ISSN: 2230-9926

Available online at http://www.journalijdr.com

IJDR

International Journal of Development Research
Vol. 08, Issue, 05, pp.20613-20621, May, 2018

ORIGINAL RESEARCH ARTICLE OPEN ACCESS

OBSTACLES OF WOMEN ENTREPRENEURIAL SUCCESS IN THE CASE OF CHIRO CITY

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ARTICLE INFO

Article History:
Received 20th February, 2018
Received in revised form
26th March, 2018
Accepted 13th April, 2018
Published online 31st May, 2018

Key Words:
Women Enterprises,
Women Entrepreneurial
Success and Microfinance institutions.

ABSTRACT

This study was designed to identify the major obstacles of women entrepreneurial success in chiro town, Oromia National regional state, Ethiopia. A total of 283 questionnaires were distributed and 202 questionnaires were filled and returned. Primary data were collected through questionnaires from 202 women enterprises. The collected data was processed and analyzed by using both descriptive and factor analysis statistical techniques (SPSS Version 22). The results of descriptive analysis indicates that the major obstacles of women entrepreneurial success were lack of finance, lack of market linkage, location, negative attitude and interruption of Electricity respectively. Factor analysis was employed for 43 variables to determine the major factors. Extraction mechanisms were Principal component analysis and Promax rotation method and only 30 variables that have explained higher than the rest of the variables and these variables have been grouped in to six factors according to their nature and Eigen values greater than 1. Thus, factor one illustrates 28.56%, factor two illustrates 11.444%, factor three 8.916%, factor four 6.703%, factor five 5.736% and factor six illustrates 3.9 95% of phenomenon the study. These six extracted factors explain 65.35 of the total extracted variance and the studied phenomenon.

Citation: Tewodros Biset Amene, 2018. "Obstacles of women entrepreneurial success in the case of Chiro City", *International Journal of Development Research*, 8, (05), 20613-20621.

INTRODUCTION

Entrepreneurship is increasingly recognized as an important driver factor of economic development and growth, productivity, innovation and significant aspect of economic dynamism, an engine of job creation, revenue generation, poverty alleviation and wealth creation (Teresia and Lucy, 2014 and Haifa F., 2012). Before 1980's entrepreneurship was regarded as men activity and it was only the last half century that witnessed a breath-taking shift for women entrepreneurs (ILO, 2006). However, after 1980 women entrepreneurs flourished and nowadays women entrepreneurs account for a quarter to a third of all businesses in the formal economy worldwide. Women entrepreneurs significantly contribute to the success of an economy in various nations of the world. According to (Global Entrepreneurship Monitor, 2010), 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). In African, women entrepreneurs playing an increasing role in decentralization and diversification of business and increasing value of Local resources in Africa economies. Fostering women's entrepreneurship development is crucial for the achievement of Africa's broader development objectives, including economic development and growth. According to the World (Bank, 2007), in Africa, there is high rate of women's entrepreneurship indeed higher than the other regions of the globe. 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). However, in

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developing countries, many women entrepreneurs are operating in more difficult conditions than men entrepreneurs. The constraints that impede all entrepreneurs such as limited financial access, having no experience of how to grow their business lack of societal acceptance, poor infrastructure, political instability, high production costs, and non-conducive business environment, tend to impact more on businesswomen than businessmen. In addition, women's entrepreneurial developments hamper by governmental bureaucracy, the legal and regulatory framework, and the socio-cultural environment. Furthermore, women entrepreneurs than men lack the requisite level of education and training; including business and technical skills and entrepreneurship training (UN, 2006; ILO, 2007; Hanson and Blake, 2009; Andrea E *et al.,* 2012). In Ethiopia the idea and practice of women entrepreneurship is a recent trend. In the 1970's very little was known about women entrepreneurship in practice and research, focusing purely on men enterprises. Scientific dissertation about women entrepreneurship and women owned organizations is just a recent development of 1970s (ILO, 2006). Evidence revealed that almost 50% of all new jobs created in Ethiopia are attributable to small businesses and enterprises, and roughly 49% of new businesses that were operational between 1991 and 2003 were owned by women (CSA, 2004). However, according to Amha and Admassie (2008), argues that more than 50% of all Ethiopian women entrepreneurs often face gender related setback related to establishing fresh businesses together with working or expanding existing ones.

Women are underprivileged due to retrogressive culture, and traditions. For instance, many women face difficulty in accessing credit from banks together with challenges of borrowing via informal networking. Moreover, according to ILO (2008) in Ethiopia women entrepreneurs do not have the same access to networks as men; women's lack of collateral for loans adversely affects the growth of their enterprises; women entrepreneurs have difficulties accessing premises due to lack of property and inheritance rights; women entrepreneurs lack of access to formal finance and rely on loans from family and relatives; women entrepreneurs tend to be grouped in particular sectors, particularly food processing and textiles; business development service providers do not give adequate effort to target women entrepreneurs – they do not offer flexible arrangements in respect of the timing and location of service delivery; Women often experience harassment in registering and operating their enterprises. The main objective of the study is to investigate the major obstacles that influence women entrepreneurship development in Chiro city and clearly highlight the gaps which will be addressed to determine the factors affecting women owned businesses in the area of study.

MATERIALS AND METHODS

Description of the Study Area

The study was conducted in chiro town, west harargha zone, Oromia Regional State in Ethiopia. It is located 326 km from the capital city of Ethiopia, Addis Ababa. The city is Located in the Amhar Mountain, it has a latitude and longitude of 9°05′N 40°52′E / 9.083°N40.867°E / 9.083; 40.867 Coordinates: 9°05′N 40°52′E / 9.083°N 40.867°E / 9.083; 40.867 and an altitude of 1826 meters above sea level. It is the administrative center of the West Hararghe Zone. A total population for this town of 33,670, of whom 18,118 were men and 15,552 were women. The majority of the inhabitants were Muslim; with 49.88% of the population reporting they observed this belief, while 43.34% of the population practiced Ethiopian Orthodox Christianity and 5.33% of the population were Protestant (CSA, 2007).

Sampling and size Determination

According to Chiro city trade and marketing development office (2017), in chiro city there are 674 women owned enterprises. To define the sample size the researcher used Smith *et al.,* (1999) formula as follows.

$$SS = Z^2\, pq\, (\frac{N}{E^2\,(N-1)+Z^2\;pq})$$

$$SS = 1.96^2\,(0.5)(0.5)\,(\frac{674}{0.05^2\,(674-1)+1.96^2\;(0.5)(0.5)})$$

SS = 283

Where:

SS= required sample size
Z = z value at 95% confidence level(1.96);
P = the population in the target population estimated to have characteristics being measured (50%); q = 100 – p =50%
N= target population
E = margin error(0.05).

By using this formula, 283 sample sizes was computed from a population of 674 women owned enterprise. To find out each individual respondent the researcher applied convenience sampling technique.

Data Analysis

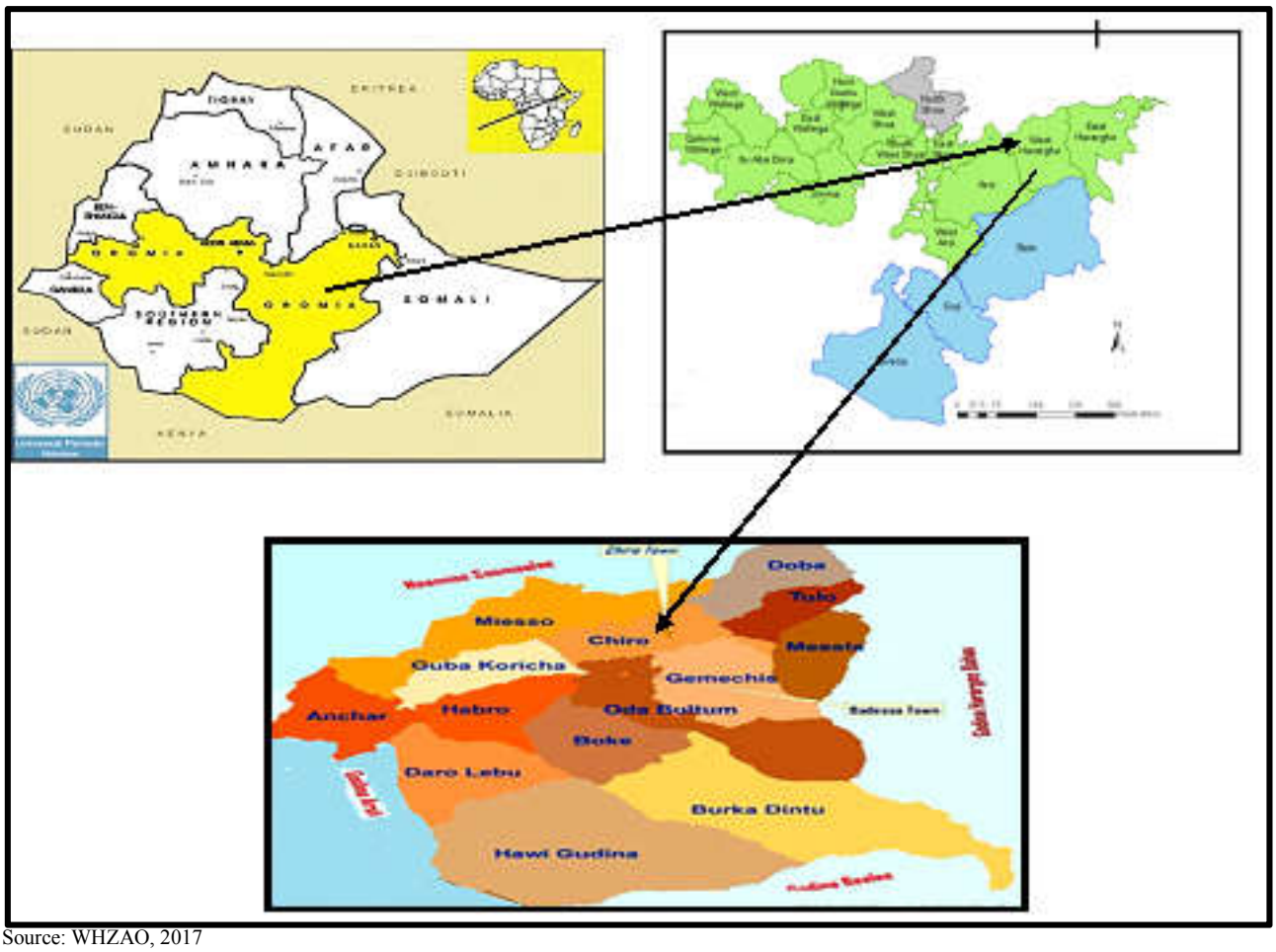
The study employed both descriptive statistics and inferential statistics to assess the obstacles of Women entrepreneurial success in chiro city, Ethiopia. Both primary and secondary source of data were used in the study and collected using both closed ended and open ended questionnaires) from women-owned entrepreneurs. To get primary data, atotal of 283 questionnaires were distributed and 202 questionnaires were filled and returned. Thus, primary data were collected from 202 respondents. The secondary data collection of this study were drawn from the literature review including concepts, theories and other relevant studies related to the women entrepreneurial success. The research tools were descriptive statistics and factor analysis and the collected data were edited coded and presented by using Statistical Package for Social Science SPSS (version22).

RESULTS AND DISCUSSION

Descriptive Analysis

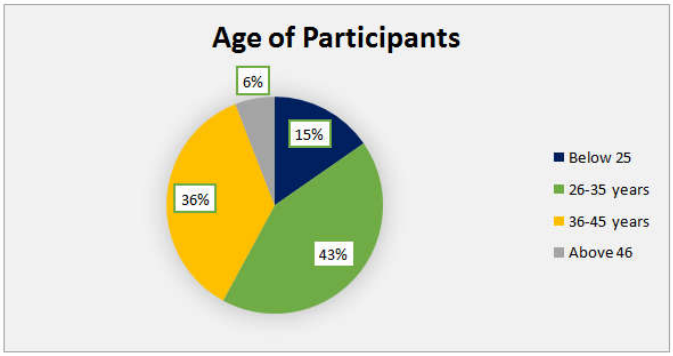
Questionnaires Return Rate: Of the totally distributed questionnaires (283), 202 were properly filled and returned. This amounts 72% of the total respondents. According to Mugenda and Mugenda (2003), 72% is rated very good to conduct the analysis.

Age of the Respondents: It was noted that 43 % of the respondents were aged 26-35 years, 36% aged between 36-45 years.



Source: WHZAO, 2017

Figure 1. Maps of Ethiopia, Orimiya and Location of the Study Area



Source: Researcher's Survey, 2017

Figure 2. Age of the respondents

The remaining 15% and 6 % of the respondents were under the age category of below 25 years and above 46 years respectively.

Marital status of the respondents: The results indicated that (figure 3), the majority of the respondents are married (49%) followed by singles (28%). The remaining 13% and 10% of the respondents are divorced and widowed respectively.

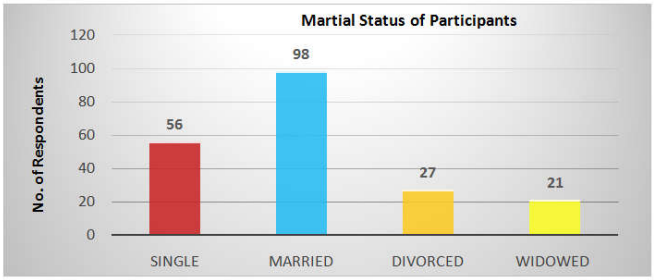
Education Levels: According to figure 4 below, 78 (38 %) respondents are attended elementary school education, 54 (27%) completed high school education, 26 (13%) cannot read and write. 38 (19 %) of the respondents have a college diploma. The remaining 6 (3%) of the respondents were degree holders.

Work experience of the respondents: The results indicated that, 48% of respondents replied that they have 1-5 years of experience in their work, 32% of the respondents have 6-10 years of experience in their work and11% of the respondents have an experience above 10 years of work experience. The remaining 9% of the respondents haveless than one year service in their enterprise.

Family size: The findings presented that majority of the respondents or 112 (55%) have a family size of less than 3. It is also clear that 83 (41%) of the respondents have a house hold size of, 3 to 5. The remaining 7 (4. %) of the respondent have a family size greater than 5.

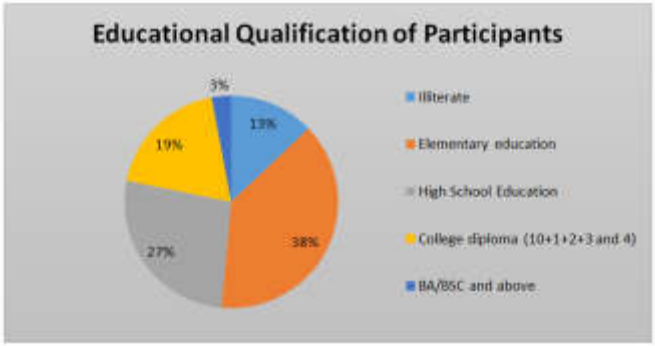
Reasons to start own business: The following table shows the reasons that women entrepreneurs are motivated to start

their own enterprises. Table 3 above shows that 104 (51%) of the respondents replayed that establish their own business for the reason that they have no other alternatives for income or do not have employment opportunity, 60 (30%) of the respondents answered that establish their own business for the reason that they want to be self-employed, 32 (16%) replayed that brings high Income or opportunity to reap unlimited profit was the main reason to start their own business. The remaining 2% and (1%) of the respondents establish their own business because of disagreement with previous employers and desire to contribute to the society respectively.



Source: Researcher's Survey, 2017

Figure 3. Marital status of the respondents



Source: Researcher's Survey, 2017

Figure 4. Educational level of the respondents

Table 1. Work experience of the respondents

Experience	Respondents (N)	Percent (%)
Less than 1 years	18	9%
1-5 years	96	48%
6-10 years	65	32%
above 10 years	23	11%
Total	202	100%

Source: Researcher's Survey, 2017

Table 2. Family Sizes of Respondents

Family size	Respondents (N)	Percent (%)
less than 3	112	55%
3-5	83	41%
Greater Than 5	7	4%
Total	202	100

Source: Researcher's Survey, 2017

The main source of start-up funding: Starting own business requires a starting capital rather the mere existence of ideas. The following table shows the main sources of start-up fund of women entrepreneurs. It was found that 76 (38%) of the respondents replayed that the main source of start-up funding in financing their enterprises used micro finance institutions, 63(31%) of the respondents replayed that use personal saving as main source of start-up funding in financing their enterprises, followed family 34 (17%), equb 17(8%) and relatives or friends 12(6%)in that order. This shows that the main source of finance for women entrepreneurs in chiro city are Micro-finance institutions and personal saving. But also other traditional source like family, friends/relatives, Equb, plays the greatest role than the formal sources like banks. Women entrepreneurs do not use banks and NGOs as a source of financing their business.

Table 3. Reason to Start own Business

Reasons to start own business	Respondents (N)	Percent (%)
To be self employed	60	30%
Brings high Income	32	16%
No other alternative for income or unemployment	104	51%
Disagreement with previous employer	4	2%
Desire to contribute to the society	2	1%
Total	202	100%

Source: Researcher's Survey, 2017

Table 4. Source of start-up funding

The main source of start-up funding	Respondents (N)	Percent (%)
Personal Saving	63	31%
Family	34	17%
Relatives or friends	12	6%
Micro-finance institutions	76	38%
Equb	17	8%
Banks	-	-
NGOs	-	-
Total	202	100%

Source: Researcher's Survey, 2017

Obstacles of women owned entrepreneurial success: It was found that he majority of respondents replied that the major obstacles of women entrepreneurial success are lack of finance 42 (21%), Lack of Market linkage 31(15%), Location 23 (11%), Negative attitude 18 (9%), and Interruption of Electricity 16 (8%) respectively (for more see Figure 5 below). According to Figure 5 the major three obstacles of women entrepreneurial success are lack of finance, Lack of Market linkage and inappropriate of business location.

- The study revealed that 42 (21%) of the respondents were replied that lack of finance is the major obstacles of women entrepreneurial success.
- The results indicated that 31 (15%) of them replied that Lack of Market linkage is another obstacle of women entrepreneurial success.
- 23 (11 percent) of the respondents consider as inappropriate of business location is another obstacle of women entrepreneurial success. According to this result, the inappropriate location of business is the third major barrier next to lack of finance and Lack of Market linkage

Factor Analysis: According to Kaiser (1974) to Measure the Sampling Adequacy, values of KMO greater than 0.5 are acceptable. Values between 0.7 and 0.8 are good, values above 0.9 are superb. For this data, Kaiser-Mayer Olkin (KMO) value (0.870) shows that the data are great; therefore the factor analysis is suitable for these data. The Bartlett test of Sphericity measures the strength of the relationship among variables. It provides a chi-square output that must be significant. It indicates the matrix is not an identity matrix and accordingly it should be significant ($p<.05$) for factor analysis to be suitable (Hair, Anderson *et al*. 1995).

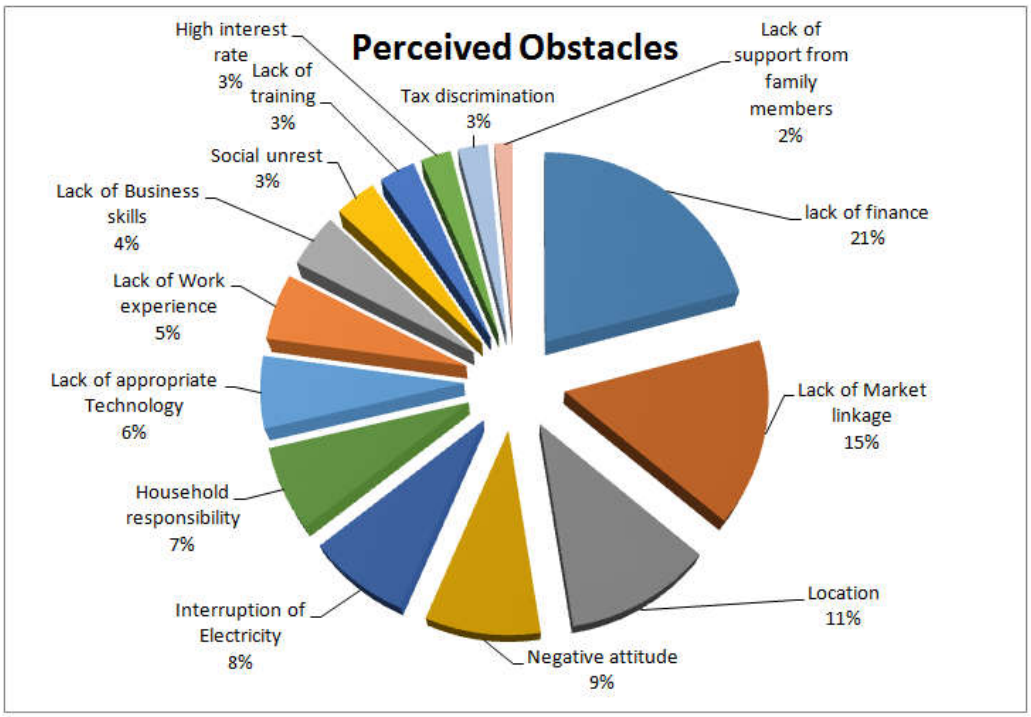


Figure 5. Perceived obstacles of women entrepreneurial success

Table 5. KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.870
Bartlett's Test of Sphericity	Approx. Chi-Square	3260.197
	df	435
	Sig.	.000

Source: Own computations, 2018

Table 6. Review of communalities

Communalities		
	Initial	Extraction
Location	1.000	.634
Lack of appropriate Technology	1.000	.745
Interruption of Electricity	1.000	.640
Shortage of Transportation	1.000	.451
Poor Water Supply	1.000	.532
Poor Telecommunication	1.000	.616
Innovation	1.000	.690
Creativity	1.000	.679
Risk Taking	1.000	.528
Work life balance	1.000	.639
Perseverance	1.000	.660
Access to finance	1.000	.803
High interest rate	1.000	.653
Lack of collateral	1.000	.700
Lack of Market linkage	1.000	.632
Lack of Market information	1.000	.663
Shortage of raw material	1.000	.616
Reproduction	1.000	.741
Household responsibility	1.000	.700
Negative attitude	1.000	.672
Sexual harassment	1.000	.670
Lack of support from family members	1.000	.704
Lack of Awareness	1.000	.705
Lack of Business skills	1.000	.754
Lack of Education and training	1.000	.526
Lack of Work experience	1.000	.643
Crime	1.000	.476
Politically-motivated violence	1.000	.723
Tax discrimination	1.000	.601
Social unrest	1.000	.807
Extraction Method: Principal Component Analysis.		

Table 7. Total Variance Explained

Total Variance Explained							
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings[a]
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	8.567	28.558	28.558	8.567	28.558	28.558	5.988
2	3.433	11.444	40.002	3.433	11.444	40.002	4.933
3	2.675	8.916	48.919	2.675	8.916	48.919	5.683
4	2.011	6.703	55.622	2.011	6.703	55.622	5.529
5	1.721	5.736	61.358	1.721	5.736	61.358	3.014
6	1.199	3.995	65.354	1.199	3.995	65.354	4.078
7	.899	2.997	68.351				
8	.779	2.598	70.949				
9	.707	2.357	73.306				
10	.683	2.276	75.583				
11	.646	2.153	77.735				
12	.593	1.976	79.711				
13	.566	1.885	81.597				
14	.561	1.868	83.465				
15	.512	1.707	85.172				
16	.465	1.549	86.720				
17	.417	1.388	88.109				
18	.399	1.330	89.438				
19	.391	1.305	90.743				
20	.367	1.223	91.966				
21	.347	1.156	93.123				
22	.316	1.055	94.177				
23	.287	.956	95.133				
24	.269	.897	96.030				
25	.247	.824	96.854				
26	.235	.784	97.638				
27	.210	.699	98.337				
28	.182	.606	98.943				
29	.165	.550	99.493				
30	.152	.507	100.000				

Extraction Method: Principal Component Analysis.

a. When components are correlated, sums of squared loadings cannot be added to obtain a total variance.

Table 5 results indicated that the Bartlett test for these data is 0.000 which is less than 0.05. Thus, this shows the significance of the factor analysis. In general, The Kaiser-Mayer Olkin of 0.897 and Bartlett test of 0.00 shows that factor analysis is appropriate. See the KMO and Bartlett Test above (Table 5).

Communalities

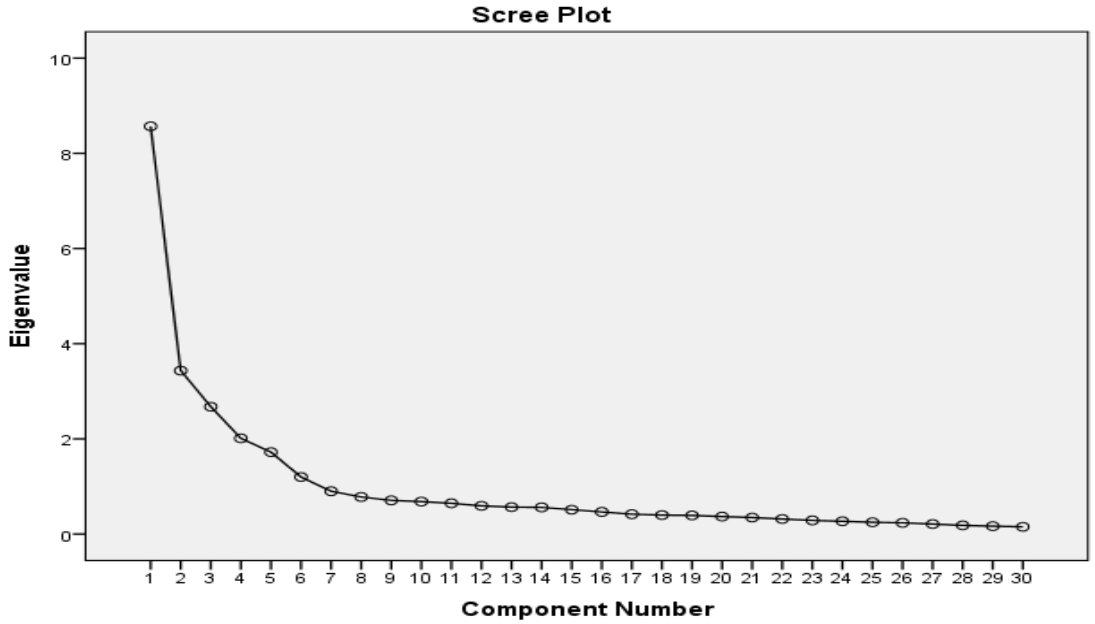
Table 6 results shows that the communalities before and after extraction. Principal component analysis works on the initial assumption that all variance is common, Moreover, Comrey and Lee (1992) suggest that communalities values of 0.45 are considered fair. Accordingly, variables which communalities less than 0.45 are not having sufficient explanation excluded from the analysis. Thus, in this research out of 43 indicators 13 predictors which communalities less than the required level have excluded from the analysis. Therefore, only 30 predictors meet acceptable level of explanation and retain for interpretation and further analysis. By considering (Kaiser, 1960), all factors eigenvalues greater than one retained for interpretation and further analysis. Therefore, as we see (table 7) above the total variance explained table, the first 6 factors are statistically significant which have Eigenvalues >1. Thus, factor one illustrates 28.56%, factor two illustrates 11.444%, factor three 8.916%, factor four 6.703%, factor five 5.736% and factor six illustrates 3.995% of phenomenon the study. In general, these six extracted factors explain 65.35 of studied phenomenon.

Scree-plot test

To determine adequate test for the factors segregation and to conclude how many factors the model should have, a scree plot was drawn based on the variables.

According to Figure 6 scree-plot result, the retain factors that are above the 'bend' the point at which the curve of decreasing eigenvalues change from a steep line to a flat gradual slope are six factors, as determined by a method of characteristic values, i.e. K1 - Kaiser's (1960) criteria. This chart points out that there are six spots from left to right. Thus, we can conclude that we extracted six (factors 1, 2, 3, 4 5 and 6) factors. The above table 8 indicates the number of determinants factors that affect women Entrepreneurial success in the study area. By considering Promax Kaiser Normalization rotation method the following six factors were obtained:

- **Factor 1 (Economic factor**) does: Access to finance (0.931), Lack of Market linkage (0.861), Lack of Market information (0.791), Lack of collateral (0.750), Shortage of raw material (0.736) and High interest rate (0.735).
- **Factor 2 (personal factor)** does: Innovation (849), Work life balance (0.773), Perseverance (0.680), Creativity (0.670) and Risk Taking (0.665).
- **Factor 3 (Social factor)** does: Household responsibility (0.903), Reproduction (0.858), Negative attitude (0.784), Lack of support from family members (0.782) and Sexual harassment (0.781).
- **Factor 4 (Institutional factor**) does: Interruption of Electricity (0.861), Lack of appropriate Technology (0.774), Location (0.694), Poor Telecommunication (0.689), Shortage of Transportation (0.665) and Poor Water Supply (0.436).
- **Factor 5** (**Political Risk Related Factor)** does: Social unrest (0.907), Politically-motivated violence (0.853), Tax discrimination (0.771) and Crime (0.659).



Source: Survey Data (2017)

Figure 6. Scree-plot

Table 8. Pattern Matrixa

Pattern Matrix[a]

	Component					
	1	2	3	4	5	6
Access to finance	.931					
Lack of Market linkage	.861					
Lack of Market information	.791					
Lack of collateral	.750					
Shortage of raw material	.736					
High interest rate	.735					
Innovation		.849				
Work life balance		.773				
Perseverance		.680				
Creativity		.670				
Risk Taking		.665				
Household responsibility			.903			
Reproduction			.858			
Negative attitude			.784			
Lack of support from family members			.782			
Sexual harassment			.781			
Interruption of Electricity				.861		
Lack of appropriate Technology				.774		
Location				.694		
Poor Telecommunication				.689		
Shortage of Transportation				.665		
Poor Water Supply				.436		
Social unrest					.907	
Politically-motivated violence					.853	
Tax discrimination					.771	
Crime					.659	
Lack of Work experience						.810
Lack of Business skills						.754
Lack of Awareness		.431				.580
Lack of Education and training						.542

Extraction Method: Principal Component Analysis.
Rotation Method: Promax with Kaiser Normalization.
a. Rotation converged in 7 iterations.

- **Factor 6 (Management factor)** does: Lack of Work experience (0.810), Lack of Business skills (0.754), Lack of Awareness (0.580) and Lack of Education and training (0.542)

Conclusion

In this study, it was designed to assess the major obstacles that affect women entrepreneurial success. Based on 202 respondents results, the data was analyzed using descriptive statistical techniques (tables and percentages) and factor analysis (KMO and Bartlett's Test, communalities, Total Variance Explained, Scree-Plot Test, Pattern Matrix, Structure Matrix and Component Correlation Matrix). The major findings of this study are summarized as follows.

- Descriptive analysis shows that most of the respondent women entrepreneurs are under the age category of 26-35 years and attended elementary school education. Majority of the respondents their marital statuses are

married and have a family size of less than 3. Moreover, majority of the respondents start their own business for the reason that they have no other alternatives. Similarly, the main sources of start-up fund for majority of the respondents are micro finances and personal saving. Regarding on obstacles of women entrepreneurs success, descriptive analysis revealed that, lack of finance, lack of market linkage, in appropriate location, negative attitude, interruption of electricity, household responsibility are the major obstacles of women entrepreneurs' success. Factors analysis also supported that the following factors are the major obstacles that affect women entrepreneurial success;

- The major economic factors that affect women entrepreneurs' success according to their severity order are: lack of financial access, lack of market linkage, and lack of collateral respectively.
- The major personal factors that affect women entrepreneurs' success according to their severity order are: difficulties to translate an ideas into business and unable to enhancing existing ones(Innovation), un able to give the required effort (Perseverance), women entrepreneurs spend more time to Household responsibility and social activities than spend doing their job (Work life balance), and Risk Taking (unable to bear risk)
- The major socio-cultural factors that affect the respondent women entrepreneurs in the study area according to their severity order are household responsibility, reproduction, negative attitude and lack of support from family members.
- The major Institutional factor that affect the respondent women entrepreneurs in the study area according to their severity order are: Interruption of Electricity, Lack of appropriate Technology and Location.
- The major Political Risk Related Factor that affect the respondent women entrepreneurs in the study area according to their severity order are: social unrest, politically-motivated violence, tax discrimination and crime.
- The major Management factors that affect the respondent women entrepreneurs in the study area according to their severity order are: lack of work experience, lack of business skills, lack of awareness. lack of education and training respectively.

Recommendations

The results of the study revealed that women entrepreneurs faced a number of problems. The following suggestions are recommended to overcome the problems in chiro town:

- In order to facilitate access to credit for women entrepreneurs, Banks and Micro-finance institutions must come forward to support and motivate women entrepreneurs. To realize this, government as well as non-government financial agencies must arrange special credit windows, lending and repayment arrangements for women entrepreneurs.
- The Federal and Regional Governments, donors, NGOs can assist women entrepreneurs through arrange and give equipment's, machines and other necessary materials through lease in which women entrepreneurs can cover through long term loan repayment agreement.
- The Federal, Regional and zonal Governments, should solve inappropriate location problems through constructing sheds and other common basic requirements and arranging common facilities. This may help women entrepreneurs to use common infrastructural facilities for production, access common market and sales centers, site for promotion, ensure fair competition and buyers can get them around same area of operation. This is also may solve the Electricity Interruption problem. This may enable the government to prove regular power supply and provide power at low rate and other facilities related with electricity to those units, which are started and operated by women entrepreneurs.
- Regional and zonal Governments, donors, NGOs should prove entrepreneurial, life and time management skill and basic marketing training and development programs to developing their innovative, creativity and business management skills.

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Appendix 1: Component Correlation Matrix

Component Correlation Matrix

Component	1	2	3	4	5	6
1	1.000	.207	.481	.420	.135	.278
2	.207	1.000	.237	.356	.143	.411
3	.481	.237	1.000	.472	.051	.268
4	.420	.356	.472	1.000	.083	.261
5	.135	.143	.051	.083	1.000	.183
6	.278	.411	.268	.261	.183	1.000

Extraction Method: Principal Component Analysis.
Rotation Method: Promax with Kaiser Normalization.

Appendix 2. Structure matrix

Structure Matrix

	Component					
	1	2	3	4	5	6
Access to finance	.885		.398			
Lack of collateral	.825		.460	.413		
Lack of Market information	.806		.371	.353		
High interest rate	.797		.414	.454		
Shortage of raw material	.755		.383			.376
Lack of Market linkage	.743					
Innovation		.826				
Creativity		.789		.414		.485
Perseverance		.778				.472
Work life balance		.744		.389		
Risk Taking		.695				.402
Reproduction	.420		.849	.383		
Lack of support from family members	.453		.829	.451		
Household responsibility			.826			
Negative attitude	.400		.816	.436		
Sexual harassment	.423		.811	.401		
Lack of appropriate Technology	.368	.419	.460	.845		
Interruption of Electricity				.784		
Poor Telecommunication	.465		.393	.767		
Location		.455	.351	.748		
Shortage of Transportation				.624		
Poor Water Supply	.528		.496	.592		.350
Social unrest					.894	
Politically-motivated violence					.841	
Tax discrimination					.767	
Crime					.668	
Lack of Business skills		.473				.836
Lack of Work experience						.800
Lack of Awareness		.646				.747
Lack of Education and training		.501				.611

Extraction Method: Principal Component Analysis.
Rotation Method: Promax with Kaiser Normalization.

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