

# **INTERPRETATIVE PHENOMENOLOGICAL PERCEPTIONAL STUDY OF WOMEN ENTREPRENEURS FACING CHALLENGES IN ENTREPRENEURIAL ACTIVITY IN THE HORN OF AFRICA**

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## **ABSTRACT**

*This study aims to explore the challenges facing the perception of women entrepreneurs in the Bule Hora town administration, Ethiopia, Horn of Africa. Related to the challenges faced in the perception, attitude, and belief of women entrepreneurs, in-action and the potential women are segregated. The researchers used a qualitative research design related to the interpretative approach. The researchers interviewed eight women entrepreneurs involved in the venture start-up. The purposive sampling technique was used to get primary data from the respondent with the help of a structured interview. For qualitative data analysis, the thematic data analysis method was used. The major findings of the study showed that challenges faced by the women entrepreneurs in the study area were lack of finance, working place, training, and social-cultural factors. The implication of the study will help the government to revise its policy to give a solution to individual and organizational-related, legal/administration, economic, social/cultural, and other factors that affect the perception of women entrepreneurs about entrepreneurial activity.*

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

## **INTRODUCTION**

In Ethiopia, more than half of the population is women, but their role in economic participation is negligible. Therefore, there is a need to increase female labor force participation to significantly raise household earnings (Akram & Sanyal, 2022; ILO, 2021). Entrepreneurial activity is essential in all aspects of the country's economic development. So, to exploit the potential women's entrepreneurial capacity, the government should also give consideration (Mulu et al., 2021; Melaku, 2021; Manolova, 2020; Almobaireek & Manolova, 2013;

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Gatewood et al., 2018). Around the world, generations of women from various backgrounds have revealed encouraging signs of entrepreneurial vigor. The expectation is that governments at any level of development will make efforts to create an environment to exploit and enhance women entrepreneurs' potential (Cummings & Lopez, 2022).

A large number of women entrepreneurs in Bule Hora town have not yet exploited their potential to contribute to economic development. Ayalew and Zeleke (2018) and ILO (2021) studies stressed that women entrepreneurs are surrounded by a number of challenges. This study focuses on Bule Hora town women entrepreneurs' in-action and potential women entrepreneurs. Besides, this research is more focused on the challenges facing the perception of women entrepreneurs in-action and with respect to being entrepreneurs. The Ethiopian constitution pertaining to the basic point of women's empowerment granted equal power and right for social, economic, and political participation (Beshir, 2022).

Different research studies previously highlighted the problem of women entrepreneurs' inaction, but only a few tried to find potential women's challenges. As researchers know, Bule Hora town, Ethiopia, is favorable for entrepreneurial activity and women entrepreneurs know how to solve the problem; what is the government support for women in action and for potential women? Therefore, the present research assesses different challenges that hinder women entrepreneur growth and expansion.

### **STATEMENT OF THE PROBLEM**

As mentioned in the introduction above, there are a large number of women in Bule Hora town not yet exploiting their potential very well to contribute to economic development. One of the reasons for this might be the problems of limited women entrepreneurs' participation in business activities. Agenssa & Premanandam (2021); and ILO (2009) stressed that woman entrepreneurs are surrounded by a number of challenges (Oshora et al., 2022; Seble, 2021). This study is different from those researchers since it focuses on in-action and potential women entrepreneurs. Besides, this research is more focused on the perceptual challenges of women entrepreneurs in-action and concerning being entrepreneurs. So far, there is no study conducted regarding perceptual challenges faced by women entrepreneurs in Bule Hora town, Ethiopia, as researchers know that women in Ethiopia are approximately more than their men counterparts, but their contribution to the economic development of the country is insignificant. Thus, in this study, researchers try to assess the different factors that affect the perception of women entrepreneurs in Bule Hora town, Ethiopia.

## **RESEARCH OBJECTIVES**

1. To identify major challenges faced by potential women entrepreneurs.
2. To identify major challenges faced by in-action women entrepreneurs.
3. To study the major challenges faced by potential women entrepreneurs in starting business ventures.
4. To analyze the perception of in-action women entrepreneurs towards their challenges in entrepreneurial activities.

## **LITERATURE REVIEW**

### ***Organizational Entrepreneurship and Entrepreneurs***

According to Onuoha (2007), “Entrepreneurship is the practice of starting a new organization or revitalizing mature organizations, particularly new businesses generally in response to identified opportunities”. According to Schumpeter (1965), “Entrepreneurs as individuals who exploit market opportunity through technical and/or organizational innovation”. According to Knight (1921) and Drucker (1970), “entrepreneurship is about taking the risk”. Entrepreneurship is also defined as investing in new ideas to develop something to add value and get the market opportunity. Bolton and Thompson (2000) have described an entrepreneur as “a person who habitually creates and innovates to build something of recognized value around perceived opportunities”. Thomas and Mueller (2002) argue that the study of “entrepreneurship should be expanded to international markets to investigate the conditions and characteristics that encourage entrepreneurial activity in various countries and regions”. Entrepreneurship is a process of combining resources together to get a new product or service (Stoner, 1995).

### ***Women Entrepreneurs***

The business activities are planned, organized, directed, and controlled by the women, which means overall, the women run the business activities. According to Javadian and Singh's (2012) study, “Women entrepreneurs refers to a business owned, managed and controlled by a woman”. Women entrepreneurs are those who aim to launch their own new businesses either in groups or individually. Women who have started their own businesses by taking a risk themselves to get the opportunity from the market by utilizing managerial skills are known as women entrepreneurs (Agenssa & Premanandam, 2021). Women entrepreneurs have a positive effect on their families and also the national economic growth by creating employment opportunities (Alibhai et al., 2022). According to Kamberidou (2013), “Women entrepreneurs have a positive impact not only on their family but also on the nation and the society”.

### ***Challenge Faced by Women Entrepreneurs***

#### ***Financial Constraints***

The main problem for women entrepreneurs is access to finance in Ethiopia (Markowska & Abebe, 2021). Formal credit institutions do not trust women because of limited access to formal education, ownership of property, and business ability of the women. Women are also unstable in one area (Beriso, 2021; Chowdhury et al., 2018). By recognizing the importance of women entrepreneurs in developing African countries, the expansion of their credit base is the need of the hour (Zins & Weill, 2020).

#### ***Lack of Education and Training***

Especially for women entrepreneurs to start a venture, business education and skill is the crucial issue (Dabić et al., 2022). Women entrepreneurs have a limitation in the area of knowledge, skill, business experience, social network, and credit access (Beriso, 2021). The main challenges women entrepreneurs face are education and work-related experiences or business-related experiences. Many researchers showed that filling this skill gap through training and business knowledge has a positive effect on women entrepreneur performance (Normaizatul et al., 2020).

#### ***Lack of Exposure to Market***

Entrepreneurship is driven to produce innovative ideas and skills to increase income to serve the market needs (Ahmed & Ahmed, 2021). They must have well-organized management activities in order to exist in the market. According to Beshir, Adem and Belaineh (2020), “Entrepreneurs are forced to keep up with new technology in order to stay competitive”.

#### ***Cultural Constraints***

In Africa, women show their entrepreneurial abilities only by supporting their husband's businesses (Osakede, Lawanson & Sobowale, 2017). According to Barwa (2021), “women entrepreneurs face additional handicaps due to the prevailing social and cultural gender-based inequalities and biases”. The same is true according to Ethiopia as the socio-cultural environment is rather complex as the population is composed of more than 76 different ethnic groups with varied attitudes and traditional beliefs and perceptions towards working women (Alibhai et al., 2022).

## **RESEARCH METHODOLOGY**

### ***Description of Study Area***

In Ethiopia, Bule Hora town is found in the West Guji Zone, Oromia regional state, 490 KM away from the capital of the nation Addis Ababa. The population of Bule Hora woreda was

264,489, of whom 133,730 were men and 130,759 were women; 35,245 or 13.33% of its population were urban inhabitants. The majority of the inhabitants were Protestant, with 74.42% of the population, 11.24% of the population practicing traditional beliefs, 5.85% practicing Ethiopian Orthodox Christianity, 5.81% were Muslim, and 1.4% were catholic (CSA, 2021).

### ***Research Design***

The study employed an exploratory research design with a qualitative research approach. Qualitative research includes a diverse range of approaches. For this study, a qualitative research approach, particularly an interpretative phenomenological approach, has been employed. Exploratory research design emphasizes the discovery of ideas and insights (Kothari, 2004); thus, it enables the researcher to get women entrepreneurs' perceptions and insights about entrepreneurial activities. The purpose of the interpretative phenomenological study is to explore and understand the lived experience of a specified phenomenon. It is phenomenological in that it is concerned with the individuals' lived experience and explores personal perceptions and meanings attributed to an object or an experience (Creswell & Creswell, 2018). The interpretative phenomenological study enables obtaining the participant's personal perception and experience about entrepreneurial activities. Therefore, this enables researchers to identify women entrepreneurs' perceptions of entrepreneurial challenges.

### ***Study Population***

The target population involved in this study was the potential and entrepreneur women in action. The concerned government officials were also part of this study.

### ***Sample Design***

For this study, a purposeful sampling method has been used to select participants. Three women in action, three potential entrepreneur women, one from each kebele (the smallest administrative unit in Ethiopia), one expert from women's affairs, and one from micro and small enterprises have been selected as participants purposely. Selection criteria were inclusive and enabled the researcher to get sufficient data about women entrepreneurs' perceptions of entrepreneurial challenges.

### ***Sources of Data and Methods of Data Collection***

For this study, the personal interview has been employed. This is because; the interview is the best technique to find out those things we cannot directly observe, like feelings, thoughts, and intentions (Merriam, 1998). All the interviews were conducted in Amharic language and Afaan

Oromo (the regional language of Ethiopia), facilitated by one researcher's assistant and the researcher himself. In-depth interview questions have been used to undertake personal interviews. In the beginning, the researcher prepared interview questions and undertook a pilot survey. All question items were derived from the literature reviews.

### ***Data Analysis***

The data collected through interviews have been recorded by a dicta recorder and then incorporated. All the data acquired has been inspected and categorized, recombining the evidence to address the phenomenon under study. The identity of the informants has remained confidential in line with ethical norms and considerations. A coding process was utilized for this purpose. All the interviewees were coded as R1, R2, and R3 for both women entrepreneur in-action and potential women, respectively. Participants of potential women entrepreneurs' interview informants were coded as P1, P2, and P3. The micro and small enterprise officer, also the informant of the interview, were coded as M1, and the women affairs officer is, also the informant of the interview coded as W1. The coding process was used to ensure the confidentiality of the name and essential to differentiate the data.

## **RESULTS AND DISCUSSION**

This study focused on the perception of women entrepreneurs facing challenges both in entrepreneurial activities and those women who become entrepreneurs in Bule Hora town from kebele. The researcher took one women entrepreneur in-action and one potential women entrepreneur from each kebele, and six women entrepreneurs were interviewed as informants. Their ages, as numbered in chronological order, were 26, 28, 31, 23, 41, and 45. Of the women in-action, two of them work in the service canteen (R1, R2), and one women entrepreneur participates in the stationery business. Two of them finished grade 10; one is a nursing professional and graduated with a diploma (R3). The educational background of the first Potential women entrepreneur is graduation (P1), two of them are house mother (P2 &P3), and their age is put in chronological order 23, 41 and 45. The researchers divided the interview questions into two groups; those for women entrepreneurs in-action and for those being women entrepreneurs. Therefore, the researchers used different interview schedules.

### ***Result of In-Action and Potential Women Entrepreneurship Facing Major Challenges***

According to the interviews conducted, all informants responded that they had faced challenges while doing business. It was found that their challenges are almost the same. However, in Bule Hora town, a limited number of women got credit access from credit associations to run the business. In the loaning system, one member is a guarantor for her friend's collateral. The

money lent from these institutions is not enough, and their contractual agreement for the repayment of loans is not constant. So, the office does not treat them according to their contractual agreement but instead according to the interest of the office.

The other challenge of women entrepreneurs is the workplace challenge. Most in-action women entrepreneurs face workplace challenges when they perform their business. According to the informant, most women are participating in the service business sector, and this business, by its nature, needs a working place. But because of inconvenient working places, women entrepreneurs face challenges.

Similarly, women entrepreneurs are facing challenges in the area of training. According to the respondents, when implementing the business, they face different challenges (R1), (R2), and (R3). The challenges are in a series because of the double responsibility of the women for the children, giving care to their spouses and facing social stigma in the community.

Correspondingly answering questions two (2) and number four (4), the informant responded to the challenges they encountered in performing the business; they mentioned responses as follows. According to respondent R3, the most critical issue is the financing arrangement that affects the business most. "I lend money from the Oromia Credit Saving Association (OSCO), but it is not enough for the expansion of the business as the amount is very limited. Similarly, R1 emphasized that "the finance 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 financial challenge is solved through lending money from family and colleagues who are more personal to me or collecting "ikubi" which is monthly repaid - (R3).

According to the respondents, most are facing critical financial problems in their business implementation. So, according to different scholars' arguments, the crucial issue for business growth is financial. Finance is regarded as the "lifblood" of any enterprise, big or small (Shaikh, 2020). Wasilczuk and Zieba (2014) believe that financial barriers are among the most hindering obstacles women face when setting up and developing a business. According to respondents (1, 2, 3), to start the business, they lent money from the Oromia credit association; they filled out the contractual agreement about the payback time of the loan, but they changed the payback time without any consent from the respondents. "That makes me very worried about the loan repayment time- R1". "In the agreement, the amount of money repayment was 500, but they changed it to a 6-month repayment base- R3". "When I realized this, I wanted to

close the business because I have a family, and their life depends on my income. I sense it is too bad to stay in business because of these challenges (R1, R2)”.

According to the data collected from the microfinance and women's affairs department, have they identified the problem of women entrepreneurs or not? They responded “yes” (M1) and (M2) as they were familiar with the challenges of women entrepreneurs.

According to question number two, “how does the women entrepreneur get support to start a venture? Respondent M2 asserted that the MSE office formed a group according to their wish and opened a deposit account and started saving the credit by making group collateral with each other.

Question number 3 was for MSE “how your office perceives the challenges of potential women entrepreneurs?” Informants responded that “ according to our office, the support given to potential women entrepreneurs is insufficient. They are burdened, and they cannot intricate in the business according to their wants; that makes us worry that we only provide for women entrepreneurs in-action (M3). According to question number 3, the women's affairs officer informant responded, "As per our official plan, the women must get support from a different organization, but the support given to the women from our office is very limited; it is not enough. When I perceive their challenges, however, the most affecting problem of women is financial access, workplace, and training (W3)”.

In general, the officers responded to questions M1 and W1; they know the challenges of women entrepreneurs, and their responses are the same. Clearly, women entrepreneurs suffer from inadequate financial resources and working capital. They cannot acquire external financial assistance due to the market's lack of tangible security and credit access. Earlier studies also reported the same constraints (Beshar, 2022).

Besides, all women entrepreneurs in-action face challenges of getting a proper working place to run the business and receiving training. Because most of the time, the academic background of the women is impoverished, so to run the business, they need training like how to prepare a business plan, how to record their income and expenses, and how to improve their business in the aspect of quality, efficiency, and effectiveness. These results are also depicted and supported by similar previous research (Gudeta et al., 2022; Kar & Ahmed, 2022; Hailemariam et al., 2022).

### ***Perception about Challenges of In-Action Women Entrepreneurs***



According to the respondents how they perceive the challenges, their responses are as follows: “It is extremely critical for me to run the business, it needs a covenant workplace, but I cannot get one. It makes me de-motivated and hopeless. My life and my family's sustainability depend on this business (R1)”. “When I perceive the challenges, it is better to live, but I have not any option to leave. The only chance that I have is to run the present business full of challenges (R2)”, and “I will improve by working hard (R3)”.

According to the informant's response, all respondents' perceptions are different because of different challenges in maintaining their perceptions. The gender gap also happens in getting external funding for a business because of the perception biases of venture capitalists against women and their appropriateness to the field of entrepreneurship. So, because of the collateral issue, the lending agent usually does not trust the women entrepreneurs (Rahman et al., 2022).

According to the micro and small enterprise officer and women affair officer interviews, they responded by emphasizing the failure and the success of the women entrepreneurs. The informant responded, “It is difficult to talk. Our office does not serve the women according to their problems. They are in grave situations (M4)”. For question number 4, the women's affair informant responded that it does not have any improvement. “The office is not giving any support because of a limited budget (W4)”.

For question number five about the current policy, the informants M5 and W5 responded with a disagreement. Respondents claim that the current policy does not support women.

According to question number 6, the interview respondent stated that special credit access should be given to women, the policy should be amended, and holistic movement should be performed in the country (M6). According to question number 6, the interview responses about the recommendation further affirm that the women's affair manual package should be amended; special credit access should be prepared for women (W6).

### ***Perception about Challenge of Potential Women Entrepreneurs in Starting a Venture***

Minimizing unemployment increases sustainable development; thus, potential entrepreneurs perceive that an entrepreneur's idea is advantageous for the community (Cummings & Lopez, 2022). Women entrepreneurs in Bule Hora town, Ethiopia, have ideas for creating a new business; however, they face challenges. This study focused on the perceptual challenges faced by the potential women entrepreneur in Bule Hora town administration, and (3 women) were interviewed as informants. All informants responded the same agreeing that the entrepreneurial challenges affected their entrepreneurial perception (P1, P2, P3) and upheld the

previous studies' manifestations (Beshar, 2022; Dabić et al., 2022; Mulu et al., 2021; Beriso, 2021). Responses to question number two, why do you perceive social challenges: According to P1, starting a business is not simple because I graduated in economics and want to work in a government organization to get regular income. But I could not get a job; therefore, I could not get any capital to support my business. Moreover, P2 maintained, “my husband is an employee of a government organization, so he can have enough capital to help me”. However. P3 asserts, "I think these challenges are very difficult to start a business, so I am frightened". The informant's responses about social constraints are similar to previous studies (Cummings & Lopez, 2022; Akram & Sanyal, 2022; Hailemariam et al., 2022).

Responses to question number three, the most affecting factor to start the business, claims that “The problem of finance has more impacted me (P1)”. “I am very shy and have financial problems (P2 and P3). All respondents answered the same about the financial problems, but P2 and P3 also responded about their fearful behavior. So, according to their responsibilities, they face financial or startup capital problems. Hence. The results are different but near some contemporary studies (Dabić et al., 2022; Mulu et al., 2021; Melaku, 2021; Almobaireek & Manolova, 2013).

According to question number four, the informant responded, “I do not have any support to launch the business because I am unemployed, and my husband is a government worker; his salary is very insignificant, it is impossible for him to support me to launch the business because of his income (P1).

According to the informants, it will not be easy to borrow from the government without proper knowledge (P2). According to the informant, the Ikube, I take from the Oromia credit association, but I have no information on how to repay it (P3). In proportion to all respondents, all women need government and family support to overcome financial or startup capital problems. Other studies also manifested similar results (Beriso, 2021; Chowdhury et al., 2018; Oshora et al., 2022; Seble, 2021; Alibhai et al., 2022; Yousafzai et al., 2022; Markowska & Abebe, 2021).

## **SUMMARY OF THE RESULTS**

The finding of all responses revealed that in Bule hora town, most women entrepreneurs in-action face the same challenges. These challenges hinder their business growth. The most critical problem of in-action women entrepreneurs is the financial and workplace problem. The fact that the women in-action starts their business due to poor house holed income and other push factors. To start a business, most of them take loans from MSEs; however, MSEs' rules

and regulations also have limitations. However, the office is not informed about the terms of loan repayment. And also make imprisoned as they make as fraud without their consent. The source of finance for their business is that they deposit the money in the form of “ikube” from their relatives or friends. The other critical challenge facing women entrepreneurs is the working area of their businesses. Most of them are running their business by renting a home, imposing additional expenses on them.

### **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.

### **STUDY IMPLICATIONS**

This study is significant for the government to revise its policy to give a solution for personal and organizational–related, legal/administration, economic, social/cultural, and other factors that affect the perception of women entrepreneurs in entrepreneurial activities. It also enables them to determine what policies need to be adopted to encourage the participation and achievement of potential and existing women entrepreneurs. Finally, the study will help other researchers to predict the factors affecting the perception of women entrepreneurs and provide a deep understanding of the critical factors that affect the perception of women entrepreneurs in general.

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