

Policy Direction and Performance Evaluation of Micro and Small Enterprises in Southern Nations, Nationalities and People's (SNNP) State of Ethiopia

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Abstract

The role of micro and small enterprises in development and poverty eradication efforts is significant due to its combined nature of massive job creation and employment opportunity. In view of this, the current Ethiopian government has embarked on facilitating several organizations to create workable environment for micro and small enterprises. Although casual sectors have been working in Ethiopia for decades and support many poor families, the modern idea of micro and small enterprises has reinforced these efforts by taken a form of institutionalization transformation. This modern scheme of institutionalization is currently supporting casual sectors and inviting a number of new entrants to the enterprises. This paper presents the Ethiopian government policy direction and evaluates the performance of micro and small enterprises in Southern Nations, Nationalities and People's State (SNNP). The presentation and evaluation are based on SNNP's 2012 to 2013 data. The paper also discusses the supports given to enterprises by the government. Descriptive and inferential statistics are used to analyze the data. In addition, policy documents are reviewed and compared with the actual performances. The results showed that there are strong and positive relations between supports provided by the government and the performance of micro and small enterprises. The result indicated that all forms of governmental supports are important and imperative for the growth and productivity of micro and small enterprises.

Keywords or phrases: Micro and small enterprises, Poverty elimination, Job creation, Policy and strategy, and Sector

1. Introduction

Southern Nations, Nationalities and Peoples State (SNNP) is one of the nine federate states of Ethiopia. It is located in the southern and south western part of Ethiopia bordering to Kenya at south, Gambela Regional State at south west and Oromia Regional State at north and west. SNNP as many other federated states is the beneficiary of the current Ethiopian government national policy and strategy designed to organize and strengthen micro and small enterprises all over the country. However, inefficient and ineffective undertaking of micro and small enterprises is constraining efforts of poverty elimination and industrial development within SNNP as well as the rest of the country. It is manifested that lack of proper coordination, absence of the sufficient number of technical and vocational training institutes, low trade and industrial activities, hurried urban development and feeble financial institution's support decelerated the growth of micro and small enterprises within the SNNP.

Ethiopia is a nation with one of the rapidly growing economies and development. However, it is also among the bottom fifteenth of the neediest countries in the world. According to United Nations, report (2011), Ethiopia stands 174th of 187 countries in the global poverty index indicating that it is one of the poorest countries in the world. Poverty is wide spread both in rural and urban areas. Conversely, rural poverty is causing urban migration that is aggravating the prevailing problems in urban areas. One manifestation of rural poverty is the dangerous shortage of farm land and low productivity in the agricultural sector. Poor farming practices and soil unproductiveness, deforestation and soil erosion is also contributing to the low agricultural productivity.

Studies conducted in India shows that the shortage of farm land subsisted in Ethiopia is mainly due to the misuse of farm land resulted from fast horizontally urbanization and mishandling of large farm lands. Jafri, etal (2011) also suggested that the restriction of farm lands use for non-farm activities such as urbanization could contribute a major role in preventing redundant poverty. In addition, organizing and strengthening micro and small enterprises is sought to be one of the solutions to address problems of urban and rural poverty.

Micro and small enterprises in Ethiopia are considered carrying the nation to the planned industrialization development and to create a lot of jobs, especially for the unemployed youth. The core intention of establishing and institutionalizing micro and small enterprises is therefor to eliminate poverty by fostering industrialization and job creation. In view of this background, the main objective of this paper is to evaluate

policy direction and performance level of micro and small enterprises in SNNP. The paper assessed policy direction and actual performance of micro and small enterprises in SNNP by reviewing policy and strategy documents of Ethiopian government and using data of performances in SNNP for 2012 to 2013. In addition to a descriptive and inferential statistic, Pearson bivariate correlation was applied to see the presence and strength of linear relationship between growths of enterprises to the next higher level and government supports.

Micro and small enterprises partly reflect institutionalization of the informal sector which is true for many developing countries. The perception helps both urban and rural areas within Ethiopia. As a result, the main strategy of the Ethiopian government regarding micro and small enterprise's expansion focuses on addressing poverty-related problems to balance the role of agricultural and industrial sectors.

The Federal Democratic Republic Government of Ethiopia's report (2001) indicated that, micro and small enterprise expansion will facilitate the needed industrial transition which in turn will help to eliminate poverty. This is mainly because micro and small enterprises are labor-intensive and usually performed using moderate technology and medium-level skill to generate employment. The efforts made by the Government to associate these enterprises to technical and vocational training institutes are also creating positive results. As a result, micro and small enterprises are one of the seven strategy pillars of the Ethiopian Growth and Transformation Plan (GTP).

It is evident that micro and small enterprise's expansion require enormous financial support. However, individuals and their relatives are assumed to be the main source of financing. Consequently, functionality and productivity of these enterprises are constrained due to an adequate financial source. In addition, lack of access to credits, inadequate regulatory tools and absence of insurance in case of bankruptcy are generating more pressure on the efforts of micro and small enterprise expansion.

As the efforts of the government to support micro and small enterprise's increases, other road blocks such as institutional weakness coupled with lack of experiences and temptation to use the borrowed money for other purposes other than the intended business are affecting the expansion of enterprises in Ethiopia as well as in SNNP. In most cases, Lack of premises for production, lack of market access and low level worker's skill are also challenging the expansion of micro and small enterprises. In Ethiopian perspective, categorizing enterprise as micro or small is based on their involvement in the industrial or service activities. Industrial activities include manufacturing, construction or mineral related while service's activities include trade, transport, hotel and tourism. Size of workers and capital are also important parameters to distinguish the level of enterprises as indicated in Table 1 below.

Table 1. Ethiopian Definition for Micro and Small Enterprises

Level	Sectors	Manpower Size	Total Asset Norm (Birr)	Equivalent to USD
Micro	Industry	Less or equal to 5	100,000	\$5000
	Service	Less or equal to 5	50,000	\$2500
Small	Industry	6 to 30	1, 500,000	\$75000
	Service	6 to 30	500,000	\$25000

Source: Federal Democratic Republic of Ethiopia, Industry development strategy document, 2001, Addis Ababa

As indicated above, Manpower and total assets are taken as criteria to categorize enterprises as a micro or small level. The table indicated that within the same size of Manpower, high capital is required for the sector to be considered as an industrial subdivision. However, if there is ambiguity between Manpower and total asset, priority is given for the asset criteria to categorize the enterprise. In table 1, it is shown that less than or equal to five workers are sufficient to establish micro enterprises both for the industrial and service sector. Conversely, the capital amount varies from \$5,000.00 for industry to \$2,500.00 to services. In the meantime, for small enterprises, the Manpower range from 6 to 30 in both industry and service sectors and capital varies from \$75,000.00 for industry to \$25,000.00 for the service sector.

2. Growth Level of Enterprises:

The growth levels of micro and small enterprises within Ethiopia are categorized as follows:

1. Startup stage: Enterprises at this stage are organized in the group, finalize licensing, satisfy initial capital with business plan and just star their business.
2. Growth stage: The characteristics of this stage are effective use of inputs, competitiveness (price, quality and supply), sustained profitability, increase in asset and Manpower, financial book keeping, etc.
3. Maturity stage: In addition to fulfilling the above conditions, enterprises enter additional investment and satisfy conditions for transfer to be next higher level.

The Ethiopian government has documented its commitment to strengthen micro and small enterprises in its five years aggressive plan named as Growth and Transformation Plan (GTP, 2010-2015). According to the plan, the government calculated to create 3 million jobs by organizing 1,200 micro and small enterprises annually. As a provision, the government also allocated 146 million square meter land for building premises to

crate 10 million domestic and 300 million foreign market access to 1.4 million and 110, 000 operators respectively at the national scale. The plan also allocated 11 billion birr credit line for 2.2 million operators, where 80% will be collected through aggressive saving.

While the nationwide aggressive program is in effect, micro and small enterprises are further categorized based on their potential to create jobs and to the degree of roles, they can play in poverty elimination efforts. Accordingly, manufacturing, construction, urban agriculture, service and business are categorized as a priority sector and entitled for maximum possible supports from the government. In general, sectors are categorized into sub sectors based on activities they can perform as indicated in Table 2 below.

Table 2. Selected Sectors and their Respective Sub-sectors by Government as Priority for Maximum Possible Support among Micro and Small Enterprises

Manufacturing	Construction	Business	Services	Urban Agriculture
Textile & garment	Contracting	Whole sales	Transport	Modern animal husbandry
Leather & leather products	Construction materials supply	Retail	Café & restaurants	Honey production
Food processing & beverage	Mineral exploration	Raw materials supply	Tourism	Poultry
Metal work & engineering	Quarrying	.....	Packing	Modern vegetation
Wood work & furniture	Coble stone	.....	Consultancy	Vegetables & fruits
Hand crafting & ornaments	Infrastructure	.....	Municipal services	Modern irrigation
Agro-processing		.....	Maintenances	.....
.....	.....	.....	Beauty salon	.....

Source: *Micro and Small Enterprises Development Strategy. Support Frame and Implementation Strategy, 2011, Government Document. Addis Ababa, Ethiopia*

1. Government Support:

Apart the federal plan, the national targets indicated that the GTP at the regional level can only be achieved if regional states perform their share in the efficient and productive way. Based on the national guideline, individual members and families who organize themselves among sectors are expected to play greater roles in poverty elimination efforts. As indicated in Table 2, based on their efforts, they can receive maximum possible support from the regional government.

The purpose of these supports is to minimize financial, market and space problems as well as to fill all the possible knowledge and skill-related gaps. Tables 3a and 3b below indicates all the supports facilitated by the SNNP regional government for priority enterprises. Sectors such as manufacturing received the highest loan while the construction sector received the lowest one. However, the construction sector received more than half of the market opportunities and accessed work and selling places. This is because manufacturing is capital intensive while construction is more labor intensive.

Table 3a. Supports Facilitated for Enterprises by SNNP Government, 2012

Sector	Loan sanctioned		Market access		Work and selling place	
	Amount (in Birr '000000)	%	Amount (in Birr '000000)	%	Area (in square meter '000)	%
Manufacturing	31.4	30.0	121.7	24.0	727.1	28.0
Construction	9.4	9.0	294.2	58.0	1506.2	58.0
Urban Agriculture	13.6	13.0	10.1	2.0	233.7	9.0
Service	23.0	22.0	55.8	11.0	77.9	3.0
Business	27.2	26.0	25.4	5.0	51.9	2.0
Total	104.6	100.0	507.2	100.0	2596.8	100.0

Source: *Bureau of Trade, Industry and Urban Development for SNNP, Ethiopia 2012*

It is apparent that construction market opportunity is high because of the ongoing government financial support for condominium houses, rural access roads, and other mega project's construction such as national universities and sugar factories. In all cases, the share of urban agriculture is nominal showing that agriculture is not the main development activity in urban areas. Depositing urban agriculture as a priority enterprise is not even a priority due to unclear policy and lack of workable environment in urban areas for agricultural activities.

Enterprises are also given opportunity to participate in government-run mega projects. For instance, integrated housing development program partly secure its labor demand from micro and small enterprises, which resulted in providing employment and other market opportunities for these enterprises. All kinds of Supports

given to these enterprises in SNNP have the same setting with those of the national framework. These supports include trainings, loan facilitation, provision of the parcel, supporting market access, facilitation of appropriate technology, and information support. Though, the regional government shows its commitment to support micro and small enterprises in light of their potential to eliminate poverty. Although Admasu (2012) indicated that the major factors affecting performance of enterprises are financial problems, lack of qualified employees, lack of marketing and lack of work premises, the regional government efforts demonstrated that successes were accomplished through the magnificent governmental support.

The presumed problem why financial institutions like banks and other institutes are not lending their hands for loans and financial support to micro, and small enterprises is assumed to be lack of micro and small enterprise owner's credit history, deficiency of sufficient asset's insufficient capital and semi-skilled labor force. The enterprises are also constrained by lack of collateral and appropriate business plans. Their capacity to compete in the prevalent market is also weak.

For instance, Commercial Bank of Ethiopia and its branches accept only big and dependable collateral such as buildings/houses, deposits in banks, and the like that makes difficulty for micro and small enterprises to fulfill conditions to borrow money. Due to such problems of accessing finance of formal sectors such as banks and micro finances, some enterprises borrow from informal sector that includes borrowing from individual lenders who may result in 50 to 120 percent interest rates and in the worst cases, up to 400 % interest rate for instances as it was in Amhara Regional State. Experiences from Southern Regional State show that borrowing money from individual lenders leads to risk of land confiscation for defaulters in the name of the conditioned land lease. The condition sometimes is that lender demands the use of land up until the money is returned. If the money is not returned, land using continues for unlimited time, which indirectly means confiscation and highly humiliating.

Not only, finances but market access is also one of the big problems for growth of enterprises. Market access for enterprises is facilitated by government in the way of giving some works and services for enterprises not following formal procurement procedures in order to strengthen the survival of them. Priority is given to tenders from small enterprises for government contracts. Despite this priority, small enterprises face practical problems in fully participating in Government tenders due to other factors such as low institutional capacity and lack of necessary equipment. Such government approach is also conflicting with free-market principles so that it should be done with certain care.

Table 3b. Supports Facilitated for Enterprises by SNNP Government, 2012

Sector	Trainings						Counseling support		Suitable Technology Support		Awareness Support	
	Entrepreneurial		Technical And Vocational		Total							
	No. in '000	%	No.	No. in '000	%	No. in '000	%	No. in '000	%	No. in '000	%	
Manufacturing	17.4	21.0	6.0	22.1	23.4	21.2	11.3	25.0	2.1	33.9	38.9	24.0
Construction	33.1	40.0	18.0	66.4	51.1	46.5	13.6	30.0	2.5	40.3	63.2	39.0
Urban Agriculture	4.1	5.0	2.1	7.7	6.3	5.7	5.9	13.0	0.4	6.4	9.7	6.0
Service	14.9	18.0	0.5	1.9	15.4	14.0	7.7	17.0	0.6	9.7	25.9	16.0
Business	13.2	16.0	0.5	1.9	13.8	12.6	6.8	15.0	0.6	9.7	24.3	15.0
Total	82.7	100.0	27.1	100.0	110.0	100.0	45.3	100.0	6.2	100.0	162.0	100.0

Source: Bureau for Trade, Industry and Urban Development of Southern Nations, Nationalities and People's State, Ethiopia 2012

As indicated in Table 3b, manufacturing and construction together account for 55 to 75% of the total shares of all supports while the share of urban agriculture remains minimal. Training are of two folds as entrepreneurial and technical and vocational. Supply of suitable technology is mainly aimed at substituting traditional equipment or production materials by modern or semi-modern ones, for instance, replacing traditional bee hive by modern ones for honey production, or modern equipment for milk and cheese processing and so on.

Counseling and information are basically related to loaning and market access. Service and business sectors are comparable in most cases most likely because of overlap of activities between these two sectors.

5. Performances of Enterprises:

Performance of enterprises is evaluated by assessing the share of the given enterprise on the basis of job creation and growth to the next higher level (Table 4). Nearly half of the jobs are created in the construction sector followed by manufacturing and service sectors respectively each accounting for the share of some 20 %. Higher conversion rates are in construction and manufacturing sectors both accounting about 70 % of the total transfer from one level to the next higher level. Performance of urban agriculture is very little for both job creations and growth level.

Table 4. Relative Performances of Enterprises in SNNP, 2012

Sector	Jobs Created		Transfer to the Next Level							
			Shown Growth Symptom		Shown Accelerated Growth		Shown Peak Growth		Total	
	No. (in 000)	%	No	%	No	%	No	%	No	%
Manufacturing	25.5	19.9	228	33.3	54	37.5	11	52.4	293	34.5
Construction	56.6	44.1	248	36.3	52	36.1	4	19.0	304	35.8
Urban Agriculture	5.5	4.3	33	4.8	9	6.3	2	9.5	44	5.2
Service	25.1	19.5	88	12.9	16	11.1	3	14.3	107	12.6
Business	15.7	12.2	87	12.7	13	9.0	1	4.8	101	11.9
Total	128.4	100.0	684	100.0	144	100.0	21	100.0	849	100.0

Source: Bureau for Trade, Industry and Urban Development of Southern Nations, Nationalities and People's State, Ethiopia 2012

Job creation shows variation not only among the sectors but also in gender (table 5, fig. 1 and 2). Dominant sectors like manufacturing and construction have shown big gender disparity. Only less than 25 % females were enjoyed from jobs created in the construction sector. Sector wise job distribution is more or less similar for men and women in urban agriculture, service and business.

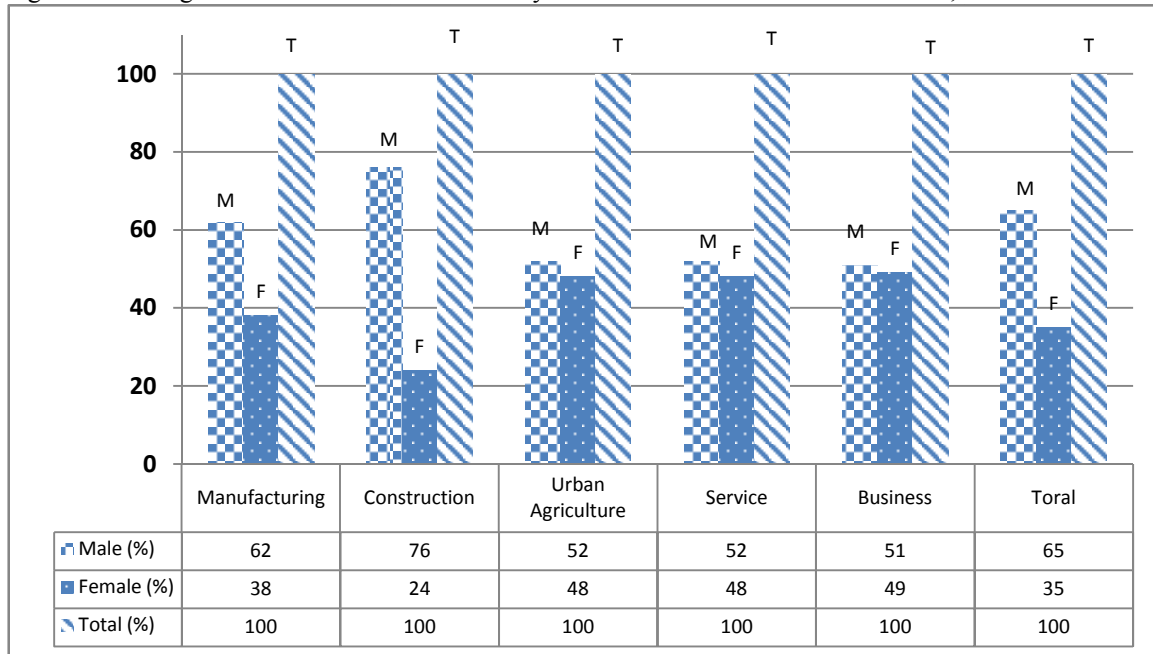
Table 5. Sector wise Job Creation by Gender in SNNP, 2012

Sector	Number of jobs and percentage						Share of sector
	Male		Female		Total		
	No.	%	No.	%	No.	%	%
Manufacturing	15895	62.5	9557	37.5	25452	100	19.8
Construction	43144	76.3	13410	23.7	56554	100	44.1
Urban Agriculture	2838	51.8	2642	48.2	5480	100	4.3
Service	13081	52.0	12067	48.0	25148	100	19.6
Business	8059	51.4	7618	48.6	15677	100	12.2
Total	83017	64.7	45294	35.3	128311	100	100

Source: Bureau for Trade, Industry and Urban Development of Southern Nations, Nationalities and People's State, Ethiopia 2012

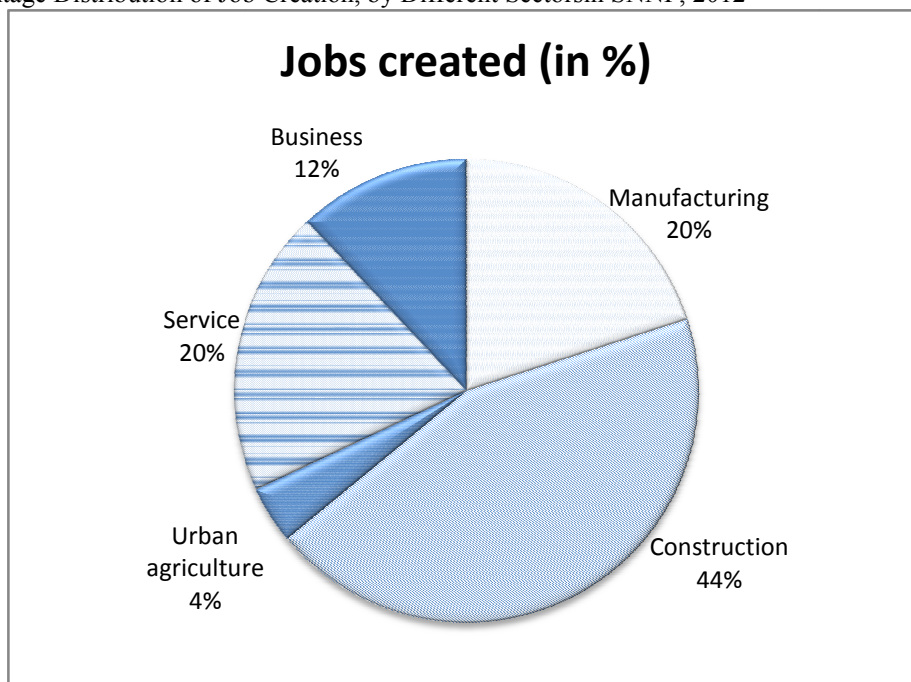
Figure 1 and 2 show that amount of jobs created are more or less similar for male and female in urban agriculture, service and business. However, the job distribution favors male in manufacturing and construction. This is, to some extent, related to customary attitude that discourages females from working in jobs that require energy exertion.

Fig. 1. Percentage Distribution of Job Creation by Gender in Different Sectors in SNNP, 2012



Source: Computed by the author from data presented in table 5, 2012

Fig. 2 Percentage Distribution of Job Creation, by Different Sectors in SNNP, 2012



Source: Computed by the author from data presented in table 5, 201

Transition of enterprises from one level to the next higher level is crucial and taken as a sign of sustained development. Enterprises that have shown growth are evaluated below (table 6).

Table 6. Micro and Small Enterprises Grown to Higher Level in SNNP, 2012

Sector	Shown Growth Symptom				Shown Accelerated Growth				Shown Peak Growth				Total Enterprises Shown Growth			
	2012		2013		2012		2013		2012		2013		2012		2013	
	No.	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Manufacturing	228	33.3	985	41.4	54	37.5	186	39.4	11	52.4	13	36.1	293	34.5	1184	41.0
Construction	248	36.3	560	23.5	52	36.1	163	34.5	4	19.0	10	27.8	304	35.8	733	25.4
Urban Agriculture	33	4.8	288	12.1	9	6.3	66	14.0	2	9.5	5	13.9	44	5.2	359	12.4
Service	88	12.9	285	12.0	16	11.1	31	6.6	3	14.3	4	11.1	107	12.6	320	11.1
Business	87	12.7	263	11.0	13	9.0	26	5.5	1	4.8	4	11.1	101	11.9	293	10.1
Total	684	100.0	2381	100.0	144	100.0	472	100.0	21	100.0	36	100.0	849	100.0	2889	100.0

Source: Bureau for Trade, Industry and Urban Development of Southern Nations, Nationalities and People's State, Ethiopia, 2012 and 2013

Construction and manufacturing sectors share about 70 % of the total growth at initial level, and the figures are even more for maturity stage and get declining at the peak level. The trend is not much different for years 2012 and 2013 except some incremental changes in 2013. These sectors are also the ones that received relatively higher supports compared to the rest. Urban agriculture sector growth is small, but it is growing in faster rate than others within itself. Service and business sectors run together, but the business sector has shown an abrupt decline for peak level growth in 2012.

In table 7, the number of jobs created is compared with the amount of supports received for sectors in SNNP. Of 800 enterprises, the majority of members have organized themselves in the construction sector followed by manufacturing sector both constituting 67 % of the total share. From the same table, we can see that construction sector contributed nearly for half of jobs created. Construction sector has also received the highest supports except for the loans sanctioned.

Table 7. Percentage Distribution of Jobs Created and Government Supports Received by Sectors in SNNP, 2012

Sector	Total enterprises		Jobs created	Loan sanctioned	Loan returned	Market access	Work and selling place	Training	Counseling	Suitable technology	Awareness support
	No.	%	%	%	%	%	%	%	%	%	%
Manufacturing	200	25.0	19.8	30.0	24.0	24.0	28.0	21.2	25.0	34.0	24.0
Construction	341	42.6	44.1	9.0	25.0	58.0	58.0	46.4	30.0	41.0	39.0
Urban Agriculture	52	6.5	4.3	13.0	6.0	2.0	9.0	5.7	13.0	6.0	6.0
Service	113	14.1	19.6	22.0	23.0	11.0	3.0	14.1	17.0	9.0	16.0
Business	94	11.8	12.2	26.0	22.0	5.0	2.0	12.5	15.0	10.0	15.0
Total	800	100	19.8	100	100	100	100	100	100	100	100

Source: Bureau for Trade, Industry and Urban Development of Southern Nations, Nationalities and People's State, Ethiopia, 2012

6. Effects of Supports Provided on Performance of Enterprises:

The aim of giving certain support to micro and small enterprises is basically to create enabling environments so that enterprises can perform in efficient and productive ways. Besides descriptive statistics discussed so far, inferential statistic is applied to see the linear relationship between growths of enterprises to the next higher level against government supports provided to them. Changes based on Pearson bivariate correlations for some variables are in opposite direction and for some others in the same direction. Relations may or may not be statistically significant.

The relations of job creation with market access, training, and awareness support which are shown by estimates of 0.967, 0.980, and 0.972 are statistically significant at the 99 %level of confidence respectively. Variables such as job creation, market access, work and selling place, training, etc. had shown statistically significant relations a loan sanctioned has not shown any statistically significant relations with other variables. Results shown in the output table (Appendix 1) by one asterisk indicate that the corresponding estimates are statistically significant at the 5 %level of significance. For instance, like the relations between job creation and counseling or between market access and awareness support and etc. Coefficient of determinations for statistically significant relations are more than 90 % indicating more than 90 % of the variance of the relating variable is explained by its corresponding variable.

7. Conclusion and Suggestion

Despite Ethiopian government efforts, it shows that there are a number of bottlenecks to address. These

enterprises are still suffering from lack of initial and working capital, lack of premises, lack of market and unskilled labor force. Study results also show five sectors are selected as priority sectors to play a greater role in poverty elimination efforts. Among these sectors, construction and manufacturing sectors are found more productive than others. Agriculture sector is the backbone of the economy both at a national and regional scale. However, the role of this sector at urban level is not that significant indicating there is the no-good reason to select urban agriculture as priority for enterprises working at urban centers. Government is providing multiple of supports so as to sustain enterprises. The study results show that supports provided, and performance of enterprises has strong and direct linear relationships indicating supports are important for the better performance of enterprises.

Problems associated to financial and market access need to be solved in order to help these enterprises play their role effectively by implementing policy provisions properly. The policy should also be improved to reflect the local realities regarding collateral requirement for finance access to help micro and small enterprise's access finance from big institutes like banks. The capacity of micro financial institutes should also be strengthened to solve financial problems of these enterprises. The study results show that significant number of jobs is created by way of providing job opportunities from government-run projects. However, these cannot be sustained for future so that it is suggested to encourage enterprises to work towards creation of their own jobs by capacitating them.

Appendix I. Pearson Bivariate Correlation Sig. (2-tailed) to see Linear Relationships among Variables Discussed Above in SNNP, 2012

Pearson Correlations of Variables		Jobs Created	Loan Sanctioned	Market Access	Work and Selling Place	Training	Counselling	Suitable Technology	Awareness Support
Jobs created	Pearson Correlation	1	-.389	.967**	.874	.980**	.908*	.833	.972**
	Sig. (2-tailed)		.518	.007	.052	.003	.033	.080	.006
	N	5	5	5	5	5	5	5	5
Loan sanctioned	Pearson Correlation	-.389	1	-.447	-.483	-.424	-.185	-.131	-.250
	Sig. (2-tailed)	.518		.450	.409	.477	.766	.833	.685
	N	5	5	5	5	5	5	5	5
Market access	Pearson Correlation	.967**	-.447	1	.969**	.993**	.952*	.913*	.972**
	Sig. (2-tailed)	.007	.450		.007	.001	.012	.030	.006
	N	5	5	5	5	5	5	5	5
Work and selling place	Pearson Correlation	.874	-.483	.969**	1	.942*	.934*	.931*	.909*
	Sig. (2-tailed)	.052	.409	.007		.017	.020	.022	.033
	N	5	5	5	5	5	5	5	5
Training	Pearson Correlation	.980**	-.424	.993**	.942*	1	.936*	.891*	.983**
	Sig. (2-tailed)	.003	.477	.001	.017		.019	.042	.003
	N	5	5	5	5	5	5	5	5
Counselling	Pearson Correlation	.908*	-.185	.952*	.934*	.936*	1	.985**	.965**
	Sig. (2-tailed)	.033	.766	.012	.020	.019		.002	.008
	N	5	5	5	5	5	5	5	5
Suitable technology	Pearson Correlation	.833	-.131	.913*	.931*	.891*	.985**	1	.926*
	Sig. (2-tailed)	.080	.833	.030	.022	.042	.002		.024
	N	5	5	5	5	5	5	5	5
Awareness support	Pearson Correlation	.972**	-.250	.972**	.909*	.983**	.965**	.926*	1
	Sig. (2-tailed)	.006	.685	.006	.033	.003	.008	.024	
	N	5	5	5	5	5	5	5	5
** . Correlation is significant at the 0.01 level (2-tailed).									
* . Correlation is significant at the 0.05 level (2-tailed).									

Source: Computed from data presented above in different sections by author, 2012

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