

CHALLENGES AND MOTIVATIONS OF WOMEN ENTREPRENEURS IN SOMALI REGION OF ETHIOPIA

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Abstract

It was only after 1980's that great influx in to women entrepreneurship was witnessed. However, challenges faced by women entrepreneurs involves among, others, financial, human capital, network, cultural/normative challenges and government regulations. Yet nowadays women are more and more starting businesses and acting entrepreneurial for many reasons. These could be either of push (necessity) factors and/or pull (opportunity) factors. The paper examines challenges and motivations of 180 women entrepreneurs in Somali Region of Ethiopia who were purposively selected for the study. Administered face-to-face survey was conducted with 160 women entrepreneurs. The result of the paper shows that women entrepreneurs need demand creation in the area of microfinance loan applications. Women entrepreneurs start their businesses with their own personal savings and loans from family and friends, which is constraint to continuation of their businesses. Cultural challenges were not found to be barrier to women entrepreneurs in this paper, but the network challenges and government regulations were found to be challenges to women entrepreneurs. The paper also found that women entrepreneurs are motivated by the desire to generate income and become independent.

Keywords: *Entrepreneurship, Women Entrepreneurship, Challenges, Motivations, Somali Region.*

SOMALİ'NİN ETİYOPYA BÖLGESİNDEKİ KADIN GİRİŞİMCİLERİN KARŞILAŞTIĞI ZORLUKLAR VE MOTİVASYON KAYNAKLARI

Özet

Kadın girişimciliğine yönelik geniş çaplı ilgiye 1980'lerde şahit olunmuştur. Kadın girişimciliğinin önünde finansal, kültürel, normatif sorunlar, hükümet düzenlemelerinden kaynaklanan kısıtlamalar, beşeri sermaye ve sosyal ağ sorunları olmakla birlikte birçok nedenle günümüzde sürekli daha fazla kadın iş kurmakta ve girişimci davranışları göstermektedir. Bu nedenler itici (gereklilik) etkenlerinden ve/veya çekim etkisi yaratan (fırsat) etkenlerinden olabilir. Çalışma, Etiyopya'nın Somali bölgesinden kasıtlı olarak seçilen 180 kadın girişimcinin zorluklarını ve motivasyonlarını ele almaktadır. Yönlendirilmiş yüz yüze anket çalışması 160 kadın girişimci ile yürütülmüştür. Çalışma sonucu göstermiştir ki

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kadın girişimcilerin mikrofinans kredileri için talep yaratmaları gerekmektedir. Çoğu kez işlerini ya kişisel tasarrufları ya da aile ve arkadaşlarından borç alarak kurmaktadırlar; bu da işin devamlılığı için bir kısıt olarak karşılımlarına çıkabilmektedir. Bu çalışmada kültürel zorluklar kadın girişimciliğinin önünde bir engel olarak bulunmamakla birlikte sosyal ağlar ve hükümet düzenlemeleri birer engel olarak öne çıkmıştır. Ayrıca kadın girişimcilerin bir gelir yaratma ve bağımsız olma istekleri ile motive oldukları da görülmüştür.

Anahtar Sözcükler: *Girişimcilik, Kadın Girişimciliği, Zorluklar, Motivasyon, Somali Bölgesi.*

Introduction

The significance of entrepreneurship in economy as well as the impact of entrepreneurship on economic growth has shifted drastically for the last half century. Today entrepreneurship is perceived as the key driver of economic growth and social development (David B, et al 2006: 12), an important driver of productivity, innovation and significant aspect of economic dynamism, an engine of job creation, revenue generation, poverty alleviation and wealth creation (Teresia Ngino 2014) as well as key factor of economic development and growth (Haifa Fallatah 2012).

Until 1980's entrepreneurship was regarded as men activity and it was only the last half century that witnessed a breathtaking shift for women entrepreneurs (ILO 2006, Bregger 1996; Buttner and Moore 1997). According to the findings of the 2010 Global Entrepreneurship Monitor, 104 million women in 59 economies started and managed new business ventures and another 83 million ran businesses that they had launched in the previous three and a half years (Kelley et al., 2010). Today women owned businesses and women entrepreneurs is the fastest growing sector that considerably contributes to the job and wealth creation in all economies, both developed and developing nations (Brush et al. 2006, Verhuel & Thurik 2001). According to the World Bank, half of the world's economic growth and improvement can be associated with the contribution of women entrepreneurs (Caughlin and Thomas 2002).

Women in developed countries are more likely to start business out of the available opportunities compared to women in less developed nations that are motivated by necessity. For this reason, studies show that developing

countries have higher rates of women entrepreneurship than developed world. For instance, Latin America and Asia have higher rates of women entrepreneurship activity than Europe and USA (Allen et al. 2007, *as cited on* Candida G. et al 2010). In South Asia women entrepreneurs constitute more than 50% of the total entrepreneurs (Coughlin & Thomas 2002).

According to the World Bank, there is high rate of women's entrepreneurship in Africa, indeed higher than the other regions of the globe (Marry Hallward 2007). Global Entrepreneurship Monitor Global Report (GEMGR) indicated that in 2013, there are more women entrepreneurs, proportionally, in Sub Saharan Africa than the rest of the world regions. Accordingly, Ghana has 28% women entrepreneurs in their women population compared to 10% in USA and only 3% in France (GEM 2013).

Never the less, it should also be known that types of business engaged commonly in Sub Saharan Africa differs from the developed economies, as it is low margin businesses (Mike H. & Dona K. GEM 2012). Accordingly women owned businesses were reported to be roughly 65% in Ethiopia, 45% in Kenya and 43% in Tanzania. However, the same study lament that most of these women entrepreneurs operate in the informal sector, making the Sub Saharan Africa own the highest number of informally employed women (Anne Merie 2010; Elena B. et al. 2007; Marry Hallward 2011). Using house hold data, Marry Hallward found that women run firms in Africa are more probably to be informal than those run by their male counterparts forthwith, women are more likely to be engaged in working informal enterprises (Marry Hallward, WB 2011)

Despite the impressive influx of women in to the venture, women across the world, however, still faces constraints in their start up businesses and operating as entrepreneurs. Entrepreneurship does have its own challenges facing women entrepreneurs (Andrea E. et al. 2006). The challenges women entrepreneurs encounter have been examined in many studies. Financial constraints in both start up level and expansion level has always been and still continues to be a challenge for women entrepreneurs (Still and Guerin 1991; Still and Timms 1997; Andrea E. et al. 2006; Moyoux 2001; UN 2006; Brush and Hisrich, 1986; Inman, 2000; Coughlin and Thomas, 2002; Vander Merwe 2003; Win 2005; Helmi 1997; Syed Shah Alam 2012). Other challenges found in varying researches involved lack

of experience, low educational level, gender discrimination, government regulations, difficulties in accessing loans, difficulties in finding employees, role conflict, lack of skills, access to business network and cultural constraints (Sandra L. et al. 2005; Abdul Shimalin 2014; Chinonye & Roy 2010; Kelly. et al. (GEM) 2010; UNIDO 2001; Kantor 2001; Schoof 2006) Thus, this study aims to assess the challenges and motivations of women entrepreneurs in Somali Regional State of Ethiopia. Unlike those all studies mentioned above, with a greater scope, this particular study will have a rather specific scope of women entrepreneurs in the region and the challenges they encounter while on their venture, as well as, the motivating factors that drag them in to entrepreneurial venture.

Research questions

While on the process to deeply understand and grasp the barriers and that these women in patriarchal society encounter, as well as the available opportunities to them, this research attempts to answer the following research questions.

1. What are the main challenges that women entrepreneurs in the region encounter?
2. What are the main factors that drag women/motivate them in to the venture?
3. How can these problems faced by women entrepreneurs be minimized or tackled?

Literature review

Entrepreneurship

There is no universal consensus on defining entrepreneurship. Enormous number of definitions has been forwarded by the researchers in the recent academic studies on the area of entrepreneurship. Despite the fact that defining entrepreneurship has occupied the scholars for years, yet there is lack of consensus on its exact meaning. For instance A. Cole lamented that besides ten years he run a research center in entrepreneurial history, they could not succeed defining entrepreneurship. Each time they tried to define, they had a notion of it that they thought to be useful definition (A Cole 1969).

Besides lack of agreement on the definition of entrepreneurship, the word originally is derived from a French verb “*Entrenprendre* ” which means ‘to undertake’ and Richard Cantillon is said to have first coined the phrase in his manuscript in 1730. Substantial amount of research on entrepreneurship focused on the economic importance and risks of entrepreneurship. These economic definitions of entrepreneurship focus on the economic significance of entrepreneurship and the economic environment. For Cantillon offers one of the earliest definitions of the field and he defined entrepreneurship as self employment of any kind and entrepreneurs as non fixed income wage earners and risk takers as they invest known amount without knowing how much amount it will generate (P.J. Peverelli and J. Song 2012: 3; Rothbard 1995: 351). For Drucker entrepreneurship means creation of new business and anyone who manages to establish a new business is an entrepreneur outright (Drucker 1985). Global Entrepreneurship Monitor defines entrepreneurship as creation of new business or any attempt to do it, expansion of existing one, new business organization, or established businesses (GEM 2001).

Personality trait definitions of entrepreneurship stress on personality traits and life experiences of the entrepreneur. They argue that attitudinal and behavioral factors serve the dividing line between entrepreneurs and non entrepreneurs. Individual entrepreneur is the focus of their definitions. Unlike Economic definitions of the field that emphasize on money in their definitions, personality trait definitions of the field generally agree that entrepreneur is motivated by his/her higher goals to achieve and it is this type of motivation that makes better entrepreneur (McClelland & 1961). Researchers in this school tend to outline and form number of traits that the person needs to possess to be successful entrepreneur. They attempt to generate list of generally shared entrepreneurial characteristics such as need for achievement, self confidence, pro-activeness, future orientation and risk taking. For instance, a middleman who facilitates exchanges can be entrepreneur (Kirzner 1983; Knight, 1921; McClelland & Winter, 1969). For Hisrich (1990) entrepreneur is the person who demonstrates initiative and creative thinking. Frank H Knight (1921) and Peter Drucker (1970) viewed entrepreneurship as all about risk taking business. Nevertheless, innovation was added to the definitions of entrepreneurship by Joseph Schumpeter in 1934. Schumpeter strongly contends that the role of entrepreneur was to respond to the economic discontinuances. He defined

“entrepreneur as an individual who can exploit market opportunities through technical and/or organizational innovation” (Schumpeter 1965).

Social identity definitions of entrepreneurship contend that entrepreneurial identity is not found in the personality of the individual and social identity is not a trait located in the individual person, but rather entrepreneurial identity is constituted through and with interaction and interrelationship between the entrepreneur, society and culture forthwith social identity is process acquired via the interaction with other members of the society. Therefore, entrepreneurial identity is constructed via social interaction (Down & Warren 2008) and through socialization process (Falck et al. 2010; Rigg and O’Dwyer 2012).

Sociological definitions focus on the relationship between group characteristics like ethnicity, race, gender etc., and the development of business activity. As they emphasize on the interplay between economic activity and group characteristic, they give special attention to the sociological outcomes that develop as result of ownership of enterprise, not the business per se. They contend that certain social groups generate business enterprise much better than others (John Sibley, 2005). This is restatement of Max Weber’s giant study on *Protestant Ethic and Spirit of Capitalism* (Weber 1930), where certain religious group undergone prominent socio-economic development in Europe, using ethnic and racial or gender lines.

Shane and Vankataraman (2000) defined entrepreneurship in slightly different manner. For them “entrepreneurship involves the study of sources of opportunities; the processes of discovery, evaluation, and exploitation of opportunities; and the set of individuals who discover, evaluate, and exploit them”. For their definition, entrepreneur person does not necessarily need to be a manager or founder of firm, as it has been assumed in many researches of entrepreneurship. Some other studies further contend that people who develop new ways to market services and goods, not only founders or managers, can be entrepreneurs. For instance Kirzner (1973) acknowledging this idea defined entrepreneur as “The person who recognizes and acts upon profit opportunities, essentially an arbitrageur”.

All in all, the existence of varieties of definitions of entrepreneurship is evident, however that doesn’t mean that there are no common elements

among the definitions put forward by the scholars. Thus from the above definitions, we can conclude that there are some agreements among the definitions of different authors. Thus we can summarize the commonality of those authors as follows:

1. Entrepreneurship involves creation or expansion of business.
2. Risk taking or acceptance of failure
3. Talent to identify and exploit new opportunities to produce new products or processes/markets

Women Entrepreneurs

Green & Cohen (1995) contends that “an entrepreneur is always entrepreneur” and it doesn’t matter whether he is man or woman, black or white, what size and shape or any other characteristic that he may possess. The significant fact here is that women’s productive role and entrepreneurial role at all levels tremendously contribute to the overall development and positively contributed to women’s own well being in the last two decades (Mulugeta Chane 2010: 15)

Women Entrepreneurs are referred to as those women who operate and run for enterprises. In USA, the concept is referred as to be the women that own small businesses and/or enterprise and their holding of the enterprise exceeds 50%, at least 51 percent, managed and operated by one or more women (Women’s Business Ownership Act 204, as cited in Okonu & Tafamel Andrew 2011: 4). They represent a group of women who have broken away from beaten track and are looking forward to new ventures of socio-economic life. Women entrepreneur is the women that play significant role of interacting and adjusting herself with the wider socio-economic, financial and support spheres of the society. It means an act of business ownership and business creation that empowers women economically. It also means women’s participation in the economy to be accepted as economically independent. Women-entrepreneurs have been making a considerable impact in all most all the segments of the economy.

In recent years the rate of new business formation by women has significantly increased. There are number of initiatives aimed at promoting entrepreneurship and empowering women in the process .The reason

behind taking initiative in Entrepreneurship is willingness to raise standard of living, desire to be independent, desire to do something different, desire to make own identity and Financial support to family (Shane et al. 1991; Brush 1992; Orhan and Scott 2001). Strong desire to do something positive is a high-quality women entrepreneur who contributes to the position values of family and social life

Despite the existing gender gap in Entrepreneurship venture, recent influx rates of female entrepreneurship tend to be higher in developing countries. The reason has been outspoken by studies indicating that women entrepreneurs in developing countries start the venture out of necessity than opportunity (Candida G. et al 2010). But women face higher barriers to entry in the formal labor markets in developing countries compared to developed nations of the world. In many cases opportunities and incentives are unfavorable for women to begin businesses even when they have abilities and knowledge

Constraints to women entrepreneurs

Financial resources and access to them spearhead the major challenges that women entrepreneurs face, since it is the single most significant factor that determines the start up as well as continuation of certain enterprise of business (Coughlin and Thomas 2002; Moore and Buttner 1997; Andrea E etal. 2012: 15; ILO 2007: 57; UN 2006) Other challenges involved lack of business network, lack of societal acceptance, lack of adequate business ownership experience, glass ceiling, lack of education and management skills, type of business they operate, level of business they operate, double sector responsibilities (family and enterprise), policy and legal frameworks and lack of acceptance and recognition of women as entrepreneurs.

Women entrepreneurs face human capital challenges of having no experience of how to grow their business. This lack of experience, education and training on how to grow business limits women entrepreneur's possibility to succeed in the venture. Women also are limited in the amount of training they receive and how their performance is viewed in their previous positions (Oakley, 2000; Schmidt & Parker, 2003)

Women entrepreneurs also face network challenges as they tend to have fewer business contacts, less knowledge of how to deal with the

governmental bureaucracy and less bargaining power, all of which further limit their growth (Mahbub, 2000). Since most women entrepreneurs operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information, which in turn affects their business growth.

Furthermore, women entrepreneurs, in developing countries, encounter with cultural constraints. Cultural misunderstandings or misperceptions and prejudices, of the society, about women and entrepreneurship can hold women back to start their own firm. Women who have strong relationships based on trust and respect and a high level of self-efficacy, will be able to overcome these cultural barriers, which explains why some women are capable of entering the more masculine business sectors (Hanson and Blake, 2009). For Dima Jamal (2009), the normative barriers that women entrepreneurs encounter include the traditional male stereotypes and societal attitudes not supportive of the work of women in general.

Moreover, Women entrepreneurs, unlike their male counterparts, have double responsibilities of family, or the domestic work, as well as the outside business. They are overburdened. Women look after children and other family members despite the rest of domestic work. This double responsibility takes away women's concentration to run their business. Given the fact that women in many societies of the world are expected to take a care of children and other family members, the emerging role conflict from these two domains has an impact on their business (Weiler and Bernasak, 2001).

Lastly but not the least, Government regulations and legal barriers has been one of the problems of the women entrepreneurship in developing countries. On-job trainings and apprenticeships tend to be regarded as male activity and women's less/non involvement in these opportunities is regarded as normal (El Namaki, 1990).

Motivations to women entrepreneurs

Studies contend that women entrepreneurs give the priority to the non Financial factors (intrinsic goals) than men entrepreneurs. They argue that women seek more of non financial goals such as flexibility in working

time [basically for their double responsibilities of work-family issue] and independence than men (Brush, 1992; Manoleva et al, 2008; Secheneut & Orhan, 2000; Loscocco and Smith-Hunter, 2004). Entrepreneurship motivations can be explained in terms of push and pull factors, but according to Orhan and Scott (2001), entrepreneurship is not a clear choice between the two factors, rather it is combination of the two.

Push factors involve low income, need for flexible working time and schedule, dissatisfaction with their jobs, work family conflict and difficulties in getting job (Orhan and Scott (2001; Simon, 2006).Caughlin and Thomas (2001) found that in developing countries women start entrepreneurship out of necessity and are pushed in to the venture out of poverty. For Walker and Webster (2007), women start entrepreneurship out of necessity than opportunity, in another words, push factors motivate women to start business than pull factors. Thus women entrepreneurs in developing countries are motivated by push factors than pull factors.

Pull factors, on the other hand, are significant motivating factors that drive women to entrepreneurship. These factors, unlike push factors, attract women in to business and are opportunities that motivate women to get higher and better positions than they are. Pull factors involve independency, income generation, passion to initiate, self achievement, social status and power (Simonin, 2006; Baughn et al, 2006; Orhan & Scott, 2001). Women in developed countries of the world are more likely to start entrepreneurship out of opportunity than in developing nations. That is the reason behind the low influx of entrepreneurship in these countries compared to less developed countries which women are pushed in to the venture.

Research methods

To investigate the challenges and motivations of women entrepreneurs in Somali Region of Ethiopia, following methods were employed.

Data collection tools

In order to capture large amounts of data at relatively low cost in a short period of time and effectively meet the objective of the study, cross-sectional, face to face survey design was employed.

The study used questionnaire to collect information pertaining to the issues under study. Questionnaires were distributed to 160 respondents. The questionnaires were administered one, so that the expected number of responses was reached. The primary data regarding, family size, level of entrepreneurial experience, age, educational attainment, number of employees, motivations and loan application among others was collected through administered face to face survey questionnaire. In addition to that, attitudinal questionnaire (Likert scale) was used to understand the main challenges that women entrepreneurs in the town encounter.

In order to maintain quality of the data before the conduct of actual task, the questionnaire was pre-tested with few women entrepreneurs and problems raised was addressed by taking it as an input for improvement during and making necessary modifications.

Sampling technique and sample size

Jigjiga town was intentionally (Judgmentally) selected as study site, since Jigjiga is the Capital city of Somali Regional State (SRS). Thus the majority of Women entrepreneurs in the region lives and operates in this town. 160 women Entrepreneurs were selected from the Women Entrepreneurs in the town first by purposive (Judgmental) sampling technique, then through snowball Sampling technique. First women entrepreneurs in the town were selected by purpose. After filling the first questionnaire, the respondents were inquired to tell if there are other potential respondents for this particular study. Using this social network, the study completed 160 questionnaires from 160 women entrepreneurs. No other Sampling technique would be appropriate for this particular study than mixed sampling techniques of Purposive and Snowball sampling techniques employed together.

Methods of Data Analysis

The researcher used SPSS to analyze the data obtained from the respondents. Descriptive statistics such as standard deviation, frequency, cross tabulation, and percentages was used to analyze the quantitative data collected. Chi-square test was used to test the significance level of the variables under consideration.

Analysis and Results

Demographic profile of the respondents

Verhuel & Thurik found that women entrepreneurship as the fastest growing sector in developing countries that plays significant role in the economies of these countries (Virhuel & Thurik, 2001). The below table depicts that entrepreneurship venture is engaged by women of all age in Somali Regional State of Ethiopia. Pertaining to their marital status, majority of them 101 (63.1) were married, 2 (16.9%) of them were divorced followed by 18(11.2%) of them who were single and finally 14 (8.8%) of the respondents were widowed.

	Marital status of the respondents				Total
	Married	Single	Divorced	Widowed	
<20	2(2.0%)	11(61.1%)	0(0.0%)	0(0.0%)	13(8.1%)
21	44(43.6%)	3(16.7%)	9(33.3%)	2(14.3%)	58(36.2%)
30					
31					
40	28(27.7%)	4(22.2%)	11(40.7%)	6(42.9%)	49(30.6%)
>40	27(26.7%)	0(0.0%)	7(25.9%)	6(42.9%)	40(25.0%)

Table 1: Age, Marital Status and the Family Size of the respondents.

Age of the Respondents

Despite the fact that some age groups are more involved than others, according to the findings of the study, entrepreneurship venture is not engaged by specific age group women. Young women are less involved compared to the other age group categories.

	Number of the Employees in the Total			enterprise	
	<5	6-10	>10		
Trade	47(37.0%)	16(69.6%)	4(40.0%)	67(41.9%)	
production	2(1.6%)	0(0.0%)	0(0.0%)	2(1.2%)	
Type of Business	service sector	61(48.0%)	7(30.4%)	6(60.0%)	74(46.2%)
	hand craft	9(7.1%)	0(0.0%)	0(0.0%)	9(5.6%)
	Others	8(6.3%)	0(0.0%)	0(0.0%)	8(5.0%)

Table 2: Type of business and Number of Employees in the enterprise.

On the other hand, regarding to the type of business, the study revealed that 74(46.2%) of the respondents said that they were engaged in service sector and 67(41.9%) of them said that they were involved in trade. Women entrepreneurs in the region are mainly engaged in service sectors such as restaurants, cafeterias, beauty salons etc, which makes the largest business sector run by women. This also supports the previous researches regarding the type of business that women entrepreneurs run. ILO (2007) found that the works that women entrepreneurs run outside are mostly the extension of their domestic works. Hence, women dominate the service sector in most developing nations. The findings of this research also show the same.

Motivations to women entrepreneurs

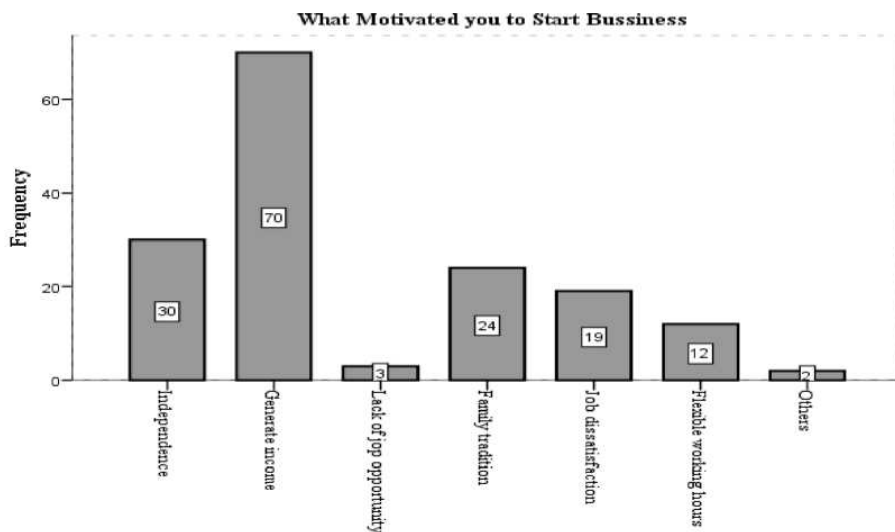


Chart I: Motivation to Women Entrepreneurs

As we can see from the above chart, women entrepreneurs in the region commence their new venture because of the fact that they want to generate income. Since significant proportion of them argued that they start the business because they are looking for independence. Thus women entrepreneurs in the region in general are motivated by lack of income and to be independent.

The findings of the study comforms and greatly supports the available literature on the area. Generally speaking, motivations to women

entrepreneurship can be either of necessity (push factors) or opportunity (Pull factors). Study by Allen and others revealed that women in developing nations of the world are mostly driven by necessity factors, than a promising opportunity to proceed with, where as women in developed countries are more likely driven by opportunity. (Allen Et al, 2002). Buttner and Moore also in their study indicated that women entrepreneurs are more probably motivated by necessity factors compared to men. When it comes to the comparison of women entrepreneurs in developed and developing nations, their study shows that, women entrepreneurs in less developed countries are more likely to be driven by necessity factors or push factors than pull factors (Buttner and Moore, 1997).

Educational level of the respondents	have applied any loan before	
	Yes	No
Literate/read and write	5(17.2%)	24(82.8%)
Primary/junior	4(11.8%)	30(88.2%)
Secondary	5(11.6%)	38(88.4%)
T echnical/vocational	18(58.1%)	13(41.9%)
University level and above	14(60.9%)	9(39.1%)
Total	46(28.8%)	114(71.2%)

Chi-square test $X^2(2, N=160) = .000, P > 0.05$.

Table 3: Bank loan Application and Educational Level of the respondents

The below table demonstrates that only 46(28.8%) of the respondents revealed that they had applied microfinance loan before and the majority of the respondents 114(71.2%) said that they have never applied any loan from Microfinance institutions. This clearly uncovers the fact that women entrepreneurs in the region are not benefitting from the microfinance institutions in the region. However the educated sections of women entrepreneurs, according to the table, have applied bank loans. This shows the link between education and bank loan application

A chi-square test of independence was performed to examine relationship between educational level and loan application by women entrepreneurs. The test result shows that the relationship between these variables was significant, $X^2(2, N=160) = .000, P > 0.05$. The more educated the women

entrepreneurs is, the more probability they apply loan from micro finance institutions and the vice versa.

In addition to that, the majority of women entrepreneurs who didn't apply the bank loans were asked the reason and majority of them indicated that there was no demand creation at all and women entrepreneurs have no idea of how to apply and what these opportunities are.

Challenges faced by women entrepreneurs

Principal component analysis with Varimax rotation of 13 Likert scale questions from attitudinal survey questionnaire pertaining to the challenges of women entrepreneurs was conducted on a data gathered from 160 respondents. Kaiser's rule was employed to determine which factor was most eligible for interpretation. The result of Kaiser's measure suggests that the sample was factorable (KMO = .640).

Components	1	2	3	4
Society's attitude towards my business is positive	,816			
I am not affected by cultural influences	,759			
I have access to market for my business/product	,676			
I have social acceptability	,653			
I am not affected by gender in equality	,581			
I face no prejudice/gender bias	,542			
I have no legal, institutional and policy constraints		,868		
I have never encountered un favorable legal and regulatory framework		,819		
I have never encountered red tape		,794		
I have access to business training			,879	
I access to information in relation to business			,868	
Adequate infrastructure is available				,862
Tax levied on my business is reasonable				,666

Table 4: Challenges face by women entrepreneurs

The result of factor analysis offered four significant factors as we can see from the above table. The first factor involves six items that are related

to cultural constraints that women entrepreneurs face in general. As we can infer from the above factor analysis, no significant cultural barrier was found. Unlike the hypothesis, the finding of the study knocks out the findings of the previous studies mentioned in the literature and demonstrates that women entrepreneurs face no cultural constraints while dealing with their business; rather they said men and the whole community encourage women to work and generate income for their families and themselves.

The second factor involves three items that are pertinent to the legal and regulatory constraints that women entrepreneurs encounter and this factor was found to be a challenge to women entrepreneurs. The finding of the study conforms to the existing literature on the area. El Nemaki (1990) founds that government regulations and legal barriers are one of the challenges of women entrepreneurship in developing countries. GEM (2012) also identified government regulations, red tape and bureaucracies as well as corruption in the government as one of the main obstacles to women entrepreneurs.

Third factor involves two items that are pertinent to Financial and business information and women entrepreneurs said that they had no access to these information. That was the main reason women entrepreneurs did not apply loan from lending institutions. Last factor involves two items related to taxing. The study found out that tax levied on women entrepreneurs was not reasonable as it is not based on their business. These financial constraints have been echoed by many studies on women entrepreneurship. According to Ufuk and Ozgen (2001) financial problems are evident in the start up as well as in the expansion stages of women's businesses. Moreover, Hisrich and Brush (1984) found the evident financial constraints women entrepreneurs face in starting and continuation of their businesses.

I have good network with different administrative bodies	have applied bank loan before		Total
	Yes	No	
Strongly disagree	1(4.3%)	22(95.7%)	As the 32 above table clearly
Disagree	13(14.8%)	75(85.2%)	
Neutral	0(0.0%)	11(100%)	
Agree	27(84.4%)	5(15.6%)	
Strongly agree	5(83.3%)	1(16.7%)	
Total	41(25.6%)	119(74.4%)	6

Chi-Square = $X^2(2, N=160) = .000, P > 0.05$, depicts that

Table 5: Network challenges

Majority of women entrepreneurs who have applied microfinance loan (32 out of 41 women entrepreneurs) mentioned they had a network with different administrative bodies where as the rest (14 out of 41 women entrepreneurs) did not have any network with administrative bodies. Thus from the above table, we can argue that there is significant relationship between the two factors. This supports the findings of previous studies that contended women entrepreneurs also face network challenges as they tend to have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth (Mahbub, 2000).

To test statistically significance relationship between the two variables, chi-square test was used and the result of the test ($X^2(2, N=160) = .000, P > 0.05$) which shows that there is considerably significant relationship between women’s application to micro finance institutions and network with administrative bodies.

I have no conflicting gender roles	Family Size of the respondent			Total
	Less than 3	4-7	>7	
Strongly disagree	10(34.5%)	17(58.6%)	2(6.9%)	29(100%)
Disagree	21(35.6%)	18(30.5%)	20(33.9%)	59(100%)
Neutral	0(0.0%)	1(7.7%)	12(92.3%)	13(100%)
Agree	6(15.8%)	17(44.7%)	15(39.5%)	38(100%)
Strongly agree	5(23.8%)	16(76.2%)	0(0.0%)	21(100%)
Total	42(26.2%)	69(43.1%)	49(30.6%)	160(100%)

Chi-square= $X^2(2, \#=160) = 0.025 P > 0.05$

Table 6: Role conflict

The above table shows that majority of women entrepreneurs 88(55%) of women entrepreneurs had a conflicting role where as considerable number of them 59(36.8%) indicated that they face no conflicting role pertaining to work and family chore responsibility. Thus from this we can understand that women entrepreneurs face role conflict due to the double demanding private and informal sectors of work. Cliff (1988), women argued that women entrepreneurs prefer their business to remain below certain threshold due to the imbalance between the responsibility of the domestic work and their business outside which both fall under their shoulders.

In addition to the findings above, to analyze the statistically significant relationship between the family size and role conflict faced by women entrepreneurs, Chi-square test was performed and the result of the test, $X^2(2, \#=160) = 0.025, P > 0.05$, shows that there is association between the two variables at 5% level of significance. Thus from the above analysis we can strongly contend that women entrepreneurs with young children gets in to role conflict and face this challenges, where as those who have no young children, demanding great care, face no role conflict from the double responsibilities.

Conclusion and Discussion

Conclusion

Female entrepreneurship is a growing trend, which creates the interest for research within this field. The findings in this research are specific to Women entrepreneurs in Somali Region of Ethiopia, but the results may offer insights for other research on this level as well. And although the data gathered though administered Survey with 160 Somali women in Ethiopia may not represent the entire sample sufficiently, the results may give more insight on female entrepreneurs in Somali Regional State and may provide directions for further study.

Key findings

The study found that women entrepreneurship is operated by women of all age in the region. Married women with children in general face the problem of double responsibility conflict; family and work. Women entrepreneurs

that have no children mostly do not suffer from the same problem. Women entrepreneurs whose family members were entrepreneurs are more likely to become entrepreneurs than those women who have got no family member entrepreneur. The study also found that women entrepreneurs get the experience and skills to run their own business from their family members who either are or have been entrepreneurs in the past.

The study also found that women entrepreneurs are less educated and do not get formal trainings to improve their business from the concerned agencies. In fact they do not have strong tie with these agencies. Women entrepreneurs in general do not benefit these agencies in terms of trainings. The study also found that women entrepreneurs do not apply because of the fact that they don't know anything about the available opportunities to them. There is gap in demand creation. Those who apply are the educated section of women entrepreneurs in the region, thus there is positive link between educational level of women entrepreneurs and application to microfinance loan and other lending institutions.

Women entrepreneurs of the region are pushed in to the venture by necessity factors. The study found that women entrepreneurs start this venture to generate income and to be independent. This was supported by previous studies. Women entrepreneurs in developing nations mostly commence their business out of necessity, than opportunity. Furthermore women entrepreneurs in the region commence their business with their own personal savings and money pulled together by the family or household members. Above all women entrepreneurs in the region start their business by themselves.

Financial challenges were found to be constraint to women entrepreneurs. Women do not get loans to start or expand their business. In addition to that, women entrepreneurs do not have access to services given by microfinance and other lending institutions. Trainings on how to improve their business and related issues are also needed.

Cultural factors were not found to be a constraint to women entrepreneurs of the region. Although women entrepreneurs in developing nations suffer from such a challenge, this study found the opposite. Societal attitude towards women working outside is verily positive which encourages

women to create business and generate income and support their families in turn. No gender bias and any form of harassment were found to constraint women entrepreneurs. This was associated with the existing transformation in the region overall. However, this calls for further studies to be pertaining to this particular area.

The concept of network was also found to be verily significant in entrepreneurial success. Women entrepreneurs who had network in administrative bodies of microfinance and lending institutions applied microfinance loans, where as those who had no link were lacking information related to that issue. Thus network is found to be determinant factor and women entrepreneurs need to work on building it.

Lastly but not the least, government factors were found to be a constraint to women entrepreneurs in the region. Legal issues, bureaucratic and red tape was found to be hurdle to them. Further more women entrepreneurs in the region mentioned that they pay taxes that are not based on to their business. Legal and regulatory issues do not establish favorable environment for women entrepreneurial success in the region.

Scientific Implications

The amount of female entrepreneurs is increasing and they are creating diversity on the market which creates economic growth. Further study on this topic is a necessity, most of the studies done in this field compare female entrepreneurs with their male counterparts. It is suggested that women are compared to women for better understanding of how to develop this phenomenon. The numerous differences between men and women, like different management styles and the fact that men are much longer active as entrepreneurs than women, creates this necessity. Issues pertinent to the cultural factors that encourage or discourage women entrepreneurs also need further attention because cultural factors vary from one society to another within developed or developing nations of the world.

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