

## **CHAPTER 5**

# **SOCIO – ECONOMIC BACKGROUND OF WOMEN ENTREPRENEURS IN RWANDA**

## **5. Socio – economic background of women entrepreneurs in Rwanda**

In the previous chapters, we tried to discover the socio – economic aspects that have been performing a significant function in developing women and their entrepreneurship skills. Studies pertaining to women entrepreneurs evidently demonstrate that there are no exclusive theories to evaluate women entrepreneurship, as an alternative the offered theories on entrepreneurship are extended to the study of women private enterprises as well. These conventional entrepreneurship theories have explored the appearance of entrepreneurship from diverse perspectives like social, psychological and economic in every one of these theories; entrepreneurship is examined as an individual centered activity within a society. Nonetheless, these theories do not refute the importance of socio – economic variables in the shaping of a person (Kumar, 2002).

In Rwanda, women are in a disadvantageous position not only on the grounds of gender but also the factors like the recent regrettable history of the Rwandan genocide against the Tutsi that left many women and girls as widows and orphans respectively. This genocide rendered them economically disarmed. These widows live with both physical and psychological disabilities which transforms into entrepreneurship failures, they were left with orphans to cater for and in the absence of government support, raising capital for their enterprises is near to impossible. The Rwandan genocide against the Tutsi introduced a new phenomenon of child headed families some of which are headed by the orphaned girls who find it impossible to organize the required capital to set up their vibrant private enterprises.

Secondly, in the Rwandan culture, a girl is under the supervision of the parents before marriage and goes under the authority of her husband after marriage. Culture was found to be another strong hindering factor to women entrepreneurs where a woman who wish to deal in businesses which require her to visit different countries physically such as import trade from China, Dubai, Europe and the United States of America is impossible without the husband's consent where as it is possible for male entrepreneurs to do the same business with or without the consent of their spouses. Therefore, in analyzing the field data, it is not only important to locate women entrepreneurship within the main stream entrepreneurship theories, but also to deal with the question of subordination of women in a society (Kumar, 2002).

This chapter is divided into three parts, the first part is composed of a brief background of the economy of the districts from which samples were drawn, the second part shortly discusses significant entrepreneurship theories and in the third section, the field data is analyzed and interpreted.

### **5.1 Analysis of Field Data and Proposals for further research**

In this part the primary data is examined on the basis of discovering the role of the government in women entrepreneurship development in Rwanda and other social economic variables that are considered to be significant in the development and growth of women entrepreneurship. This is essential because any discussion on entrepreneurship will have local and environmental consequences, in spite of it having a broad perceptive based on the experiences of the developed countries. It is argued that some of the

principal political, social and economic factors are able to influence and strengthen the general assumptions fundamental to mainstream entrepreneurship theories and the regional framework as well. The government of Rwanda is on record to be leading in women emancipation in Africa and the world. Women empowerment is very much required in the area of women entrepreneurship; the term power was borrowed from the Latin language; it implies to be able; the word “empower” on the other hand means to impart some ability in a person by passing on her strength; power or competence. In the context of women; the term refers to enabling a woman to implement her right to lead a good life.

However; any power given to women in the absence of economic power is not very meaningful. “Women don’t just want aid; they want trade that strengthens their progress. Women don’t want patrons; they want partners who help them build their own capacity to grow. They don’t want to continuously depend on others; they want to make their own choices and decide their own destiny”. (Barack Obama 2015). The purpose of this study is to examine government policies put in place to empower women and explore their relationship with women entrepreneurship development in the country.

**Part A, Basic information/Personal Details:****Table 3 (a): Shows the age in years of the interviewed women entrepreneurs in Kigali City**

Age	Number	Percentage
20—30	19	7%
31—40	102	36%
41—50	120	42.5%
51—60	41	14.5%
61—70	0	0%
<b>Total</b>	<b>282</b>	<b>100%</b>

**Source:** Field data

In Kigali the capital City of Rwanda, findings provided in the above table 3 (a) gives evidence that young women aged between 20 and 30 years are not participating in large numbers because they are still in higher learning institutions or are just married and therefore are taking care of children. The findings go further to reveal a high participation rates for women who are between 31 – 40 and 41 – 50, young women entrepreneurs who are between the age of 31 – 40 are many in number because they have done away with studies and are only engaged in caring for the family and their enterprises. The number of women entrepreneurs who are aged between 41 – 50 is the highest because they are above the child bearing age and have less roles of child caring as their children are grown up leaving them with sufficient time for their business. It was found out that women entrepreneurs in the age bracket of 51 – 60 were not very many just because women entrepreneurship development and encouragement in Rwanda is a new phenomenon as it

is a decade and half old. There was no women entrepreneurs aged from 61 – 70 that were found among the sampled respondents.

**Table 3 (b): Shows the age in years of the interviewed women entrepreneurs in the rural District**

Age	Number	Percentage
20—30	5	12.5%
31—40	21	52.5%
41—50	14	35%
51—60	0	0%
61—70	0	0%
<b>Total</b>	<b>40</b>	<b>100%</b>

**Source:** Field data

In Nyagatare District located in the Eastern Province of Rwanda, findings provided in the table 3 (b) above clearly shows that young women aged between 20 and 30years are not participating in large numbers and the given reason is that, they are still in higher learning institutions while others are just married and therefore are taking care of children. Contrary to the findings reported in Kigali city where women entrepreneurs aged between 41-50 were dominating, in the rural district of Nyagatare women entrepreneurs aged between 31-40 were found to be majority because they more vigorous and energetic to manage the process of buying business items from the Capital City and neighboring countries than the aging women who lay between 41-50 years. The findings go further to reveal that women entrepreneurs in the age brackets of 51 – 60 and from 61 to 70 years were not found among the sampled respondents.

**Table 4 (a): Educational levels of women entrepreneurs in Kigali City**

Education level	Number	Percentage
<b>Primary</b>	38	14%
<b>High school</b>	86	30%
<b>BA. Degree</b>	158	56%
<b>Post Graduate</b>	0	0%
<b>Others</b>	0	0%
<b>Total</b>	282	100%

**Source:** Field data

In Kigali City, findings provided in the table 4 (a) above reveals that only 38 or 14% of women entrepreneurs completed primary, 86 or 30% of women entrepreneurs completed High school, 156 or 56% of women entrepreneurs who are the majority completed BA. Degree, women entrepreneurs who completed Post Graduate and any other higher education level were not found among the sampled respondents.

**Table 4 (b): Shows the Educational levels of women entrepreneurs in the rural District**

Education level	Number	Percentage
<b>Primary</b>	5	12.5%
<b>High school</b>	15	37.5%
<b>BA. Degree</b>	20	50%
<b>Post Graduate</b>	0	0%
<b>Others</b>	0	0%
<b>Total</b>	40	100%

**Source:** Field data

In rural District, findings provided in the table 4 (b) above shows that only 5 or 12.5% of women entrepreneurs completed Primary, 15 or 37.5% of women entrepreneurs completed High school, 20 or 50% of women entrepreneurs who are the majority completed BA. Degree, there were no women entrepreneurs who reported to have completed Post Graduate and any other higher education level among the interviewed respondents. However, the similarity is that primary and high school graduates are less than Bachelors degree women graduates in the Capital City and in Nyagatare District.

**Table 5 (a): Year of business establishment for women entrepreneurs in Kigali City:**

<b>Year of establishment with an interval of 5 years</b>	<b>Number</b>	<b>Percentage</b>
<b>2000 - and on wards</b>	140	9%
<b>2005 - and on wards</b>	160	10%
<b>2010 - and on wards</b>	420	26%
<b>2015 - and on wards</b>	880	55%
<b>Total</b>	1600	100%

**Source:** Field data

The field data in the above table reveal that there are very few women enterprises that were registered in 2000 and 2005. The reasons for this low numbers are many; first, this period is not very far from 1994 when the genocide against the Tutsi was done in the country. The fact is that many people were still nursing the wounds of the genocide. Secondly, there were many time consuming and expensive procedures that were involved in case a business person wanted to register a business. We see increasing numbers of businesses registered in 2010, the reasons are that people have somehow recovered from

physical and psychological wounds of the genocide, the procedures and cost involved in registering a business are no more. It is free of charge to register a business and procedures were completely reduced to the extent that in two hours a business is registered and the business man or woman is handed a registration certificate. In 2015, the number of newly registered businesses still increased due to the favorable business environment available in the country such as granted security of people and property. Furthermore, Online business registration which was started in 2012 has encouraged many businesses within and without to be registered in Rwanda. Online registration is time saving and very free of charge as it saves even the transport cost to the registering office.

**Table 5 (b): Year of business establishment for women entrepreneurs in the rural District**

<b>Year of establishment with an interval of 5 years</b>	<b>Number</b>	<b>Percentage</b>
<b>2000 – and onwards</b>	50	12.5%
<b>2005 - and onwards</b>	60	15%
<b>2010 - and onwards</b>	110	27.5%
<b>2015 - and onwards</b>	180	45%
<b>Total</b>	400	100%

**Source:** Field data

The primary data in table 5 (b) shows that there is no single women enterprise that was registered in 2000 and 2005 to conduct business in the District. There are several reasons for this; first, it was the aftermath of the 1994 when the genocide against the Tutsi was

done in the country. The fact is that many people were still healing and dealing with the effects of the genocide. Secondly, there were many time consuming and expensive procedures that were involved in case a business man/ woman wanted to register a business. Last but not least, the district itself was a new settlement claimed from the Akagera National Park purposely to accommodate the former Rwandan refugees from the neighboring Uganda and Tanzania. We see increasing numbers of businesses registered in 2010, the reasons are that people have somehow recovered from physical and psychological wounds of the genocide, they are well settled, the procedures and cost involved in registering a business are no more. It is free of charge to register a business and procedures were completely reduced to the extent that in two hours a business is registered and the business man or woman is handed a registration certificate. In 2015, the number of newly registered businesses still increased due to the favorable business environment available in the country such as granted security of people and property. Furthermore, Online business registration which was started in 2012 has encouraged many businesses within and without to be registered in Rwanda. Online registration is time saving and very free of charge as it saves even the transport cost to the registering office.

**Part B: Assessment of the role of the Government in Women Entrepreneurship Development in Rwanda.**

Table 6, Shows the status of Women Entrepreneurs in Kigali City.

What do you think is your current financial/income status	Rank					
	Excellent	Very good	Good	Average	poor	Total
<b>Numbers</b>	25	42	147	68	0	282

**Source:** Field data

The field data in table 6, above reveals that the number of women who reported to be earning excellent financial income was 25 which forms a minority followed by a slight increase of those who reported to be getting very good financial income who were 42. Women Entrepreneurs who reported to be getting good financial income make up the majority in Kigali City as they were 147 followed by still a bigger number of those who reported to be getting average financial income who were 68. There was no poor financial income status that was reported.

Table 7 (a): Comparison between men and women entrepreneurs in Kigali City

Rank	women entrepreneurs	Male entrepreneurs
<b>Highly experienced (80-100)</b>	38	90
<b>Very good experience ( 70-79)</b>	38	13
<b>Good experience (60-69)</b>	26	38
<b>Low experience(50-59)</b>	39	0
<b>poor( 1-49)</b>	0	0
<b>Total</b>		<b>282</b>

**Source:** Field data

The field data in table 7 (a) above reveals that 38 women out the sampled women entrepreneurs reported that women are highly experienced while 90 women reported that men are highly experienced. Furthermore, 38 women reported that women have very good experience while 13 women reported that men have very good experience. In addition to the above, 26 women reported that women have good experience while 38 women reported that men have good experience and 39 women reported that women have low experience while no one reported that men have Low experience. Last but not least, there was no report about poor experience on both sides. It is clear that men entrepreneurs in Kigali City are more experienced than women entrepreneurs.

**Table 7 (b): Shows the comparison between women and men entrepreneurs in Nyagatare District**

Rank	women entrepreneurs	Male entrepreneurs
<b>Highly experienced (80-100)</b>	8	12
<b>Very good experience ( 70-79)</b>	12	5
<b>Good experience (60-69)</b>	0	0
<b>Low experience(50-59)</b>	0	3
<b>poor( 1-49)</b>	0	0
<b>Total</b>		<b>40</b>

**Source:** Field data

The primary data in table 7 (b) above reveals that 8 women out the sampled women entrepreneurs reported that women are highly experienced while 12 women reported

that men are highly experienced. Furthermore, 12 women reported that women have very good experience while 5 women reported that men have very good experience. In addition to the above, no more women reported that women and men have good experience only 3 women reported that men have low experience; there was no report about poor experience on both sides. It is clear that men entrepreneurs in Nyagatare District are highly experienced than women entrepreneurs.

**Table 8 (a): Shows the views of women about how the Ministry of gender and family promotion has facilitated their business in Kigali city:**

<b>Rank</b>	<b>Advocacy for women rights</b>	<b>Managing and leading awareness campaigns</b>	<b>Training</b>	<b>Mobilizing resources to uplift very poor women out of acute poverty and showing them other opportunities</b>
<b>Highly Significant influence (80- 100)</b>	63	-	-	-
<b>Very Significant influence (70- 79)</b>	-	31	-	125
<b>Significant influence (60- 69)</b>	-	-	-	-
<b>Little influence (50- 59)</b>	-	-	-	-
<b>Insignificant influence(1- 49)</b>	-	-	63	-
<b>Total</b>				282

**Source:** Field data

The field data in table 8 (a) above presents 63 women entrepreneurs who reported that the Ministry's responsibility of advocacy for women rights had a very high significant

influence on women entrepreneurship development, 31 reported that awareness campaign had a very significant influence on women entrepreneurs while 125 said that the Ministry's role of mobilizing resources to uplift very poor women out of acute poverty had a very significant influence on poor women and 63 reported that Training had insignificant influence on women.

**Table 8 (b): Shows the views of women about how the Ministry of gender and family promotion has facilitated their business in Nyagatare District:**

<b>Rank</b>	<b>Advocacy for women rights</b>	<b>Managing and leading awareness campaigns</b>	<b>Mobilizing resources to uplift very poor women out of acute poverty and showing them other opportunities</b>
<b>Highly Significant influence (80- 100)</b>	15	10	-
<b>Very Significant influence (70-79)</b>			10
<b>Significant influence (60-69)</b>		-	-
<b>Little influence (50-59)</b>		-	-
<b>Insignificant influence(1-49)</b>		-	5 -
<b>Total</b>			<b>40</b>

**Source:** Field data

The field data in table 8 (b) above presents 15 women entrepreneurs who reported that the Ministry's responsibility of advocacy for women rights had a very high significant influence on women entrepreneurship development, 10 reported that awareness campaign had a very significant influence on women entrepreneurs while 10 said that the Ministry's role of mobilizing resources to uplift very poor women out of acute poverty had a very significant influence on poor women and 5 reported that Training had insignificant influence on women.

**Table 9 (a): Shows the comments of women on how government policies have influenced their business in Kigali City:**

Rank	Equal access to schools	Right to property	Increasing women representation in politics	Fighting Gender BV	Others Specify
<b>Highly Significant influence (80-100)</b>	52	65	39	56	19
<b>Very Significant influence (70-79)</b>	7	-	13	7	-
<b>Significant influence (60-69)</b>	-		13	5	-
<b>Little influence (50-59)</b>	-	6	-	-	-
<b>Insignificant influence(1-49)</b>	-	-	-	-	-
<b>Total</b>					282

**Source:** Field data

The field data in table 9 (a) above presents 52 women entrepreneurs who reported that the government policy of Equal access to schools had a very high significant influence on women entrepreneurship development, 65 reported that Right to property had a very high significant influence on women entrepreneurs while 39 said that Increasing women representation in politics had a very high significant influence on women, 56 reported that Fighting Gender Based Violence a very high significant influence on women. Furthermore, 7 women entrepreneurs reported that the government policy of Equal access to schools had very significant influence on women entrepreneurship development, 13 said that Increasing women representation in politics had very significant influence on women, 7 reported that Fighting Gender Based Violence very significant influence on women. Additionally 13 said that Increasing women representation in politics had a significant influence on women, 5 reported that Fighting Gender Based Violence a significant influence on women and 6 women reported that Right to property had little influence on women entrepreneurship development. Among the respondents, 19 reported that there are other government policies such as ....that has facilitated women entrepreneurship development in Rwanda.

**Table 9 (b): Shows the comments of women on how government policies have Influenced their businesses in Nyagatare District**

Rank	Access to schools	Right to property	Increasing women representation in politics	Fighting Gender BV	Others Specify
<b>Highly Significant influence (80-100)</b>	5	8	8	8	-
<b>Very Significant influence (70-79)</b>	3	-	3	2	-
<b>Significant influence (60-69)</b>	-	1	-	-	-
<b>Little influence (50-59)</b>	1	1	-	-	-
<b>Insignificant influence(1-49)</b>	-	-	-	-	-
<b>Total</b>					<b>40</b>

**Source:** Field data

The field data in table 9 (b) above presents **5** women entrepreneurs who reported that the government policy of Equal access to schools had a very high significant influence on women entrepreneurship development, **8** reported that Right to property had a very high significant influence on women entrepreneurs while **8** said that Increasing women representation in politics had a very high significant influence on women, **8** reported that Fighting Gender Based Violence had a very high significant influence on women. Furthermore, **3** women entrepreneurs reported that the government policy of Equal access to schools had very significant influence on women entrepreneurship development, **3** said

that increasing women representation in politics had very significant influence on women, **2** reported that Fighting Gender Based Violence had very significant influence on women. Additionally **1** said that Right to property had a significant influence on women, **1** reported that Equal access to schools little influence on women and **1** woman reported that Right to property had little influence on women entrepreneurship development.

### **Part C. Assessment of the role of training:**

1. Did you undergo any training before starting your enterprise? Yes, **(a) training agencies:** HeHe Labs, Goldman Sucs, Educat, School and water, PSF, K.City&Agaseke, RBC, RRA, UR&MINICOM, W.Chamber and Inkomo Company Ltd and outside the country . **(b) Duration of training:** 2days, 2weeks, 2 months, 5month, 6month, and one year.

**Table 10 (a): Shows the number of women who received training in Kigali City:**

a). In Which areas did you receive training?	Enterprise development	Innovation	Product development	Production	Quality improvement	Marketing	Mgt	Leadership	None
<b>Beneficiaries</b>	30	30	35	26	22	30	31	14	30
<b>Training areas</b>	Negotiation	F. Account ing	custome r care	Packag ing	Risk taking	Profit abilit y	Cou chin g	HR Mgt	
<b>Beneficiaries</b>	4	4	5	4	5	4	4	4	
<b>Total</b>	<b>282</b>								

**Source:** Field data

The field data in table 10 (a) above reveals the numbers of women entrepreneurs who were trained in different fields as follows: 30 in Enterprise development, 30 in Innovation, 35 in product development, 26 in Production, 22 in Quality improvement, 30 in Marketing, 31 in Management, 14 in leadership, 4 in Negotiation, 4 in Financial accounting, 5 in customer care, 4 in Packaging, 5 in Risk taking, 4 in Profitability, 4 in Couching, 4 in Human Resource Management (HRM) and 30 did not receive any training.

**Table 10 (b): Shows the views of women on training in Nyagatare District:**

In Which areas did you receive training?	Enterprise development	Innovation	Product development	Production	Taxation	Quality improvement	Marketing	Mgt	None
<b>Beneficiaries</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>4</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>3</b>	<b>18</b>
<b>Total</b>	<b>40</b>								

**Source:** Field data

The field data in table 10(b) above reveals the numbers of women entrepreneurs who were trained in different fields as follows: 4 in Enterprise development, 3 in Innovation, 2 in product development, 4 in Production, 2 in Taxation, 2 in Quality improvement, 2 in Marketing, 3 in Management, 18 did not receive any training.

Table11 (a): Women in Kigali City comments on how society looks at them

<b>Rank</b>	<b>Equal Opportunities</b>	<b>Education</b>	<b>Jobs</b>	<b>Political posts</b>	<b>Economic status</b>	<b>Others</b>
<b>Greater change (80100)</b>	28	28	22	33	27	
<b>Very Good change(70-79)</b>	17	17	11	22	11	
<b>Good change (60-69)</b>	11	6	16		5	
<b>Little change (50-59)</b>			6		11	
<b>Poor change (1-49)</b>	6	5				
<b>Total</b>						<b>282</b>

**Source:** Field data

The field data in table 11 (a) above is about how society considers women in Rwanda, 28 women entrepreneurs who reported that Equal Opportunities had greater change on women entrepreneurship development, 28 reported that Education had greater change on women entrepreneurs while 22 said that Increasing jobs had greater change on women's status, 33 reported that political posts had greater change on women and women entrepreneurship development and 27 women entrepreneurs reported that the economic status of women has had greater change on women and women entrepreneurship development. Furthermore, 17 said that Equal Opportunities had very good change on women, 17 reported that Education has had very good change on women, 11 said that jobs had very good change on women, 22 reported that Political posts have

had very good change on women and 11 women reported that Economic status has had very good change on women entrepreneurship development. Furthermore, 11 said that Equal Opportunities had good change on women, 6 reported that Education has had good change on women, 16 said that jobs had good change on women, and 5 women reported that Economic status has had good change on women entrepreneurship development. Last but not least, 6 reported that jobs have had little change on women status, 11 said that Economic status of women has had little change on women, 6 reported that Equal Opportunities have had poor change and 5 reported that Education has had poor change on women and women entrepreneurship in the country.

**Table11 (b):** Women in Nyagatare comments on how society looks at them

Rank	Equal Opportunities	Education	Jobs	Political posts	Economic status	Others
<b>Greater change (80100)</b>	4	4	4	5	4	
<b>Very Good change(70-79)</b>	3	3		2	2	
<b>Good change (60-69)</b>	1	1	4	1		
<b>Little change (50-59)</b>					1	
<b>Poor change (1-49)</b>	1					
<b>Total</b>						
<b>40</b>						

**Source:** Field data

The field data in table 11 (b) above is about how society considers women in Rwanda, 4 women entrepreneurs who reported that Equal Opportunities had greater change on women entrepreneurship development, 4 reported that Education had greater change on women entrepreneurs while 4 said that jobs had greater change on women's status, 5 reported that political posts had greater change on women and women entrepreneurship development and 4 women entrepreneurs reported that the economic status of women has had greater change on women and women entrepreneurship development. Furthermore, 3 said that Equal Opportunities had very good change on women, 3 reported that Education has had very good change on women, 2 said that Political posts have had very good change on women and 2 women said that Economic status has had very good change on women entrepreneurship development. Furthermore, 1 said that Equal Opportunities had good change on women, 1 reported that Education has had good change on women, 4 said that jobs had good change on women, and 1 woman reported that political posts have had good change on women entrepreneurship development. Last but not least, 1 reported that Economic status has had little change, and 1 said that Equal Opportunities have had poor change on women and women entrepreneurship in the country.

Table 12 (a): Shows the views about how gender based violence affect women entrepreneurship in Kigali City

Rank	Lack of peace in the family	Lack of confidence	Failure to get enough capital	Poor competition	others
<b>Greater extent(80100)</b>	34	54	27	34	
<b>Very high extent(70-79)</b>	20	7	20	7	
<b>High extent (60-69)</b>	7		13	13	
<b>Average (50-59)</b>	7	13	13	6	
<b>Low ( 1-49)</b>	7				
<b>Total</b>					<b>282</b>

**Source:** Field data

In the field data presented in table 12 (a) above, 34 revealed that gender based violence to a greater extent affect women in form of Lack of peace in the family, 54 reported that it leads to Lack of confidence, 27 said that it results into Failure to get enough capital, and 34 asserted that it leads to Poor competition of the affected women. Furthermore, 20 revealed that gender based violence to a high extent affect women in form of Lack of peace in the family, 7 reported that it leads to Lack of confidence a high extent, 20 said that it results into Failure to get enough capital, and 7 asserted that it leads to Poor competition of the affected women to a high extent and so on as seen in the table.

**Table 12 (b): Shows the views about how gender based violence affect women Entrepreneurship in Nyagatare District.**

Rank	Lack of peace in the family	Lack of confidence	Failure to get enough capital	Poor competition	others
<b>Greater extent(80100)</b>	5	4	3	3	
<b>Very high extent(70-79)</b>	2	4	2	2	
<b>High extent (60-69)</b>	1	1	4	2	
<b>Average (50-59)</b>	1	1			
<b>Low extent ( 1-49)</b>	1		1	3	
<b>Total</b>					<b>40</b>

**Source:** Field data

In the field data presented in table 12 (b) above, 5 revealed that gender based violence to a greater extent affect women in form of Lack of peace in the family, 4 reported that it leads to Lack of confidence, 3 said that it results into Failure to get enough capital, and 3 asserted that it leads to Poor competition of the affected women. Furthermore, 2 revealed that gender based violence to a high extent affect women in form of Lack of peace in the family, 4 reported that it leads to Lack of confidence a high extent, 2 said that it results into Failure to get enough capital, and 2 asserted that it leads to Poor competition of the affected women a high extent and so on as seen in the table.

In the field data presented in table 13 (a) above revealed that business companies belonging to 30 Women Entrepreneurs combined employees 38 skilled and 32 unskilled

male employees and employees 12 skilled and 12 un skilled female employees when summed up, male and female employees we get a total of 94 employees. It was found out that 10 Women Enterprises were run and managed on daily basis by the owners though they would high accounting and auditing services twice or once in a financial year.

**Table 13 (a): Shows the total size of the business unit's work force in Kigali City**

Gender	Male employees	Total	Female employees	Total	Over all Total		
Skilled	561	666	294	384	1.050		
Unskilled	105		90				
<b>Total of Women Entrepreneurs who employees workers</b>					<b>100 out of 282</b>		
<b>Total of Women Entrepreneurs who did not employees workers</b>					<b>182 out of 282</b>		

**Source:** Field data

In the field data presented in table 13 (a) above revealed that business companies belonging to 100 Women Entrepreneurs combined employees 561 skilled and 105 unskilled male employees and employees 294 skilled and 90 un skilled female employees when summed up, male and female employees we get a total of 1.050 employees. It was found out that 182 Women Enterprises were run and managed on daily basis by the owners though they would high accounting and auditing services twice or once in a financial year.

**Table 13 (b): Shows the total size of the business unit's work force Nyagatare**

Gender	Male employees	Total	Female employees	Total	Over all Total		
Skilled	38	70	12	24	94		
Unskilled	32		12				
<b>Total of Women Entrepreneurs who employees workers 30 out of 40</b>							
<b>Total of Women Entrepreneurs who did not employees workers 10 out of 40</b>							

**Source:** Field data

In the field data presented in table 13 (b) above revealed that business companies belonging to 30 Women Entrepreneurs combined employees 38 skilled and 32 unskilled male employees and employees 12 skilled and 12 un skilled female employees when summed up, male and female employees we get a total of 94 employees. It was found out that 10 Women Enterprises were run and managed on daily basis by the owners though they would high accounting and auditing services twice or once in a financial year.

**Table 14 (a): Shows women views on the preference of their work force in Kigali city**

Gender	Rank					
		NO.	Total		NO.	Total
Male employees	Easily manageable (75-100)	37	69	Difficult to manage (50-74)	12	31
Male employees	Easily manageable (75-100)	32		Difficult to manage (50-74)	19	
<b>Over all Total</b>						<b>100</b>

**Source:** Field data

The field data presented in table 14 (a) above, 37 Women Entrepreneurs revealed that Male employees are Easily manageable and 12 Women Entrepreneurs revealed that Male employees are Difficult to manage on the other hand, 32 Women Entrepreneurs revealed that Female employees are Easily manageable and 19 Women Entrepreneurs revealed that Female employees are Difficult to manage. Therefore, male employees are more preferred than female employees but it was reported that the decision to employ men or women depends on nature of the job itself.

**Table 14 (b): Shows women views on the management of their work force Nyagatare District.**

Gender	Rank					
		NO.	Total		NO.	Total
Male employees	Easily manageable (75-100)	16	28	Difficult to manage (50-74)	9	12
Female employees	Easily manageable (75-100)	12		Difficult to manage (50-74)	3	
<b>Over all Total</b>						<b>30</b>

**Source:** Field data

The field data presented in table 14 (b) above, 16 Women Entrepreneurs revealed that Male employees are Easily manageable and 9 Women Entrepreneurs revealed that Male employees are Difficult to manage on the other hand, 12 Women Entrepreneurs revealed that Female employees are Easily manageable and 3 Women Entrepreneurs revealed that Female employees are Difficult to manage. Therefore, male employees are more

preferred than female employees but it was reported that the decision to employ men or women depends on nature of the job itself.

**Table 15 (a): Shows the views of Women Entrepreneurs in Kigali City on what their enterprises address**

<b>What problem does your business address:</b>	<b>selling items (retail business)</b>	<b>Service provision</b>	<b>Provision of Manufactured goods (hard ware)</b>	<b>Provision of agricultural products</b>	<b>Total</b>
<b>choice</b>	102	100	60	20	282

**Source:** Field data

Table 15 (a) above, Shows the views of Women Entrepreneurs in Kigali City on what their enterprises address. 102 said that they buy and sale items or retail business, 100 reported that they deal in service provision, 60 reported that they sale manufactured goods (hard ware) and 20 said that they provide agricultural products.

**Table 15 (b): Shows the views of Women Entrepreneurs in Nyagatare District on what their enterprises address**

<b>What problem does your business address:</b>	<b>selling items (retail business)</b>	<b>Service provision</b>	<b>Provision of Manufactured goods (hard ware)</b>	<b>Provision of agricultural products</b>	<b>Total</b>
<b>choice</b>	27	9	4		40

**Source:** Field data

Table 15 (b) above, shows the views of women entrepreneurs in Nyagatare District on what their enterprises address. 27 said that they buy and sale items or retail business, 9 reported that they deal in service provision and 4 said that they provide manufactured goods (hard ware).

**Table 16 (a): Shows the Marketing techniques used by women entrepreneurs in Kigali City**

<b>Marketing techniques:</b>	<b>Print media advertisement</b>	<b>Electronic media</b>	<b>Direct selling</b>	<b>Word of mouth</b>	<b>Social media</b>	<b>Total</b>
<b>choice</b>	40	60	62	100	20	282

**Source:** Field data

Table 16 (a) above, Shows the marketing techniques used by Women Entrepreneurs in Kigali City. 40 said that they use Print media advertisement, 60 reported that they use Electronic media, 62 reported that they use direct selling, 100 said that they use word of mouth and 20 said that they use social media.

**Table 16 (b): Shows the Marketing techniques used by women entrepreneurs in Nyagatare District**

<b>Marketing techniques:</b>	<b>Print media advertisement</b>	<b>Electronic media</b>	<b>Direct selling</b>	<b>Word of mouth</b>	<b>Social media</b>	<b>Total</b>
<b>choice</b>	3		12	25		40

**Source:** Field data

Table 16 (b) above, shows the marketing techniques used by Women Entrepreneurs in Nyagatare District. 3 said that they use Print media advertisement, 12 reported that they use direct selling and 25 said that they use word of mouth.

**Table 17 (a): Shows the reason for business location selection by women entrepreneurs in Kigali City**

Business location:	Nearness to the market	Infrastructure availability	Proximity of vendors	Less competitors
choice	95	82	70	35
<b>Total</b>				<b>282</b>

**Source:** Field data

Table 17 (a) above shows the reason for business location selection by women entrepreneurs in Kigali City. 95 said that it was near to the market, 82 said it was due to Infrastructure availability, 70 reported that it had easy Proximity of vendors and 35 preferred the location because there were fewer competitors.

**Table 17 (b): Shows the reason for business location selection by women entrepreneurs in Nyagatare District.**

Business location:	Nearness to the market	Infrastructure availability	Proximity of Vendors	Less competitors
choice	30	5	3	3
<b>Total</b>				<b>40</b>

**Source:** Field data

Table 17 (b) above shows the reason for business location selection by women entrepreneurs in Nyagatare District. 30 said that it was near to the market, 5 said it was due to Infrastructure availability, 3 reported that it had easy Proximity of vendors and 5 preferred the location with fewer competitors.

**Table 18 (a): Shows the source of initial capital invested by women entrepreneurs in Kigali City.**

Source of capital:	Financial institutions	Source of security		Savings	Family	Friends	Advance payment from the client	Total
		Mine	BDF Guarantee					
<b>choice</b>	56	36 of 56	20 out of 56	113	75	37		282

**Source:** Field data

Table 18 (a) above, reveals the sources of initial capital invested by women entrepreneurs in Kigali City. 56 respondents reported that they borrowed from financial institutions, 113 reported that they invested savings, 75 women said that they got their starting capital from the family income, 37 reported that they got their starting capital from friends and only one young lady said that they used an advance payment from the client after presenting their work plan and project proposal.

**Table 18 (b): Shows the source of initial capital invested by women entrepreneurs in Nyagatare District**

Source of capital:	Financial institutions	Source of security		Savings	Family	Friends	Advance payment from the client	Total
		Mine	BDF Guarantee					
<b>choice</b>	<b>15</b>	10 of 15	5 out of 15	20	5			40

Source: Field data

Table 18 (b) above, shows the source of initial capital invested by women entrepreneurs in Nyagatare District. 15 respondents reported that they borrowed from financial institutions, 20 reported that they invested savings and 5 women said that they got their starting capital from the family income. The attitude of bankers towards female entrepreneurs is that they are as able as their male counterparts, what is required by bankers to all loan applicants irrespective of gender is collateral security.

**Table 19 (a): Shows the businesses owned by women entrepreneurs in Kigali City and the areas of operation.**

Business operations:	Local	National	International	Total
<b>choice</b>	156	74	52	
<b>Total</b>				<b>282</b>

Source: Field data

Table 19 (a) above, shows the businesses owned by women entrepreneurs in Kigali City and the areas of operation. 156 businesses are local, 74 businesses are national and 52 enterprises are both national and international in nature.

**Table 19 (b): Shows the businesses owned by women entrepreneurs in Nyagatare District and the areas of operation.**

<b>Business operations:</b>	<b>Local</b>	<b>National</b>	<b>International</b>	<b>Total</b>
<b>choice</b>	35	5	-	
<b>Total</b>				<b>40</b>

**Source:** Field data

Table 19 (b) above, shows the businesses owned by women entrepreneurs in Nyagatare District and the areas of operation. 35 businesses are local and 5 businesses are national international in nature. There was no business in the District reported to be having operations out of the country.

**Table 20 (a): Shows women entrepreneurs' Forms of business ownership in Kigali City.**

<b>Form of business ownership:</b>	<b>Sole proprietorship</b>	<b>partnership</b>	<b>Total</b>
<b>choice</b>	154	128	
<b>Total</b>			<b>282</b>

**Source:** Field data

Table 20 (a) above, shows women entrepreneurs' Forms of business ownership in Kigali City. 156 businesses are sole proprietorship and 128 businesses are partnership in nature.

**Table 20 (b): Shows women entrepreneurs' Forms of business ownership in Nyagatare District.**

<b>Form of business ownership:</b>	<b>Sole proprietorship</b>	<b>partnership</b>	<b>Total</b>
<b>choice</b>	40	-	
<b>Total</b>			<b>40</b>

**Source:** Field data

Table 20 (b) above, shows women entrepreneurs' Forms of business ownership in Nyagatare District. All 40 businesses visited were sole proprietorship in nature.

**Table 21 (a): Shows the pricing techniques used by women entrepreneurs in Kigali City.**

<b>Pricing techniques:</b>	<b>Value based pricing</b>	<b>Cost based pricing</b>	<b>market penetration</b>	<b>discriminatory pricing</b>	<b>competition based pricing</b>	<b>Others</b>	<b>Total</b>
<b>choice</b>	95	148	39	-	-	-	282

**Source:** Field data

Table 21 (a) above, shows the pricing techniques used by women entrepreneurs in Kigali City. 95 respondents use value based pricing, 148 respondents reported to be using cost based pricing and 39 women entrepreneurs reported that they are using market penetration.

**Table 21 (b): Shows the pricing techniques used by women entrepreneurs in Nyagatare District.**

Pricing techniques:	Value based pricing	Cost based pricing	market penetration	discriminatory pricing	competition based pricing	Total
<b>choice</b>	16	24	-	-	-	40

Source: Field data

Table 21 (b) above, shows the pricing techniques used by women entrepreneurs in Nyagatare District. 16 respondents use value based pricing and 24 respondents are said to be using cost based pricing.

**Table 22 (a): Shows the frequency of business audit of enterprises owned by women entrepreneurs in Kigali City.**

frequency of business audit:	Weekly	Monthly	Quarterly	Twice in a year	Once in a year	Total
<b>choice</b>	9	29	56	113	75	282

Source: Field data

Table 22 (a) above, reveals the frequency of business audit of enterprises owned by women entrepreneurs in Kigali City. 9 respondents conducts business audit weekly, 29 conducts business audit monthly, 56 said quarterly, 113 respondents reported to be conducts business audit twice in a year and 75 women entrepreneurs reported that business audit is done once in a year.

**Table 22 (b): Shows the frequency of business audit of enterprises owned by women entrepreneurs in Nyagatare District.**

frequency of business audit:	Weekly	Monthly	Quarterly	Twice in a year	Once in a year	Total
choice	1	5	7	10	17	40

**Source:** Field data

Table 22 (b) above, reveals the frequency of business audit of enterprises owned by women entrepreneurs in Nyagatare District. 1 respondent conducts business audit weekly, 5 conducts business audit monthly, 7 does it quarterly, 10 respondents reported to be conducts business audit twice in a year and 17 women entrepreneurs reported that business audit is done once in a year.

**Table 23 (a): Shows the kind of professional help most often needed by women entrepreneurs in Kigali City.**

What help do you need most often:	Legal assistance	Accounting& Auditing	Marketing	Training	Other consultancy	building	Total
choice	33	64	80	81	16	8	282

**Source:** Field data

Table 23 (a) above, shows the kind of professional help most often needed by women entrepreneurs in Kigali City. 33 need legal assistance, hires accounting& Auditing

professionals, 80 hires marketing services 81 prefers training, 16 hires other consultancy services and 8 pay construction services.

**Table 23 (b): Shows the kind of professional help most often needed by women entrepreneurs in Nyagatare District.**

What help do you need most often:	Legal assistance	Accounting& Auditing	Marketing	Training	Consultancy	building	Total
choice		12	6	17		5	40

**Source:** Field data

Table 23 (b) above, shows the kind of professional help most often needed by women entrepreneurs in Nyagatare District. 12 hires accounting& Auditing professionals, 6 hires marketing services 17 reported the frequent need for training and 5 pay building services.

**Table 24 (a): Shows how children are taken care of by women entrepreneurs in Kigali City.**

How do you take care of children:	In-laws	with friends	are brought to the office	Baby care centre	Are in schools and are brought home by the school bus	Total
choice			13	42	27	82

**Source:** Field data

Table 24 (a) above, reveals how children are taken care of by women entrepreneurs in Kigali City. 12 reported that children are brought to the office, 6 reported that children

are taken to baby care centre and 27 said that children are in schools and are brought home by the school bus. It was found out that only 82 women out 282 had young children in Kigali City.

**Table 24 (b): Shows how children are taken care of by women entrepreneurs in Nyagatare District.**

How do you take care of children:	In-laws and parents	maids	With friends	Are brought to the office	Baby care centre	Are in schools	Total
<b>choice</b>	8	3			6	3	20

**Source:** Field data

Table 24 (b) above, shows how children are taken care of by women entrepreneurs in Nyagatare District. 8 revealed that children are taken care of by In-laws and parents, 3 reported that children are taken care of by the maids, 6 reported that children are taken to baby care centre and 3 said that children are in schools and are brought home by the school bus. It was found out that 20 women out 40 respondents that young children in Nyagatare District.

**Table 25 (a): Shows the kind of advice to someone just starting a new business in Kigali City.**

<b>piece of advice to someone just starting:</b>	<b>Have passion, skills training and confidence</b>	<b>Not to fear risk and be optimistic</b>	<b>Carry out business research and assess demand</b>	<b>Supply the available demand</b>	<b>Have a business plan and spend time in the business</b>	<b>Total</b>
<b>choice</b>	81	32	48	40	81	282

**Source:** Field data

Table 25 (a) above shows the kind of advice to someone just starting a new business in Kigali City. 81 women entrepreneurs would advise her to have passion, skills training and confidence, 32 would advise her not to fear risk and be optimistic, 48 would advise her to carry out business research and assess demand, 40 would advise her to supply the available demand and 81 women would advise her to have a business plan and spend time in the business.

**Table 25 (b): Shows the kind of advice to someone just starting a new business in Nyagatare District.**

<b>piece of advice to someone just starting:</b>	<b>Have passion, skills, training and confidence</b>	<b>Not to fear risk and be optimistic</b>	<b>Carry out business research and assess demand</b>	<b>Supply the available demand</b>	<b>Have a business plan and spend time in the business</b>	<b>Total</b>
<b>choice</b>	18	4			18	40

**Source:** Field data

Table 25 (b) above shows the kind of advice to someone just starting a new business in Nyagatare District. 18 women entrepreneurs would advise her to have passion, skills training and confidence, 4 would advise her not to fear risk and be optimistic and 18 women would advise her to have a business plan and spend time in the business.

**Table 26 (a): Shows Major marketing problems faced by women entrepreneurs Kigali City.**

<b>Major marketing problems:</b>	<b>Lack of marketing skills</b>	<b>Convincing clients about new goods and services is hard</b>	<b>Poor attitude of the Rwandan Clients</b>	<b>It is expensive and not very responsive</b>	<b>Reaching rural communities is hard and expensive</b>	<b>Total</b>
<b>choice</b>	101	20	40	71	50	282

**Source:** Field data

Table 26 (a) above shows the major marketing problems faced by women entrepreneurs Kigali City. 101 women entrepreneurs reported the problem of lack of marketing skills, 20 reported that it is hard to convince clients about new goods and services, 40 revealed the poor attitude of the Rwandan Clients, 71 reported that it is very expensive and not very responsive and 50 said that reaching rural communities is hard and expensive.

**Table 26 (b): Shows Major marketing problems faced by women entrepreneurs in Nyagatare District:**

Major marketing problems:	Lack of marketing skills	Convincing clients about new goods and services	Poor attitude of the Rwandan Clients	It is expensive and not very responsive	Reaching rural communities is hard and expensive	Total
choice	6	2	2	4	6	20

**Source:** Field data

Table 26 (b) above, shows the major marketing problems faced by women entrepreneurs in Nyagatare District. 6 women entrepreneurs reported the problem of lack of marketing skills, 2 reported that it is hard to convince clients about new goods and services, 2 revealed the poor attitude of the Rwandan Clients and 6 said that reaching rural communities is hard and expensive. It is import to note that twenty out of forty women entrepreneurs responded in this question.

**Table 27: Shows monitoring mechanisms in place to enhance the number of women Entrepreneurs in Kigali City.**

<b>Monitoring mechanisms in place to enhance the number of women entrepreneurs:</b>	<b>Government provides business assessment forms</b>	<b>Skills training and meetings where a register is filled</b>	<b>Govt uses other institutions to monitor performance e.g UR Women chamber, and RRA</b>	<b>Total</b>
<b>choice</b>	94	57	131	282

**Source:** Field data

Table 27 above, shows monitoring mechanisms put in place to enhance the number of women entrepreneurs in Kigali City. 94 said that the government provides business assessment forms to be filled by women entrepreneurs, 57 reported that women who attend skills training and meetings fill a register and 131 revealed that government uses other institutions to monitor performance for the University of Rwanda, Women chamber of commerce, Rwanda Revenue Authority and other private universities.

**Table 28: below, summarizes the common challenges facing women Entrepreneurs and the corresponding solutions**

No	Common challenges	No	Proposed solutions
1	Caring for children and husbands	1	Hiring competent employees
2	Market and lack of adequate capital	2	Advocacy for starters to access market and get sufficient capital
3	Mind set problem, it is not easy for the husband to allow you to get a loan.	3	Continuous sensitization is necessary
5		4	Training both men and women on women's rights.
6	Seeking permission from the husband and failing to get it.	5	
7	Lack of experience and fearing to take risk	6	More experience sharing programs are necessary
8	Inadequate business skills	7	Continuous training of women entrepreneurs to equip women with business skills
	Lack of collateral securities to get loans	8	BDF should be supported to facilitate all loan applicants in the country.
	High government taxes		Taxes should be reduced especially for women businesses.

**Source:** Field data

**Table 29: below, summarizes the common factors responsible for the failure and success of women Entrepreneurship development in Rwanda**

No	Factors for failure	No	Factors for success
1	Lack of Market for the products	1	Availability of the market for the products
2	Inadequate adequate capital	2	Having the required capital.
3	Lack of the will and sport of the husband	3	Risk taking and self confidence
4	Having business skills	4	Failure to conduct market research
5	Having sufficient time for your business	5	Lack time for your business
6	Easy access to finance or loans	6	High interest rate may lead to business closure
7	Peace in the family can lead to business success	7	Lack of peace in the family can lead tp failure

**Source:** Field data

## Results

**Table 30: Shows chi-square test results for hypothesis 1 (a)**

**H<sub>0</sub>:** There is no association between fighting gender based Violence and equal opportunity for women

Null hypothesis	Chi-square	Df	P-value(<0.05)	Inference
No association between variables	22.815	4	<0.001	Null is rejected at 5% level.

**Source:** Field Survey

The chi-square statistic 22.815 is greater than the table value at 5% significance level [chi square table value 2]. Therefore, we can reject the null hypothesis at 5% level (p-value <0.001). The alternative hypothesis is accepted which says that there is a significant association between fighting gender based Violence and equal opportunity for women.

**Table 31: shows chi-square test results for hypothesis 1 (b)**

**H<sub>0</sub>:** There is no association between free training provided by women chamber of commerce and the experience of women entrepreneurs in Rwanda.

Null hypothesis	Chi-square	Df	p-vaalue (<0.05)	Inference
No association between variables	27.097	2	<0.001	Null is rejected at 5% level.

**Source:** Field Survey

The chi-square statistic 27.097 is greater than the table value at 5% significance level [chi square table value 2]. Therefore, we can reject the null hypothesis at 5% level (p-value <0.001). The alternative hypothesis is accepted which says that there is a significant association between training and the experience of women entrepreneurs in Rwanda.

The question seeking the opinion of women entrepreneurs on the impact of training on the number of women enterprises was collected from our respondents on a 5-point scale [1 – poor, ... ,5- very good]. We have found that the mean is 1.3227 for before training where as the mean response are 4.2660 for after training.

We intend to see the statistical significance of the impact of training by conducting a paired

t-test. The results are given below:

**Table 32, Shows the results of paired t-test for hypothesis 1 (c)**

**H<sub>0</sub>:** There is no impact on the number of women enterprises before and after training

Variables	Mean difference	T-test	Df	p-value	inference
Opinion on impact of the number of women enterprises before and after training.	-2.23759	-53.030	281	<0.001	Reject null

**Source:** Field Survey

The paired t-test result shows that the null is rejected at 1% and 5% levels. Therefore, we accept our alternative hypothesis that there is a significant impact of training on the increasing number of women enterprises in Rwanda.

The question seeking the opinion of women entrepreneurs on the impact of government policy intervention on the number of women enterprises was collected from our respondents on a 5-point scale [1 – poor, ..., 5- very good]. We have found that the mean is 1.3227 for before government intervention where as the mean response is 4.2660 for after government intervention.

We intend to see the statistical significance of the impact of government intervention by conducting a paired t-test. The results are given below:

**Table 33, shows the results of paired t-test for hypothesis 1 (d)**

**H<sub>0</sub>:** there is no impact on the number of women enterprises before and after government policy intervention

Variables	Mean difference	T-test	Df	p-value	inference
Opinion on impact on the number of women enterprises before and after govt. intervention	-2.94326	-57.298	281	<0.001	Reject null

**Source:** Field Survey

The paired t-test result shows that the null is rejected at 1% and 5% levels. Therefore, we accept our alternative hypothesis that there is a significant impact of government's policy intervention on the number of women enterprises.

**Table 34, shows chi-square test results for hypothesis 1 (e)**

**H<sub>0</sub>:** There is no association between source of motivation and the increase in the number of women enterprises.

Null hypothesis	Chi-square	Df	p-vaalue (<0.05)	Inference
No association between variables	62. 711	4	<0.001	Null is rejected at 5% level.

**Source:** Field Survey

The chi-square statistic 62.711 is greater than the table value at 5% significance level [chi square table value 2]. Therefore, we can reject the null hypothesis at 5% level (p-value

<0.001). Therefore, the alternative hypothesis is accepted which says that there is a significant association between monitoring mechanisms and the increase in the number of women enterprises.

### **Proposals for further research**

The major question is if Rwanda's gender quotas in politics and an increase in female leadership has a positive effect on young girls and the entire women flock in the country. Knowledge gaps exist; therefore; research should be conducted on the influence of women politicians on young girls and the entire women flock in the country.

Furthermore, the authorities nonetheless recognize that more progress is needed for women on the economic front. Women's entrepreneurship is thriving, but inequalities in employment persist. Men are moving out of agricultural employment at faster rates than women, it was found out that 86.3 percent of women continue to be employed as agriculture and fisheries workers, compared to 71.2 percent of men. Consequently; research should be carried out on the causes of persistent disparities in employment and women's slow rates of moving out of agricultural employment.

Furthermore, the Rwandan Constitution of 2003 recognizes only civil monogamous marriages, the gender equality provisions of this law do not protect the rights of women married under the customary law and those in polygamous unions, therefore further research is required to explore the problems and the living conditions of women in polygamous marriages in the country.

In addition, most girls in Rwanda and Africa in general miss attending School every month whenever they are in Menstruation period because their parents could not afford to buy sanitary towels commonly known as pads. They miss school until their menstrual periods are over, World Bank statistics indicate that at least 20 per cent of school girls in the country, particularly in rural areas, miss school, up to 50 days per year, because they cannot afford buying sanitary pads. Another survey by a local NGO, Sustainable Health Enterprise says 18 per cent of girls and women in Rwanda miss out of school and work because they could not afford to buy sanitary pads. Sanitary pads are expensive and unavailable in rural areas because a few shops sell them since a few people can afford to purchase them. This is not a problem that is only in the rural areas but also in urban areas. It affects the young girls not only socially but also academically and in the long run it affects their well-being. This, in the end, affects their performance in school and contributes to the rise in school drop outs. Additional research is very crucial to investigate the efforts invested by the government in solving this problem.

The difference between the rate of girls who passed the required examinations and those who got enrolled in public higher education institutions is an area that calls for further assessment to find out the particular causes behind girls' low admission into public universities in spite of their high passing rate at high school leaving examinations.

There is need to carry on further research on the harmful effects of IMF and World Bank policies and the succeeding execution of structural adjustment programs on African

economies and impact on the economic actions of women traders related to policy amendments and modification in economic strategies.

## **Recommendations and Conclusion**

However; any power given to women in the absence of economic power is not very meaningful. “Women don’t just want aid; they want trade that strengthens their progress. Women don’t want patrons; they want partners who help them build their own capacity to grow. They don’t want to continuously depend on others; they want to make their own choices and decide their own destiny”. Barack Obama. The purpose of this study is to examine government policies put in place to empower women and explore their relationship with women entrepreneurship development in the country.

The fundamental argument brought forward in this thesis is that, equal participation of men and women in nation building of paramount significance. Equal participation can lead to quicker economic growth and development if women who are the underutilized majority are appropriately utilized. Women empowerment is also required in the area of women entrepreneurship. as any power given to women in the absence of economic power is not very meaningful. This study brings on board a less debated but very essential and most importantly forgotten aspect of Women empowerment-“exclusive markets” for women’s competitive and good quality goods and services just because women lack competitive advantage owned by their male counterparts.

Male entrepreneurs have had their entrepreneurship experience growing and changing hands from one male generation to another for the last 20 Centuries. Market provision for the products of any underdeveloped economic entity is a tangible tool of rapid economic empowerment and development for that entity. The African Growth and Opportunity Act (AGOA) is a United States Trade Act, enacted on 18 May 2000 as Public Law 106 of the 200th Congress. It significantly enhances products from qualifying “lesser developed” Sub-Saharan African (SSA) countries access to the US market. The government of Rwanda and other countries should take AGOA as a living example of the market opportunity given to less economically developed regional countries and follow suit to provide exclusive markets for women entrepreneurs’ products. For instance the government of Rwanda in its annual, midterm and long term procurement of goods and services should offer at least a 30% market share to women entrepreneurs’ goods and services as a way of empowering them. (<https://agoa.info/about-agoa.html>).

## **Conclusion**

The purpose of this thesis was to assess the facilitative role of the government in women entrepreneurship development. The research attempted to examine the extent to which women are empowered and how it was translated into women entrepreneurship development. Based on the above, the study seriously labored to realize the set objectives. The primary data was examined with the aim of discovering the role of the government in women entrepreneurship development in Rwanda and other social economic variables that are considered to be significant in the development and growth of women entrepreneurship.

The field data revealed that young women aged between 20 and 30 years are not participating in large numbers because they are still in higher learning institutions or are just married and therefore are taking care of children. The findings goes further to show high participation rates of women who are between 31 – 40 and 41 – 50 years of age, young women entrepreneurs who are between the age of 31 – 40 are many in number because they have completed their studies and are only engaged in caring for the family and their enterprises. The number of women entrepreneurs who are in the age blanket of “between” 41 – 50 is the highest because they are above the child bearing age and have less roles of child caring as their children are grown up leaving them with sufficient time for their business. It was found out that women entrepreneurs in the age bracket of 51 – 60 were not very many just because women entrepreneurship development in Rwanda is a new phenomenon as it is a decade and half old. Contrary to the findings reported in urban centers where women entrepreneurs aged between 41-50 were dominating, in the country side, women entrepreneurs aged between 31-40 were found to be majority because they are more vigorous and energetic to manage the process of buying business items from the Capital City and neighboring countries than the aging women who lay between 41-50 years.

Findings revealed that only 38 or 14% of women entrepreneurs completed primary, 86 or 30% of women entrepreneurs completed High school, 156 or 56% of women entrepreneurs who are the majority completed BA degree, no women entrepreneurs who completed Post Graduate and any other higher education level were found among the

sampled respondents. Furthermore, the primary data revealed that there are very few women enterprises that were registered in 2000 and 2005. The reasons for this low numbers are many; first, this period is not very far from 1994 when the genocide against the Tutsi was done in the country. The fact is that many people were still nursing the wounds of the genocide. Secondly, there were many time consuming and expensive procedures that were involved in case a business person wanted to register a business company. We see very huge numbers of businesses registered in 2010 and 2015, the reasons are that people had somehow recovered from physical and psychological wounds of the genocide, the procedures and cost involved in registering a business were no more.

Registering a business is free of charge and procedures involved were completely reduced to the extent that in two hours a business is registered and the business man or woman is handed a registration certificate. Keeping other factors constant, nevertheless, the difference is that Nyagatare district itself was a new settlement claimed from the Akagera National Park purposely to accommodate the former Rwandan refugees from the neighboring countries of Uganda and Tanzania and based on that reality we see quite big numbers of businesses registered in 2010 and 2015, the reasons are that on top of people having recovered from physical and psychological wounds of the genocide, they were well settled and able to think innovatively to initiate enterprises and register business companies. Nonetheless, all interviewed women entrepreneurs were found to have started the enterprises by themselves; there was no report of inherited, Purchased or Leased Business Companies.

The field data revealed that the majority of women in both urban and rural areas are earning an average income from their own enterprises and are enjoying a good economic and social status in their society. However, the majority reported to be lacking experience as they said that their male counterparts are more experienced.

Almost all women entrepreneurs reported that the Ministry's responsibility of training, advocacy and awareness campaign for women rights had a significant influence on women entrepreneurship development. They went further to say that the role of mobilizing resources to uplift very poor women out of acute poverty had an important influence on poor women's change of status. The field data disclosed that the government policies of equal access to schools, right to property, fighting gender based violence and increasing women representation in politics had a significant influence on women and women entrepreneurship development. In the primary data, it was discovered gender based violence to a greater extent affect women in form of Lack of peace in the family, Lack of confidence, results into Failure to get enough capital and poor competition.

The majority women entrepreneurs reported that equal Opportunities in education and accessing the job market had greater positive change on women entrepreneurship development.

The field data revealed that business companies belonging to 100 Women Entrepreneurs collectively had 1.050 employees and the majority of them are male employees. It was

found out those enterprises in rural areas had very few skilled employees when compared with urban based businesses.

The field data clearly shows that the majority of employees who received training were in top management middle level positions.

The field data presented clearly shows that the majority of Women Entrepreneurs participated more frequently in experience sharing programs, on job training programs, off job training in the country and very few participated in training programs organized outside the country.

On the question of what their enterprises address. The majority of the businesses deal in retail business, and service provision both in urban and rural areas.

The minority women entrepreneurs use print media and electronic media to advertise their products while majority market their products by use way of direct selling and the word of mouth. However, expenditure on marketing was only found to be planned by urban businesses while rural enterprises spend less or even do not spend on marketing at all as they reported to be using direct selling and the word of mouth. This means that the urban women owned businesses are highly advanced than village businesses.

The primary statistics revealed personal savings and family income as the sources of initial capital invested by the majority women entrepreneurs. A small number of women entrepreneurs reported that they borrowed from financial institutions. This scenario is

caused by two factors, one is lack of collateral security demanded from all loan applicants by the bank and the second is the fear to take risk among most women entrepreneurs. NB: The same sources of starting capital are similar to both urban and rural women entrepreneurs.

The attitude of bankers towards female entrepreneurs is that they are as able as their male counterparts, what is required by bankers to all loan applicants irrespective of gender is collateral security.

On the question of areas of operation of businesses owned by women entrepreneurs, the majority businesses are local and national where as the minority enterprises are both national and international in nature. It was nonetheless; found out that businesses operating in the rural areas are only local and national operations in nature. This means that the urban women owned businesses are highly advanced than village businesses.

The primary data revealed that all visited women owned businesses are sole proprietorship and partnership in nature where as all the surveyed women businesses in the rural area were sole proprietorship. This means that the urban women owned businesses are more advanced than village businesses.

The field information revealed that the majority women entrepreneurs use value and cost based pricing mechanism, the minority of women using market penetration while in the rural areas only value based and cost based pricing were found to be used.

The professional services most often needed by majority women entrepreneurs are accounting, auditing, marketing, training and legal assistance.

In the primary data on the question of how children are taken care of, majority women entrepreneurs reported that children are taken to baby care centers and schools.

The primary data shows the effect of the policy of cooperatives on women entrepreneurs, the majority women entrepreneurs reported that it helps to pull financial resources together to satisfy bigger markets and to raise the poor and the weak out of poverty.

The majority women entrepreneurs reported the problem of lack of marketing skills. The primary data shows that the majority women entrepreneurs lack experience and adequate capital as their major weakness.