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Highlights

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Employment and Income of Rural

Discovering Thoughts, Inventing Future

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Laborer Status and the Effect of Vocational Training on Employment and Income of Rural Laborers in Kien Giang Province, Vietnam

By Nguyen Quang Tuyen
Cantho University, Viet Nam

Abstract- The results of this study show that Kien Giang has an abundant youth laborer force; 43% of laborers are between the ages 15 to 29, most of whom are involved in the handicraft sector and non-agriculture wage employment, while most laborers aging between 45 and 60 are involved in agricultural work. However, laborers had a difficult time finding jobs after participating in career training because the quality of training was not high and because the duration of training was short. Of those being trained, 51% received training in industrial and construction professions.

Keywords: *laborer force, employment, vocational training*

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Laborer Status and the Effect of Vocational Training on Employment and Income of Rural Laborers in Kien Giang Province, Vietnam

Nguyen Quang Tuyen

Abstract- The results of this study show that Kien Giang has an abundant youth laborer force; 43% of laborers are between the ages 15 to 29, most of whom are involved in the handicraft sector and non-agriculture wage employment, while most laborers aging between 45 and 60 are involved in agricultural work. However, laborers had a difficult time finding jobs after participating in career training because the quality of training was not high and because the duration of training was short. Of those being trained, 51% received training in industrial and construction professions.

The gender of workers, the type and form of vocational training received, linkages among training schools, the organizations using trained laborerers, and the duration of career training all impact the employment of laborerers after rural vocational training. Besides these factors, the type of household, the amount of production land, the ages of trainees, the linkages among training schools, and the organizations using trained laborerers all impacted the incomes of those receiving career training.

Keywords: laborer force, employment, vocational training

I. Introduction

In the process of industrialization and modernization in general and the development of agriculture and rural sector in particular, the mission of building the qualified human resource plays an important role. Among 87 million people of Vietnam population in 2010, 72% of them live in the rural sites and 75% are laborers. They mostly work in the field of agricultural production and are a potential abundance laborer force for Vietnamese economic development in both the past and the future . In 2010, out of 1000 people at labor age in the rural sites, about 43 were unemployed . The unemployment rate of the rural laborers is 2.3 times higher than that of the urban (General Department of Statistics, 2011).

In 2010, the population of the Mekong Delta (MD) was 17.3 million people in which the laborer force was 10.2 million people and occupied 20.10% of the laborers in the whole country. The abundant human resource is potential for the socio-economic development of the region. The Mekong Delta is the biggest granary of the country; however, the rate of the trainees only occupies 7.80% ; the rate of laborers over the university level is 2.90%,the lowest of the country while the rate of the unemployed rural laborers accounts for 6.35%, the highest in the country. Therefore, creating employment and improving income of rural laborers become a necessary mission for the development policy of the region (General Department of Statistics, 2011).

Kien Giang province is one of the four provinces in the core economy region of the Mekong Delta. In recent years, the vocational training has focused on training according to the laborer demand of the bussinesses to solve the problem of employment in the province. Nevertheless, some places have not had the initiative in the vocational choice to train for the local laborers and have not paid enough attentions to the mission of planing and developing human resource. Hence, the local laborer force has not been planed in training and employing the local laborers. Besides, a number of people, especially those located in remote, borderline regions and islands have limited access to the information of policy for laborers and employment (Department of Laborer, Invalids, and Social Affairs in Kien Giang, 2012).

Vocational training for the rural laborers plays a very important role for the socio-economic development. However, the quality of the rural laborers is low and has not satisfied the social needs; the rural laborer markets are unprompted and unstable. Those are the challenges in the process of the industrialization and rural agriculture modernization. Thus, the study of "Laborer Status and the Effect of Vocational Training on Employment and Income of Rural Laborers in Kien Giang Province, Vietnam" was carried out to evaluate the laborer status; the rural vocational training; and the reasonable solutions for enhancing the laborer quality; increasing the employment and improving income of the rural laborers.

II. Method of Study

a) Site of study

Kien Giang province has 15 administrative units and is located in the Mekong Delta of Vietnam with the total land of this province is 6.346 km^2. Kien Giang has potential resources for socio-economic development, modern structure of agriculture industry economy and development of human ecology tourist services (http://www.kiengiang.gov.vn).

Author: Nguyen Quang Tuyen, Phd In Social Science, Senior Lecturer, Cantho University.

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Population of Kien Giang province in 2010 was 1.71 million people; 73.11% of which live in rural area; the laborer force was 1.12 million people in which over 90% was in the ages of the laborers (Department of Statistics in Kien Giang province, 2011).

b) Methodology

Data of the study were collected through group discussions at the community level and interviews with 175 farming households. Data on this topic were analysed using descriptive statistics and correlative regression analysis.

III. Results and Discussions

a) Laborer status, vocational training and employment in the rural sites of Kien Giang province

i. *Structure of laborers*

The results of the study showed that the ages of 15-29 occupied 43% of the total laborers in 2012. This is a healthy youth laborer force because those people have more potential abilities to acquire advanced knowledge to improve their vocational levels for development of many economic professions. The ages of 30-44 accounted for 36% of the total laborers; they are experienced laborers but their acquirement of advanced knowledges is limited. Finally, the ages of 45-60 comprised 21% of the total laborers; they have more experiences but they face more difficulties to acquire advanced knowledge because their memorizing ability has reduced. Therefore, investment policies need to focus on developingappropriate vocations with the local laborer potentials (Interviews of 175 farm householders in Kien Giang province, 2012).

ii. *Vocational Traing for Laborers Force*

The study results reveal that the perception of people in the rural sites of Kien Giang has changed considerably since 51% laborers demanded the vocational training of the industry and the construction while the rate of the laborers would like to improve the agricultural vocation remained only 30%. This is an important premise to develop the sustainable rural agriculture towards the industrialization and modernization (Group Discussion at Community Level, 2012).

iii. *Employment of Rural Laborers*

Among laborers, 52% of them work in the field of agriculture and small productions because they are old-age traditional vocational of local laborers. Meanwhile, laborers in the age group between 15 and 29, participated in the the hired laborers for the non-farm works and the handicrafts, and occupied 43% for these works require for healthy young laborer forces with their potential abilities for acquiring advanced knowledges into their employments. While, other vocations belong to the age group between 30 and 44. (Interview of 175 farm householders in Kien Giang province, 2012).

iv. *Effect of Rural Vocation Training*

In the past years, the vocational training of Kien Giang province gained good initial results because 68% of the rural laborers perceived positive effects from local vocation training.

Actually, the arrangements of the rural laborers for short vocation training and the assignments of the vocation training were not well-organized. Besides, 38% of the trainees did not have the jobs with their trained vocations. This important problem needs to be paid attention to. Some vocational training programs were inappropriate for the priority of the local socio-econonomic development such as: training of sewing but no local factory for sewing or training of agriculture in the industrial areas,…

23% of vocational trainees did not follow their demands because the vocational training of some local authorities was conducted basing on the quota assigned by upper authorities; therefore, the quality of training was of no effect (Group Discussions at the Community Level, 2012).

b) Factors Affecting Employment and Income of Laborers from Rural Vocation in Kien Giang Province

i. *Factors Affecting Employment after Rural Vocation Training*

The variables include gender of laborers, type of vocation, form of vocational training, and linkages of training, correlated with the employments after the vocational training received by the rural laborers (Table1)

Table 1 : Correlation between independent variables and employments after rural vocational training

Independent Variances	B	S.E.	Wald	df	Sig.	Exp(B)
X1. Type of household	-0,154	0,762	0,041	1	0,840	0,857
X2.Land area	-0,194	0,160	1,472	1	0,225	0,823
X3. Gender of laborerer	2,260	0,569	15,764	1	0,000	9,580
X4.Age of laborerer	0,277	1,038	0,071	1	0,790	1,319
X5. Educational level	-0,191	0,388	0,242	1	0,623	0,826

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X6.Type of vocation	5,314	1,157	21,088	1	0,000	203,113
X7. Form of vocational training	1,743	0,563	9,594	1	0,002	5,714
X8. Duration of vocational training	0,422	0,236	3,197	1	0,074	1,525
X9.The linkages among training schools	1,660	0,597	7,742	1	0,005	5,259
Constant	5,168	4,113	1,579	1	0,209	0,006

Source: Interview of 175 Farm Householders in Kien Giang province, 2012.

ii. *Factors Affecting Total Income from Rural Vocation in Rural Area*

The results of the regression analysis showed that the variables such as type of household, land area, age of laborer, type of vocation, form of vocational training and linkages among training schools affected directly the total incomes from the rural vocation (Table 2).

Table 2 : Correlation between independent variables and total incomes from rural vocation

	Coefficient	Standard deviation	Value t	Significance
Constant	-58.062,12	33.437,05	-1,74	0,08
Type of household	30.483,78	15.605,78	1,95	0,05
Land area	13.606,01	4.340,73	3,13	0,00
Gender of laborerer	-4.522,42	13.809,77	-0,33	0,74
Age of laborerer	1.130,70	616,64	1,83	0,07
Educational level	2.081,12	1.930,79	1,08	0,28
Type of vocation	-23.937,13	11.916,68	-2,01	0,05
Form of vocational training	65.632,55	14.138,56	4,64	0,00
Duration of vocational training	5,96	14,17	0,42	0,67
Linkages among training schools	34.006,20	13.593,75	2,5	0,01

Source: Interview of 175 Farm Householders in Kien Giang province, 2012.

c) *Feasible solutions on Employments and Incomes of Laborers in Rural Areas in Kien Giang Province.*

- Improve the effect of vocational training courses for the rural laborers; train vocations according to the demand of the employments and incomes of laborers and businesses.
- Introduce employments before the vocational training to ensure trainees having employments after vocational training. Besides, link with businesses to open vocational training classes.
- Provide training of value chain in agricultural vocations to meet demands of market and requirenents of local authorities.
- Train non-agrictural vocations according to demands of companies at the present and in the future.
- Train vocations for the age group of 19 and 20 years old, active and creative ages for vocational training at the present and in the future.
- Increase training duration; balance between theory and practice; improve trainers' quality to ensure qualified trainees after vocational training in order to attract laborers participating in vocational training.
- Make policy on credit for production, business and service for the trainees after vocational training, in particular, for the poor. Besides, ask for a loan from local banks so that households can set up cooperatives to access credits and find stable outputs of their products.
- Coordinate among bussinesses to look for international markets for stabilizing the outputs of their products and scale up business and production to provide more employments for laborers.
- Develop forms of vocational training in the field schools at the Centers for Community Training.
- Set up and strengthen laborer market information systems at the Centers for Promotion of Employment to provive necessary information for laborers looking for employments and businesses recruiting employees.

IV. Conclusions

The study results showed that most rural laborers were young laborers with the ages from 15 to 29 in the study sites of Kien Giang province; however, these laborers did not meet the laborer market in term of

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qualified laborers; they almost worked on the handicrafts and non-farm hired employment; while a large number of laborers aged 45 years old and above worked in the agricultural sector.

Vocational training program in recent years has not attracted volunteer laborers to participate since vocational training has not effected high enough because of unemployment after training and no linkage between vocational training organizations and companies/factories employing the trainees.

The factors of laborers' gender, vocation type, vocational training form and the linkage between vocational training organizationss and companies/ factories employing the trainees affected directly the employments of laborers after rural vocational training.

The factors of household type, land area, ages of trainees, type of vocation, form of vocational training and linkage between the vocational training organizations and the companies/factories employing the trainees effected directly total incomes of laborers after rural vocational training.

Rural laborers in Kien Giang tended to choose industry and construction professions for vocations. This was a good perception of the rural laborer. This matter was an advantage for the process of economic development in Kien Giang.

V. Recommendation

To improve the vocational qualification of laborers and effects of vocational training, the following recommendations should be considered:

a) For the leaders of village and district levels

Survey frequently the vocational training demand of laborers and the laborer demand of the businesses.

Assign the local officials to participate in workshops on vocational training in different locations in order to exchange experiences to each other.

Make a good condition to the Centers for the Employment Promotion to connect the laborers with businesses.

Reinforce the supports for the vocational trainees.

b) For the leaders of provincial level

Enlarge the vocational training organizations to meet with the vocational training demand of the laborers in locality.

Make rapid decisions on the demand of vocation training classes proposed by organizations in the province.

c) For the vocational training organizations

Recruit and educate skilled trainers to train trainees effectively.

Set up practical training curricula for laborers.

Link with businesses to set up training courses following the contract of these businesses.

d) For the businesses

Coordinate with te vocational training organizations in the locality to train and to hire employees after training.

Develop priority feasible vocations in the local conditions.

Implement the priority policy for recruiting the trained laborers and for providing the salary/wage to them in the locality.

Promote the employees to participate in the advanced vocational training courses.

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Financial Resource as Drivers of Performance in Small and Micro Enterprises in Service Retail Sector: a Case of Eldoret Municipality, Uasin Gishu Country, Kenya

By Prof Margaret White, Prof.Loice Maru & Rose J Boit
Moi University, Kenya

Abstract- Small and Micro businesses play a key role in economic growth. They are also a major source of innovation in creating new products technologies and services. Despite availability of resources to start or operate men and women owned businesses there exist disparity in performance especially in growth and size, with women registering lower performance compared to men. Research indicates that women owned small businesses continue to lag behind in terms of growth and size compared (Coleman, 2007) to men owned small businesses. The main objective of this study was to examine the effect of the relationship between firms" Resources use on performance of women-owned and men-owned SMEs. This research explored the relationship between Gender variation in Financial resources use and performance of SMEs.

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Financial Resource as Drivers of Performance in Small and Micro Enterprises in Service Retail Sector: a Case of Eldoret Municipality, Uasin Gishu Country, Kenya

Prof.Margaret White [α], Prof.Loice Maru [σ] & Rose J Boit [ρ]

Abstract- Small and Micro businesses play a key role in economic growth. They are also a major source of innovation in creating new products technologies and services. Despite availability of resources to start or operate men and women owned businesses there exist disparity in performance especially in growth and size, with women registering lower performance compared to men. Research indicates that women owned small businesses continue to lag behind in terms of growth and size compared (Coleman, 2007) to men owned small businesses. The main objective of this study was to examine the effect of the relationship between firms‟ Resources use on performance of women-owned and men-owned SMEs. This research explored the relationship between Gender variation in Financial resources use and performance of SMEs. The study adopted explanatory survey study design. A sample of 600 was drawn from a target population of 1200 SMEs in the service sector in Eldoret Municipal Council, UasinGishu County. Both women and men business owners were divided in the sample and a simple random technique was employed where a sample of 600 was obtained. The study employed quantitative methods of data collection. Secondary data was collected from Libraries, resource centres, financial institutions and relevant government ministries. Primary data was collected through the use of questionnaire and interview schedule. Data was sorted; coded and analyzed using SPSS packages Version 17. The data obtained were analyzed using inferential statistics namely Analysis of Variance (ANOVA) and Independent sample t test, methods. The whole Cronchbah reliability was 0.935. The study found out financial resource ($r=135$, $p>0.01$)) had no significant correlation with firm performance, which showed that all the predictors account for 66.5% variation for performance of SMEs. The study concludes a financial and capital resource is important in the performances of both women and men headed firms. The study recommends the gender men and women should be encouraged to access financial resource and maximize the utilization of this resource adequately. The government of Kenya should integrate and mainstream gender issues on resources use in their policies in order to be adopted by business owners

I. Introduction

Small and Micro businesses play a key role in economic growth. In 2006 there were 26.8 million small firms in USA. These firms generated over half of gross domestic product and employment in all sectors. These firms also are major source of innovation in creating new products technologies and services, (Fairlie, 2006). Female business ownership rates have risen in the recent past registering between 50-60 percent of that for men. Past studies show that the low rate of business ownership by women is a worldwide phenomenon. In 2002, women self employment rate compared to men was lower with an average ratio of 0.543 in countries that participated in the survey. Thus only 6.6% of the women owned businesses which is 60% of rate by name, (Fairlie, 2006). Small businesses in Europe create half of European turn over and employ 53 percent of the work force (European commission, 2006). It is noted that they create employment and assist the overall economic growth, (Reijonen and Komppula, 2007).

Past research (Losccoco, 1993) indicated that small business is the engine of economic growth in developed and developing economies. Comparison of the performance of female owned and male-owned small businesses has received some attention in western countries, especially in United States and United Kingdom (Changati, *et al.*, 2006). While comparison of small business owners‟ characteristics received attention in western countries, the relationships have not been examined in developing countries, (Learner, Brush, 2002; Hisrich,1997;Singh *et al.,* 2001).

Lots of research has been done on small business and performance and there is evidence that women-owned businesses are under performing men-owned business. Past research examining the performance difference of both women-owned and men-owned businesses using size and growth indicators show that women-owned firms underperform compared to men- owned firms Coleman, (2007) Goerzen, (2007) found out that family businesses perform better than non family businesses. Many reports of women owners of the small business state that starting and operating a new business is more difficult for women than men. Comparatively women, unlike men, are involved in different sectors of businessesses tend to be significantly smaller than firms owned by men

Author: *Emma Serem Department Of Management Science. Schoool Of Business And Economics, Moi University.*

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and remain heavily concentrated in the service and retail sectors (Du Rietz and Henrekon 2000; Leicht Kalleberg 1991; Loscocco*et al.,* 1991).The Small Business Administration (SBA) reported that 53.7 percent of women-owned firms were in the service sector in 1992; where as 44 percent were in retail trade (Women in Business, 1998) which shows differences in choice of small business sectors.

Previous studies observed women-owned firms were likely to register lower sales and profits (Carter *et al.,* 2007).Two theoretical explanations have been presented, gender difference and resource base view. Women-owned firms have continued to struggle in a variety of areas. These theories offer a basis indicating the difference. Women have fewer resources which are required to start a business, fewer opportunities, different intentions and social networks that can facilitate the start of a business compared to men. The performance differences have been attributed to structural positions women and men have occupied in place of work and society, while others attribute to interpersonal orientation, (Cartel, 2007).Mukhtar (2002) asserted that the issue of gender differences is based on social construction theory which relates men to „maleness" and women to „femaleness". This difference has been reflected in past studies to influence performance of women-owned and men-owned, (Women in Business, 1998). Resource based theory explains that both human capital and financial capital are necessary components for business success and survival of the firm. Human capital is the key in the operations of the small business, thus business owner with adequate education, experience, and skills can face the challenges of the business undertakings. Financial capital is also equally important in any business undertaking. Thus lack of resources in either of these key areas can hamper a firm"s ability to grow.

Small firms embrace and even face more challenges in spite of availability of resources required to start or run the business, women-owned businesses still under perform as opposed to men-owned businesses in measures of size and growth. The explanations of under performance is that, women-owned small business tend to use moreinformal financial sources and fewer of formal external sources of equity to fund or facilitate their business as opposed to men. Past research (Coleman *et al.,* 2009) found that the use of informal internal resources hampers the ability of women to grow and to diversify their businesses.Another structural concern in empirical studies compared the performance of male-owned and female-owned firms and showed that businesses headed by women tend to be smaller than those headed by men, when the firm size is measured in gross revenues, number of employees or profit level, (Lee-Gosselin, 2006). It was noted further that some evidence shows women businesses grow less quickly than those owned by men (Cooper *et al.,* 1994). The social roles for women in the area of family responsibilities as compared to men, differences in aggressive business activities, may contribute to their business performance (Cliff, 2008), Unger, *et al.*, (2011) examined that female business owners and noted that women deliberately choose to keep their companies small. Other research indicated that women have slow growth expectations, Cliff, 2008).

In a study in Norway, Kolvevereid, (1992)observed that men entrepreneurs were more likely to register positive growth intension than women business owners though, there were no much difference shown. The author of this study supported the past findings, that women underperformance in their small business undertaking is a result of their attitude towards the business and also their choice of small business firms as compared to men .In other words studies confirm the approach of women to business is different from men. Men and are more expanding and growing their businesses as opposed to women.

A few past studies have examined why women do not do as well as men in businesses while considering resource use perspective in a more general way, however this study discusses the use of some specific resources in relation to performance of gender headed SMEs in Kenya. These resources are formal forms of finance, have long been argued to be critical resource in small business firms.

Another important area of women underperformance is reflected on how women access finance for starting and operating business units.Previous research found that, women are more likely to use informal finances such as family savings, household income, inheritance, grants and friends to finance their business. It is important to note that female-ownedbusinesses start with lower levels of overall capitalization andlower ratios of debt finance than male-owned businesses. Men attempt to obtain external capital often than women. Accessing these funds is dependent on the relationship between the credit officers and the owner manager. Buttner, (2008) collaborated the study by Brush, (2006), these authors argued that women-owned small business are often dependent on informal sources of financing as opposed to men in accessing loans to run their businesses.

Another very important issue to consider is how the women business owners and men business owners ensure the firm resources are managed and controlled in order to achieve the business objectives set. Generally the past research indicated women management of the firms" resources is not as adequate as men (Hayness, *et al.,* 2000) indicated women owned businesses are more likely to record an increase of transferring the business money to domestic use compared to men. Additionally the authors indicated that even though the women small businesses are

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important in the country‟s economy, the past research noted that there are significant differences in both men and women businesses with the women businesses registering low growth rates and also in terms of gross revenues compared to men businesses.

Women compared to men have different roles to play in society; this has driven them to approach business undertaking along their traditional social roles. Social structures differences have impact on performance in relation to work or business. The role of the family in society in developed and developing countries showed some factors affecting the performance of women-owned and men-owned small business. Moreover, such studies examining and comparing the performance of female-owned and male-owned small firms in developing countries are limited, especially in the context of Kenya. The scarcity of this type of research makes it particularly important to explain the extent to which these western findings are applicable to developing countries given the differences in social structures between developed and developing economies. Kenya presents social structures and economic structure that differ from many developed and developing countries. There is little or no research on the performance of Kenyan female-owned versus male-owned small and medium firms in the retail sector.

Firm resources play an important role in the performance of small business. Though resources are available to both men and women to start or run their businesses, women-owned business still perform less or low compared to men when measured by job creation, profits and sales turn over, sales revenues (Losccoco, 1993). Past research indicates that women owned small businesses continue to lag behind in terms of growth and size compared (Coleman, 2007) to men owned small businesses .Some studies have noted that the low performance registered in women business may be attributed to their different motives of starting and operating their business compared to men and also the resources the posses. Past studies indicate that women have fewer resources than men focusing on specific resources like financial, resources which affect performance of SMEs (Brush &Changati, 2006, Schutjens&Wever, 2000; Kangasharu&Pekka, 2002; Cartel et al., 2007).

II. Purpose of the Study

The purpose of this study was to explore the gender variations in financial resource use and performance of Small and micro enterprises (SMEs). The study explored whether there is disparity in performance of women owned and men-owned businesses and whether this resource have any variations in performance considering gender perspective. The main purpose the study was to see if gender in different resources use contribute to success or performance and to examine the difference in definition of success.

The unique contribution of this study examines the importance of the firm‟s resources mainly in the service sector in terms of gender variations in resource use and firms performance. In addition, a considerable amount of study has examined the relationship between firm resources and firm performance butmore specific is the relationship of formal and informal finance resource. However it was also found that there was strong evidence that owner manager involvement and management of the resources is positively related to firm performance outcome especially when the specific resources- finance structure (formal and informal)are closely aligned to performance resources and performance being pursued.Therefore this study shall add value to management studies, in theory and practice the findings will be useful in theory development and also guide the business owners on the use of the financial resource. The study provides recommendations that can be implemented by the policy makers considering mainstreaming the gender issues in SMEs practices.

III. Research Objective

a) Main Objective

The main objective of this study was to examine the relationship between firms‟ internal resources and performance of small and micro enterprises.

b) Specific Objective

Specifically the study seeks to address the following:

Determine the relationship of use of forms of finance resource and performance of SMEs. **1.3.3** Hypothesis There is no significant relationship between financial resource use and performance of SMEs.

IV. Literature Review

a) Theories guiding the study

The social role theory emphasize that women take different line in responsibilities compared to men, and that their roles are attributed to emotional expressions nurturance, kindness and more personal and associated to domestic activities while men attributes are characterized by assertiveness, aggressiveness ,independence and more associated to public responsibilities. This scenario has prepared both men and women to adopt different roles and women undertake business differently when compared to men. These differences may influence the outcome, especially quantitative measures such as total sales growth among others. In this study therefore the RVB social role and human capital theories have been used to focus on the relationship between the resources and firms performance and how gender variation in resources affect the firms‟ performance.

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b) *Gender Use of Financial Capital Resource and Performance*

Financial capital refers to funds which may come from the family in business, extended networks, and from commercial banks or other financial institutions or equity infusion from existence source (Coleman,2007). Financial structure which the study focuses is formal and informal form.

Informal source of finance; Informal source of finance refers to credit received from family savings, personal savings, friends, relatives and informal money lenders.

Formal Source of finance

Formal form of finance is credit from commercial banks and other financial institutions which are termed as external sources.In any small business, financial capital structure (formal and informal) is a key component to success of the business if it is adequately used or managed.

This study used financial resource which is both formal and informal forms. Financial capital pertains to the available funds which may come from the family in business, extended networks and some formal financial institutions(Danes *et al.,* 2006) or debt and equity infusions from external sources. Other measures of financial capital are reflected in business liabilities cash flow problems and business income. While past studies postulate that human capital and financial capital has been (Coleman, 2007) as shown to explain success in the firm performancein different ways. Financial capital refers to available funds which may come from the family in business,extended networks and from formal financial instituitions or debt and /or equity infusion from external sources, (Coleman, 2007 and Danes *et al.,*2007).

Research also indicates defined resources contributes to firm perfromance. Several studies have attempted to explain how financial capital contribute to the performance of businesses,however it is noted that despite the availability of these resources women business owners are revealed not to be performing better as well as in small business compared to men business owners as they face barriers in accessing loans and that women business owners as opposed to men business owners use less formal external financing which affect their business perfromance.As confirmed by the past evidence (Orser and Riding,2000) informed that women owner business owners were more worried about accessing the credit from the banking instituitions and more so hesitant to apply for credit from the commercial banks and other banking instituitions.

Other past studies, (Danes *et al.,*2006) revealed that females tend to encounter problems in obtaining loans from the banks or financial institutions, as compared to men who obtain the loans from the formal source like commercial banks without problems.One study of the Canadian firms by Coleman (2009) supported the study done by Fabowale (1995) and noted that women have difficulties in accessing credit from the commercial banks and they were less likely to be granted loans.Coleman (2002) observed that women were significantly more reluctant to apply for the loans from the bank or from any other financial institution; she further indicated in her findings that women have a higher expectation of denial, and this may contribute to their low level of growth. Studies of Canadian firms (Riding & Swift, 1999) noted that women were less satisfied with their banking relationships, although they were less likely to be granted loans. Other scholars like (Changati*et al.,*1996) noted that women tend to use informal source of finance rather than formal of sources of equity for their business firms .The researchers attributed the use of informal source of finance hampers their ability to grow their businesses. The statement presented is supported by this study because if women rely on informal resource of finance as opposed to formal source of finance will inhibit them from growing, as the funds from informal sources cannot sustain the business. This argument is enhanced by Haynes *et al.,*(2000) who found that women family business owners had lower levels of income and that their firms had lower levels of equity than men-owned firms. Additionally women compared to men are more likely to use informal source of finance and credit cards for shorter term financing. Finance as a resource play a very important role in influencing firms" performance.This has been observed in past studies mainly in developed economies. There has been little or no research of the same done in developing economies reflecting on the influence of finance on the firm performance. This study addresses this situation by using small and medium business issues in a developing country -Kenya.

Past studies indicate that women–owned businesses are more likely to transfer the money from the business to the household compared to men, (Haynes, Onochie, Musike, 2007). This study supported the findings posited by past studies, thus when women transfer their business money into household expenditure will experience deficit which can affect their business performance.

It is more generally accepted that women are more likely to use informal finances such as family savings, household income, inheritance, grants and friends to finance their business. Additionally women – owned businesses start with lower levels of capital than men-owned businesses.Eriksson, Katila, and Mervi, (2009) collaborated the study done by (Brush,1992;Brush *et al.,*2001;Coleman,2000) and women-owned small business are often dependent on informal sources of financing such as personal savings, loans from the family,and friends, home equity loans credit cards indicated There is a general observation

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that women firms are small compared to men firms. Fairlie and Robb (2009) distinguished between men-owned business and women-owned business and their work explain men-owned business are more likely to have many employees in their business firms as opposed to womenowned business. (Storey, 2005).Hitt and Ireland (2005) revealed that finance resource has an impact on the performance of both men- and women-headed firms. This study supported the past studies observation, the fact that both informal and formal source of finance plays a key role in influencing the firms „performance hence if women do not secure loans from banks or from other financial institutions the women-owned businesses will register low growth compared to menowned businesses. From the studies it is confirmed that financial resource has relationship with firms performance, this study tries to find out whether this resource has most influence on firms performance.

In sum, women inability to access or secure finance gives an indication that a shortage of financial capital resource can be a major barrier to their small business success. Thus women accessing financial capital resource and credit are facing a big challenge as opposed to men, though women face more problems compared to men.

c) Firm Performance

The dependent variable of this study is firm performance as measured in terms of growth in the sales revenues, firm"s reputation, employee turnover, volume in sales indicated by level of earnings the business unit gets annually. Moreover virtually, in most societies success in the business field is almost assessed by income (Losscocco*et al.,*1991).Firm growth has also been cited as a key measure of performance in prior research(Haber and Reichel, 2005). However(Dess *et al.,*1984) posited that small firms use success or failure as performance measure in their resarch policy give evidence that it is difficult to use objective measures which use restricted pefromance data like financial data which the business owners are not willing to provide for research. This sudy use profits earned and sales revenues as a measure of performance.

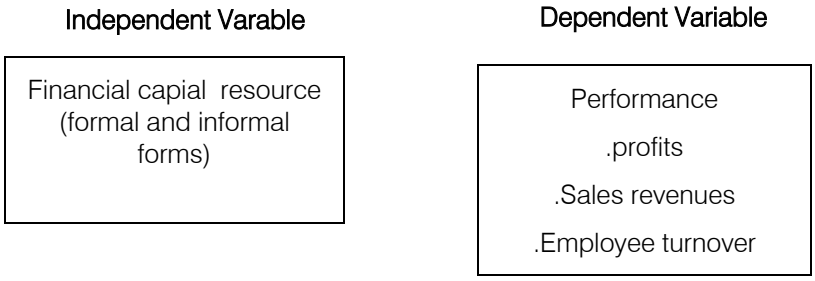


Figure 2.1 : Conceptual frame work:Resource and Performance of SMEs

V. Methodology

a) The Study Area

Eldoret Municipality is located in (formally Uasin_GishuDistict) Uasin_Gishu County in Rift Valley Province. It lies in Uasin-Gishu county with the 00 310 North of equator and longitude 350 160 East and 65 kilometres North of equator and at average altitude of 2,086 meters above sea level. Eldoret Municipality stretches to parts of Wareng West district, Wareng East District, Wareng South District and Wareng North District According to Uasin-Gishu District Annual report (2009). This county has a total area of 3,218 km2(Refer to Appedix1). The study was carried out in North Rift Region, Uasin-Gishu County, Eldoret Municipality (EM). The main justification of the area is that the municipality has diverse small businesses mushrooming all over the Municipality, little or no research has been done in this area considering the gender variation in resource use and performance of SME"s hence a new area for research study, the area also is near the researchers" work station.

b) Research Design

This study adopted explanatory design in order to establish relationships between resources (Financial capital resource, and performance of small and medium businesses in Eldoret Municipality, in North Rift region of Kenya. In this study causal relationship/correlation research design was adopted. This design was appropriate as it minimizes bias as this was subjected to probability sampling which gave reliable data to be collected. The design was appropriate also it allowed the use of questionnaires and interview schedule so as to gain insight of the variables of the study.The data collected in this study was measured using interval scale, thus the measurement levels in this study determine the type of analysis to be used. However the Likert scale used in this study is the most common scale which is a popular example and practicable applicable of "interval scale."

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c) *Target Population*

The study targeted 1200 business owners of small and medium enterprises in which men-owned businesses were separated from women-owned businesses before the analysis was done After separation, each gender group is randomly sampled of which 315 men and 285 women were drawn from each group giving a sample of 600 which was optimum sample which was reliable, flexible, efficient and representative. However small enterprises comprises of 1 to 19 employees while micro enterprises contain 20 to 49 employees as per the definition of employees Thus this procedure enabled all items in the defined population have an equal and independent chance of being selected in sample (Anderson and Gerbing,1988).The study targeted population groups of enterprises licensed/registered under the Ministry of Trade and Industry and those licensed by EMC to operate businesses and not fully registered by the Ministry of Trade and Industry. 3.4 Data collection and presentation

Numerous researchers have suggested that in order to achieve a better insight into whether or not gender- resources based differences exist in performance of SMEs further research is needed, but with simultaneous control of other variables such as industry, business Size and age. This study tests the effect of resources on performance in a sample of small and medium enterprises business owners in retail service sector in Eldred Municipality, Kenya.Data was collected through the use of questionnaires and interview schedule,administered by both the research er and research assistants.

Data collected were analysed using both descriptive statistics; means, standard deviation, and standard error-and inferential statistics including Analysis of Variance(ANOVA)Independent sample t-test, Statistical measures were generated using Statistical Packages for Social science (SSPS) Version 17. This statistical package was chosen because it provided comprehensive statistical capabilities as well as features that make easier to access and manage data; select and perform analysis.

VI. Discussions of the Findings and Results

a) *Gender Variation in SMEs Performance*

The gender variation in SMEs performance was measured using seven items with each having ten likert scaled items. The mean and standard deviation descriptive statistics were used to compare the performance of SMEs as summarized (Table 4.3). The males sales revenue was found to have the highest mean in this study (6.91, sd=2.479) representing a performance of 70%, while that of female (5.68, sd=2.768) was low with a performance of 57%. The mean sales to profit ratio for male (6.37, sd=2.357) was higher than that of female (5.27, sd=2.611), showing that the male obtains profit to sales ratio of 64% compared to 53% of females. The mean of firms reputation of male (6.34, sd=2.146) was higher than that of female (4.87, sd=2.788), indicating that male business persons had 63% reputation on their firms compared to 49% of female. The mean employee turnover was low for both male (4.81,sd=2.867)and female(3.78,=sd=2.534) business owners, with males registering higher mean than females, the mean achievement/satisfaction of female was higher (6.00,sd=1.52) than that of men (5.77,sd=1.779).The mean for growth of other assets was higher for males(5.85,sd=2.225) compared to(4.75,sd=2.7) of females. The findings of the study showed that among the items used to measure the gender variation in resource utilization and performance of SMEs the sales revenue, profit to sales ratio and perceived satisfaction were the predictors of performance in SMEs.

The sales revenue, profits to sales ratio, growth of other assets, firm reputation and achievement /perceived satisfaction were items identified to enhance performance of business owners in SMEs. The growth of other assets and perceived satisfaction enhanced theperformance of females in SMEs, while sales revenues, profits to sales ratio, employee turnover and firms reputation enhances performance in males business owners.

Table 4.3 : Performance of SMEs

Performance	Male		Female	
	Mean	Sd	Mean	Sd
Sales Revenue	6.91	2.479	5.68	2.768
Sales to profit ratio	6.37	2.357	5.27	2.611
Growth of the other assets	5.85	2.225	4.75	2.706
Employee turnover	4.81	2.867	3.78	2.534
Firms reputation	6.34	2.146	4.87	2.788

Source: Survey Data, 2012

b) *Descriptive Statistics of Gender Variation in use of forms of Financial Capital Resource*

The gender variation in financial capital structure was determined by computing the mean of both formal and informal sources of finances utilized by

c) *Gender Variation in use of Formal Financial Capital Resource*

The gender variation from the formal sources of finance, the mean for accessing bank credit from friends is difficult was found to be closely similar between male

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bank credit the results revealed that more males (4.05, sd= 2.85) and female (4.01, sd=2.52) as shown in (Table 4.4). The receiving of bank credit was identified to have an impact on sales of male (4.23, sd=2.468) as compared to (3.75, sd=2.318) of female. Most of the male (4.49, sd=2.39) identified that received bank credit sales sometimes improved in their firms, while (3.23, sd=2.7) of female had their sales improved. The bank credit was found to have led to (3.84,sd=2.445) male and (2.96,sd=2.32) females creating other business outlets. The mean of male (3.78, sd=2.493) and female (3.55, sd=2.218) identified that the interest rates charge against his/her loan affect the business performance. Most of the males business owners indicated (3. 52, sd=2.58) receiving bank credit has led to the decline of their business performance as compared to females who indicated (3.31, sd=2.543). Similarly most males (3.69, =2.337) indicated after receiving bank credit they sometimes put into non business activities, as compared to females (3.2,sd=2.73). From the study the formal sources of finance was varied between male and female since the accessing the bank credit by male has led to male creating other business outlets compared to their female counterparts, similarly the more male business owners indicated that after receiving bank credit it has led to decline of business performance as compared to female business owners. After receiving bank credit the results revealed that more males sometimes put the bank credit into non business activities as compared to their female counterparts. The formal sources of finance were found to be more beneficial to the male as compared to female business owners.

Table 4.4 : Formal Sources of Finance

	Male		Female	
	Mean	Sd	Mean	Sd
Accessing bank credit from family,Friends and others is difficult	4.05	2.848	4.01	2.522
Received bank credit sales have improved	4.23	2.468	3.75	2.318
Received bank credit sales sometimes improved	4.49	2.393	3.23	2.734
Received bank credit has created other business outlets	3.84	2.445	2.96	2.321
Received bank credit has led to decline of business performance	3.52	2.581	3.31	2.543
Received bank credit the interest rates charge against my loan affect the business performance	3.78	2.493	3.55	2.218
Credit from the bank sometimes is put to non business	3.69	2.337	3.23	2.734

Source:Survey Data, 2012

d) Gender Variation in Informal Financial Capital Resource

The gender variation in the informal sources of finance was varied during the study as shown in (Table 4.5). From the findings it showed that the accessing of credit from friends relatives, family and other money lenders was more difficult for male as compared to female business owners. The mean of male (4.03, sd=2.85) was higher than that of female (3.51, sd=2729), showing that male may finance their business from other sources apart from informal capital. Majority of the female(4.48, sd=2.4) and male (3.64, sd=2.42) viewed that after receiving credit

from friends, family, relatives and other money lenders, sales had improved. This indicates that the informal financial capital resource has improved sales for female more than for female. From the results it showed that after female receiving credit from friends, family, relatives and other money lenders, their sales sometimes improve as compared to their male counterparts. This was attributed to a higher mean of female (4.90, sd=2.19) as compared to (4.41, sd=2.4). Majority of female (3.88,sd=2.5) indicated that after receiving credit from family, friends, relatives, and other money lenders is sometimes put into other use apart from the business activity, as compared to male/men (3.64,sd=2.35). The other factors revealed no much differences after receiving bank credit from family friends, relatives and money lenders the as sales have improved, created other businesses, and it has led to decline in business among others. From the study findings it showed that the gender variation in informal sources of finance had led to improve of in sales in female businesses as compared to that of male.

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Table 4.5 : Gender Variation in Informal Sources of Finance

	Male		Female	
	Mean	Sd	Mean	Sd
Accessing credit from friends relatives, family and other money lenders for my business is difficult	4.03	2.854	3.51	2.729
After receiving credit from friends, family, relatives and other money lenders, sales have improved	3.64	2.417	4.48	2.414
After receiving credit from friends, family, relatives and other money lenders, sales sometimes improve	4.41	2.413	4.90	2.190
After receiving credit from friends, family, relatives and other money lenders has created other business outlets	3.77	2.446	3.91	2.429
After receiving credit from friends, family, relatives and other money lenders has led to decline of business	3.53	2.591	2.77	2.422
After receiving credit from friends, family, relatives and other money lenders the interest charged on credit affect the business performance	3.72	2.500	3.63	2.478
After receiving credit from friends, family, relatives and other money lenders is sometimes put into other use	3.64	2.350	3.88	2.491

Source: Survey Data,2012

Table 4.14 : Independent Samples t-test on Gender Variation in Financial Capital Resource

Variable	Gender	N	Mean	Std. Deviation	t-value	p-value
Formal	Male	306	4.0383	1.96827	2.178	.030
	Female	282	3.6905	1.90220		
Informal	Male	306	4.0845	1.66940	-.693	.490
	Female	282	4.1753	1.50660		

Source:Survey Data, 2012

A one-way between-groups analysis of variance was conducted to explore the gender variation in the relationship between financial capital resourceas shown in (Table 4.15). Resource Utilization was divided into two groups according to their financial capital structure. There was a statistically significant difference$p<.05$ in formal financial capital resource [F (1,594) =4.582, $p=.00$] and no statistically significant difference on informal financial capital resource [F (1, 589) =.507, $p>.00$]. Since the effects in use offormal financial capital resource were found to be significant, it implies that the means differ more than would be expected by chance alone.

Table 4.15 : ANOVA on Gender Variation in Financial Capital Resource

		Sum of Squares	df	Mean Square	F	Sig.
Formal	Between Groups	17.266	1	17.266	4.582	.033
	Within Groups	2238.294	594	3.768		
	Total	2255.560	595			
Informal	Between	1.282	1	1.282	.507	.477

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Groups			
Within Groups	1488.128	589	2.527
Total	1489.410	590	

Source:Survey Data, 2012

A Pearson correlation analysis was done to establish the relationship between the independent variables and the dependent variable. The findings of the first four hypotheses were presented below;

1. There was no significant relationship between financial capital resource use and firms performance (r=-135, p>0.01)

According to the summary statistics and correlations for the total sample presented in (Table 4.23). The financial resource [r=135, p>0.01] was positively correlated to the firm performance.

Table 4.23 : Pearson Correlation Analysis

	Performance	Financial
Performance	1	
Financial	-.135	1

***. Correlation is significant at the 0.01 level (2-tailed).*
**. Correlation is significant at the 0.05 level (2-tailed).*
a. N=600
Source:Survey Data, 2012

VII. Findings

a) The Relationship between Financial Capital Resource and Firms Performance

The first research objective of this study was to determine the effect of the relationship between Financial Capital resource and performance of SME"s. This facilitated in answering whether financial capital resource had relationship on business owners firms" performance.

From the study the formal sources of finance was varied between males and females with women using mainly informal source of finance while men use mainly the formal source of finance, (Table 4.5). This agrees with (Changati*et al.,* 1996) who noted that women tend to use informal source of finance rather than formal sources of equity for their business firms unlike men, however this variation was also enhanced by (Haynes *et al.,* 2000) who highlighted that women compared to men are more likely to use informal source of finance and credit cards for shorter term financing.

The study findings also showed that higher proportion of males/men after receiving bank credit they sometimes put into non business activities as compared to females.(Table 4.4) These findings are contrary to studies by (Haynes, Onochie, & Musike, 2007) who argued that women-owned businesses are more likely to transfer the money from the business to the household compared to men. From the study findings it showed that the formal source of finance was found to be more beneficial to males/men compared females/women, (Table 4.4).This is supported by empirical studies of (Orser and Riding, 2000) who postulated that women business owners were more worried about accessing the credit from the banking instituitions and more so hesitant to apply for credit from the commercial banks and other banking instituitions. Similarly one study of the Canadian firms by Coleman (2009) supported the study done by Fabowale (1995) and noted that women have difficulties in accessing credit from the commercial banks and they were less likely to be granted loans.

As indicated in the past studies the informal source of finance is money from friends, ,family, relatives and money lenders, however the findings of this study confirmed women preferred this source of finance compared to men. This agrees with the studies of(Eriksson, Katila, & Mervi, 2009) collaborated in the study done by (Brush, 1992; Brush *et al.,* 2001; Coleman, 2000) which postulated that women-owned small and medium businesses are often dependent on informal sources of financing such as personal savings, loans from the family, and friends, home equity loans credit cards.

In the study the majority of female business owners viewed that after receiving credit from friends, family, relatives and money lenders sale had improved compared to men, hence this source of finance has boosted women businesses as compared to menand supported by (Changati*et al.,* 1996) who noted that women tend to use informal source of finance rather than formal of sources of equity for their business firms. The findings of this study are similar to those from an extensive literature by (Haynes, *et al.,* 2007) that have shown that most women–owned businesses are more likely to transfer the money from the business to the household compared to men owned businesses.

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Similarly the findings of this study indicated that more males" business owners indicated that after receiving bank credit it has led to decline of business performance compared to female business owners, (Table 4.4). This statement diverges or disagrees with the past studies which indicate that women as opposed to men divert the credit received from commercial banks into non business use.

From the study findings most female/women business owners in this study indicated that after receiving credit from friends, family, relatives and other money lenders is sometimes put into other use other than business activities, (Table 4.5). This findings agrees with studies done by(Haynes, Onochie, & Musike, 2007) who argued that women–owned businesses are more likely to transfer the money from the business to the household compared to men. This is an indication that if women use credit from the bank in non business activity may lead to decline in their businesses (Table 4.4).Moreover, the findings of this study postulated that the gender variation in informal source of finance had led to improvement in sales in female/women business as opposed to males/men. These findings diverge from empirical study (Haynes *et al.,* 2000) and (Storey, 2005) who confirmed that if women rely on informal source of finance as opposed to formal source of finance, may inhibit to sustain their business. The findings showed that formal source of finance had a significant relationship with performance of SMEs (Table 4.14 and Table 4.21). This is supported by research findings by Hitt and Ireland (2005) who argued that finance resource has an impact on the performance of both men- and women-headed firms. Hence the findings agree with the past studies (Coleman 2007; Loscocco and Leicht 1993; Hitt and Ireland 2005) who postulated that financial capital resource has influence on the profitability of the firms.

VIII. Conclusion

The findings of this study indicate that financial resource use has effect on performance of SMEs with men business owners registering high growth compared to women business owners

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Rural-Urban Migration and its Consequence on Urban living: the case in Hawassa City Southern Ethiopia

By Habtamu Bimerew
Arbaminch University, Ethiopia

Abstract- In some developing countries such as Ethiopia the phenomenon of rural-urban migration which is mainly triggered by rural 'push' factors and urban 'pull' factors is the main cause of unbalanced rate of population growth and distribution between urban and rural areas. This situation in turn affects the healthy development of both urban and rural areas. In spite of this fact, much is not known on many of the aspects of rural-urban migration. As such, this study is mainly concerned with an assessment of the consequence of rural-urban migration on the socio-economic condition of urban living, consequence of rural-urban migration on the environment of urban areas, and consequences of rural-urban migration on the urban labour scenario of the city. In order to find out the problems, household survey was conducted on 197 households sampled through systematic sampling. Primary data had been collected through questionnaire and interview while the secondary one was from different documented sources.

Keywords: *rural-urban migration, consequence of migration, migrant, urban areas.*

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Rural-Urban Migration and its Consequence on Urban living: the case in Hawassa City Southern Ethiopia

Habtamu Bimerew

Abstract- In some developing countries such as Ethiopia the phenomenon of rural-urban migration which is mainly triggered by rural 'push' factors and urban 'pull' factors is the main cause of unbalanced rate of population growth and distribution between urban and rural areas. This situation in turn affects the healthy development of both urban and rural areas. In spite of this fact, much is not known on many of the aspects of rural-urban migration. As such, this study is mainly concerned with an assessment of the consequence of rural-urban migration on the socio-economic condition of urban living, consequence of rural-urban migration on the environment of urban areas, and consequences of rural-urban migration on the urban labour scenario of the city. In order to find out the problems, household survey was conducted on 197 households sampled through systematic sampling. Primary data had been collected through questionnaire and interview while the secondary one was from different documented sources. Thus, the data obtained from the participants was analyzed through descriptive statistics. Having analyzed the collected data, the researcher had arrived at the conclusion that rural-urban migration has impact on the socio-economic life of the urban dwellers. Rural migrants came to urban areas in search of employment and to utilize urban services and facilities. Since, the continued out flow of rural migrants is in search for the urban basic facilities, migrants have created pressure on the socio-economic and environmental condition of the host area. Now the cities experiences problems such as a shortage of housing, unemployment, increasing cost of living, lack of access to social services, increased crime rate, expansion of urban informal sectors.

Keywords: rural-urban migration, consequence of migration, migrant, urban areas.

I. Introduction

a) Background of the Study

Ethiopia is one of the least urbanized countries of the world where 18 percent of its population lives in urban areas. However, its rate of urbanization is one of the highest in the world, 4.1 percent (Markos and Seyoum, 1998). The rapid growth of urban population in Ethiopia and in many other developing countries has been largely due to rural-urban migration contributing almost half of their urban population growth. For instance, in 1994, about 44.7 percent of the urban residents in Ethiopia were migrants (CSA, 1998 summary reports). The figures were higher for some towns such as Hawassa, 50.6 percent (CSA, 1995). Hawassa is the capital and center of administration of the Southern Nations and Nationalities and Peoples Regional State. The town has become the major socio-economic and political center of SNNPR. Due to its location on the main road, it receives a considerable number of in-migrants. As a result the numbers of migrants of Hawassa town has grown from 11,325 people in 1994 (CSA, 1995) to 110,834 in 2007 (CSA, 2008). The tide of migration to the town of Hawassa is consistently higher than the capacity of the town to accommodate the new demands posed by the migrants.

It is apparent that the basic reasons for the drift of large numbers of people from rural to the urban areas are the relative improvement of different facilities and better living conditions in the urban areas compared to the rural areas is the main "pulling" factor. The pace of urbanization or the tide of migration to urban areas which is triggered by rural "push" factors is consistently higher than the capacity of new job openings and the provision of housing and others social services and amenities. Its effects are felt in wide spread urban unemployment, over-crowded housing and severe shortage of public amenities. Consequences of rapid urbanization are multi faceted and requires timely responses by development planners and policy makers to deal with pressures created on the infrastructure of large urban centers by the influx of migrants, there is also view that the notion of migration should not only be seen from the view points of its negative implications as it is also seen to play positive role in socio-economic development. The outflow of migrants, for instance, manifests itself in the changing labor market scenario in which migration is source of labour force to the urban economy.

In Ethiopia, much has not been done to study the effect of rural-urban migration on urban living condition. From the available limited literature on the subject a few have attempted to study aspects of urban-ward migration such as Shack (1973) in Addis Ababa, Mullenbach (1976) in Akaki, Bjeren (1985) in Shashemene, Kebede (1991) in Nazareth, Birru (1997) in Arbaminch etc. Some of these studies are from the anthropological point of view and concentrated on Addis

Author: Department of Civic and Ethical Studies, College of Social Sciences and Humanities, Arba Minch University, Ethiopia.
e-mail: ebhb1@yahoo.com

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Ababa and nearby towns. This research is important in providing needed information on the possible effects of migration on the city.

b) Objectives of the Study

i. *Objectives of the study include*

- ✓ To assess the consequence of rural-urban migration particularly on economic aspects (employment, cost of living, urban informal sectors) in the study area.
- ✓ To investigate the consequences of in-migration particularly on social services (education, housing, health and other social facilities) in the study area.
- ✓ To investigate the major pressure that rural-urban 7Xmigrants create on physical environment of the city.

c) Research Questions

i. *Taking the objectives listed above into account, the leading research questions are:*

- ✓ What is the consequence of the rural migrants on the economic aspect of the city?
- ✓ What are the consequences of rural-urban migrants in providing social services and amenities in Hawassa city?
- ✓ Do the rural- urban migration impacted in the urban environment of Hawassa city?

d) Materials and Methods

The study was based on both primary and secondary data. Using more than one data collection approach give opportunity to the researcher to combine the strengths and correct some of the deficiencies of any one source of data. Initially questionnaire which includes open-ended and closed ended types were prepared and administered for 70 migrants and 127 urban natives (non-migrants) of the city. The sample researcher employ this sampling method because these three sub-cities are areas in which expansion of the city takes place and great number of migrants settles in this sub-city. In-depth interview was also conducted to substantiate the responses acquired using questionnaires. The interview was conducted with the city administrators, and other concerned authorities of the city, administrator of sample *kebeles*. The questions concerned with the effect of migration on socio-economic condition of the city. Their responses were interpreted and analyzed using descriptive statistics. In addition to this, published and unpublished literatures were used.

II. Litrature Reviews

a) The Nature of Rural-Urban Migration in Ethiopia

In the sub-Saharan Africa, there is a consensus that improvement in economic circumstances is the primary motivation for internal migration. African migration is fundamentally a family affair rather than an individual activity. Sending of remittances by migrants is identified as one of the strongest and most all encompassing phenomena in Africa's migration systems. Accordingly individual migration enables the household to maximize its chances for survival by diversifying its sources of income and spreading its risks (Stark and Bloom, 1985).

Studies in Ethiopia regarding the implications of migration reveal both the positive and negative aspects. On the positive aspect, migration contributes in meeting the labor demands of receiving areas, bringing back skills, and playing a key role in the diversification and improvement of household income (Degefa, 2005). On the effect of rural-urban migration, different researchers state that migration leads in increasing population exerting pressure on urban social services in the host environment, as well as creating a shortage of farm labor, placing burden of responsibilities on the person who left behind.

b) Consequence of Rural-Urban Migration

The effects of migration are viewed from two directions. On one hand migration causes excessive urbanization, unemployment, income inequalities, ecological stress and population mal-distribution where as on the other hand migration is a necessary part of economic growth, equilibrating tendencies, facilitating industrialization, improving income distribution and introducing technological change in agriculture, and generalize that migration is the human right ensuring choosing one's destination to improve welfare and economic benefit (Lewis, 1982; Standing, 1984). In general, Rural-urban migration has a number of economic, social, cultural, and demographic impacts to both destination and origin areas.

i. *Economic Effect*

In many cases of migration economic gain has been the prime objective. The economic gain acquired by rural migrants from the cities could be an important asset to be transferred to the rural areas (home area or village) in the form of capital, technology, learning awareness, knowledge, trade, goods or services, etc... Tiffen (1995) describes the positive value of migration as any work outside the district brings in capital and information as well as investment in transport or shops which in turn can facilitate agricultural profitability. Migrants are everywhere doing all kinds of jobs mostly in the service and informal sectors. They are mainly engaged in the 3-d jobs – difficult, dirty, and dangerous (Ma & Xiang 1998) jobs that the urban population does not want because they are too hard or disgracing.

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ii. *Demographic Consequence*

migration has significant influence on the population size of both receiving and sending regions. As Standing (1984) pointed out, an increase in migration is expected to reduce rural population growth while urban population can increase because of the majority of migrants are males and females of reproductive age group. As the result, there can be predominance of older age groups with lower fertility rate in the sending rural areas (Khinchuk 1987). The UN (1991) reported that the migration which is caused by population pressure becomes age and sex selective. The result will be a rejuvenation of the population structure of the urban area at destination because the migrants are younger than the resident population. Moreover, some studies demonstrated that the age selectivity nature of rural-urban migration supplies cities with more young adults which in turn increase crude birth rates in cites and urban areas (UNFPA, 1996). In Africa the age selectivity in city ward migration is predominantly non-contraceptive societies; hence it makes the urban population age structure more conducive to high fertility (UNESCO, 1992).

iii. *Consequence on providing urban basic facilities*

Migration has not only impact on demographic and economic aspects, but it has also different impacts on urban basic facilities. The consequences of migration are numerous in the urban areas among which overcrowding and congestion, strain on urban social services, rising food costs, worsening air and water diseases are important (Adepoju 1991). The most visible impact of growing urban population is probably the rise in squatter settlements in the main urban centers. The artificial barriers include high housing costs and regulations making it harder for migrants to rent houses in the cities, pushing them to suburban areas where lack of social services and police protection is pervasive (Zhao, 1999).

iv. *It results expansion of Urban Informal Sectors*

A majority of migrant workers find work in the urban informal sector which then leads to low productivity and limited prospects for exiting poverty (Deshingkar and Grimm, 2005). However, there is also compelling evidence that migrants can escape poverty even when they have remained in the informal sector. The majority of the new workers in the urban labor force seemed to create their own employment and start their own businesses. Self-employment comprises a greater and represents 70 per cent of informal employment in sub- Saharan Africa (SSA), 62 percent in North Africa, 60 per cent in Latin America and 59 per cent in Asia (Deshigkar and Grimm, 2005). The self-employed were engaged in a variety of activities such as street vending, prostitution, selling different items. Other migrants found jobs as daily labourers, barbers, carpenters, mechanics, maids, personal servants and artisans (McCatty, 2004). Their main reason for taking part in the informal sector is to use what little skills they have to earn enough income to sustain their daily lives. As mentioned before, urban informal sector activities can be labor intensive, the labor coming from every member of the household that is able to work. The majority of the workers entering the urban informal sector are recent rural migrants who are unable to find jobs in the formal sector and the main reason for taking part in the informal sector is to use what little skills they have to earn enough income to sustain their daily lives (Acharya and cervatus, 2009). The informal sector is connected to the formal sector, since it provides opportunities for people who are unable to find employment in the formal sector. Thus, rural-urban migration results expansion of the informal sector and seen as a cause of rural-urban migration, because it lowers the risk of the individual being unemployed once they move to the cities (McCatty, 2004).

v. *Consequence on rise of urban population*

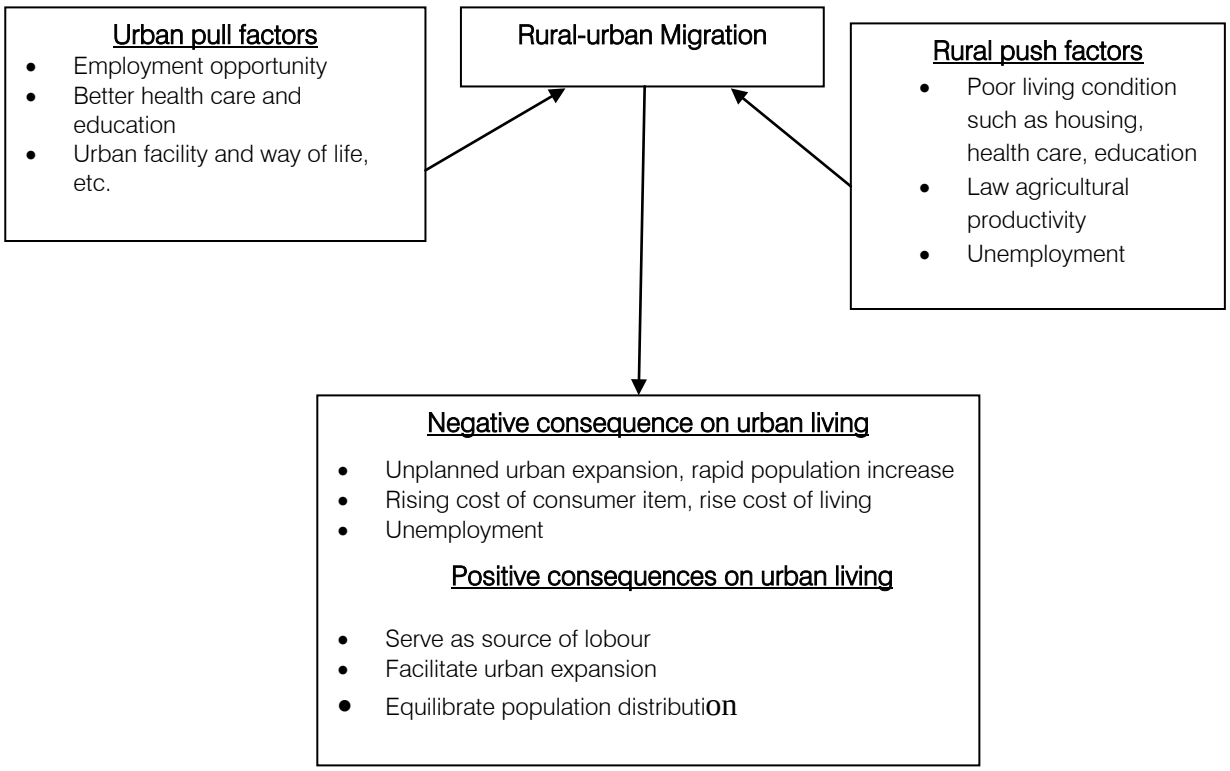
Migration has increased urban populations significantly over the years. A common view held by policymakers and economists in developing countries is that urban growth rates are excessive. This view is brought about by the large numbers of unemployed or underemployed young people in many Asian, African, and Latin American cities (McCatty, 2004). Rural-urban migration increases the urban population and hence unplanned urban expansion with insufficient supply of social services like housing, electricity, water supply, proper sewerage system, road networks and transportation system. Increased number of people because of rural urban migration certainly puts pressure on available and stagnant public utilities. Health services and education have been particularly burdened with a huge demand, causing overcrowded classrooms in urban areas. The most visible impact of growing urban population is probably the rise in squatter settlements in main urban centers. There are cases of unsafe and overcrowded shanty towns where exposure to pollution and diseases are high at risk. In general, increasing urban population has also brought increasing problems in urban.

It is also difficult for the urban administration to have proper record of urban residents. Lack of proper record concerning residents made it difficult to control certain criminal activities like robbery and attacks on individual property and in some cases life of residents (Alemante, Ansha &Waktola, 2006). Unplanned urban growth further contributes to the displacement of farmers around expanding towns (Alemante, Ansha &Waktola, 2006). This further aggravates production shortfall and family disruption. Displaced family members may decide to join urban where there is no job opportunity. As Alemante, Ansha &Waktola (2006)

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pointed out that, growths of streetism, urban unemployment and higher proportion of unskilled migrants negatively affect the peace and security of the town. In the absence of proper waste management system, environmental pollution is another area of concern for the wider public. Urbanization is connected with a variety of policies, spanning demographic economic and environmental concerns. Growing of cities is often seen as the agents of environmental pollution and urbanization can place stress on the land through sprawl; coincident industrial development may threaten air and water quality (Micheal, 1999).

Most of the migration conventionally linked to behind. these urban issues was seen, as a conventional pattern of migration does not always lead to increase incomes and impacts of migration perhaps, the migrant may face obstacles in availability of job and loss of much human labor and social capital. Many in migrants are not in a position to find space and/or materials to accumulate the necessary resources and materials to build a permanent house and they are forced to erect and live in temporary dwellings on the streets. Cities of developing countries, over one-third of their populations have the possibility of living in squatter and slum settlements (Todaro, 2003)



Source: Adopted from Brihan, 2011

III. Data Presentation and Analysis Descriptive Statistics

a) *Consequence of Migration on Urban Households*

In order to analyze consequence of migration on the urban life of the city an attempt was made to gather information about the problems faced by urban natives (non migrants). As such, problems such as inadequacy of housing, inadequacy of social services like education, health care etc, rise in the cost of living, inaccessibility of job and competition for employment were used as instruments for assessing the impacts of migration on urban life. About 26% of surveyed non-migrants responded that they have encountered with housing problems. In this regard, an attempt was made to collect information through interviews with the officials of the municipality of the city. They stated that the city has been facing chronic problems of housing and shortage of other urban facilities. About 22.8% of respondents reported that rise in cost of living is a problem. The analysis of the key informant's s also strengthened the aforementioned facts that migration results increase of cost of living. During the in-depth interview with labour and social affairs officials of the city, it was stated that: Steep increase of the population in the city results increase in the cost of consumer goods.

The third major problem that non-migrants encountered with was inadequacy of social services. According to information surveyed through key informants from Kebele administrators, there are consequences of migration that the wider public faces. Rural-urban migration increases the urban population and hence unplanned urban expansion with insufficient supply of social services like education, health care,

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proper sewerage system, road networks and transportation system. The inadequacies of social services were highly signaled on education and health care services. Because of high influx of migrants in to the city, the ratio of student to section highly affected. About 18.1% and 13.4% responded that competition for employment and difficulty in getting job is their major problem of urban life respectively. The flow of migrants from surrounding rural areas creates huge access of labor and this results low payment as well as inadequacy of job opportunity in the city.

b) The Consequence of Migration on Socio-Economic Conditions of the City

Migration affects socio-economic condition of the wider public. Rural-urban migration causes for urban poverty, unemployment and expansion of crime in cities (Devereux, 2003).

As survey data indicated 27.6% of non-migrants responded that increased rate of unemployment is a problem in the city resulted from influx of rural in migrants. The analysis of the key informants also strengthened the aforementioned facts that rural migrants increased unemployment. Interview held with key informants from city municipality, for instance indicate that Hawassa city is not driven by industrialization rather it is tourism based city hence, there are no adequate industries or corporate establishments worth mentioning and the Government and the tertiary sectors remains the largest employer in the city. In such a given situation, a large proportion of the rural to urban migrants who come in search of better livelihood and employment remain unemployed. Expansion of informal urban sectors was the second socio-economic problem caused by the rural in migrants and it was reported by 24.4% of the respondents. The main reason that rural-urban migrants taking part in the informal sector is to use what little skills they have and to earn income to sustain their daily lives. In urban informal sector activities, the labor coming from every member of the household that is able to work. Of the overall respondents nearly 21.3% reported that urban congestion is a problem caused by migration. Key informant interview from labour and social affairs office of city administration state that influx of migrants results from simple overcrowded in the city up to pressure on urban infrastructure and amenities.

The rest significant numbers of the respondents (18.8%) state that rate of crime is increased as the rural in migrants continue to flow towards the city. It clear that, migrants most of them come with low level of skills and education, are prone to a number of social crisis at the place of destination such as being victims of unemployment, homelessness, lack of good access to health and other social services. This chronic unemployment leads them to crime, as people need to find ways of putting food on their tables.

c) Demographic Consequence of Migration on Destination Area

Migration has significant influence on the population size of both receiving and sending regions. According to the survey data about 70.1% of the surveyed non-migrants reported that urban problems they encountered with were caused by rapid increase in population of the city. Concerning the cause for this rapid population growth in the city 49.6% of the respondents responded that natural increase (fertility of the urban natives) is the main cause. Whereas 48.8% of non-migrants state that rural-urban migration is responsible rise of population of the city. This indicates that rural-urban migration has equally important with natural increase (fertility of the urban natives) in the growth of population of the city. In conclusion we can infer that problems face urban people is caused by the rapid population growth, and this rapid increase in population highly aggravated by rural-urban migration.

d) Consequences of Migration on Physical Environment of the City

Urbanization is connected with a variety of, demographic economic and environmental concerns. Fast growth of cities which is facilitated by rural-urban migration is often seen as the agents of environmental pollution.

According to the data surveyed through key informant's interview of the city administration officials, there are consequences of migration that the wider public faces. As indicated above Rural-urban migration increases the urban population and hence unplanned urban expansion with insufficient sewerage system, road networks and transportation system. In the absence of proper waste management system, environmental pollution is another area of concern for the wider public. This is evident from most part of the town where street dwellers perform all activities required for human survival in the rod side with the absence of proper environmental concern. Key informant interview with officials of the city municipality sate that, Migration can contribute to the growth of urban squatters and unplanned expansion of towns and cities, with improper environmental management.

IV. Conclusions

Rural-urban migration puts pressure on urban basic facilities like schools, health and housing services. Migration also affects urban dwellers by making food items prices to raise, competition for employment which results work for low payment. Migration has significant influence on the population size of city. The flood of rural migrants to the city results unplanned rise of population and demand of jobs, health, education, and the like urban facilities. Besides, as more and more rural migrants move into this city, there will be soon a point of diminishing returns where the towns will become unable

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to provide even basic social services to the registered residents due to increased migrants' pressure.

Furthermore, rural-urban migrants are polluting the city, as they defecate in public because they have rented rooms without any services except for sleeping. In most part of Hawassa Town Street dwellers erect plastic houses on road side, and perform all activities required for human survival with no concern to the environment of the city. High flow of migrants to Hawassa creates excessive labour and this has accentuated the problem of unemployment. In growing number of street children, growing rate of the prostitution, growing rate of crime and expansion urban informal sectors are the major problems that have resulted from rural-urban migration.

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Appendex I

Structured Questionnaire to be filled by household head

A: Background Information

1. Sex
   a) Male b) female
2. Age
   a) 20-45 b) 46-65 c) >65

B: Economic status of Respondents

4. Employment status
   a) Employed b) unemployed c) pensioned d) Other (Specify)
5. If you are employed
   a) Government employee b) Private Organization employee c) self employee
6. If you are unemployed what are the main reason(s) for being unemployed? Please explain

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7. Do you own the house you live in?
Yes ☐ No ☐
8. If your answer is "No" to question No.7, what kind of arrangement have you made for living in it?
a) Owned b) rented c) Other (specify)

D: Consequence of migration

9. What was your main reason to leave your origin and come to Hawassa?
a) in search of job c) search for urban modern facility
b) To improve family social security d) to open/extend business
e) Failure in agriculture
10. After your arrival here in the town, what were the major difficulties that you have encountered?
a) Difficulty to get job c) Housing
b) Lack of social services(water, electric city) d) food and related consumer item
e) No difficulty encountered
11. What are the main difficulty/difficulties you have faced in the city?
a) Access to housing
b) Inadequacy of social services and other amenities (schools, health care, transportation etc)
c) Rising cost of living results difficulty in accessing consumer goods
d) Competition for employment
e) Difficulty to get job
f) No difficulty faced
12. Do you think that the above problem you faced resulted from rapid population growth?
Yes ☐ No ☐ I don't know ☐
13. If the above answer for question no.16 is "Yes" this rapid population growth resulted from
a) Natural increase/fertility of the urban natives
b) rural-urban migration from surrounding areas
c). both
d) Other (specify)
15. What problems are caused by rural-urban migration?
a. Expansion of crime/robbery
b. Increasing of unemployment results urban poverty
c. Expansion of informal urban sectors such as prostitution, Street vendors
d. Expansion of slums and squatter settlements
e. Urban congestion
f. Others (specify)
16. What do you think about the impact of rural in migrants on urban living on the following aspects? Please explain
Access to education (teacher's student ratio)
Access to health care (doctor's to patient ratio)
Opportunity of getting job
17. Do you think that Hawassa city is capable of absorbing all rural migrants to provide gainful jobs?
Yes ☐ no ☐

Appendex II

Check list for Key informant interview

- What do you think are the major changes in urban living that are the result of rural-urban migration in Hawassa?
- ✓ Environment of the city
- ✓ Socio-economic condition
- Do you think that rural migrants are the reason for rapid growth of the population of the city?
- What are the challenges resulted from rural migrants in the aspect of:-

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- ✓ Providing social services(house, electric city, water, roads, schools, clinics, etc)
- ✓ Expansion of informal urban sectors(streetism, street vendors,
- ✓ Rapid and unplanned urban expansion
- ✓ Rise in the cost of consumer goods
- ✓ Expansion of crime
- ✓ Degradation of the urban environment resulted from urban congestion
- ✓ Increase in urban unemployment and urban poverty
- What changes do you observe in the social, economical and environmental aspect of the city over years?
- Do you think that the city is capable to absorb in migrants?

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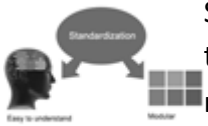


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(f) Results should be presented concisely, by well-designed tables and/or figures; the same data may not be used in both; suitable statistical data should be given. All data must be obtained with attention to numerical detail in the planning stage. As reproduced design has been recognized to be important to experiments for a considerable time, the Editor has decided that any paper that appears not to have adequate numerical treatments of the data will be returned un-refereed;

(g) Discussion should cover the implications and consequences, not just recapitulating the results; conclusions should be summarizing.

(h) Brief Acknowledgements.

(i) References in the proper form.

Authors should very cautiously consider the preparation of papers to ensure that they communicate efficiently. Papers are much more likely to be accepted, if they are cautiously designed and laid out, contain few or no errors, are summarizing, and be conventional to the approach and instructions. They will in addition, be published with much less delays than those that require much technical and editorial correction.

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Standard Usage, Abbreviations, and Units: Spelling and hyphenation should be conventional to The Concise Oxford English Dictionary. Statistics and measurements should at all times be given in figures, e.g. 16 min, except for when the number begins a sentence. When the number does not refer to a unit of measurement it should be spelt in full unless, it is 160 or greater.

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References

References follow the Harvard scheme of referencing. References in the text should cite the authors' names followed by the time of their publication, unless there are three or more authors when simply the first author's name is quoted followed by et al. unpublished work has to only be cited where necessary, and only in the text. Copies of references in press in other journals have to be supplied with submitted typescripts. It is necessary that all citations and references be carefully checked before submission, as mistakes or omissions will cause delays.

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28. Make colleagues: Always try to make colleagues. No matter how sharper or intelligent you are, if you make colleagues you can have several ideas, which will be helpful for your research.

29. Think technically: Always think technically. If anything happens, then search its reasons, its benefits, and demerits.

30. Think and then print: When you will go to print your paper, notice that tables are not be split, headings are not detached from their descriptions, and page sequence is maintained.

31. Adding unnecessary information: Do not add unnecessary information, like, I have used MS Excel to draw graph. Do not add irrelevant and inappropriate material. These all will create superfluous. Foreign terminology and phrases are not apropos. One should NEVER take a broad view. Analogy in script is like feathers on a snake. Not at all use a large word when a very small one would be sufficient. Use words properly, regardless of how others use them. Remove quotations. Puns are for kids, not grunt readers. Amplification is a billion times of inferior quality than sarcasm.

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33. Report concluded results: Use concluded results. From raw data, filter the results and then conclude your studies based on measurements and observations taken. Significant figures and appropriate number of decimal places should be used. Parenthetical remarks are prohibitive. Proofread carefully at final stage. In the end give outline to your arguments. Spot out perspectives of further study of this subject. Justify your conclusion by at the bottom of them with sufficient justifications and examples.

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- Significant conclusions or questions that track from the research(es)

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Content

- Sum up your conclusion in text and demonstrate them, if suitable, with figures and tables.
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- Present a background, such as by describing the question that was addressed by creation an exacting study.
- Explain results of control experiments and comprise remarks that are not accessible in a prescribed figure or table, if appropriate.
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Approach

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- Give details all of your remarks as much as possible, focus on mechanisms.
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- Try to present substitute explanations if sensible alternatives be present.
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Topics	Grades		
	A-B	**C-D**	**E-F**
Abstract	Clear and concise with appropriate content, Correct format. 200 words or below	Unclear summary and no specific data, Incorrect form Above 200 words	No specific data with ambiguous information Above 250 words
Introduction	Containing all background details with clear goal and appropriate details, flow specification, no grammar and spelling mistake, well organized sentence and paragraph, reference cited	Unclear and confusing data, appropriate format, grammar and spelling errors with unorganized matter	Out of place depth and content, hazy format
Methods and Procedures	Clear and to the point with well arranged paragraph, precision and accuracy of facts and figures, well organized subheads	Difficult to comprehend with embarrassed text, too much explanation but completed	Incorrect and unorganized structure with hazy meaning
Result	Well organized, Clear and specific, Correct units with precision, correct data, well structuring of paragraph, no grammar and spelling mistake	Complete and embarrassed text, difficult to comprehend	Irregular format with wrong facts and figures
Discussion	Well organized, meaningful specification, sound conclusion, logical and concise explanation, highly structured paragraph reference cited	Wordy, unclear conclusion, spurious	Conclusion is not cited, unorganized, difficult to comprehend
References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring

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