

## Tilburg University

### Women in Ethiopia

Hailemariam, Atsede Tesfaye; Hailu Gudeta, Konjit; Kroon, Brigitte; van Engen, Marloes

*Published in:*

Research handbook of women's entrepreneurship and value creation

*DOI:*

[10.4337/9781789901375.00008](https://doi.org/10.4337/9781789901375.00008)

*Publication date:*

2022

*Document Version*

Publisher's PDF, also known as Version of record

[Link to publication in Tilburg University Research Portal](#)

*Citation for published version (APA):*

Hailemariam, A. T., Hailu Gudeta, K., Kroon, B., & van Engen, M. (2022). Women in Ethiopia: Creating value through entrepreneurship. In S. Yousafzai, C. Henry, M. Boddington, S. Sheikh, & A. Fayolle (Eds.), *Research handbook of women's entrepreneurship and value creation* (pp. 24-36). Edward Elgar.  
<https://doi.org/10.4337/9781789901375.00008>

#### General rights

Copyright and moral rights for the publications made accessible in the public portal are retained by the authors and/or other copyright owners and it is a condition of accessing publications that users recognise and abide by the legal requirements associated with these rights.

- Users may download and print one copy of any publication from the public portal for the purpose of private study or research.
- You may not further distribute the material or use it for any profit-making activity or commercial gain
- You may freely distribute the URL identifying the publication in the public portal

#### Take down policy

If you believe that this document breaches copyright please contact us providing details, and we will remove access to the work immediately and investigate your claim.

---

# 1. Women in Ethiopia: creating value through entrepreneurship

*Atsede Tesfaye Hailemariam, Konjit Hailu Gudeta,  
Brigitte Kroon and Marloes van Engen*

---

## INTRODUCTION

Globally, women are increasingly entering into entrepreneurship for a variety of reasons. According to the Global Entrepreneurship Monitor (GEM) survey (Elam et al., 2019) women in sub-Saharan Africa (SSA) recorded the highest entrepreneurial activity in the year 2018. Women's entrepreneurship, particularly in these regions, is often believed to contribute to poverty alleviation by creating economic opportunities for the enterprising women and through helping as well as creating employment opportunities to others (De Vita, Mari, & Poggesi, 2014). Studies also report that women's entrepreneurship contributes to a country's economic development (Minniti & Naudé, 2010) as well as the entrepreneur's family's wellbeing as the women will invest in their children's health, food and education through their enhanced economic freedom (Duflo, 2012).

Existing studies on women entrepreneurship report that women who engage in entrepreneurship in SSA are mostly necessity-based entrepreneurs (Amorós & Bosma, 2014) operating in the informal sector (De Vita et al., 2014) for survival. However, recent studies show that women entrepreneurs go into business for numerous different reasons other than for survival such as a need for autonomy, learning opportunities, achievement, independency, and to fulfill dreams beyond economic growth (Hailemariam & Kroon, 2018; Jennings & Brush, 2013; Katongole, Ahebwa, & Kawere, 2013; Mitchell, 2004). This variation in reasons beyond economic goals makes it difficult to identify a distinct criterion for measuring their business success. More importantly, the diversity in the goals and drives of women entrepreneurs indicates that there is no such thing as 'the female entrepreneur'. Women entrepreneurs may be operating at different levels (micro, small, medium, or large), may have different demographic characteristics, may differ in the reasons that sparked their choice to enter entrepreneurship and may be motivated by different needs and aspirations (Vossenbergh, 2016). This sheer diversity translates in a diversity in individual value creation of women entrepreneurs. Policy makers and research on women entrepreneurs could therefore benefit from a better understanding of individual value creation. Recent studies engaging in the value creation perspective that transcend the often-reported economic measures, identified the benefits of this perspective to understand entrepreneurial activity in general and female entrepreneurship in particular (Al-Dajani & Marlow, 2013; Gries & Naundé, 2011). A number of studies on

diversity in value creation for female entrepreneurs highlight individual values such as empowerment, decision-making agency and personal wellbeing.

A number of studies document the role of entrepreneurship in empowering women, especially for those coming from disadvantaged backgrounds including poverty, gender inequality and domestic violence (Al-Dajani & Marlow; 2013, Kabeer, 2012; Vossenber, 2016). Empowerment is defined as the processes of creating the ability to make a choice for individuals who have otherwise been denied such options previously (Haugh & Talwar, 2016; Kabeer, 1999). Women empowerment in particular involves ‘access to finance’ which, in turn, may result in enhanced confidence, a better status of women in their community, improved wellbeing as a result of spending money to taking care of themselves and active participation in public life, to name a few (Haugh & Talwar, 2016; Mayoux, 2000).

Furthermore, women’s empowerment attained through entrepreneurship is also reported to benefit women by increasing their decision-making agency. Agency, women’s ability to define their own goals and to act up on them (Kabeer, 1999), widens up women’s life choices and contributes to their improved self-identity (Al-Dajani & Marlow, 2013). The benefits of enhanced decision-making agency include the power of women to make choices that improve their and their family’s wellbeing, their increased control over resources as well as granting them the freedom to escape from the risk of violence (Kabeer, 1999). In general, these findings indicate that there exist values in entrepreneurship that go beyond increasing the financial freedom of women entrepreneurs.

In recent years, there is an increasing interest to identify differences in motivations to engage in businesses, as well as in the contribution of enterprising on human development. This acknowledges the contribution of women’s businesses to value creation at different levels, apart from emphasizing economic value indicators. Sheikh and colleagues (2018) highlight the importance of studying women’s entrepreneurship through the ‘value creation lens’ as it helps understand the different ways how women’s businesses result in positive changes towards family, society and the country at large. The approach identified four different levels at which women create through their entrepreneurial activities. This includes individual level values (values for the women themselves through increased decision-making ability, opportunity for personal growth, etcetera), household level values (contribution to the family, such as using the increased income to improve family’s wellbeing), business level values (that include contribution to the business through increased access to networks, resources, etcetera) and community level values (that involve positive changes in the community, such as changing the attitudes and perceptions towards women in the community). Their study also highlights that women’s businesses create a number of values that may distinctly vary among enterprises in different contexts (Sheikh et al., 2018, pp. 23–24). Thus, it is key to explore and identify these values, certainly in a context that is less researched, in order to enhance our understanding of the contribution women’s businesses make in different societies. It is also important to start from women’s own meaning/conceptualization of business success and performance, as this may substantially differ from the mainstream definitions in the entre-

preneurship literature. Women often create their own peculiar values through their businesses, for instance, by the contribution their business operation has for the social wellbeing of communities or even society at large, or how well it contributes to the family/household rather than the profit margin. In this contribution, we concentrate on how women find personal value for themselves in doing business.

Therefore, this study aims to explore individual value creation of women entrepreneurs in a developing SSA country. By using the narrative accounts of three women entrepreneurs from Addis Ababa, Ethiopia, we show how women create value for themselves through entrepreneurship. We contribute to the field of women entrepreneurship by documenting how successful women entrepreneurs in Ethiopia empower and benefit themselves through enterprising.

## THE CONTEXT FOR WOMEN ENTREPRENEURS IN ETHIOPIA

Ethiopia is a densely populated SSA developing country with an estimated population of 110 million. In the decade from 2005/2006 to 2015/2016, the Ethiopian economy had a GDP average growth of 10.5% per year, which is nearly double the sub-Saharan regional average of 5.4% (World Bank, 2017). However, the country is falling behind in terms of credit to the private sector. Only 6.9% of small businesses in Ethiopia were financed by banks during 2014, which is below the average for SSA countries of 9.1% (World Bank 2016). Collateral requirements – mostly property – is the largest barrier in acquiring a loan from banks. While this barrier is common to both men and women entrepreneurs, for women entrepreneurs this is often exacerbated, because properties are usually registered in the husband's name, and major decisions including finance and property are often made by husbands, making access to finance without the support of a husband difficult (Hailemariam, Kroon, Van Engen, & Van Veldhoven, 2019, World Bank 2009). Overall, in a patriarchal society such as Ethiopia where men dominate societal institutions and hold authority over women (Milazzo & Goldstein, 2017), women do not have equal economic rights as men (Hallward-Driemeier & Gajigo, 2013). Consequently, women-owned micro and small enterprises are constrained from inadequate capital investments and women thus more often than not run their businesses with no or insufficient access to loans (Drbie & Kassahun, 2013; Wasihun & Paul, 2010).

Without easy access to loans from banks, Ethiopian women find alternative resources to finance their business. The main source is the government-led micro-finance institution, established to provide small loans to poor self-employed individuals operating micro businesses in different regions of the country. Next to this institution there are some financing initiatives specifically created to provide loans to women entrepreneurs. One of these initiatives is the organization for Women in Self Employment (WISE) that provides saving and credit services to economically disadvantaged women. Another two initiatives are the Women Entrepreneurship Development Project (WEDP) backed by the World Bank fund, and the 'Enat Bank'

– founded by (women) investors in Ethiopia. These two initiatives target the ‘missing middle’: women entrepreneurs who are neither served by microfinance institutions due to small size loans nor by banks requiring excessive collaterals. These organizations offer access to loans for the group of women who do not have the financial capacity and assets to submit collaterals. However, these initiatives target a small group of women entrepreneurs in some selected urban areas only. Therefore, many women entrepreneurs depend on their own savings, their family and an indigenous rotating saving and credit association known as ‘*Equb*’ (or ‘*iqqub*’) (Kedir & Ibrahim, 2011; Solomon, 2010; Stevenson & St-Onge, 2005). However, such funds are often very small, making growth and success quite challenging.

Next to financial challenges, women entrepreneurs operating their businesses in Ethiopia face challenges due to the traditionally subordinate position of women in the patriarchal societies. In particular, societal expectations of fulfilling domestic responsibilities and community roles (such as attending funerals and comforting the bereaved) all bear on the shoulders of women (Gudeta & Van Engen, 2017; 2018). These societal expectations about women reflect in the way women entrepreneurs are socially treated. In addition, women entrepreneurs may face domestic violence when their entrepreneurial activities threaten the traditionally dominant position of men in the family. Such domestic violence restricts women entrepreneurs’ decision-making autonomy and freedom of choice on what, how, and when to operate their enterprises, their control over financial resources as well as their opportunities to participate in networking activities relevant to their business (Hailemariam et al., 2019).

However, despite the challenges and constraints Ethiopian women face, worldwide reports show that 13% of the female population in Ethiopia is engaged in entrepreneurial activity (GEM, 2013). A considerable proportion of women entrepreneurs in the country is engaged in the informal sector, operating petty trades (Triodos-Facet, 2011). However, women are increasingly engaging in entrepreneurial activity in the formal sector of the economy as well. For example, there are women entrepreneurs who have been able to move from the informal to the formal sector by growing their micro enterprise into a small business. In addition, more educated women have entered entrepreneurship by building on their previous work experience. A final example are women entrepreneurs who have better access to finance and resources due to their own societal background (Solomon 2010; Stevenson & St-Onge, 2005; World Bank, 2009). Women entrepreneurs who engage in entrepreneurial activity by choice stated that they enjoy entrepreneurship not purely as a means for income, but because it allows them to do what they love to do, to fulfil their dreams, to be independent as a woman and to give back to their families (Hailemariam & Kroon, 2018). Hence, the values put forward by Ethiopian women entrepreneurs are various and extend well beyond wealth creation. This chapter presents three example cases of how Ethiopian women entrepreneurs who operate their businesses in the formal economy of Ethiopia create value for themselves through engaging in entrepreneurial activity.

## SAMPLE AND ANALYSIS

The cases presented in this chapter are based on interviews with three women entrepreneurs in Addis Ababa, the capital city of Ethiopia. The interviews were conducted as part of a larger project on motivation, work–family boundary management experiences and socio-cultural contexts of women entrepreneurs in Addis Ababa, Ethiopia's capital (Gudeta, 2018; Hailemariam, 2018). For this larger project, a purposive sampling strategy was applied to include participants who vary considerably in terms of the lines of business/industry they are operating in, age of their business, family characteristics (marital status, number of children) as well as age and educational background of the interviewees. More specifically, snowball sampling techniques and referrals through friends and already interviewed women entrepreneurs were used. In this contribution, we present the narrative accounts of three of the women entrepreneurs who were interviewed for the larger study. We selected three diverse accounts of individual value creation: For the first entrepreneur her business meant empowerment though poverty alleviation, for the second entrepreneur her business meant the transition to a meaningful life after repatriation, and for the third entrepreneur her gradual transition from participating in a business to becoming a business woman was the means for her emancipation. The interviews were voice recorded after receiving the consent of the participants, transcribed in Amharic (the government's working language) and later translated in English. The interviews are paraphrased by the researchers to prepare the narrative accounts of three successful women entrepreneurs with different walks of lives: Zahara, Elsa and Tinbit. Zahara started her business from almost nothing. To her, starting a business meant overcoming strong resistance and violence from her ex-husband who was not supportive of her going into the business. Elsa chose to return to the country after living abroad for a number of years (known as a 'diaspora' in Ethiopia) and began a tourism business on her family's estate. The third participant is Tinbit, who initially was pushed to do business by her husband but who later felt empowered to take over the business and run it on her own. Their narratives show how women's businesses help to create a number of values for the women themselves.

### NARRATIVE 1: ZAHARA – FROM POVERTY TO EMPOWERMENT

Zahara started a business 15 years ago with a loan of ETB 500 (approximately US \$61 then) that she received from an organization for women in self-employment (WISE) that trains and provides loans for poor girls and women. The income generated from the business was used to support living expenses and education of her siblings.

Her mother passed away when she was in 6th grade. Her father then remarried but she said 'what happened after that is just beyond words. I don't want to talk about it'. She had to drop out of school in 10th grade to take care of her three brothers and one sister. When she joined the training offered by the organization, Zahara was married

and had two children. Her husband-at-the-time was not happy about it. She said ‘I got into the marriage due to my economic problems, so, you face a lot of nasty things when you move in with such terms’. She was even beaten by her ex-husband when she insisted on attending the training.

After completion of the training and receiving the ETB 500 loan, she started selling spice. She was involved in both preparing the spice and selling it to customers around her village, and distributing to small shops. She said ‘to be honest, the spice business is profitable but it was not the kind of business I wanted to do in the long-term and it was very tiring’. Meanwhile she completed a hairdressing training after which she quit her spice selling business and started a beauty salon business. At present, her brothers are running the hairdressing business and they are no longer dependent on her. She was also engaged in collecting garbage, but later she transferred the ownership of this business to her employees. Zahara is currently involved in the café and restaurant business and owns a construction-equipment rental business with her friend. Moreover, she is in the process of acquiring a flour-producing factory.

Making her own decisions and accessing a loan is no longer a challenge to Zahara. She said, ‘Now I might have a lot of people who could guarantee my collateral. I also can use my house or my car as collateral. But in the past as you know, when you don’t have money, people don’t give you much regard; hence, the situation then was not good’. Further she said:

I wouldn’t have been able to talk to you like this in the past. I was not able to talk in public. I used to think I was inferior, and I used to be scared. I did not have self-esteem. So, a change of your inner self is the real success; even more than money! Because when you raise your kids, you don’t show them your past weaknesses but your current strength.

## NARRATIVE 2: ELSA – SEEKING A MEANINGFUL LIFE IN BUSINESS

Fifty-two-year-old Elsa left Ethiopia when she was seventeen years old. She got her degree in education and was working in the United States of America (USA) for about 28 years where she came to develop a sense of an Ethiopian identity. At first, she did not have any plan of what to do when she decided to come back to her country. However, she was articulate about her motive in contributing to society: ‘I have always been seeking a meaning for life’.

Elsa is a single woman who has enjoyed travelling and adventures ever since she was young. Specifically, her travels around Ethiopia made her discover what she really loves and what she has to do to live a meaningful life. Her experience as a tourist around the world has also helped her to develop the idea of a guesthouse business. She started the business with her own capital at her grandparent’s place where she grew up before she left for the USA and where she currently resides. She is proud that she left her status and assets abroad to come back home to live and run her business at her grandparent’s place. She said ‘since my grandfather was the first

child everybody (brothers, in-laws, cousins) used to come here. And that was my joy.' She used to miss this joy of living together with a big family of about 16 while she was living abroad. The creation of the business at this sentimental place was also important to keep the history and belongings of her grandfather who worked hard for his country.

The guest house is decorated with antiques belonging to her grandparents. She said 'when tourists come to stay at my place, eager to learn about the different cuisines, cultural ornaments, and lifestyles of Ethiopia, it gives me immense satisfaction. I see myself as contributing to my country.' Moreover, she provides a tour guide service for the people who stay at the guesthouse, as well as yoga and meditation training for women. Currently she is running the business with six employees. Her own task is to pick up the guests and serve as a tour guide. She said 'I met so many beautiful people. Beautiful people who bring their own wisdom. When you live together, when you talk, you intimately connect with people. This business is my life. Also, the fact I created a business for myself is more important.' Moreover, she stresses, 'I'm very happy that I moved back and I'm very happy all the family members are getting what I wanted to give out and they love it'.

### NARRATIVE 3: TINBIT – FROM EMPOWERMENT TO EMANCIPATION

Tinbit, aged 36, is a mother of three children aged 16, 9, and 7. She first went into business by selling spare parts with her husband. After a while, they switched to a pharmacy business that did not succeed as they expected. After spending six years in these two businesses, she then moved to her current business: a stationery materials retail business. She has now worked for nine years running this successful retail business.

She describes her entrepreneurial engagement as a mere coincidence that brought her to do business. The business was established by her husband and she just needed to do something at the time, something that would make her economically productive. At first, she was reluctant to join her husband in running the business but later she was convinced that she had to do something. With no prior experience in business, she admits that she found running a business difficult. However, she also says that she is happy that she is involved in it and that she enjoys the experience and the challenge that comes with entrepreneurship. She also highlights how being in business teaches oneself that one can achieve anything that one puts their heart to, and that this is even truer for women. Being in business, as she puts it, 'helps women realize to achieve the same kind of success others have reached'. She expresses engaging in business has helped her build her confidence, as she puts it saying, 'I don't feel incapable because I am a woman. I work with men at equal footing. I am confident and I work hard. That is how I perceive the whole thing.'

Through engaging in business, Tinbit has grown to become increasingly empowered to make her own choices. For example, it allowed her to explore options of how



to expand her business and identify ventures that are more profitable. Although she admits that she seeks advice from her husband and brothers-in-law, she is now the one that makes the ultimate decision of running her business.

Tinbit also points out that other women should be encouraged to go into business. She strongly argues that traditional gender roles ascribed to women in Ethiopian society should not prescribe their behavior as subordinate to men. Tinbit believes that women should not be limited to only taking care of domestic responsibilities; they can do other productive activities as well. She says, for a woman in this society, being involved in a business (however small it is) rather than staying at home taking care of domestic responsibilities, makes a woman more careful of what she wears and how she presents herself to others. Caring for herself like this will ultimately make her lead a happy life, feeling good about herself and giving her an increased self-worth. However, if she stays home, she will be bound to care less for herself and that will highly affect her self-esteem. She highly appreciates her husband's support and encouragement that pushed her into business, as it paved the way to where she is now. Nevertheless, she notes that not many husbands in the society are as positive towards encouraging their wives to go out and work.

Tinbit appreciates how the experience of going into business has contributed to broadening her thinking. It has also given her a chance to meet more people and build a good network, which contributed to widening her horizon. Moreover, she believes that it is her responsibility to take care of her husband's and children's wellbeing while shouldering the (sole) responsibility for supervising domestic help in taking care of household chores. When asked about her business goal, she said 'currently there are a lot of things going on. I have to raise my children well and we have to improve our lives and we have to help our fellow countrymen. It's now that I have grown and matured that I know the value of everything I am doing.'

## PERSONAL VALUE CREATION THROUGH ENTREPRENEURSHIP

The narratives of Zahara, Elsa and Tinbit illustrate how engaging in entrepreneurial activity contributes to personal value creation. When synthesizing the life stories of the women, the first thing that strikes the eye is how in each of the selected narratives entrepreneurship comes forward as a vehicle for learning and personal growth.

Although the entrance to entrepreneurship is different for each of the three women, each encountered a learning experience that is unique to entrepreneurship. The entrepreneurial activity induced a need to develop entrepreneurial skills such as strategic thinking, networking and exploring business opportunities. Life resources – a project for poor women, financial means and cultural awareness gained abroad, or an encouraging husband – empowered these women to start and grow a successful business of their own. Yet, the values they attribute to their experience go further than the success of their businesses and tell of changes in how these women perceive and value them-

selves. These values can be grouped into the value of autonomy, emancipation and personal wellbeing.

A central personal value that comes forward in the narratives is the development of autonomy. Gaining experience as an entrepreneur made all women value their personal decision-making autonomy, gaining financial independence as well as their autonomy in relating to others beyond their private family networks. This autonomy is expressed through enhanced self-esteem and a strong sense of personal agency over their personal life choice. In a study by Al-Dajani and Marlow (2013) among women entrepreneurs in Jordan, a similarly patriarchal society, it is reported that women's empowerment through entrepreneurship enabled them to gain more freedom and independence from their often restrictive environment. The increase in autonomy reflects how women entrepreneurs create value beyond their role of women in a traditional patriarchal society such as Ethiopia. Having gained confidence in their entrepreneurial ventures, the women now realize how they enact a role that was traditionally ascribed to men. Each one of them is proud about their emancipation into a domain that is traditionally considered a male bastion. Their emancipation shows in both social and material notions. The social notion is related to the change from a dependent position in a household to a bread-winning position. Their pride in being able to take care of children, siblings and extended families is omnipresent in the stories. Their emancipation also shows in substantive matters such as the increased ability to independently obtain loans and decide on business investments. This finding is in line with other studies that show how women's entrepreneurship shapes the power relations in the family as they get more financial freedom and thereby increased ability to make decisions on their investment (Al-Dajani & Marlow, 2013; Haugh & Talwar, 2016).

Eventually, each of the women tells the story that the personal growth experienced through becoming an entrepreneur was intrinsically satisfying. Each narrative in this study tells a story of increased personal wellbeing. For all of the women, entrepreneurship was a vehicle for self-fulfilment: they relate their happiness and content, their pride about their achievements, and their personal wellbeing engaging in doing business. Indeed, establishing a business is often reported to benefit women through enhancing their self-esteem, happiness and satisfaction with their lives (Sheikh et al., 2018). This underlines the potential of entrepreneurship as a path for women in developing countries to live a life that is personally meaningful and motivating.

To sum up, the narratives of three Ethiopian women underline that individual value creation of entrepreneurship is partly material (a better financial position) but, through gaining capacity and a sense of self-confidence to negotiate and influence decisions (Rowlands, 1997), individual value creation most importantly is a story of personal growth and wellbeing. The individual values ascribed do not seem to be unique to developing countries. Despite warnings about transferring Western values without contextualization to developing countries, some universalistic human motives seem to come to the fore, such as finding value in personal development, in having decision agency and in being able to invest in relations with others (Hailemariam, 2018). Fundamentally however, these universal motives are embed-

ded in socio-cultural norms, leading women to describe these values in coherence with their understanding of their position in society as (primary) care-givers (Gudeta, 2018). Future research could further investigate the interaction between individual, household, communal, social, cultural and governmental levels that impact and contextualize positive personal values for women entrepreneurs.

## CONCLUSION AND POLICY IMPLICATIONS

The individual value that women in SSA find through engaging in entrepreneurship provides a strong intrinsic drive to keep putting effort in their enterprises. In this contribution, we highlighted individual values like learning, empowerment, decision-making agency, personal wellbeing and confidence associated with the experiences of women entrepreneurs in Addis Ababa. Such intrinsic, personal values are revealed in the behavior and persistence of women, who by their behavior could act as a role model to their children, their families and their local communities.

The empowerment that individual women experience through engaging in entrepreneurship may envision that entrepreneurship is a fruitful route for the emancipation of women in patriarchal societies and a way to accelerate women's potential to contribute to developing economies. However, this contribution also illustrates restraints women find in their path while enacting their personal values. Traditional expectations on women's role in society and structural problems in the access to loans could frustrate women with entrepreneurial ambitions such that they withdraw from their plans. Hence, although this contribution highlights the importance of individual value creation, it also emphasizes the need to consider the constraints in which personal value creation can develop.

Policy implications following from our understanding of the importance of personal value creation in entrepreneurship are numerous. From our narratives it was evident that formal and informal support has played an important role to boost the resilience of the women in rough times. For Zahara, it was the material support of small loans, practical support with running a business, paired with the role modelling that other women entrepreneurs provided her that helped her in her quest for a better existence. For Elsa, the chance to have lived and travelled in many cultures and countries made her realize the unique beauty of her home country and its people. Her entering the hospitality industry helped her to create a business from her experiences and connectedness to the community, and in the process create personal value in a meaningful life. For Tinbit, it was being exposed to entrepreneurship paired with her husband's support that eventually evolved in her emancipation and strong sense of the need for societal change towards gender equality for all women in society.

Hence, policy recommendations are equally diverse. A first recommendation is to invest in the education of girls, as education is not only imperative in raising skill levels, but also results in developing confidence and in changing women's perceptions of themselves. Their self-perceptions are of paramount importance, given that they have to go against the tides of cultural values and attitudes to become entrepre-

neurs. A second recommendation is to develop initiatives for nominating, navigating and changing existing socio-cultural norms about gender roles in society (Poelmans, 2012), in a direction of social norms that reflect gender equality. For sustainable results, such initiatives that aim to create awareness on normative gender roles and the disproportional burden women face in the society should involve both males and females. This would contribute in changing male attitudes to be more involved in providing care and domestic support while it helps change the normalized expectations of females that often lead them to believe they should solely shoulder care and domestic roles. A third recommendation is a need to make available and accessible loans to a large number of women entrepreneurs that have no savings and access to collateral, to facilitate business creation by women.

In the end, the value of such higher-level initiatives is imperative to remove barriers for women to engage in activities that can provide them with values that are important to themselves.

## REFERENCES

- Al-Dajani, H., & Marlow, S. (2013). Empowerment and entrepreneurship: A theoretical framework. *International Journal of Entrepreneurial Behaviour and Research*, 19(5), 503–524.
- Amorós, J. E., & Bosma, N. (2014). Global Entrepreneurship Monitor 2013. Retrieved from <https://www.gemconsortium.org/report/48772>.
- De Vita, L., Mari, M., & Poggesi, S. (2014). Women entrepreneurs in and from developing countries: Evidences from the literature. *European Management Journal*, 32(3), 451–460.
- Drbic, M., & Kassahun, T. (2013). Deterrents to the success of micro and small enterprises in Akaki-Kality Sub-City. *Journal of Business and Administrative Studies*, 5(2), 1–33.
- Duflo, E. (2012). Women empowerment and economic development. *Journal of Economic Literature*, 50(4), 1051–1079.
- Elam, A. B., Brush, C. G., Greene, P. G., Baumer, B., Dean, M., & Heavlow, R. (2019). Global Entrepreneurship Monitor: 2018/2019 Women's Entrepreneurship Report. Retrieved from <https://www.gemconsortium.org/report/gem-20182019-womens-entrepreneurship-report>.
- GEM (2013). Global Entrepreneurship Monitor 2012: Women's Report. Retrieved from [www.babson.edu/Academics/centres/blank-center/global-research/gem/pages/reports.aspx](http://www.babson.edu/Academics/centres/blank-center/global-research/gem/pages/reports.aspx).
- Gries, T., & Naudé, W. (2011). Entrepreneurship and human development: A capability approach. *Journal of Public Economics*, 95(3–4), 216–224.
- Gudeta, K. H. (2018). *Managing Boundarylessness Between Work, Family and Community: The Experiences of Women Entrepreneurs in Ethiopia*. Dissertation, Tilburg University.
- Gudeta, K. H., & Van Engen, M. L. (2017). The omnipresent community in the work–life boundary management experiences of women entrepreneurs in Ethiopia. In Les Heras, M., Chinchilla, N., & Grau, M. (Eds.), *The Work–Family Balance in Light of Globalization and Technology* (pp. 181–201). Newcastle, UK: Cambridge Scholars Publishing.
- Gudeta, K. H., & Van Engen, M. L. (2018). The work–life boundary management styles of women entrepreneurs in Ethiopia: Choice or imposition? *Journal of Small Business and Enterprise Development*, 25(3), 368–386.
- Hailemariam, A. T. (2018). *Women Entrepreneurs in Sub-Saharan Africa: A Self-Determination Theory Perspective. The Case of Ethiopia*. Dissertation, Tilburg University.
- Hailemariam, A. T., & Kroon, B. (2018). Redefining success beyond economic growth and wealth generation: The case of Ethiopia. In Yousafzai, S., Fayolle, A., Lindgreen, A., Henry, C., Saeed, S., & Sheikh, S. (Eds.), *Women Entrepreneurs and the Myth of*

- 'Underperformance': A New Look at Women's Entrepreneurship Research (pp. 1–19). Cheltenham, UK and Northampton, MA, USA: Edward Elgar Publishing.
- Hailemariam, A. T., Kroon, B., Van Engen, M. L., & Van Veldhoven, M. (2019). Dreams and reality: Autonomy support for women entrepreneurs in Ethiopia. *Equality, Diversity and Inclusion: An International Journal*, 38(7), 727–742.
- Hallward-Driemeier, M., & Gajigo, O. (2013). Strengthening economic rights and women's occupational choice: The impact of reforming Ethiopia's family law. *Policy Research Working Paper* [6695], The World Bank.
- Haugh, H. M., & Talwar, A. (2016). Linking social entrepreneurship and social change: The mediating role of empowerment. *Journal of Business Ethics*, 133(4), 643–658.
- Jennings, J. E., & Brush, C. G. (2013). Research on women entrepreneurs: challenges to (and from) the broader entrepreneurship literature? *The Academy of Management Annals*, 7(1), 663–715.
- Kabeer, N. (1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. *Development and Change*, 30(3), 435–464.
- Kabeer, N. (2012). Women's economic empowerment and inclusive growth: Labour markets and enterprise development. *International Development Research Centre*, 44(10), 1–70.
- Katongole, C., Ahebwa, W. M., & Kawere, R. (2013). Enterprise success and entrepreneur's personality traits: An analysis of micro- and small-scale women-owned enterprises in Uganda's tourism industry. *Tourism and Hospitality Research*, 13(3), 166–177.
- Kedir, A. M., & Ibrahim, G. (2011). ROSCAs in Urban Ethiopia: Are the characteristics of the institutions more important than those of members? *Journal of Development Studies*, 47(7), 998–1016.
- Mayoux, L. (2000). Micro-finance and the empowerment of women: A review of the key issues. *International Labour Organization*. Retrieved from [https://www.ilo.org/wcmsp5/groups/public/--ed\\_emp/documents/publication/wcms\\_117993.pdf](https://www.ilo.org/wcmsp5/groups/public/--ed_emp/documents/publication/wcms_117993.pdf).
- Milazzo, A., & Goldstein, M. (2017). Governance and women's economic and political participation. Retrieved from [https://openknowledge.worldbank.org/bitstream/handle/10986/27267/116405\\_WDR17\\_BP\\_Governance\\_and\\_Womens\\_Participation-Milazzo\\_Goldstein.pdf](https://openknowledge.worldbank.org/bitstream/handle/10986/27267/116405_WDR17_BP_Governance_and_Womens_Participation-Milazzo_Goldstein.pdf).
- Minniti, M., & Naudé, W. (2010). What do we know about the patterns and determinants of female entrepreneurship across countries? *The European Journal of Development Research*, 22(3), 277–293.
- Mitchell, B. C. (2004). Motives of entrepreneurs: A case study of South Africa. *The Journal of Entrepreneurship*, 13(2), 167–183.
- Poelmans, S. (2012). The 'Triple-N' model: Changing normative beliefs about parenting and career success. *Journal of Social Issues*, 68(4), 838–847.
- Rowlands, J. (1997). *Questioning Empowerment: Working with Women in Honduras*. Oxford: Oxfam.
- Sheikh, S., Yousafzai, S., Sist, F., Ar, A. A., & Saeed, S. (2018). Value creation through women's entrepreneurship. In Yousafzai, S., Fayolle, A., Lindgreen, A., Henry, C., Saeed, S., & Sheikh, S. (Eds.), *Women Entrepreneurs and the Myth of 'Underperformance': A New Look at Women's Entrepreneurship Research* (pp. 20–33). Cheltenham, UK and Northampton, MA, USA: Edward Elgar Publishing.
- Solomon, D. (2010). *Desk review of studies conducted on women entrepreneurs of Ethiopia*. Private Sector Development Hub/Addis Ababa Chamber of Commerce and Sectoral Associations.
- Stevenson, L., & St-Onge, A. (2005). Support for growth-oriented, women entrepreneurs in Ethiopia, Kenya, and Tanzania: An overview report. *International Labour Organization*. Retrieved from [https://www.ilo.org/public/libdoc/ilo/2005/105B09\\_30\\_engl.pdf](https://www.ilo.org/public/libdoc/ilo/2005/105B09_30_engl.pdf).
- Triodos-Facet. (2011). *Ethiopian Women Entrepreneurship Capacity Building Studies*. The Netherlands: Triodos Facet B.V and BMB Mott MacDonald B.V.

- Vossenbergh, S. (2016). Gender-aware women's entrepreneurship development for inclusive development in sub-Saharan Africa. INCLUDE knowledge platform on inclusive development policies. Retrieved from <https://includeplatform.net/wp-content/uploads/2016/01/INCLUDE-GRF-Vossenbergh-Gender-Aware-Women%E2%80%99s-Entrepreneurship-Development.pdf>.
- Wasihun, R., & Paul, I. (2010). Growth determinants of women operated micro and small enterprises in Addis Ababa. *Journal of Sustainable Development in Africa*, 12(6), 233–246.
- World Bank (2009). *Ethiopia – toward the competitive frontier: Strategies for improving Ethiopia's investment climate*. Report No. 48472-ET, The World Bank, Washington, DC.
- World Bank (2016). *World Bank Groups Enterprise Surveys*. Retrieved from <http://www.enterprisesurveys.org/data/exploreeconomies/2015/ethiopia>.
- World Bank (2017). *The World Bank in Ethiopia: Overview updated October 2017*. Retrieved from <http://www.worldbank.org/en/country/ethiopia/overview>.