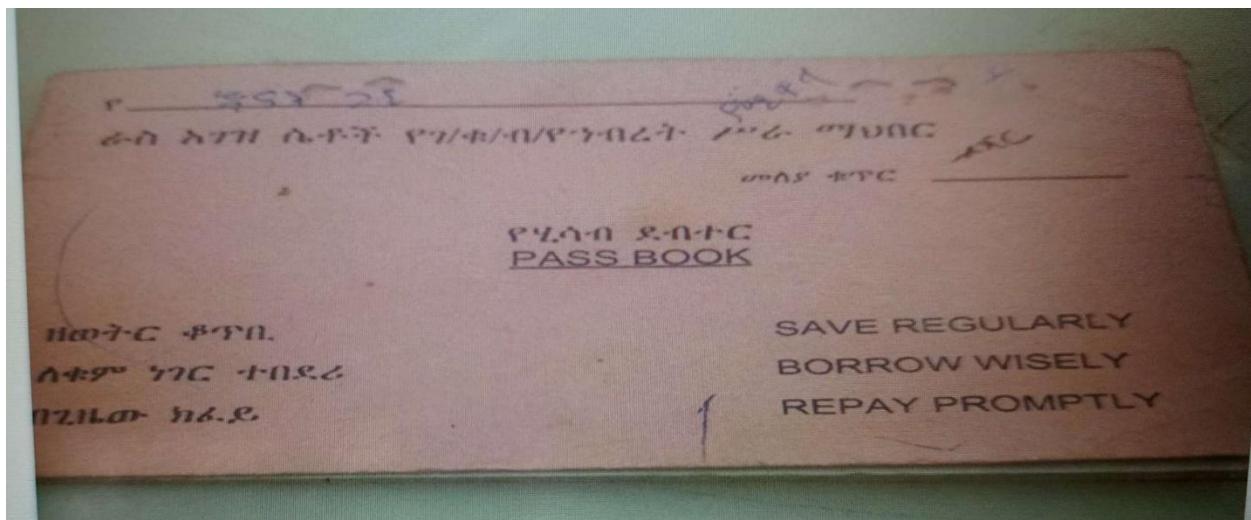
The Impact of SACCOs and WISE: A Case Analysis

The experiences of women entrepreneurs in Addis Ababa and Sheger City demonstrate the transformative impact of SACCOs and WISE in fostering financial resilience, business growth, and community empowerment. Participants like Belaynesh, Genet, Gobish, Helen, and Weynishet benefited from SACCO membership by gaining access to credit, savings mechanisms, and essential training in leadership, financial literacy, and business management. Belaynesh used her training compensation to open a savings account and expand her business,

later securing a loan to introduce home delivery services. Genet transitioned from traditional equub systems to SACCO support, receiving credit and market linkages that helped her grow her enjera business. Gobish overcame infrastructure challenges through training and new market access. Helen rebuilt her restaurant business post-COVID-19 with SACCO loans and training, while Weynishet used bi-weekly savings and loans to stabilize her finances and involve her children in business operations.

Photovoice participants echoed these successes. Bethelihem, Birtukan, Hiwot, Marta, and Tsehay leveraged WISE's training, savings, and credit services to launch and sustain their ventures. Marta's consistent savings with CBE earned her an award that further boosted her business. These stories highlight how SACCOs and WISE provide not only financial tools but also mentorship, education, and social support, enabling women to navigate economic challenges and achieve long-term stability.

Overall, SACCOs and WISE play a critical role in advancing women's economic empowerment and community development. Their integrated approach—combining financial access, capacity-building, and collective support—should be sustained and replicated by other stakeholders committed to gender-inclusive growth.



Photovoice Image: A SACCO Savings Account Book from WISE - a financial tool used and valued by all study participants as part of their resilience strategies.

3. Creative Financing

Another resilience strategy identified in this study was 'creative financing,' in which they secured funding for business ventures. Weynishet Tadese, a 42-year-old, shared how she resumed her business after divorce: "My divorce was a significant hurdle, affecting my children's emotional well-being, my capital, and public perception. To address startup issues, I borrowed money from individuals for daily expenses, repaying them at the end of each day." Similarly, Belaynesh explained how she managed working capital shortages, stating,

"While working as a civil servant, I began selling various items sourced from Merkato, Addis Ababa's largest market, to my colleagues. At the time, I lacked sufficient working capital, so I relied on credit to acquire inventory. Thankfully, my relatives provided this credit, enabling me to effectively manage my cash flow and sustain the business."

These examples demonstrate the women's reliance on personal networks, a critical survival strategy in environments with limited access to formal support, and a means to overcome working capital limitations. Essentially, these women are leveraging resources available within their cultural context and personal networks to address financial challenges, highlighting the interplay between social capital and fostering economic resilience.

4.2.2. Adaptability: Diversifying Businesses and Adjusting to Market Changes

The second significant business resilience strategy adopted by the participants is adaptability. According to Kodden (2020), adaptability is defined as *"a willingness to change and the ability of a person to adapt to a changing environment, work methods, work hours, tasks, responsibilities, and the behavior of others"* (p. 48). This strategy underscores the women's ability to respond to changing socio-economic factors, market conditions, and economic pressures. Adjusting to market changes involves modifying products, services, or business models to meet evolving customer needs and preferences. This practice exemplifies the concept of contingency theory, leveraging the principle that there is no one-size-fits-all approach to managing and operating a business. This theory is particularly relevant for small-scale businesses that often operate in dynamic environments with limited resources, requiring flexibility and adaptability.

Developing an adaptability mindset is challenging, requiring individuals, businesses, and organizations to adjust effectively to uncertainties, rapid changes, and evolving environments. It demands openness to change, continuous learning, flexibility, and the ability to rethink strategies. Kodden (2020) emphasizes that adaptability is crucial for all organizations, whether startups, young businesses, or mature entities. The interviewed businesswomen exemplified this by maintaining their businesses through continuous adaptability, consistently showcasing the ability to pivot, adjust, and thrive in the face of adversity. Some of the key indicators include, but are not limited to:

I. Responsiveness to Market Changes

The participants showed impressive adaptability to changing market conditions by diversifying their ventures and turning to new business opportunities. Weynishet transitioned from selling kids' clothing to offering French fries, traditional dishes, injera, and homemade bread, identifying shifts in local demand and adapting to her personal circumstances as a single mother. Genet expanded her business from cookies to homemade cereal products (baltina) and hair-braiding services, catering to diverse customer needs. To address challenges in transporting

large product quantities, Gobish established mutually beneficial partnerships with nearby shops. She offered her peanut butter products at preferred prices, ensuring profitability for the shops and creating a mutually beneficial arrangement. When Belaynesh's business faltered due to a loss of customer base after relocating and the significant impact of COVID-19, she shifted from importing clothing to producing injera at home for two years. Subsequently, she adapted again by sourcing and selling traditional pajama dresses, perfumes, and other materials from Somaliland and eventually from Bole Michael Addis Ababa, thereby reducing transportation costs.

Similarly, Photovoice participants also showcased strong market responsiveness. Helen Aregahegn, for instance, transitioned from crafting gift items from discarded materials to making and selling candles, adapting to the challenges of sourcing materials and the demands of childcare. Marta Mulugeta diversified her offerings from honey wine (**መሸጥ**) to include clothing, shoes, bags, and jewelry, demonstrating a strategic approach to maintaining sales despite seasonal fluctuations.

2. Flexibility in Operations

Participants demonstrated strong operational flexibility by adjusting their business models in response to challenges. Helen transitioned from street vending to a rented restaurant space with SACCO support. Genet expanded her injera production gradually as demand grew. Gobish closed her restaurant and successfully launched a home-based peanut butter business. Bethelihem diversified by adding thrift clothing and delivery services to her restaurant, and later rebuilt her machinery business online after losing her shop. Photovoice participants like Terefua and Hiwot also adapted creatively—using home space for baking and shifting to homemade bag production after business closures.

3. Proactive Problem-Solving

The participants demonstrated remarkable proactive problem-solving skills in navigating business challenges. Weynishet, following a divorce, secured funds to cover daily expenses, showcasing initiative in overcoming financial and emotional setbacks. Genet addressed startup capital shortages by initiating an equb with women in her village. Regarding workspace limitations, Gobish applied to the local government for assistance, stating, "*I applied to the local government for a workspace, and I am currently awaiting their response for either a shed or land allocation*". Photovoice participants also displayed proactive problem solving. Bethelihem, for instance, faced with workspace disruptions, utilized phone orders and delivery services to maintain her customer base. Tsehay, faced with the unsuitability of her granted shop by WISE for poultry, considered changing her business again, demonstrating a proactive approach to addressing operational issues.

Genet, a 39-year-old businesswoman, shared her adaptability as follows:

"My entrepreneurial journey began making cookies. My first sale coincided with a concert by the popular artist Tedy Afro at Meskel Square. On that day, I made a small batch of cookies, and to my surprise, they all sold out. Inspired by this success, I began selling my cookies at Merkato, the largest market in Addis Ababa. For more than six months, I made and sold cookies myself. Eventually, my products gained acceptance among wholesalers and other customers, prompting me to focus solely on production due to high demand. I also employed two women to assist me. I later diversified my offerings to include baltina (homemade cereal products commonly used in Ethiopian cuisine, such as shiro, berbere, and aja), and I even started a hair-braiding service."

Weynishet, a 42-year-old businesswoman and mother of five, shared her adaptability as follows:

"My entrepreneurial journey began unexpectedly when I needed matching outfits for a family wedding. While browsing Merkato, I decided to purchase a pack of clothing rather than a single outfit. From the twelve pieces I bought, I kept a few and sold the remainder. This sparked my interest in adding kids' clothing, which I began to sell through networking from home. Unfortunately, this caused disagreements with my husband, leading me to pause my business for a year. However, I didn't stay idle for long. I resumed my entrepreneurial journey from home, starting with French fries and other fast foods, later expanding to various traditional and fast dishes. During this time, my husband left, and I became a single mom, raising my children on my own. I began making and selling injera and homemade bread. Eventually, my business grew to the level I had hoped for, prompting me to diversify my offerings."

4. Customer-Centric Adjustments

The participants' experiences reveal that customer-centric adjustments are essential for both growth and resilience in uncertain markets. Building upon the success of her cookie business, Genet diversified her offerings to include baltina products, homemade cereal products integral to Ethiopian cuisine, such as shiro, berbere, and aja. Weynishet began by producing French fries and other fast foods at home, and subsequently expanded to include a variety of traditional dishes and fast foods, catering to local tastes and convenience-driven customers. Recognizing the challenges of transporting her products via public transportation, Gobish implemented a customer-centric pricing strategy. She offered her peanut butter to local shops at a reduced price, directly addressing their profitability concerns and incentivizing them to stock and sell her product.

These examples illustrate that adaptability is not merely a reaction to challenges but a proactive skill that transforms obstacles into opportunities. By viewing change as a gateway to new possibilities, diversifying offerings to spread risk, and prioritizing responsiveness to evolving customer preferences, women entrepreneurs significantly strengthen their resilience. Success also hinges on leveraging personal strengths, maintaining unwavering perseverance, committing to continuous learning and skill development, starting small while keeping scalable growth in

mind, and cultivating strong support networks—whether family, peers, or organizational programs such as WISE.

For new and emerging businesswomen in Addis Ababa, the stories of Genet, Weynishet, Gobish, and their peers underscore a clear lesson: resilience is built through deliberate, customer-focused adaptability combined with determination and resourcefulness. When women entrepreneurs embrace these practices, they not only survive competitive and volatile markets but create sustainable pathways to long-term success and economic independence.

4.2.3. Assertive Communication

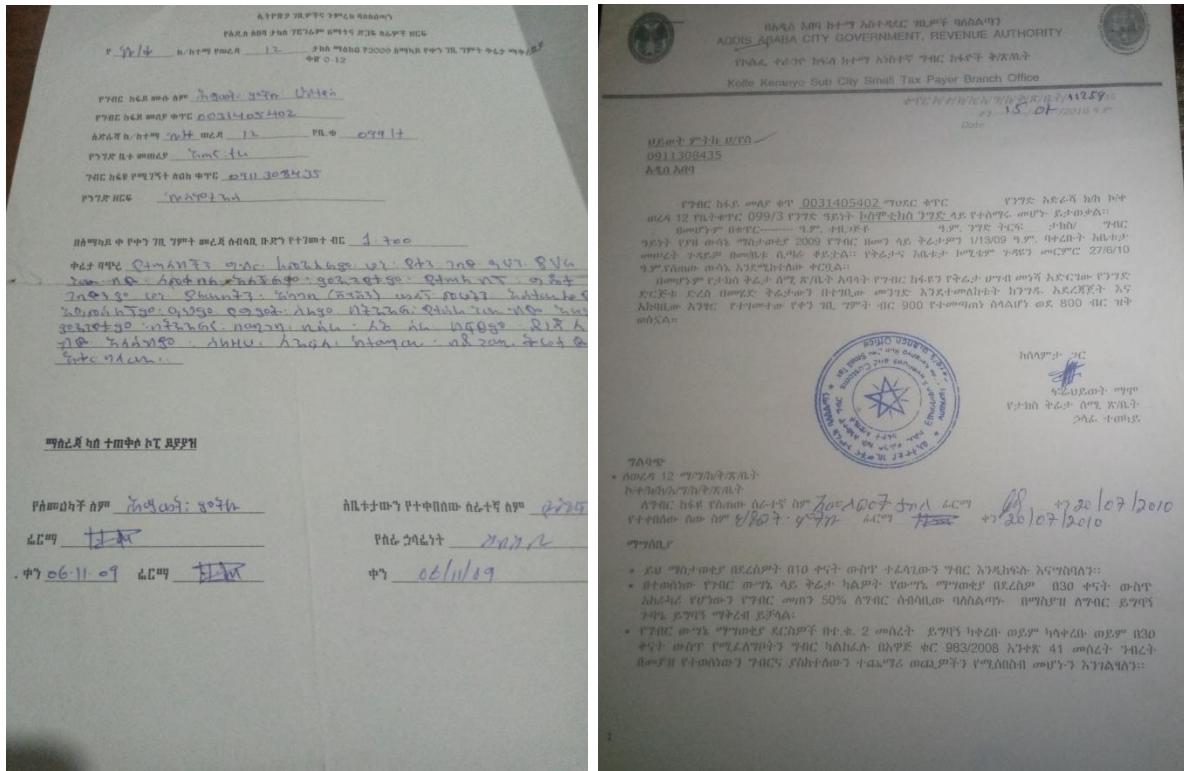
Among the interviewed small-scale business entrepreneurial women, we came across a women who utilized assertive communication to address significant problems they faced in their business operations and benefited. Gobish Fedlu, a 37-year-old, shared how she utilized assertive communication to resolve her imposed annual tax burden, saying,

"After being informed of the annual tax amount, which was quite challenging for me, I explained my circumstances to the local revenue office, including the impact of inflation and the lack of a dedicated workspace. As a result, I was granted local government assistance with my annual tax obligations, enabling me to pay the considerable tax."

This resulted in a lowered tax burden. Similarly, Genet, a 39-year-old, resolved her workspace issue by communicating directly with local government officials. She explained,

"To address my workspace challenge, I sought assistance from the local government. I explained my situation, including the need for a suitable workspace. After a thorough assessment of my circumstances, I was granted support from the local government to secure a workspace for my enjera business."

Similar to Gobish and Genet, Hiwot, a photovoice participant, understood the necessity of direct communication with relevant authorities to address her business challenges. Her experience with the exorbitant 500,000birr tax illustrates her ability to advocate for herself. Rather than accepting the unfair imposition, she inquired about the tax's rationale, uncovering the classification of cosmetics as luxury goods. Dissatisfied with the initial explanation, she assertively appealed, navigating the bureaucratic system from the woreda to the sub-city level. This persistence and direct communication resulted in a substantial reduction of her tax burden, from 500,000 birr to 60,000birr (evidenced by her photovoice images), demonstrating the power of assertive communication in challenging unfair decisions.



This aligns with Pipas & Jaradat's (2010) definition of assertive communication: "the ability to speak and interact in a manner that considers and respects the rights and opinions of others while also standing up for your rights, needs, and personal boundaries" (p. 649). It encourages open dialogue, respects diverse perspectives, strengthens relationships, reduces work-related stress, and provides social support during difficult times (Ibid.). Consequently, the participants' proactive approach to seeking assistance underscores the importance of assertive and effective communication as a critical tool for problem-solving and business sustainability. This serves as a valuable lesson for existing, new or emerging businesswomen in navigating business operations.

4.2.4. Leveraging Technology

Among the interviewed small-scale businesswomen, both Gobish and Helen demonstrated the significant benefits of utilizing social media platforms for business promotion. Gobish embraced digital marketing and leveraged marketing opportunities provided by WISE. She explained,

"I also leverage platforms like TikTok to promote my products, which has positively impacted my business. Additionally, I benefited from WISE, receiving capacity-building trainings and an arranged opportunity to access their marketplace to sell my products to trainees, employees, and community members."

Similarly, Helen utilized TikTok to attract customers directly to her business, reducing reliance on delivery services and increasing profit margins. Beyond product promotion, Helen focused on building a strong brand identity through eye-catching logos, attractive packaging, and professional business cards. These efforts enhanced brand visibility and fostered customer trust and loyalty, significantly contributing to business growth. Helen's increased social media presence, particularly on TikTok, created new opportunities. She participated in and won a women's content creation competition organized by Enat Bank, receiving 15,000 ETB. She stated, *"My increased visibility on social media, particularly TikTok, also created an opportunity for me to participate in a women's content creation competition organized by Enat Bank. I won the competition and was awarded 15,000 ETB."* (See the photovoice images below, shared with her consent.)

In addition to her experiences of using digital platforms for her business, Helen shared how she learned new skills through social media, saying, *"While working on this, creating gift items from discarded materials, I had a child, which made it even harder to continue producing gift items due to the challenges I faced."* Despite the difficulties, she adapted by teaching herself how to make candles. Using YouTube videos as a resource, she learned the craft and began selling her candles, finding a new way to sustain herself and her family. (See the photovoice images below, shared with her consent.)



Additionally, Bethelihem Demisse is a participant in the Photovoice discussion, where she utilizes digital marketing to help her companies reach a broader audience, enhance brand awareness, generate leads, and drive sales through various online channels, including social media and e-commerce platforms.



Furthermore, the use of technology extended beyond marketing. Photovoice participants like Bethelihem Ketema leveraged phone systems to take orders and deliver meals, demonstrating how even basic technology can enhance customer service and streamline operations. This highlights the diverse ways technology is being integrated into small-scale businesses to improve efficiency and reach.

These compelling examples demonstrate the critical importance of digital marketing in today's business landscape. Online promotion is essential for expanding brand reach, engaging customers, and providing cost-effective solutions for targeted customers. As Chaffey and Ellis-Chadwick (2019) highlighted, for businesses to compete effectively today, it is essential to use digital marketing to support their business and marketing strategies. Therefore, to empower existing, new, and emerging businesswomen, targeted digital marketing training is crucial for their business growth and sustainability. Therefore, we encourage all relevant stakeholders to prioritize and invest in this vital initiative, enabling them to fully realize their potential.

4.2.5. Strategic Partnership and Collaboration

Among the interviewed small-scale business women, Gobish and Belaynesh demonstrated the effectiveness of strategic partnerships and collaboration as cornerstones of their success. Their stories highlight the pivotal role of partnerships in fostering entrepreneurial resilience and growth.

To address challenges in product transportation, Gobish established mutually beneficial partnerships with nearby local shops. She explained,

"The third challenge I faced was that transporting my products to different shops using buses and taxis was impractical for large quantities. To overcome this, I established partnerships with local shops by offering them my peanut butter at preferred prices, making it profitable for them. In this way, we both benefit from the arrangement."

Similarly, Belaynesh leveraged collaboration to expand her business. After securing 50,000 ETB through equb, a substantial amount of capital, she transitioned from informal cloth selling to clothing importation, collaborating with experienced importers to explore new opportunities. Belaynesh explained,

"With the 50,000 ETB, substantial capital secured through equb, I began exploring new opportunities by collaborating with other importers and started importing clothing from Dubai. Through these importing ventures, I made a profit of 2,000 Birr every fifteen days. This consistent profit and savings allowed me to purchase a condominium, a private house."

The Photovoice participants also underscored the value of strategic partnerships and collaborative efforts, though they expressed this emphasis in ways somewhat different from those of the interviewees. Hiwot Mitiku, for example, benefited from her husband's expertise and resources in the bag-making business. She stated that her husband supported her in buying quality and low-price raw materials. Furthermore, she uses her sister's shop as a sales outlet. This showcases how family collaborations can be crucial for small-scale businesses. Helen Aregahegn, similarly, benefited from participation in business bazaars, which can be seen as a form of collaborative marketing and networking. These bazaars provided her with platforms to showcase her candle products and connect with potential customers. Moreover, the Photovoice participants illustrated the value of networking as a form of collaboration. For example, Weynishet relied heavily on networking with taxi drivers, brokers, students, and employers to promote her food business. This emphasizes that strategic partnerships extend beyond formal business collaborations to include leveraging social networks for business growth.

These experiences of Gobish and Belaynesh underscore how strategic partnerships and collaboration can yield mutually beneficial outcomes and drive business growth. Therefore, by prioritizing strategic partnerships and fostering collaboration, small-scale businesswomen can enhance their resilience, navigate market challenges, and accelerate the growth of their business.

4.4. Financial Management Practices

This section presents the financial management practices of resilient small-scale businesswomen in Addis Ababa. Financial management involves planning, controlling, accounting, cash flow management, capital budgeting, and working capital management. These practices enhance business efficiency by improving tasks such as accounting, and budgeting (K.M. Mang'ana et al., 2023). For small businesses, financial management is about the careful

handling of money—tracking income and expenses, planning expenditures, managing cash flow, and making informed investment decisions. The implementation and practices simple systems for budgeting and managing working capital, such as inventory and short-term debt, improves control, efficiency, and financial health, ultimately contributing to business growth. All participants of the study reported utilizing various financial management practices, which they shared through interviews and photovoice images collected with their consent, as presented below.

1. Accounting: Tracking Income and Expenses

All participants demonstrated a strong focus on tracking income and expenses, a cornerstone of effective financial management. Among the participants interviewed, the experiences of three participants are presented as follows. Genet maintains detailed records of sales, expenses, and profits, attributing her improved skills to WISE capacity-building trainings. Helen, after an earlier business failure, now tracks daily expenses and profits to avoid past mistakes. Weynishet collaborates with her children to record daily transactions and plan for the next day, showcasing a structured approach.

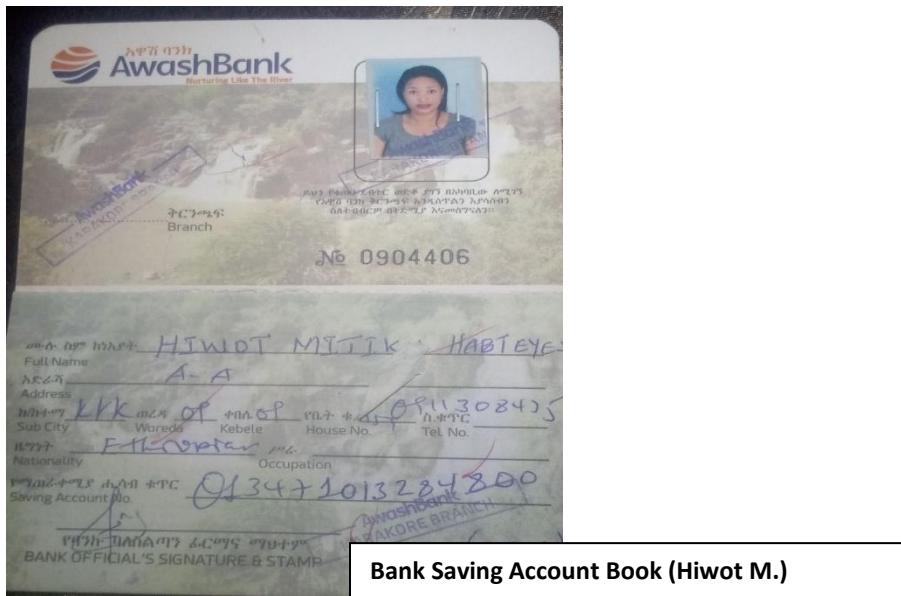
2. Budgeting: Planning Expenditures

Participants highlighted the importance of proper budgeting in sustaining their businesses. Among the participants interviewed, the experiences of three participants are presented as follows. Genet reinvested profits from cookie sales to diversify into "baltina" and hair-braiding. Belaynesh used "equb" savings to transition from clothing sales to importing goods. Weynishet adapts to market changes, shifting from selling bread to offering baking services when flour prices rose.

3. Cash Flow Management: Ensuring Liquidity

Interview participants demonstrated effective cash flow management through various strategies to ensure sufficient liquidity for their operational expenses. Genet utilized "equb" to secure initial capital and maintain consistent cash flow. Helen joined WISE to access credit and manage her cash flow during challenging times, especially after the COVID-19 pandemic. Weynishet relied on daily borrowing and repayment to address immediate cash flow needs, showcasing a proactive approach to managing liquidity. The daily and monthly "equbs," bank savings, and SACCO savings that the women utilized also directly contributed to their cash flow management.

Similar to the interview participants, the Photovoice participants also demonstrated diverse strategies for ensuring liquidity through cash flow management. For example, Hiwot Mitiku utilized multiple cash flow management methods, including savings through equb, SACCO, and bank accounts (see her photovoice image below).



Birtukan, similar to Hiwot Mitiku, as evidenced in her Photovoice images, utilized multiple financial strategies, combining SACCO savings, bank savings, and a 'Mekele' (penny bank) for daily accumulation. The participants strategic combinations of equb, bank savings, and SACCO savings highlights a dedication to disciplined, long-term financial planning. Similar to other parts of the world, Ethiopians have a long-standing tradition of using penny banks for daily savings—a practice often employed by children and small businesses. In addition to her monthly "Equb" contributions and SACCO savings, Birtukan's use of the penny bank illustrates a strategy of incremental saving, ensuring constant liquidity for immediate needs. This layered approach to savings reflects a conscious effort to balance long-term financial goals with short-term cash availability.

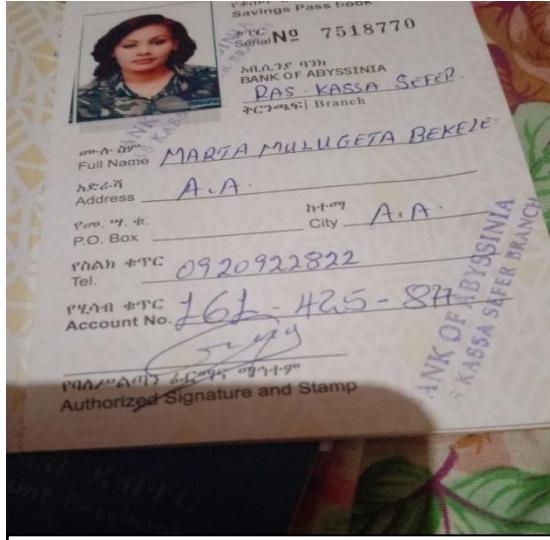


Penny Bank: For daily saving (Birtukan)



Bank Saving Account Book (Birtukan)

Similar to Birtukan, Marta employed multiple cash flow management methods, including "Equb," SACCO savings, bank savings, and readily available petty cash. Her strategic use of "Equb," bank savings, and SACCO savings demonstrates a commitment to disciplined, long-term financial planning. However, her specific allocation of petty cash for day-to-day expenses sets her apart. This practice ensures immediate liquidity for operational needs, allowing her to handle unexpected expenditures or seize immediate business opportunities. By maintaining readily available petty cash, Marta demonstrates a proactive approach to managing her business's daily financial flow, ensuring operational readiness and minimizing disruptions. This comprehensive approach, combining structured savings with accessible liquid funds, highlights Marta's effective cash flow management strategy.



Bank Saving Account Book (Marta)



Cash on Hand: Pety chash (Marta)

4. Capital Budgeting: Making Informed Investments

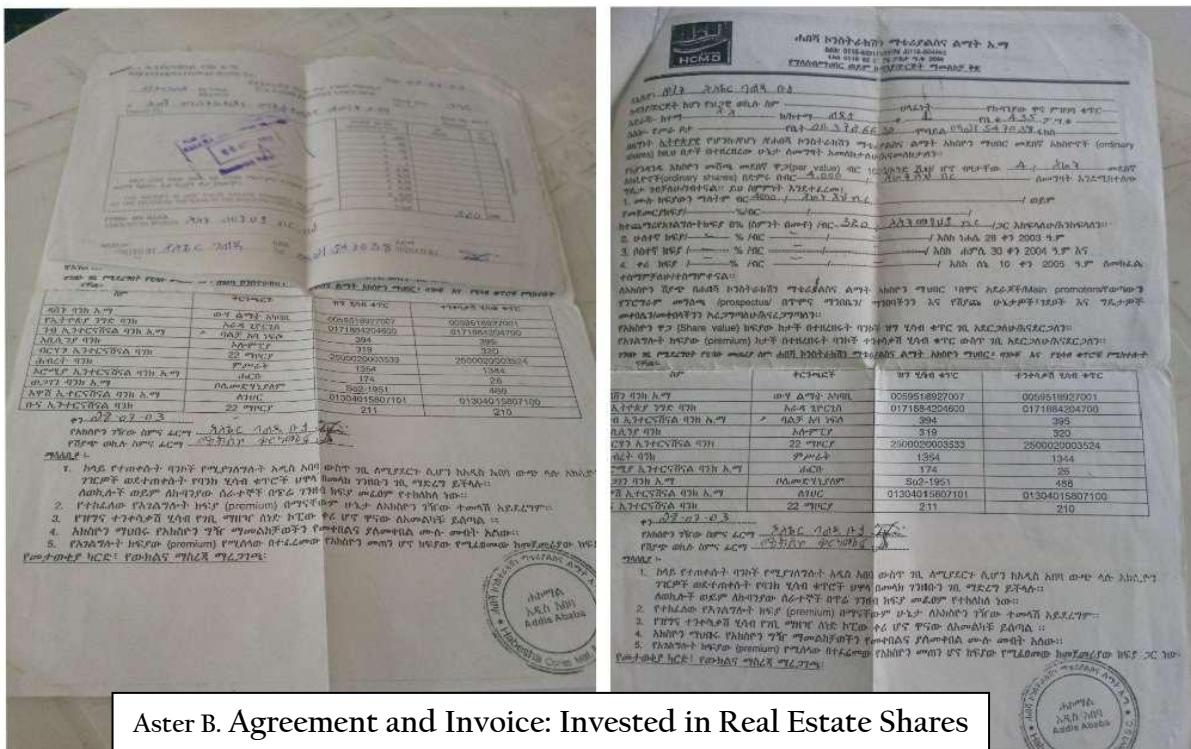
To grow their businesses, interview participants demonstrated various informed investment decisions. Genet, for instance, after achieving success with her enjera and cereal product offerings, diversified her business by investing in poultry farming. Belaynesh's decision to purchase a condominium using her savings reflects prudent capital allocation. Helen plans to expand her restaurant to include catering services and produce "injera" for other businesses. Her participation in WISE training programs has equipped her with the skills to make sound investment decisions. Gobish applied for government land allocation to scale her peanut butter production. Her efforts to secure a dedicated workspace demonstrate her commitment to long-term growth.

Similar to interview participants, the Photovoice participants demonstrated different strategies in making informed investments. For instance, Helen Aregahegn, as shown in her Photovoice image, invested profits in finished gold and US dollars (USD). This practice aligns with Ethiopian cultural traditions of converting monetary funds into gold. Her decision to hold USD offered a dual benefit: it protected her from the depreciating Ethiopian Birr (ETB) and served as a high-return savings method, capitalizing on the rising ETB value of USD.



Helen A. means of saving & investment

Similar to Helen A., Aster B., as evidenced by her Photovoice images (agreement and invoice), invested in real estate shares, demonstrating a modern approach to wealth accumulation. This strategy aligns with diversified investment portfolios, emphasizing long-term asset growth through equity investment participation. Her decision to purchase real estate shares offered the potential for both capital appreciation and dividend income, representing a strategic move in building financial security through publicly traded assets.



Aster B. Agreement and Invoice: Invested in Real Estate Shares

5. Working Capital Management: Inventory and Short-Term Debt

Effective working capital management was evident in the participants' strategies for managing inventory and short-term debt. For instance, Belaynesh borrowed 10,000 Birr from her SACCO to stock her shop with cheese, eggs, and butter. Her inventory management ensures a steady supply of goods for her customers. Gobish partners with local shops to sell her peanut butter, minimizing transportation costs. Belaynesh's use of short-term credit from her relatives demonstrates effective short-term debt usage.

6. Overcoming Financial Challenges

The participants highlighted various strategies for overcoming financial challenges, including leveraging social networks, accessing cooperatives, and seeking government support. Genet overcame startup capital challenges by forming an "equb" and later joined WISE for additional training and market linkages. Helen navigated pandemic-related financial difficulties by joining WISE and obtaining credit to continue her business operations. Belaynesh relied on family support and SACCO membership to overcome cash flow and inventory challenges. Weynishet addressed capital shortages by borrowing money for daily expenses and repaying it promptly. Her involvement in a women's cooperative has also provided financial and emotional support.

Photovoice participants also demonstrated diverse strategies for overcoming financial challenges. For example, Bethelihem, faced with workspace disruptions and financial constraints, leveraged WISE training and accessed savings and credit services to strengthen her business. Helen Aregahegn, returning from abroad without savings, utilized shelter services and self-taught skills to establish a business, eventually benefiting from WISE training. Tsehay, despite facing workspace challenges, utilized WISE support and various savings mechanisms such as daily and monthly equbs, SACCO and Bank savings to maintain financial stability. These examples highlight the diverse ways women leverage available resources to overcome financial hurdles.

In conclusion, the participants' effective utilization financial management practices underscore their commitment to financial discipline. These practices, combined with their ability to overcome financial challenges through strategic networking and resource access, are pivotal to their business resilience and growth.

Chapter 5: Conclusion and Recommendations

5.1. Conclusion

This study explored the resilience and success strategies employed by small-scale businesswomen in Addis Ababa. The research highlights the diverse challenges these women face, including financial hurdles, socio-cultural factors, personal difficulties, external pressures, market fluctuations, and operational difficulties. However, despite all these obstacles, the women demonstrated remarkable resilience, employing various strategies to overcome adversity and achieve business sustainability, as outlined below.

- **Financial innovation is essential.** To overcome limited access to traditional funding and creatively sustain and grow their businesses, women entrepreneurs in Addis Ababa actively seek and utilize innovative financial solutions. These include Equb, creative financing (relying on personal networks to access short-term debt), and SACCOs. This highlights their resourcefulness in overcoming financial barriers, a common challenge for small businesses, particularly in developing economies.
- **Adaptability is paramount:** The ability to adapt to changing market demands, economic conditions, and socio-cultural factors is paramount for business survival and success. Resilient women entrepreneurs demonstrate this crucial skill by strategically diversifying product offerings, exploring new markets, and adjusting business models to both mitigate risks and capitalize on emerging opportunities, thereby significantly enhancing their resilience.
- **Assertive communication is a fundamental business skill.** It's a key strategy for women entrepreneurs navigating complex business environments, enabling them to confidently express needs, negotiate effectively with suppliers and customers, and advocate for fair treatment from regulatory bodies. Effective communication empowers them to overcome bureaucratic hurdles like licensing and tax issues, resolve conflicts with stakeholders, and access resources such as loans and market information, ultimately contributing to their business success.
- **Technology is a powerful tool:** Technology is a powerful tool for women entrepreneurs, facilitating market expansion, efficiency improvements, and competitive advantage. Social media platforms, including TikTok, Telegram, and Facebook, offer cost-effective avenues for marketing, networking, and cultivating customer relationships. This benefit was demonstrated by two interviewed participants who actively utilized these platforms for business promotions and saw real results. By leveraging digital marketing technologies, existing, emerging, and new small-scale businesswomen can overcome limitations associated with physical location and access to traditional marketing channels, fostering growth and long-term sustainability.

- **Strategic partnerships are indispensable:** Collaboration and partnerships are essential strategies for small-scale businesses to access resources, share knowledge, and expand their networks. This was exemplified by two participants interviewed, who actively sought and cultivated strategic alliances with other businesses and customers. Such strategic alliances provide access to new markets, technologies, and specialized expertise, significantly contributing to the resilience and growth potential of these businesses.
- **Support systems are critical resources:** External support systems are critical resources for women entrepreneurs, facilitating their empowerment and success. Organizations such as WISE provide access to training, finance, and networking opportunities specifically tailored to their needs, while SACCOs offer essential financial support and foster community-based economic empowerment. Actively engaging with and leveraging these support systems enhances the resilience of existing, emerging, and new small-scale businesswomen, thereby contributing to sustainable business growth.

These findings underscore the importance of resilience, adaptability, and strategic resourcefulness for women's entrepreneurial success in challenging environments.

5.2. Recommendations

To foster a more supportive ecosystem for women entrepreneurs, particularly small-scale businesswomen, in Addis Ababa and similar contexts, this study proposes the following recommendations:

1. Financial Empowerment:

- Encourage the establishment and strengthening of SACCOs, providing women with access to savings, credit, training, and market linkages.
- Encourage and scale up traditional financial systems like Equb, recognizing their vital role in providing immediate access to capital and fostering community trust.
- Promote and expand access to microfinance initiatives with more accessible collateral terms, enabling women entrepreneurs to secure startup and growth capital.

2. Capacity Building and Training:

- Provide comprehensive business and financial literacy training programs tailored to the specific needs of women entrepreneurs, covering areas such as financial management, accounting, budgeting, and investment strategies.
- Offer mentorship programs that pair experienced businesswomen with emerging entrepreneurs, providing guidance, support, and networking opportunities.

- Facilitate digital marketing training to equip women entrepreneurs with the skills to leverage technology for business promotion, brand building, and customer engagement.

3. Policy and Regulatory Environment:

- Institutionalize gender-responsive initiatives to address socio-cultural barriers—such as limited access to resources and entrenched gender biases—that constrain women's entrepreneurial potential.
- Streamline bureaucratic procedures to reduce regulatory hurdles disproportionately affecting small-scale businesses, creating an enabling environment for women entrepreneurs.
- Implement transparent procedures for locally granted assistance (tax, workspace) to guarantee equitable access and benefits for small-scale women-owned businesses.

4. Market Access and Linkages:

- Offer training in market research and demand forecasting to equip women entrepreneurs with the skills to adapt to market fluctuations and make informed business decisions.
- Promote networking opportunities and platforms that enable women entrepreneurs to collaborate, share knowledge, and access new markets.

Implementing these recommendations will enable stakeholders to build a supportive ecosystem that empowers women entrepreneurs, fosters sustainable economic growth, and contributes to holistic development across Addis Ababa and similar contexts—in its economic, social, urban, and infrastructural growth.

Appendices

1. Participant Demographics

Table 1: Participant Demographics

This Table presents the demographic profiles of the study participants, including interviewees and photovoice participants.

No.	Participant	Age	Education Level	Marital Status	No. of Household	Enterprise Type	Method of data collection
1.	Genet Eshetu	39	9	Married	3	Cookies, <i>baltina, enjera, poultry</i>	Interview
2.	Helen Tesema	40	12 th	Divorced	2	Restaurant	Interview
3.	Weynishet Tadese	42	Diploma	Divorced	5	Clothing, fast food, traditional food	Interview
4.	Gobish Fedlu	37	10 th	Single (living with family)	7	Peanut Butter	Interview
5.	Belaynesh G/ Mikael	42	Diploma	Single	-	Clothing,	Interview
6.	Helen Aregahegn	27	Degree	Married	3	Candle,	Photovoice
7.	Marta Mulugeta	38	12 th	Divorced	3	Honey, clothing	Photovoice
8.	Aster Balda	30	10 th	Divorced	4	Poultry	Photovoice
9.	Birtukan Worku	41	8 th	Married	4	House hold item	Photovoice
10.	Betelihem ketema	27	Degree	Married	3	Restaurant	Photovoice
11.	Hiwot Mitiku	40	Diploma	Married	2	Designing and patterns making of leather goods	Photovoice

12.	Terefua kebede	43	10 th	Married	5	Home bakery	Photovoice
13.	Meron Haile Mariam	34	10 th	Married	3	Clothing	Photovoice
14.	Bethelihem Demisse	27	Degree	Married	3	Construction equipment and Machinery trade	Photovoice
15.	Ayinalem Abebe	38	10	Married	6	<i>Baltina</i> , cosmetics	Photovoice
16.	Alem Sileshi	43	12	Married	5	Restaurant	Photovoice
17.	Sintayew Bulcha	31	12	Married	5	<i>Baltina</i> , Apparel	Photovoice
18.	Tsehay Wondimu	27	8	Married	4	Poultry, Apparel	Photovoice
19.	Almaz Ankala	40	9	Married	6	Flower shop,	Photovoice
20.	Meskerem Tadesse	34	12	Married	5	Charcoal, shoes	Photovoice
21.	Konjit Demisse	37	Degree	Married	4	Clothing	Photovoice
22.	Welansa Lemma	56	Diploma	Married	5	Clothing	Photovoice

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