

Perceived Factors Affect Female Undergraduates' Attitudes toward Entrepreneurship Development

(Comparison Public and Private Universities in Ethiopia)

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Abstract- Female entrepreneurship is considered an important tool in enabling female empowerment and emancipation. The main objective of this article is to investigate perceived factors affect female undergraduates' attitudes toward entrepreneurship development (comparison public and private universities in Ethiopia)

For this study cross-sectional, descriptive and inferential designs study were used in the study. In the study both primary and secondary data were used. Pertaining to data analysis the researchers had used both qualitative and quantitative data analysis techniques mainly descriptive analysis using percentages, tables and graphs deployed. While for inferential statistics like distribution based analysis for nominal data type, chi-square, and multi-regeration were used to test the statistically significant difference (independency) of variables, impacts of independent variables on dependent variable.

As per output of this finding there were different barriers those affects female undergraduates for not entering into entrepreneurship. The major barriers expected were, the responsibility of running a business too difficult, lack of a ability to know how to access business information, difficult to obtain the finance necessary and lack of a good business idea as an inhibitor to entrepreneurship, worry lack of experience needed to run a business and lack of the business skills required to run their own business.

Therefore, in order to change their worries from different barriers, entrepreneurship subject and training on entrepreneurs' successful characteristics are highly needed.

Index Terms- Female entrepreneurship, undergraduate students, attitude, Ethiopian Public and Private Universities

I. INTRODUCTION

Female entrepreneurship is considered an important tool in enabling female empowerment and emancipation. It has been suggested by Weeks (2007) that women-led businesses can make a significant contribution to the economy. Allen, Langowitz, Elam and Dean (2007) further substantiated the importance of female entrepreneurial activity on economic development, finding investment in female entrepreneurship an important way for a country to exponentially increase the impact of new venture creation. Furthermore, they noted women are more inclined to share the benefits gained through entrepreneurship with members of their family and the wider community.

A national survey conducted by the Ethiopian Welfare Monitoring Unit (2002) shows, although women entrepreneurs contribute significantly to the national economy in terms of job creation, skills development and the alleviation of abject poverty among men and women alike, the literature clearly explains that small businesses and enterprises operated by women entrepreneurs are not being provided with adequate strategic support in terms of policy, access to finance, tax assessment, skills development and managerial training, technological transfer and infrastructural development (Berhanu, Abraham & Van der Berg, 2007). Although MSMEs operated by women cater for the poorest of the poor and make a sizeable contribution to the national economy, the level of support and recognition given to them has been minimal historically (Mogues, 2004). Businesses and enterprises operated by women contribute for economic dynamism, diversification, productivity, competition, innovation and economic empowerment of the poorest of the poor.

Self-efficacy is one of the main motivations of entrepreneur as it creates job satisfaction. Job satisfaction, in turn, is considered as an attitude toward one's job (Brief, 1998; Weiss, 2002). In the case of entrepreneurs, they do not have jobs in the traditional sense. Nevertheless, they indeed have jobs or tasks when they start and run a new business (Brief, 1998; Weiss, 2002, Bird, 2002 cited in Edgar and Marc, 2010).

According to a survey conducted in the Gullele sub-city of Addis Ababa illustrate, women in the cluster area estimated 39% were self-workers while men constitute the remaining 61% were self-workers (HK Hailu, 2010,P.53). Furthermore, as different past researches' report in Ethiopia shows, the majority of women had little education and find employment in the lower sections of the formal employment market. For example, in 1999/00 there were only 30.75% of women in the Civil Sector ('Shadow Report' 2003, p. 14) among which the majority, 98.2%, was concentrated in low status and low paying jobs (Aster *et al* 2002, p. 69). The level of unemployment is higher for women than for men among any section of society. In 1998, the Bureau for Labour and Social Affairs estimated the percentage of female unemployed at 58.6 and for males 41.4 in Addis Ababa (Alemnesh 2001, p. 97). According to age group, the unemployment level is higher among women than men in the age group 15-19 years with 16.8 % for women and 6.4% for males. This percentage increases slightly among the age group 20-24 with 17.8% of women and 7.4 % of males (Teshome 2004, p. 27 cited in Indrawatie, 2011).

The Shadow Report, which was compiled by the Ethiopian Women's Lawyers Association and the Network of Ethiopian Women Associations on the platform for action of the Beijing +10 Conference, revealed that the majority of Ethiopian women are employed in the informal sector (64.93%) ('Shadow Report' 2003, p. 14). This includes petty trade, handicrafts, selling food items, vegetables, locally produced drinks, domestic services, charcoal, firewood, second-hand clothes and so on ('Shadow Report' 2003, p. 14, Aster *et al* 2002, p. 70, Alemnesh 2001, p. 98 cite in Indrawatie, 2011, pp.170-171). The dominance of women in this sector illustrates the many factors leading to this. Such as; characteristics of the female entrepreneur, family background, personal & work experience, role models, the nature of female entrepreneurship, female barriers to entrepreneurship, educational influences on female entrepreneurship.

Additionally, as the result of study on women entrepreneurship in micro, small and medium enterprises was shows, the majority of businesses that failed were operated by women (78%). Businesses that failed were characterized by inability in obtaining loans from formal money lending institutions such as commercial banks, inability to convert part of profit back into investment, poor managerial skills, shortage of technical skills, and low level of education. Businesses operated by women were 2.52 times more likely to fail in comparison with businesses operated by men (Eshetu and Zeleke, 2008, p.1).

The current research has been undertaken to examine female undergraduates' attitudes towards and perceptions of entrepreneurship. This is necessary in order to obtain more knowledge and a better understanding of why so few female undergraduates consider entrepreneurship as a career and majority of businesses that failed were operated by women. This is important as the topic of female entrepreneurship and in particular female undergraduates and their views on entrepreneurship is a seriously neglected and under developed research area. An examination of literature shows there is little known about their needs, motivations and reservations concerning business ownership. The reason why final year female undergraduates are chosen for the current study is because they are at a period in their career development where they are considering different career routes and are therefore, a potential source of future female entrepreneurs.

II. LITERATURE REVIEW

2.1 Definition of Entrepreneurship

It is important to start off with a discussion on the definition of entrepreneurship to ascertain what we mean by this concept. Singh and Belwal (2008:1) quote Desai (1999) to describe the roots of the word entrepreneur. They state "The word *entrepreneur* is derived from the French verb *entreprendre* that means *to undertake*". We can define an entrepreneur as ".....One who undertakes a commercial enterprise and who is an organizational creator and innovator" (Gartner, 1990; Gartner *et al.*, 2004, Mordi *et al.* 2010 cited in Muhammad and Amber, 2012).

Dzisi (2008: 3-4) gives the definition of entrepreneurship from the economic point of view, quoting the definition given by Schumpeter and Krizner. "Schumpeter (1934) described the

entrepreneur as the innovator who introduces something new into an economy.

" and "...Kirkner (1997 – authors' own addition) stressed the fact that the entrepreneur is the decision maker in a particular cultural context, who commands a range of behaviours that exploit these opportunities".

Entrepreneurship is recognised both nationally and internationally as a key driver of growth (Fitzsimons and O'Gorman, 2003; Commission of the European Communities, 2004), with future prosperity depending on the creation of indigenous businesses (Orhan and Scott, 2001). Martin and Laing (1998) believed that a country's future economic development is dependent upon increasing its growing entrepreneurial talent. Morrison (1998) agreed with this, proposing that the successful entrepreneur is the "first among equals in the process of wealth creation" (Morrison, 1998, p.177).

It is difficult to get agreement among researchers and writers as to who exactly are these entrepreneurs (Carson, Cromie, McGowan and Hill, 1995). They have been described as the *new heroes* of our society (Donckels and Meittinen, 1990), who possess characteristics, which are highly prized in a culture (Hofstede, 1991). Garavan, O'Cinneide, Fleming, McCarthy and Downey (1997) and Inman (2000) went back to the word entrepreneur to find a definition, citing an Irish economist, Cantillon (1755) who identified the entrepreneur as a pivotal figure in the economy, a risk taker, taking chances and facing uncertainty thus defining entrepreneurship as self-employment of any sort. Schumpeter (1934) expanded on this concept by introducing innovation as a determinant to entrepreneurship saying that entrepreneurs are people who introduce new combinations of factors of production, notably labour and capital. Therefore it can be deduced from the literature that entrepreneurs are clearly self-reliant people and their ambition is undoubtedly to create a business of their own (Johannison, 1990). Morrison, Rimmington and Williams (1999) came to the general conclusion that there are as many definitions of an entrepreneur as there are entrepreneurs.

2.2 Female entrepreneurship

It has been suggested by Weeks (2007) that women-led businesses can make a significant contribution to the economy. US statistics have shown that over the last twenty years women-owned businesses have grown at a rate of nearly two to one of other businesses and, interestingly, have made more of a significant impact on employment figures and revenue intake than is actually suggested by these figures (Centre for Women's Business Research, 2007). Allen, Langowitz, Elam and Dean (2007) further substantiated the importance of female entrepreneurial activity on economic development, finding investment in female entrepreneurship an important way for a country to exponentially increase the impact of new venture creation. Furthermore, they noted women are more inclined to share the benefits gained through entrepreneurship with members of their family and the wider community.

However, in Ethiopia the economy has yet to achieve substantial benefit from women led businesses as, in comparison with other countries, the level of female entrepreneurship is particularly low; for example in Portugal, Austria, and France female entrepreneurship can account for 41% of all new start-

up's (Henry and Kennedy, 2003; Gender Equality Unit, 2003; Fitzsimons *et al*, 2003; Fitzsimons and O'Gorman, 2004).

2.3 Obstacles to female entrepreneurship

Welter (2004) has indicated that the participation of women in entrepreneurship has been hindered by the value that society places on women in employment, believing that as a result of past social norms women are still being stereotyped according to their gender thus limiting opportunities and creating occupational segregation.

Hisrich *et al* (1984) also acknowledged the difficulties that women face when starting a business stating that the risk and effort entailed in starting a business from scratch is perhaps even greater for a woman entering a male dominated arena. Carter *et al* (2007) suggested that women lack finance and capital assets during the start-up period and argued that one of the key debates within female entrepreneurial research is how these barriers at the start-up stage affect the long-term business performance of women business owners.

2.3.1 Confidence issues

Lack of confidence can be a major problem in the area of female new venture creation (Minnitti *et al*, 2004; Chowdhury and Endres, 2005). Brindley (2005) agreed lack of confidence can have a negative effect on women entering into entrepreneurship. However, she believed that as a woman's confidence grows, her fear of risk diminishes.

Still *et al* (2000) specifically found women were less confident than men in matters relating to the management of staff, with lack of information and training being considered to be the principal reasons why women expressed less confidence in these areas. The subject of confidence is of significant interest to this research as it could have a crucial impact on the female undergraduate and her consideration of entrepreneurship as a career.

2.3.2 Educational factors

The female entrepreneur has a high level of education with some studies indicating that she often reaches a higher educational standard than her male counterpart (Madsen *et al*, 2003).

Brush *et al* (1991) recognised the importance of subject choice in enhancing the success of a female led business venture. Watkins *et al* (1984) believed subject choice is what differentiates between the male and female entrepreneur. Menzie *et al* (2003) and Madsen *et al* (2003) also recognized this difference in subject choice finding women were less inclined to study science and computer subjects and were more likely to major in health and natural science.

Consequently, a woman, due to her lack of business training especially in the areas of engineering and science is at an immediate disadvantage to entering traditionally male dominated areas such as construction and science (Hisrich *et al*, 1984).

2.4 Education and entrepreneurship

Matthews *et al* (1995) acknowledged the significance of education and the part it plays in entrepreneurial activity, stating that it is critical to attract the young and educated to entrepreneurship, especially as current industrial trends are

towards a knowledge-based environment (Henderson and Robertson 2000; Postigo, Lacobucci, and Tamborini, 2006).

Carter *et al* (1999) and Gibb (1996) agreed with the importance of education to entrepreneurship, believing that ambitious, educated, young people can be equally encouraged into new venture creation as opposed to a large organisation, especially as the long-term supply of well educated and qualified entrepreneurs is essential to a strong modern society (Scott *et al*, 1988).

Therefore, it is of interest to note that Fitzsimons *et al* (2007) found a direct correlation between education and entrepreneurship finding entrepreneurial activity highest amongst those with a third level qualification. However, Wang and Wong (2004) in contrast suggested that education might be a deterrent to entrepreneurship as honour students show less interest in starting their own business, speculating that a longer time spent in education assimilating more business knowledge does not necessarily lead to higher interest in entrepreneurship.

2.4.1 Entrepreneurship as a career choice

Without doubt the choice of career for the undergraduate can be a complex and difficult process, with this decision-making process becoming even more intricate when the career path chosen is that of starting your own business (Nabi *et al*, 2006). This can lead to entrepreneurship not readily being considered as a career choice (Henderson *et al*, 2000). Despite this, Wang *et al* (2004) acknowledged that undergraduates show a high level of interest in entrepreneurship, as a career.

2.4.2 Entrepreneurial traits

Louw, Van Eeden, and Bosch (2003) claim the age of the undergraduate plays a significant role in how students perceive their own entrepreneurial qualities finding the older the undergraduate the higher they assessed their level of entrepreneurial traits. Eeden Van, Louw and Venter (2005), while recognising the importance of entrepreneurial traits, also believed that these traits can be acquired through education, life experience and the entrepreneurial process. Interestingly, Scott *et al* (1988) noted undergraduate students who came from an entrepreneurial family background were more likely to believe they had entrepreneurial characteristics than students that did not come from an entrepreneurial family.

2.4.3 Perceived barriers

Financial risk is considered a major barrier to starting your own business with over fifty percent of university students in a study conducted by Robertson *et al* (2003) stating it as a problem. However, they claimed it was not fear of failure as in social embarrassment but the need for security, with many respondents citing having to pay back a student loan as a difficulty. Goodbody (2002) found fear of failure along with bankruptcy, the hard work involved, a small Irish market, difficulties accessing finance and lack of business information as undergraduate's main barriers to starting a business. Wang *et al* (2004) agreed with the fear of failure but added inadequate preparation and insufficient business knowledge to the list of perceived barriers. Lack of a business idea is also perceived as a barrier throughout literature on student entrepreneurship (Carter *et al*, 1999; Klapper, 2004), with Robertson *et al* (2003) finding

twenty-two percent of students citing the lack of a business idea as a reason for not starting a business.

Interestingly, Oakey et al (2002) noted that if a network of support systems were put in place to assist when starting a business, the undergraduates that had previously dismissed the idea of entrepreneurship as a career said they would reconsider entrepreneurship as a career option.

2.5.1 Subject choice

Hagen et al (1989) and Minnitti et al, (2004) suggested the educational system as well as the social environment should encourage more women to study engineering, science, technical or business related subjects. This deficiency of women taking technical subjects is given an Irish perspective by Goodbody (2002) who noted the lack of female students pursuing science, engineering and technology qualifications, citing these subject choices as having particular importance because they often lead to entrepreneurial activity. However, Madsen et al (2003) noted in a Danish study that despite an active campaign to encourage female students to undertake technical subjects this has not yet been reflected in an increase of females entering into entrepreneurship in the high-tech sector.

III. SAMPLING METHOD (TECHNIQUE) AND SAMPLING SIZE

In public: Jimma University, Addis Ababa University, and Wollega University while among private universities; Rift-Valley Universities at wollega and Adama Campus, Unity University at AA campus and New generation at Nekemte campus were taken as a sample of representative by convenience method with consideration of location of both private and public universities those found in the same cities to reduce cost. And respondents

were taken from selected Universities by disproportional method because of the size of students found in them are vary as follow.

Table 3.1 Of sample size from each stratum

Colleges and Universities	Number of students
Addis Abeba University	100
Jimma University	150
Wollega University	100
Rift Valley Adema & Nekemte campus	120
Unity campus	80
New generation Nekemte campus	80
Total	630

Hence, to identify the necessary information, 630 samples were proposed to be selected by simple random from all selected sample Universities and colleges.

IV. DATA ANALYSIS

4.1 The career immediate intentions of female students after completion of present degree course

Only 9% of the combined group of respondents expressed a wish to work in a small or medium company (SME) this could be perceived as a negative factor towards the encouragement of entrepreneurial activity as working in an SME has been found to be an influencing factor towards the encouragement of entrepreneurship (Oakey et al,2002). The immediate intentions of the respondents after the completion of their degree course can be seen in table.

Table 4. 1. Career immediate intentions of female students

Question	Public U		Private UC	
	Frequency	%	Frequency	%
Continue further with your education?	262	86.2	168	77.8
Work with a company and obtain a professional qualification?	226	76.4	152	71
Work for the public sector e.g. civil service?	150	56	109	47
Work with a small or medium company?	120	43.5	106	49
Work with a large company?	236	82	150	71
Start your own business?	216	74	156	72
Continue with a business that you have already started?	136	51	100	50

As table 4.1 shows the immediate intentions female students after the completion of their degree course were as follow. 86.2% of female from public Universities and 77.8% of female from private Universities were want to continue further with their education, 76.4% of female from public Universities and 71% of female from private Universities' want to work with in a company and obtain a professional qualification, 82% of female from public Universities and 71% want work within a large company while 74 % of female from public Universities and 72% want to start their own business.

As this finding present that the student who expressed their wish to start their own small business in public Universities are no more different from female students those private Universities College want to start their own small business.

Relatively, less of the combined group of respondents (46%) expressed a wish to work in a small or medium company (SME) this could be perceived as a negative factor towards the encouragement of entrepreneurial activity as working in an SME (Oakey et al, 2002).

4.2 Entrepreneurship as Attractive Career Option

Dyer (1994) found working for an entrepreneur or knowing an entrepreneur had a positive impact on entrepreneurial career choice. Without doubt the choice of career for the undergraduate can be a complex and difficult process, with this decision-making process becoming even more complicated when the career path chosen is that of starting your own business (Nabi *et al.*, 2006).

This can lead to entrepreneurship not readily being considered as a career choice (Henderson *et al.*, 2000). Despite this, Wang *et al* (2004) acknowledged that undergraduates show a high level of interest in entrepreneurship, as a career.

Table 4.2 Entrepreneurship choice as career option

Is entrepreneurship is an attractive career option		Types of university		Total
		public	private	
strongly agree	Count	116	74	190
	%	34.9	33.3	34.3
agree	Count	172	116	288
	%	51.8	52.3	52.0
neutral	Count	30	20	50
	%	9.0	9.0	9.0
disagree	Count	14	12	26
	%	4.2	5.4	4.7
Total	Count	332	222	554
	%	100.0	100.0	100.0

$\chi^2 = 0.506$, N=554, df=3 , p= 0.918

As the above table indicates, 86.7% of sampled female students from public Universities and 85.6% of them from private universities were positively accepted as entrepreneurship is an attractive career option.

Similarly, as the result of chi-square test indicated entrepreneurship as an attractive career and there was no significant difference found ($\chi^2 = 0.506$, df = 3, p = .0.9918) in the view of the female graduate batch students from public universities and private Universities. The students those are from public Universities are much more likely to consider entrepreneurship an attractive career.

4.3 Students' attitudes towards and perceptions of entrepreneurship

This section shows persons' attitude toward and perceptions of entrepreneurship (self-employment). Empirical support for the relational link between attitudes and perceptions is strong (Ajzen, 1985); and previous studies have confirmed the appropriateness of the application of behavioural perceptions models in entrepreneurship research (Krueger and Carsrud, 1993; Davidsson, 1995; Krueger *et al.*, 2000).

Table 4.3 Female students' attitude toward and perceptions of entrepreneurship (self-employment)

Questions	Responses	Freq	%	Cumulative Percent
You require special characteristics to start your own business	strongly disagree	62	11.5	11.5
	disagree	156	28.9	40.4
	neutral	54	10.0	50.4
	agree	186	34.4	84.8
	strongly agree	82	15.2	100.0
	Total	540	100.0	
Female business owners are taken less seriously than male business owners	strongly disagree	150	27.7	27.7
	disagree	218	40.2	67.9
	neutral	54	10.0	77.9
	agree	92	17.0	94.8
	strongly agree	28	5.2	100.0
	Total	542	100.0	
Women have the same confidence as men to start a business	strongly disagree	56	10.0	10.3
	disagree	148	26.3	36.3
	neutral	48	8.5	44.8
	agree	130	23.1	67.9
	strongly agree	160	28.5	96.4
	Total	542	96.4	100.0

Women do not like taking risks	strongly disagree	154	29.2	29.2
	disagree	184	34.8	64.0
	neutral	46	8.7	72.7
	agree	120	22.7	95.5
	strongly agree	24	4.5	100.0
	Total	528	100.	
A women starts a business to combine career and family responsibility	strongly disagree	56	10.4	10.4
	disagree	100	18.6	29.0
	neutral	98	18.2	47.2
	agree	214	39.8	87.0
	strongly agree	70	13.0	100.0
	Total	538	100.0	
It is more difficult for women than man to obtain finance	strongly disagree	126	23.9	23.9
	disagree	128	24.2	48.1
	neutral	74	14.0	62.1
	agree	112	21.2	83.3
	strongly agree	88	16.7	100.0
	Total	528	100.0	
you need to work extra hard when you have your own business	strongly disagree	66	12.3	12.3
	disagree	112	20.9	33.2
	neutral	56	10.4	43.7
	agree	216	40.3	84.0
	strongly agree	86	16.0	100.0
	Total	536	100.0	
Societies in general encourages women to start their own business	strongly disagree	76	14.1	14.1
	disagree	160	29.7	43.9
	neutral	80	14.9	58.7
	agree	152	28.3	87.0
	strongly agree	70	13.0	100.0
	Total	538	100.0	
The media encourage women	strongly disagree	40	7.4	7.4
	disagree	90	16.7	24.1
	neutral	46	8.5	32.6
	agree	254	47.0	79.6
	strongly agree	110	20.4	100.0
	Total	540	100.0	

For question about female students' attitude toward and perceptions of entrepreneurship (self-employment) respondents were expressed their attitude toward and perceptions.

The above table depicts that 49.6% of sample respondents responded that female students require special characteristics or traits to start their own business even though 40.4% replied no need special characteristics and 10% were neutral.

This shows as the majority of respondents perceived that one required special characteristics or traits if one want to start one's own business, which is in agreement with (Postigo *et al.*, 2006 and Eileen, 2008) whose research found entrepreneurs are seen as people with specific attributes.

The female business owners are taken less seriously than male business owners were also seen as a basic requirement when entering entrepreneurship with 67.9% of the students disagreed with the suggestion that female business owners are taken less seriously than male counterpart which contradict to the findings of Lim, Smith and Bottomley (2003) who found there was a 50/50 split between women business owners on the issue of women not being taken seriously when conducting business.

It was also found in this present study that almost the respondents agreed that women have the same confidence as

men. And when it comes to starting a business just more than half of these students (55.2%) agreed with the suggestion that women have the same confidence as men to start a business while only 36.3% disagreed.

There was a definite disagreement when it came to the question of risk, (64.0%) of the respondents disagreed the idea that women do not like taking risks. It is supported with the finding of Eileen (2008) that stated as over three quarters of the respondents rejected the idea that women do not like taking risks. But it is contrast to the finding in which over two thirds of the students who do not want to start their own business stated fear of business failure, running into debt and lack of a secure income as the reasons for not entering into entrepreneurship.

Almost half of respondents (48.1%) disagreed with the statement; it is more difficult for women than a man to obtain finance. While 38.8% of the students' believed that as it would be too difficult for women than men to obtain the finance necessary to start a business and see this as an inhibitor to starting a business

However, 43.9% of the respondents disagreed that society in general encourages women to start their own business while 42% of them were agreed with this idea. This similar with the finding

of McClelland (2003) believed there is a lack of support from society and sees this as a barrier to female entrepreneurship. In addition, 67.4 % of the respondents in the current study believe the media encourages women into entrepreneurship by giving positive coverage of successful women who own their own businesses while only 24.1 % of the them in the current study did not believe the with the idea.

Though there are differences between the private and public university students concerning entrepreneurship and its perceived viability as a career option at an individual level, these differences are not so obvious when it comes to the attitudes expressed towards entrepreneurship in general. Interestingly there is a perception among the combined group of students that one requires special characteristics or traits and needs to be very determined to run a successful business. This may lead some students to selfselect themselves out of entrepreneurship. The support of media encourages women is believed to be extremely important when starting a business especially as there is a perception that society in general does not encourage women into entrepreneurship.

Generally, from this research it is possible to conclude as those students with a strong favorable attitude toward self-employment would be more likely to develop strong self-employment perception. Previous research (Ajzen, 1987; Krueger and Carsrud, 1993) confirms different factors either moderate the intentions-behavior relationship, or indirectly affect perceptions through attitudes, beliefs and perceptions.

For furthermore study, some interview were held with some students. As expressed by some interviewees some of them want to start their own small business because of they want: flexibility, gain respect from others, independency, to generate their own income while others have raised reason they want to start their

own business were because of they expect as there is no job opportunity by government, they will not satisfied working with in either government office or private company.

In addition, one of female student stated choosing entrepreneurship is because of challenge, independence (opportunity) and frustration at work (necessity) I have heard and observed from my parents. *"My families have been working in private organization for about 17 years and I was looking forward to for long while they were doing. They were very frustrated and their work was not so challenging anymore and besides they had little autonomy. They used to vent their anger at home. They realized that they were not being fair to their family or to me. Because of these I decided that I should start something of my own and knew that I will do it. It is true that I do not have much time to myself as they had before but I am much happier and I will be now my own boss".*

Generally, the result of this study leads to believe that women often choose entrepreneurship not only because they expect the idea to have greater return. And they want to start their own business seemed a good choice as it also enabled them to be more independent

4.4 Perceived barriers of female undergraduates for not entering into entrepreneurship

Female entrepreneurs encounter several issues that further exacerbate the barriers between them and their successful entrepreneurial venture. These constraints may come from their personality, immediate family, or from the environment in which they exist and the societal expectations and perceptions of the people around them.

The following table summarizes the response of female undergraduates' on barriers not entering into entrepreneurship

Table 4.4 barriers of female undergraduates for not entering into entrepreneurship

I do not want to start my own business because:		Freq	%	Cumulative Percent
The responsibility of running a business too difficult	strongly disagree	112	21.5	21.5
	disagree	172	33.1	54.6
	neutral	72	13.8	68.5
	agree	130	25.0	93.5
	strongly agree	34	6.5	100.0
	Total	520	100.0	
I do not know how to access business information	strongly disagree	68	13.4	13.4
	disagree	156	30.7	44.1
	neutral	64	12.6	56.7
	agree	152	29.9	86.6
	strongly agree	68	13.4	100.0
	Total	508	100.0	
it would be too difficult to obtain the finance necessary	strongly disagree	88	17.1	17.1
	disagree	134	26.1	43.2
	neutral	82	16.0	59.1
	agree	134	26.1	85.2
	strongly agree	76	14.8	100.0
	Total	514	100.0	
Afraid of running into debt	strongly disagree	90	17.4	17.4
	disagree	160	30.9	48.3
	neutral	74	14.3	62.5
	agree	134	25.9	88.4

	strongly agree	60	11.6	100.0
	Total	518	100.0	
	Total	518	100.0	
I would be afraid that my business would fail	strongly disagree	90	17.4	17.4
	disagree	160	30.9	48.3
	neutral	74	14.3	62.5
	agree	134	25.9	88.4
	strongly agree	60	11.6	100.0
	Total	518	100.0	
I don't have a good business idea.	strongly disagree	94	18.2	18.2
	disagree	196	38.0	56.2
	neutral	64	12.4	68.6
	agree	126	24.4	93.0
	strongly agree	36	7.0	100.0
	Total	516	100.0	
Lack of experience needed to run a business	strongly disagree	80	15.5	15.5
	disagree	122	23.6	39.1
	neutral	58	11.2	50.4
	agree	166	32.2	82.6
	strongly agree	88	17.1	99.6
	Total	516	100.0	
Lack of the business skills required to run a business.	strongly disagree	90	17.6	17.6
	disagree	130	25.5	43.1
	neutral	60	11.8	54.9
	agree	180	35.3	90.2
	strongly agree	50	9.8	100.0
	Total	510	100.0	
I would be afraid of the lack of a secure income	strongly disagree	78	15.0	15.0
	disagree	170	32.7	47.7
	neutral	92	17.7	65.4
	agree	152	29.2	94.6
	strongly agree	26	5.0	99.6
	Total	520	100.0	
The education area I studied is not suitable to start a business in	strongly disagree	110	21.3	21.3
	disagree	208	40.3	61.6
	neutral	64	12.4	74.0
	agree	94	18.2	92.2
	strongly agree	38	7.4	99.6
	Total	516	100.0	
Entrepreneurship does not have the same status or respect as others careers	strongly disagree	102	19.5	19.5
	disagree	192	36.8	56.3
	neutral	78	14.9	71.3
	agree	108	20.7	92.0
	strongly agree	40	7.7	99.6
	Total	522	100.0	
I had family commitment	strongly disagree	66	12.6	12.6
	disagree	168	32.1	44.7
	neutral	120	22.9	67.6
	agree	134	25.6	93.1
	strongly agree	34	6.5	99.6
	Total	524	100.0	
	Total	520	100.0	
There is too much red tape e.g. legal and employment	strongly disagree	54	10.3	10.3
Regulations required when running a business.	disagree	134	25.7	36.0
	neutral	94	18.0	54.0
	agree	174	33.3	87.4
	strongly agree	66	12.6	100.0
	Total	522	100.0	
I do not have the personal skill and competencies	strongly disagree	88	16.8	16.8

necessary	disagree	200	38.2	55.0
	neutral	58	11.1	66.0
	agree	152	29.0	95.0
	strongly agree	26	5.0	100.0
	Total	524	100.0	

In present study in order to identify the major barriers of female undergraduates for not entering into entrepreneurship different question were asked female students. Accordingly, question whether the responsibilities of running a business too difficult to entering into entrepreneurship were asked. 31.5% of respondents were agreed as the responsibility of running a business too difficult one of a barrier starts their small business.

It was also found in this current study that 43.3% of the respondents agreed that a lack of a ability to know how to access business information is the main reason they would not enter into entrepreneurship. In addition, 40.9% of respondents also cited as too difficult to obtain the finance necessary are a barrier to starting their own business. This finding is in agreement with Hazlett, Henderson, Hill and Leitch (2005) who found it a major barrier to start up. Of the remaining students 16% were unsure of the difficulty to obtain finance and 43.2% disagreed with it being difficult.

While 37.5% of selected students thought as the afraid of running into debt the pressure start their own business. 43.8% of the students saw a lack of a good business idea as an inhibitor to entrepreneurship. This is in agreement with (Scott and Twomey 1988 and

Eileen, 2008) who noted that students that had relevant work experience were more inclined to have a business idea than students that did not have work experience and that a good business idea is a main trigger factor in the encouragement to enter entrepreneurship.

Many of the respondents (49.3%) also believed lack of experience needed to run a business barrier of entrepreneurship with 45.1% of the students agreeing they do not have the business skills required to run their own business. This lack of business skills was also found by Robertson, Collins, Medeira, and Slater (2003) as a reason for not starting a business.

Some of the respondents (31.2%) also believed entrepreneurship would be too difficult if they had family commitments. Furthermore, on the entrepreneurship does not have the same status or respect as others careers to run a business is also seen as a problem with 27.7 % of the students agreeing they do not have the business skills required to run their own business while 56.3 % of them disagree that entrepreneurship does not have the same status and respect as other careers. Business external influences do not appear to have a major impact on the discouragement of entrepreneurship with over 46% of the students considering “too much red tape” a reason for not entering entrepreneurship and only 36% disagreeing that the ethiopia there is too much red tape e.g. legal and employment and regulations required when running a business in market is too small and therefore not having enough potential for starting a business.

V. CONCLUSION

- Based on the finding of the study the following recommendations were forwarded:
- Majority of female students in both public Universities and private university college were expressed their intention as they need entrepreneurial education to start a business.
- Since it is very important for all students if entrepreneurial education to be included in their course education as one course because it creates positive attitude towards entrepreneurship and as they start their own business.
- Majority of respondents were positively accepted as entrepreneurship is an attractive career option. And the students who expressed their wish to start their own small business in public Universities are no more different from female students those private Universities College want to start their own small business. However, relatively, less of the combined group of respondents expressed a wish to work in a small or medium company (SME) this could be perceived as a negative factor towards the encouragement of entrepreneurial activity as working in an SME. Therefore, it is better if different training given to students to more encourage them as they start their own small business.
- There are no so obvious differences between the private and public university students when it comes to the attitudes expressed towards entrepreneurship in general. Interestingly there is a perception among the combined group of students that one requires special characteristics or traits and needs to be very determined to run a successful business. This may lead some students to self-select themselves out of entrepreneurship. The support of media encourages women is believed to be extremely important when starting a business especially as there is a perception that society in general does not encourage women into entrepreneurship. Generally, students with a strong favorable attitude toward self-employment would be more likely to develop strong self-employment perception. Therefore, different factors like media should used either to moderate the intentions-behavior relationship, or indirectly affect perceptions through attitudes, beliefs and perceptions of female students towards entrepreneurship.
- Different female students were motivated by different factors to start their own business. Such as, to gaining respect from others, assuming to enable to get better work / life balance, able to use their business idea and business skills, entrepreneurship would allow them to work in the area of their own choice were seen as an essential reason for starting their own business , enable them to pick their own working time, making a lot of money is also one of the main reasons they want to start their business and choosing entrepreneurship as a career it would give them flexibility to combine their career with their family life and self-

- fulfillment. Generally, the motives for becoming an entrepreneur are not a clear cut situation but are rather a complex set of mixture of different factors. Therefore, it is better to motivate female students for starting their own small business, if training provided to them on both pull and push factors.
- Different barriers were raised by female undergraduates for not entering into entrepreneurship. The major barriers expected were, the responsibility of running a business too difficult, lack of ability to know how to access business information, difficult to obtain the finance necessary and lack of a good business idea as an inhibitor to entrepreneurship, worry lack of experience needed to run a business and lack of the business skills required to run their own business.
 - Therefore, in order to change their worries from different barriers, entrepreneurship subject and training on entrepreneurs' successful characteristics are highly needed. Because it is highlighted as a positive 'trigger event' to be an event that stimulates a change process and as influential to the relationship between both increase confidence of self-employment and perceived and self- employment intention. This means entrepreneurship education will reduces worries of different barriers however is not essential for the formation of self-employment intentions.

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