



Qualitative Investigation of the Difficulties Faced by Ethiopian Women Entrepreneurs in Their Entrepreneurial Endeavors

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Abstract – The goal of this study is to examine the issues that women entrepreneurs in the Bule Hora town government in Ethiopia's Horn of Africa face. Women who are in-action and those who have potential are divided due to issues with how women are perceived, treated, and believed to be. The researchers employed an interpretative research strategy using a qualitative research design. Eight female entrepreneurs who were involved in the business launch were interviewed by the researchers. With the aid of a structured interview, the purposive sampling technique was utilised to collect primary data from the respondent. Thematic data analysis was employed for the examination of qualitative data. The study's main findings demonstrated that the biggest obstacles for women entrepreneurs in the study area were a lack of funding, a lack of suitable employment opportunities, a lack of training, and social and cultural obstacles. The study's implications will aid the government in revising its policies to address organisational, individual, legal/administrative, economic, social/cultural, and other issues that influence women entrepreneurs' perceptions of entrepreneurship.

Keywords: Entrepreneurship; Entrepreneurial Challenges; Entrepreneurs; Women Entrepreneurs; Perception.

1. INTRODUCTION

Women make up more than half of the population of Ethiopia, yet they play a very small share in the economy. In order to considerably boost household earnings, it is necessary to enhance female labour force participation [1] [3]. In order to develop the economy of the nation on all fronts, entrepreneurial activity is crucial. Therefore, the government should take into account how to best utilise the potential entrepreneurial capacity of women [2] [4]. Generations of women from varied backgrounds have shown positive signs of entrepreneurial vigour all around the world. Governments at all levels of development are expected to work to foster an environment that will allow women entrepreneurs to realise their full potential [5] [7].

Women make up more than half of the population of Ethiopia, yet they play a very small share in the economy. In order to considerably boost household earnings, it is necessary to enhance female labour force participation [9] [10]. In order to develop the economy of the nation on all fronts, entrepreneurial activity is crucial. Therefore, the government should take into account how to best utilise the potential entrepreneurial capacity of women [11] [12]. Generations of women from varied backgrounds have shown positive signs of entrepreneurial vigour all around the world. Governments at all levels of development are expected to work to foster an environment that will allow women entrepreneurs to realize their full potential [12].



Several research studies have already brought attention to the issue of women entrepreneurs' passivity, but few have attempted to identify relevant female difficulties. Researchers have found that the town of Bule Hora in Ethiopia is a good place for entrepreneurship, and women business owners are skilled at finding solutions. What kind of support does the government provide for both active and potential women? Therefore, the current study evaluates many obstacles to the development and growth of women entrepreneurs.

2. STATEMENT OF THE PROBLEM

As was said in the beginning, many women in Bule Hora town are not yet fully utilising their ability to contribute to economic development. The issues with the low participation of female entrepreneurs in business activities may be one of the causes of this. Women entrepreneurs face a variety of difficulties [14] [15]. This study differs from previous ones in that it concentrates on existing and future female entrepreneurs. In addition, this research is mainly concerned with how people perceive women entrepreneurs in action and with regard to being entrepreneurs. As of now, no research has been done on the perceived difficulties faced by female business owners in Bule Hora town, Ethiopia.

The perceptual difficulties that women business owners in Bule Hora town, Ethiopia, face have not yet been studied, despite the fact that researchers are aware that although women in Ethiopia outnumber men on average, their contribution to the nation's economic development is minimal. As a result, in this study, researchers attempt to evaluate the various variables that influence how women entrepreneurs are seen in Bule Hora, Ethiopia.

3. RESEARCH OBJECTIVES

1. To determine the principal difficulties that active women entrepreneurs confront.
2. To research the main obstacles that would-be female business owners must overcome.
3. To examine how women business owners who are not currently operating view the difficulties they face.

4. LITERATURE REVIEW

a. Organizational Entrepreneurship and Entrepreneurs

Entrepreneurship is the practice of founding a new organisation or revitalising mature organisations, especially new firms generally in response to recognised opportunities [13]. Schumpeter (1965) defined entrepreneurs as people who take advantage of market opportunities through organisational and/or technical innovation [16]. In the words of Drucker (1970) and Knight (1921), "entrepreneurship is about taking the risk." Investing in new ideas to create something to provide value and take advantage of market opportunities is another definition of entrepreneurship [18]. An entrepreneur is defined as "a person who habitually creates and innovates to build something of recognised value around perceived opportunities" by Bolton and The study of entrepreneurship should be extended to international markets to investigate the conditions and characteristics that encourage entrepreneurial activity in various countries and regions' [19] [20]. The process of merging resources to create a new good or service is known as entrepreneurship [21].



Fig -1: Word Cloud

Source: MAXQDA Output, 2023

b. Women Entrepreneurs

Women plan, organise, direct, and manage business activities; hence, in general, women manage business activities. The term "women entrepreneurs" refers to a business that is owned, managed, and controlled by a woman [22]. Women, who want to start their own new businesses, either alone or in groups, are considered entrepreneurs. Women entrepreneurs are women who have launched their own enterprises by taking a risk on their own to seize the market opportunity while utilising managerial talents [23]. By generating job possibilities, women entrepreneurs benefit their families as well as the growth of the national economy [24]. Women entrepreneurs "have a positive impact not only on their family but also on the nation and the society," [25].

c. Challenge Faced by Women Entrepreneurs

Financial Constraints

Access to capital is the major issue for female business owners in Ethiopia [27]. Because women have less access to formal education, less ownership of property, and less entrepreneurial skill than men, formal financial institutions do not trust women. In one particular area, women are also unstable [26]. The growth of their credit base is urgently needed given the significance of women entrepreneurs in developing African nations [28].

Single-Case Model (Code Hierarchy)

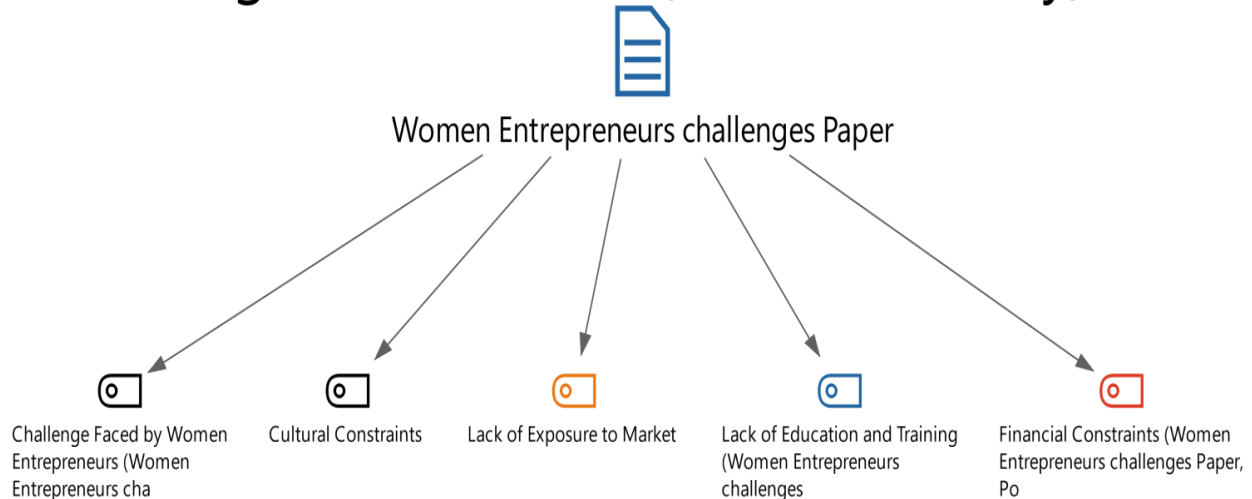


Fig -2: Code Hierarchy

Source: MAXQDA Output, 2023

Lack of Education and Training

The most important factor for starting a firm, especially for women entrepreneurs, is business education and skill [30]. The expertise, talent, business experience, social network, and financing availability of female entrepreneurs are limited [31]. The two biggest obstacles for female business owners are education and work- or business-related experience. According to numerous studies, women entrepreneurs perform better when their skill gaps are filled through training and business expertise [33].

Lack of Exposure to Market

Entrepreneurship is motivated to develop cutting-edge knowledge and abilities to boost income and meet market demands [32]. To survive in the market, they need well-organized managerial activities. Entrepreneurs are compelled to keep up with new technologies in order to remain competitive [34].

Cultural Constraints

Only through helping their husbands' enterprises do women in Africa demonstrate their entrepreneurial skills [35]. Women entrepreneurs "face additional disadvantages due to the prevalent social and cultural gender-based inequalities and biases [37]. According to Ethiopia, the situation is similar because the country's population is made up of more than 76 different ethnic groups, each of which has its own set of attitudes, traditional beliefs, and opinions regarding working women [36].

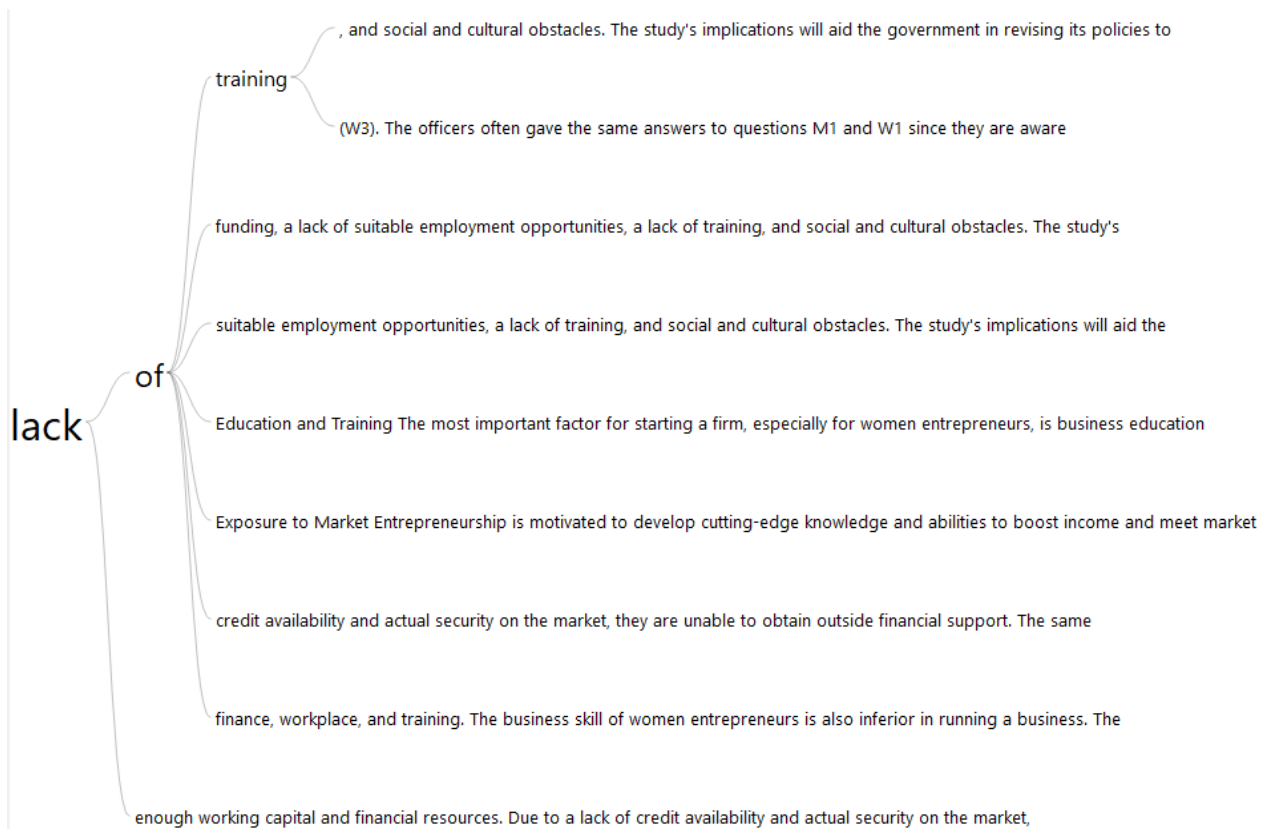


Fig -3: Interactive Word Tree
Source: MAXQDA Output, 2023

5. RESEARCH METHODOLOGY

Description of Study Area

Bule Hora town is located in Ethiopia's Oromia regional state's West Guji Zone, 490 kilometers from the country's capital Addis Ababa. There were 264,489 people living in the Bule Hora woreda, 133,730 of them were male and 130,759 were female. 35,245 people, or 13.33% of the total population, lived in urban areas. 74.42% of the population was Protestant, followed by 1.4% of Catholics, 5.85% of Muslims, 5.81% of Ethiopian Orthodox Christians, and 11.24% of those who practised traditional beliefs [38].

Research Design

The study used a qualitative research methodology and an exploratory research design. The methods used in qualitative research are varied. An interpretative phenomenological approach to qualitative research, namely, has been used for this study. A researcher can obtain the perceptions and insights of female entrepreneurs on their entrepreneurial activities thanks to the exploratory research design, which places an emphasis on the discovery of ideas and insights [39]. The goal of an interpretive phenomenological study is to investigate and comprehend how people actually experience a certain phenomena. It is phenomenological in that it analyses individual perceptions and meanings attached to an item or an experience and is concerned with the lived experience of the individual [40].



The explanatory qualitative research makes it possible to learn about each participant's unique perspective and experience with entrepreneurial endeavours. As a result, this enables researchers to determine how women entrepreneurs perceive business obstacles.

Study Population

The potential and active female entrepreneurs were the study's target audience. This study included participation from the concerned government officials.

Sample Design

A deliberate sampling technique has been utilised to choose participants for this investigation. Three active women, three potential entrepreneurs, one from each kebele (the smallest administrative unit in Ethiopia), a specialist in women's issues, and a representative from micro and small businesses have all been specifically chosen to participate. The researcher was able to gather enough information regarding how women entrepreneurs perceived business challenges because to inclusive selection criteria.

Sources of Data and Methods of Data Collection

Personal interviews have been used in this investigation. This is because conducting an interview is the best method for learning about things like feelings, ideas, and intentions that we are unable to directly witness [41]. All of the interviews were performed in Amharic and Afaan Oromo, the country of Ethiopia's regional tongue, with the assistance of the researcher and one of his or her assistants. Personal interviews have been conducted using in-depth interview questions. In the beginning, the researcher conducted a pilot survey and prepared interview questions. The literature reviews served as the source for all of the test questions.

6. METHOD OF DATA ANALYSIS

A dicta recorder was used to record the interview data, which was afterwards incorporated. In order to address the phenomenon under inquiry, all of the collected data has been examined and categorized. According to ethical standards and considerations, the informants' identities have remained a secret. For this, a coding procedure was used. All of the interviewers were assigned the codes R1, R2, and R3 for active and potential female entrepreneurs. Interview informants for prospective female entrepreneurs were categorized as P1, P2, and P3. The interview informant who represented the micro and small business officer was coded as M1, and the interview informant who represented the women affairs officer was labeled as W1. The coding method was applied.

Table -1: Code List

No.	Code	Category	Description
1.	R1, R2, and R3	interviewers	Potential female entrepreneurs
2.	P1, P2, and P3	Interview informants	Active female entrepreneurs
3.	M1	micro and small business officer	Supportive to nurture start ups
4.	W1	women affairs officer	Supportive to nurture start ups

7. RESULTS AND DISCUSSION

The perception of female entrepreneurs who face obstacles in their business endeavours and those who start businesses in Bule Hora town from kebele were the main subjects of this study. Six female entrepreneurs were interviewed as informants, with the researcher selecting one active female entrepreneur and one potential female entrepreneur from each kebele. In chronological order, their ages were 26, 28, 31, 23, 41, and 45. Two of the women in action are service canteen employees (R1, R2), and one of the women entrepreneurs works in the stationery industry.

Both of them completed grade 10; one of them has a diploma and works as a nurse (R3). The first potential female entrepreneur has a graduate degree (P1); two of them are housewives (P2 & P3); and their ages are listed chronologically as 23, 41, and 45. The interview questions were sorted into two categories by the researchers: those for actual women entrepreneurs and those who are women entrepreneurs. As a result, the researchers employed several interview schedules.

Single-Case Model

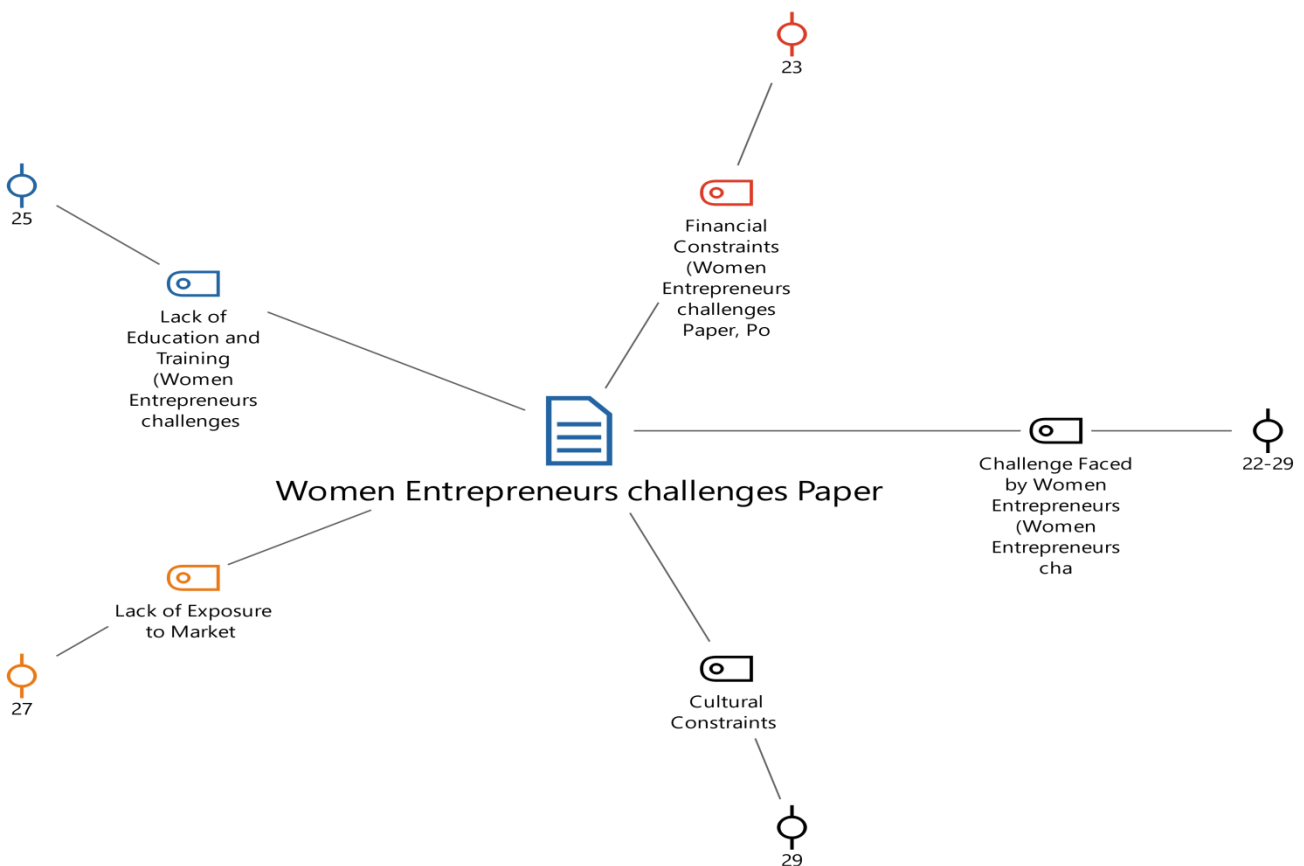


Fig -4: Single case model
Source: MAXQDA Output, 2023

In-Action and Potential Women Entrepreneurship Facing Major Challenges



All of the respondents to the interviews stated that they have encountered difficulties when conducting business. It was discovered that their difficulties are largely the same. However, only a small percentage of women in Bule Hora town were able to acquire finance from credit associations to run their businesses. One participant in the lending system serves as a guarantee for her friend's security. These institutions do not lend enough money, and their contractual commitment to loan payback is inconsistent. As a result, the office treats them according to its interests rather than their contractual arrangement.

The workplace is a hurdle for female entrepreneurs as well. The majority of active female entrepreneurs encounter workplace difficulties while running their businesses. The source claims that the majority of women work in the service industry, which by its very nature requires a workplace. But female entrepreneurs confront difficulties as a result of uncomfortable workplaces.

Similar difficulties with training confront female business owners. According to the interviewees, each problem they confront while putting the business into practise is different (R1, R2, and R3). Due to the women's shared caregiving responsibilities for their husbands, children, and social stigma in the community, the issues come in waves.

In response to questions two (2) and four (4), the informant offered the following solutions to the problems they ran into while running their firm. The financial arrangement that has the biggest impact on the business, according to respondent R3, is the most important problem. "I borrow money from the Oromia Credit Saving Association (OSCO), but the sum is quite small, thus it is insufficient for the company' expansion. R1 emphasised the same thing, saying "the finances and workplace place problem is a serious concern, but I am renting a convenient workplace." "I saved the money I got from the business, but it is not enough" (R2). The solution to my financial problem is to borrow money from my family, friends, and coworkers who are closer to me, or to collect "ikubi" which is repaid on a monthly basis (R3).

Most respondents said they were having serious financial issues upon starting their businesses. According to various academic arguments, money is therefore a key factor in corporate growth. Any business, large or small, is thought to as having finance as its "lifeblood" [42]. According to [43] one of the biggest challenges women encounter while starting and growing a business is money. According to respondents (1, 2, and 3), they borrowed money from the Oromia Credit Association to launch their firm; they filled out the contract's clause describing the loan's return period, but the lender amended it without the respondents' permission.

I'm now really concerned about when I have to pay back the loan, R1. "They changed it to a 6-month repayment base-R3," the borrower said. "It used to be a 500 dollar money repayment as per the agreement." "When I came to this realisation, I wanted to shut down the company because I have a family whose well-being depends on my salary. Due to these difficulties (R1, R2), I get the impression that it would be bad to continue doing business.

Do they have an issue with women entrepreneurs, based on the data gathered from the microfinance and women's affairs departments? They said "yes" (M1 and M2) as they were aware of the difficulties faced by female entrepreneurs. How can a woman entrepreneur acquire support to launch a business? Is the second query. Respondent M2 claimed that the MSE office organised a group in accordance with their wishes, established a deposit account, and began building credit by creating group collateral with one another.

The next query was for MSE and was titled "How your office perceives the challenges of potential women entrepreneurs?" Informants said in response, "Our office believes that the support provided to potential female entrepreneurs is insufficient. We fear that we only support women entrepreneurs in-action (M3) because they are burdened and unable to intricate in the business in accordance with their wants. The women's affairs



officer informant responded to question number 3 with, "As per our official plan, the women must receive support from a different organisation, however the support supplied to the women from our office is quite restricted; it is insufficient. The biggest issue for women, in my opinion, is financial access, employment discrimination, and lack of training (W3).

The officers often gave the same answers to questions M1 and W1 since they are aware of the difficulties faced by women business owners. There is no doubt that women business owners lack enough working capital and financial resources. Due to a lack of credit availability and actual security on the market, they are unable to obtain outside financial support. The same restrictions were mentioned in earlier investigations as well (Beshar, 2022).

Additionally, finding a suitable location to conduct business and gaining training are problems that all women entrepreneurs encounter. Because women's academic backgrounds are frequently weak, they require training in areas such as creating business plans, keeping track of their earnings and spending, and enhancing their operations in terms of effectiveness, efficiency, and quality. Similar earlier studies [45-51] also illustrate and corroborate these findings.

8. SUMMARY OF THE RESULTS

The results of all the responses showed that the majority of the women business owners in Bule hora town encounter the same difficulties. These difficulties limit the expansion of their firm. The workplace and money issues are the two most pressing issues for active women entrepreneurs. Due to low household income and other push factors, the women in-action launch their businesses. The majority of them borrow money from MSEs to launch their businesses, yet MSEs' regulations have restrictions as well. The office is unaware of the loan payback terms, though. And also make them imprisoned since they commit fraud against them. They get funds in the form of "ikube" from friends or family, which they deposit as capital for their business.

9. CONCLUSION

Women entrepreneurs in the study area are those entrepreneurs who operate business activities by exploiting the existing opportunity in the market. Most entrepreneurs run businesses for survival; the women entrepreneurs in-action face great challenges while doing business activities like lack of finance, workplace, and training. The business skill of women entrepreneurs is also inferior in running a business. The social and cultural problem is a barriers for women entrepreneurs. Thus, for a country's economic development, entrepreneurial skill is essential and incognizant for potential women entrepreneurs to increase the income of the family as well as the society. The working environment of women entrepreneurs' enterprises is another major obstacle. The majority of them incur additional costs since they operate their businesses out of rental properties.

10. STUDY IMPLICATIONS

This study is important for the government to review its policies and provide a solution for organisational, personal, legal, economic, social, and cultural issues that affect how people perceive women entrepreneurs. They can use it to decide what regulations should be put in place to support the involvement and success of current and aspiring female entrepreneurs. Finally, the study will give other researchers a better grasp of the



crucial aspects that influence how people perceive women entrepreneurs generally as well as a way to predict the factors driving that impression.

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