



CHALLENGES TO WOMEN ENTREPRENEURSHIP IN KIGALI, RWANDA

by

SIMON NSENGIMANA

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Supervisor: Dr Robertson K. Tengeh

Co-supervisor: Prof Chux Gervase Iwu

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DATE

ABSTRACT

Given good conditions, women can run businesses, support their families and the community, and contribute to economic growth. The lack of women's involvement in entrepreneurship is a huge loss to the nation and society. Women make up 51.83% of the population in Rwanda, but are underrepresented in business – largely due to social customs, religion, and cultural beliefs. Society perceives women as too weak to conduct business, and prefers them to be confined to housekeeping activities and dependency on men. Interestingly, literature indicates that involving women in entrepreneurial activities help. Despite this, women in Rwanda have broken the barrier and started up business. However, they face many challenges; their businesses remain small scale compared to their counterparts. The aim of this study is to determine the challenges experienced by women entrepreneurs in Kigali. This research is significant because it attempts to identify the challenges to entrepreneurship in Kigali, by allowing the voices of women entrepreneurs to be heard.

The study uses a quantitative descriptive approach. The target population was women in formal and informal business in the districts of Gasabo, Kicukiro, and Nyarugenge in the city of Kigali. A self-administered structured questionnaire was used to obtain data from 398 women entrepreneurs after obtaining their informed written consent. The data was analysed using recent Statistical Package for the Social Sciences (SPSS) version 24. Findings were interpreted and discussed in a numerical narrative featuring frequency, percent, valid percent, cumulative percent, mean, and standard deviation.

The results show that women entrepreneurs in Kigali experience more challenges, among others including: High shop rentals, lack of start-up capital, lack of collateral to obtain a loan, high taxes, high interest rate and high transport, and a lack of information technology skills.

This study has uncovered that women entrepreneurs face a lot of challenges while running their business in Kigali. Fortunately, the solution is within reach. For instance, women entrepreneurs themselves, family, society, government, stakeholder, and researchers should work together to eradicate these challenges. Women entrepreneurs should work together in cooperatives to minimise shop rentals, possible access to capital and so forth. In addition, they can leverage their experience and know-how.

Key words: Challenge, entrepreneurship, women's entrepreneurship, formal business, informal business, Micro enterprise, Small business, business growth.

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DEDICATION

To my life-coach, my late father Apollos Munyeragwe, who did not live to witness completion of this thesis. His motivation and desire for my advancement is greatly appreciated. I owe it all to you Dad. I believe I will see you again. Father, you were special for everyone.

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CLARIFICATION OF BASIC TERMS AND CONCEPTS

Challenge: A situation that tests someone's abilities. In other words, an action or situation that causes an obstruction or hinders progress (Stevenson, 2010:287)

Entrepreneurship: the action of creating a new venture with value (Bateman & Snell, 1996:208). Entrepreneurship is also referred to as a process of joining together resources to obtain new products or services (Stoner et al., 1995).

Women entrepreneurship: refers to a business owned, managed and controlled by a woman (Singh, 2012:48-49). Women entrepreneurs may be individuals or a group of women who have the intention of starting a new enterprise. They exercise management functions such as planning, leading, executing, and controlling business activities (Manerkar, 2015). The woman entrepreneur is a female who takes a risk by investing resources in a new venture. She runs a business day-to-day. Women entrepreneurs have a positive impact not only on their family but also on the nation and the society. They create jobs and stimulate economic growth (Kamberidou, 2013:2).

Formal business: these are registered businesses in the formal sector. Every year these businesses submit a tax return to the revenue authority and contribute to the development of the economy (Rukundo, 2015:296).

Informal business: these are businesses which operate in the informal sector, many of them not forced to register by government. Their turnover is relatively small as compared to those in the formal sector. The owners of these businesses often use a rudimentary style of management (Rukundo, 2015:296).

Business growth: is a stage in the business life cycle when a business increases in revenue, sales, employees, profit, resources or expansion into another branch. In other words, it is a favourable situation experienced by the business (Sage, 2006:7).

Micro enterprise: A micro enterprise employs 1–3 employees, total capital investment is less than RWF 0.5 million, and annual income is less RWF 0.3 million (Rwanda. Ministry of Trade and Industry [MINICOM], 2010:7).

Small business: In Rwanda, a small business employs between 4 and 30 employees, has a capital investment of RWF 0.5 million–15 million, and an annual income of RWF 0.3 million–12 million (Rwanda. Ministry of Trade and Industry, 2010:7).

Entrepreneurial ideas: Women entrepreneurs whom attachment to entrepreneurial ideas shape with entrepreneurs attitude and motivation accomplishment (Nieman, *et al.*, 2003:35).

GLOSSARY

Terms/Acronyms/ Abbreviations	Definition/ Explanation
ADBG	Africa Development Bank Group
BDF	Business Development Fund
BIC	Business Incubation Centres
BLC	Banque Libanaise pour le Commerce
BNR	National Bank of Rwanda
CACSW	Canadian Advisory Council on the Status of Women
CAPMER	Centre d'appui au Petites et Moyennes Entreprise au Rwanda
CBD	Central business district
CIA	Central Intelligence Agency
CoK	City of Kigali
COOPEDU	Cooperative of savings and credit Duterimbere
DRC	Democratic Republic of Congo
DSBD	Department of Small Business Development
GBA	Global Bank Alliance
GDP	Gross domestic product
GEI	Global Entrepreneurship Institute
GEM	Global entrepreneurship Monitor
GERA	Global Entrepreneurship Research Association
GoR	Government of Rwanda
HIV/AIDS	Human Immunodeficiency Virus Infection and Acquired Immune Deficiency Syndrome
ICT	Information and Communications Technology
IFC	International Finance Corporation
ILO	International Labour Organisation
IMF	International Monetary Fund
INSR	Institut National de la statistique du Rwanda
IPARR	Institute of Policy Analysis and Research-Rwanda
Kicukiro	District of City of Kigali
KIST	Kigali Institute of Science Technology & Management
LTIF	Long-term Investment Frame
MIFIS	Micro-Finance Institutions
MIGEPROF	Ministry of Gender and Family Promotion
MINICOM	Ministry of Trade and Industry
MSMEs	Micro, Small & Medium Enterprises
N S	No Sex orientation
NGO	Non-governmental organization
NISR	National Institute of Statistics of Rwanda
NSBC	National Small business Council
NUR	National University of Rwanda
NYC	New York City
OECD	Organisation for Economic Co-operation and Development
PSF	Private Sector Federation
RCWE	Rwanda Chamber of Women Entrepreneur
RD	Research and Development
RDB	Rwanda Development Board
RRA	Rwanda Revenue Authority
RWF	Rwandan Franc
RWF	Rwandan Franc
SA	South Africa
SACCO	Savings and Credit Cooperatives

SEDA	Small Enterprise Development Agency
SEFA	Small Enterprises Finance Agency
SPSS	Statistical Package for the Social Science
TI R	Transparency International Rwanda
TR	Transparency Rwanda
UAE	United Arab Emirates
UN	United Nations
USA	United States of America
USAID	United States Agency for International Development
USD	United States Dollar
VAT	Value Added Tax
WB	World Bank
WECREATE	Women's Entrepreneurial Centres of Resources, Education, Access, and Training for Economic Empowerment
WH	Women Hall

CHAPTER ONE

INTRODUCTION AND BACKGROUND TO THE STUDY

1.1 Introduction

Despite the fact that entrepreneurship has been acknowledged as the backbone of many economies in both developed and developing countries, gender inequality still exists in this sector. A significant proportion of women is still marginalised and on the receiving end of discrimination. In more favourable circumstances, women can run businesses, support their families and community and contribute to economic growth. The lack of women's involvement in entrepreneurship is a loss to the nation and society.

In spite of the acknowledged contribution of women entrepreneurs in both developed and developing countries, women the world over still experience many challenges, and in this regard Rwanda is no exception. Women make up 51.83% of the population in Rwanda, but are underrepresented in business for reasons of custom, culture, belief, and religion. In Rwandan society, women are regarded as well suited to domestic activities such as raising children, looking after domestic animals, food production, and cooking. Typically, women are considered to be too weak to carry out entrepreneurial activities (Musomandera *et al.*, 2015: 27). Nevertheless, numbers of women in Rwanda have broken this barrier and started their own enterprises. In Kigali, the political and economic capital of Rwanda, women entrepreneurs represent 43.2% of all entrepreneurial activities (International Finance Corporation [IFC], 2008:30; Vis, 2012:41; Musomandera *et al.*, 2015). In rural areas, however, female entrepreneurs are comparatively less active in business than their male counterparts (Coldham, 2013:2).

The aim of this study is to identify the challenges that women entrepreneurs face in Kigali. It comprises five chapters. Chapter One covers the introduction, background, and research problem. It also formulates the research question and research objective(s), while delineating the scope and significance of the study. Chapter Two offers a literature review, while Chapter Three covers research design and methodology. Chapter Four presents and discusses the study's findings. Lastly, Chapter Five offers a conclusion and recommendations.

1.2 Background of problem

For many years, women in Rwanda and all over the world have been underrepresented in business in comparison to men, because of the limitations placed on them by cultural beliefs and religious ideologies (Rubagiza, 2010:4). Even in New York, USA, women entrepreneurs face constraints such as inadequate access to finance, information, training and education, as well as dormant discrimination that puts a brake on their progress and success (United States of America. New York, 2015:2). In Europe, women are poorer than men, have lower levels of training and education, less access to capital, and are discriminated against when running small businesses. This is why the European Assembly and policy makers promote gender equality, to remove barriers that prevent women from entering business. Despite efforts to empower women, they remain disadvantaged (Kamberidou, 2013:7; Jong, 2013:3). Women in Europe are discriminated against not only in entrepreneurship but also in employment and in education, particularly the sciences (Adema *et al.*, 2014:9).

Women who are motivated to be self-employed by going into business earn less profit than men, their businesses typically remaining micro-enterprises that cannot grow into small businesses (Tambunan, 2009:39). This is because of the difficulty of obtaining access to finance. They are discouraged from obtaining a loan even before they apply, and most of them give up. Men, on the other hand, are able to obtain loans with less demanding conditions and/or less collateral compared to women. This discrimination impacts the motivation of women to become entrepreneurs and they prefer to try their luck in the labour market for employment (Adema *et al.*, 2014:15).

In Asian society, women are regarded as inferior to men and do not have the same freedom with respect to career choice. A woman should be a housekeeper, a partner, and remain dependent on her husband – a perception that discourages women from entrepreneurship (Siddiqui, 2012:1). Women who try entrepreneurship face the challenges of start-up capital, access to finance, training and education, lack of technology knowledge, lack of family support, and even rape.

In Muslim countries, religion is a big challenge for women regarding entrepreneurship. Women must be veiled or at least scarfed, they cannot walk without men, and have no free mobility. In Pakistan, for instance, even seats for women on public transport are limited (Tambunan, 2009:37).

In South Africa, too, society discriminates against women. Women entrepreneurs suffer from gender inequality that discourages them from pursuing entrepreneurship (Chinomona & Maziriri, 2015:844). They face challenges in training and education, being discouraged from studying sciences such as chemistry, mathematics, physics and engineering, all of which are considered to be “male” subjects. Studying in the field of science can enhance women’s

creativity, innovation and entrepreneurship (Chinomona & Maziriri, 2015:843). Access to finance is also a big challenge for women entrepreneurs because of the perceptions of lenders, banks, and investors who have a problem with competent women managers. This is not because women are not able to manage a business, but because of sheer gender discrimination. Women struggle to obtain loans to grow their businesses (Matsoso & Iwu, 2016:204,206). They use the small profit they make in their micro-enterprises to grow to small business, so growth is consequently slow. Gender discrimination decreases women's motivation regarding entrepreneurship and frustrates their ambition to move forward in entrepreneurship (Chinomona & Maziriri, 2015: 843).

In Rwanda the situation is no different. Over the centuries, Rwandan women have been vulnerable and unprotected. In the nineteenth century, women were targeted in war. Soldiers captured them to serve the military sexually and in battle. They were also targeted by the slave trade, while the king gave women and girls to his administrators to secure his leadership (Smith, 2008:124).

Gasanabo (2004:73) and MEMOS learning from history (2008:9) report that in the pre-colonial era girls were not allowed to do military training and civic education in the traditional school (*itorero*), which was reserved for boys. Girls stayed home and trained with their mother and aunt regarding housekeeping, making handcrafts, how to raise children and treat her husband: Rwandan society believed that woman depends on man. When some administrators objected to girls' exclusion from *itorero* and attempted to train them like boys, the kingdom viewed them as rebels and destroyers of culture. They had to run for their lives (MEMOS learning from history, 2008:11).

Although Rwandans were good at handcrafts, especially the celebration bracelet (*ubutega*), such that demand was greater than supply and they could not satisfy the local and regional market, women were not involved in the commercialisation of *ubutega* and were limited to making them (Newbury, 2009:224). Girls and women were not only prevented from contributing in entrepreneurship, they were also not authorised to drink beer, smoke and talk in public, and eating goat meat was taboo for them (MEMOS learning from history, 2008:20).

During the colonial era, girls had no right to receive the basic primary education provided for boys. The Protestant churches that decided to teach girls in primary school did not gain support from the colonial administration. It took 9 years for the State to make girls' primary education official, and another 26 years before they could attend high school. Even then, their career orientation was limited to art, nursing and teaching, while boys were enrolled in the sciences and technology (Fellman, 2012: 27). At the beginning of the twentieth century, the Catholic Church received massive financial support from the colonial government to train Rwandan boys to assist with colonial administration, agriculture, farming and catechism. Girls were not allowed to attend these schools (University of California, 2008:172). Girls were

enrolled in Catholic high schools from 1950, but were limited to nursing and midwifery. Such schooling clearly prevented talented women from pursuing their career of choice or progressing in any industry, including business. Therefore, colonisation helped to promote gender inequality in entrepreneurship (University of California, 2008 :173).

After independence (1962), the government tried to promote the education of both genders, but girls were not allowed to attend university. The Nation University launched early after independence admitted only boys (Fellman, 2012 :27). Consequently, education for girls, especial the absence of higher education, served to inhibit their entrepreneurial intention, creativity and innovation, and to retard women's socio-politico-economic development (Cutura, 2008:10; United States of America. United States Agency for International Development, 2009:13; Rubagiza, 2010:4).

Before 1994, in Rwanda entrepreneurship among women was virtually non-existent (Cutura, 2008:4). Since 1994, the government has sought to promote gender equality, and women now contribute in all spheres of life in the country, including business, politics and the economy. Women comprise more than 50% of the cabinet and of members of parliament (Cutura, 2008:5; Hayman, 2008:9; Rugaragu, 2014: 6).

Rwandan women are underestimated by their menfolk, because Rwandan society continues to view woman as weak and suited to performing housekeeping activities such as raising children, looking after domestic animals, food production, and cooking (Musomandera et al., 2015). This patriarchal society considers gender discrimination and inequality as normal rather than unjust (Rubagiza, 2010:4). Women are not free like men to decide to start a business because they must depend on their husband's or a family decision. Rwandan gender discrimination hampers the women's motivation to participate actively in economic growth and entrepreneurship. Women entrepreneurs' potential is not exploited properly like that of male entrepreneurs (Vis, 2012:19). What does motivate women to enter entrepreneurship? It seems that such women can be divided into three broad categories: chance, forced, and created entrepreneurs. These categories depend on how women entrepreneurs launch an enterprise and their reason for doing so (Tambunan, 2009:30). In Rwanda, all three kinds are to be found. Chance entrepreneurs launch an enterprise without market segmentation or a business plan; forced entrepreneurs do not necessarily have a desire to be an entrepreneur but start businesses because of circumstances. For instance, after the 1994 Rwanda genocide, which cost the lives of approximately one million persons, a notable number of women lost their husbands and were forced to enter entrepreneurship in order to support themselves and their families (Coldham, 2013:2). Created women entrepreneurs are those who have entrepreneur characteristics and intentions, who follow the entrepreneurial process to start their enterprise with the objective of growth. They thus create jobs and make a change in their community (Tambunan,

2009:30). Although significant changes have taken place in terms of women entrepreneurship in Rwanda, the challenges that women face in this industry are not well known and there appear to be no research studies on the subject. A study such as this, on challenges faced by women entrepreneurs in Kigali, is a step in the right direction of averting the problems that they face. It is also making progress towards achieving the United Nations (UN) agreed sustainable development goals, numbers 1, 5, 8 and 16, aimed at ending poverty in all its forms everywhere. These specific goals are: achieve gender equality and empower all women and girls; promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all; promote peaceful and inclusive societies for sustainable development; and provide access to justice for all while building effective, accountable and inclusive institutions at all levels (United Nations, 2016).

1.3 Problem statement

Entrepreneurship creates jobs, brings innovation, improves socio-economic welfare and generates economic growth in both developed and developing countries (Choto *et al.*, 2014:93). Despite this, it appears that women in Rwanda are underrepresented in entrepreneurial activities, Rwandan business being dominated by males (Rubagiza, 2010:4). According to Musomandera *et al.* (2015) and Kushnir and Amin (2013:3034), Rwandan society views a woman as weak and unable to carry out entrepreneurial activities. But the literature indicates that involving women in entrepreneurial activities helps both them and the community (Matsoso & Iwu, 2016 :207).

Thus, to help eradicate poverty, contribute to the economic growth of the country, improve their families' welfare, and bring about change in the community, women should be more involved in entrepreneurial activities (Musomandera *et al.*, 2015). According to the National Institute of Statistics of Rwanda (Rwanda. National Institute, 2012), women represent the majority of the Rwandan population (51.83%). However, women's businesses represent 42% of the total number of businesses in Rwanda, and 43.2% of all entrepreneurial activities in City of Kigali (International Finance Corporation, 2008:30; Vis, 2012:41; Musomandera *et al.*, 2015). Furthermore, Coldham (2013:2) argues that in rural areas, female entrepreneurs are still less active in business compared to male entrepreneurs.

Several studies have been conducted on educating women entrepreneurs in Kigali, Rwanda (Vis, 2012; Coldham, 2013), and even on the contribution of government support to the success of women entrepreneurs in selected rural districts of Rwanda (Nyirazamani, 2015). However, no known studies have looked specifically at the challenges to women entrepreneurship in Kigali. Therefore, the purpose of this study is to identify the challenges experienced by women entrepreneurs in Kigali. The government, policymakers, and anybody else concerned with women entrepreneurs can use the findings and recommendations of this

study to address and perhaps resolve the challenges facing women entrepreneurship in Kigali, and thereby improve the fortunes of enterprises run by women.

1.4 Research question

The research question is divided into the main research question and four sub-research questions.

1.4.1 Main research question

What are the challenges experienced by women entrepreneurs in Kigali?

1.4.2 Sub-research questions

- How does being a woman affect you as an entrepreneur?
- What are the reasons contributing to the low numbers of women entrepreneurs in Kigali?
- What are specific barriers women entrepreneurs face in doing business in Kigali?
- What role do/can key stakeholders play in increasing the number of women entrepreneurs in Kigali?

1.5 Research objective

The research objective is divided into a main research objective and four sub-research objectives.

1.5.1 Main Research Objective

To determine the challenges experienced by women entrepreneurs in Kigali

1.5.2 Sub- research objective

- To identify how being a woman affects the individual as an entrepreneur;
- To determine the reasons why there are few women entrepreneurs in Kigali;
- To determine the specific barriers faced by women entrepreneurs in doing business in Kigali;
- To investigate the role that key stakeholders (can) play in increasing the number of women entrepreneurs in Kigali.

1.6 Reliability and Validity

Reliability is the extent to which the result or findings of the study are consistent over time (Maree, 2007:215), whereas validity indicates whether the research truly measures what it was intended to measure or how truthful the research results are (Joppe, 2000, as cited by Golafshani, 2003:598).

1.6.1 Reliability

A measurement is reliable when it eliminates any threats that can cause bias or random error (Mitchell & Jolley, 2007:113). A research Instrument is reliable when another researcher at another time can conduct the same study using the same methodology and obtain the same findings (Wisker, 2001:253). To ensure that the instrument is reliable, a pilot study was conducted by the researcher to assess the feasibility of the study before commencing the study proper. A pilot study helps to make sure that questions posed in the survey are clear and understandable, enabling the provision of reliable data and results (Mitchell & Jolley, 2007:146). It also helps the researcher to estimate how long it takes to complete the questionnaire. It can even give an idea of unexpected challenges that the researcher might encounter, allowing him or her to anticipate those problems. 38 women entrepreneurs participated in the pilot study (10% of the sample population: 13 from Gasabo, 12 from Kicukiro, and 13 from Nyarugenge).

1.6.2 Validity

An instrument is valid if it measures what it is expected to measure (Mitchell & Jolley, 2007:159). Kumar (2011) believes that the validity of an instrument is based on the relation between the research questions and the aims of the research, conducting to an appropriate conclusion. Validity can also be tested by comparing two different assessments: when the results are the same, the instrument used to measure the construct is appropriate and the validity is deemed high. Kumar also argues that a researcher can conduct a pilot study and analyse data statistically, to determine the degree of validity. Good construction of research instrument provides high validity of results. The supervisors and the Cape Peninsula University of Technology (CPUT) ethics committee have verified the potential of the instrument to gather reliable and valid data.

1.7 Ethical considerations

During the research activity, the researcher must respect the research code of conduct. A code of conduct points out what is wrong or what is right for a researcher (Nani, 2011:200). The researcher conducted the study according to the research ethics policy of CPUT. Before the start of the study, the researcher obtained authorisation to carry out the study from the local administration where the survey was to be carried out (Maree, 2007:41-42). The researcher obtained permission from the Rwanda Chamber of Women Entrepreneurs (RCWE) to conduct a research study (see Appendix B). RCWE is the only countrywide organisation that brings together women entrepreneurs in Rwanda and supports their entrepreneurship initiatives (International Finance Corporation, 2008:5).

Before administering the questionnaire to respondents, the researcher gave respondents a covering letter (see Appendix C) and obtained their written informed consent (Appendix D).

In line with the views of Maree (2007:41), Nani (2011:200), Brynard *et al.* (2014:6), and the Cape Peninsula University of Technology (2013), the researcher has respected the rights of the respondents, informing them about the study's objectives and procedures, and that ethical approval had been obtained from CPUT Research and Ethics Committee (see Appendix E). The respondents were also informed that their participation in the study was voluntary, that confidentiality would be maintained and that they could withdraw from the study at any time. They were told that they were free not to answer any questions with which they were not comfortable. The researcher would be honest with the respondents, would keep the information obtained secret, and would preserve their anonymity. Their names would be neither sought nor recorded. The data gathered would be used only for the purposes of the research.

To maintain confidentiality, copies of completed questionnaires could be accessed only by the research team. Electronic copies containing respondents' information was stored in a password-protected computer, the password being known only to the research team. In the thesis and any publication arising from it all forms of identification would be removed.

1.8 Delineation of the research

This study focuses on the challenges to women entrepreneurship in the informal and formal sectors in Kigali, Rwanda. The women's businesses must be at least 6 months old and located in the Gasabo, Kicukiro and Nyarugenge districts of Kigali. The businesses must be in the service, agriculture, manufacturing, mining, wholesale or retail, and construction industries. Respondents must be Rwandan citizens.

1.9 Significance of the research

This study is important because it seeks to identify the challenges to women entrepreneurship in Kigali, by allowing the voice of women entrepreneurs to be heard. The findings and recommendations will help women entrepreneurs in Kigali, the government of Rwanda, the Rwanda Private Sector Federation, the Rwanda Chamber of Women Entrepreneurs, and other stakeholders, to introduce measures to promote gender equality in entrepreneurship and resolve the negative issues faced by women entrepreneur in Kigali. The results of the study will also add to the existing body of knowledge on gendered entrepreneurship, serving as reference to researchers with similar research interests in Rwanda and the rest of the world, particularly in developing countries.

1.10 Expected outcomes

This study will identify how gender affects women entrepreneurs' business activities, determine the reasons why there are few women entrepreneurs running businesses in the city of Kigali, identify the specific barriers faced by women entrepreneurs in doing business in

Kigali, and define the role that might be played by key stakeholders to increase the number of women entrepreneurs.

1.11 Outline of the study

Table 1.1: The study is organised as shown in the table below:

Chapter	Aim of chapter
Chapter 1	The chapter presents an introduction, some background, the research problem, research objectives, aspects of validity and reliability, and the significance of the study.
Chapter 2	This chapter address the literature on the topic.
Chapter 3	The chapter explains the methodology and why the quantitative approach was selected for the study. It also describes data collection and data analysis.
Chapter 4	The chapter focuses on presentation and discussion of the data.
Chapter 5	This chapter presents the conclusions and recommendations of the study.

1.12 Conclusion

Despite the important role played by entrepreneurship, generating jobs and contributing to socio-economic development, women entrepreneurs are discriminated against all over the world, including Rwanda. Women could contribute a lot more if prejudices associated with beliefs, culture and religion are resolved. The aim of this research is to determine the challenges experienced by women entrepreneurs in Kigali. The following reviews the extant literature on the phenomenon under investigation.

CHAPTER TWO

LITERATURE REVIEW

2.1 introduction

Previous chapter introduced the research, provided background of problem; addressed objectives and the methodology approach to carry out the study. This chapter debates the literature review. A literature review offers a synthesis of knowledge from previously published works. It helps to situate the current work in the context of existing knowledge on the topic under consideration (Mitchell & Jolley, 2007:467). Kumar (2011:31) emphasises that a literature review provides a strong foundation for new research.

This chapter reviews the pertinent literature on women entrepreneurship within the context of developing nations, with a particular focus on women entrepreneurship in Kigali, Rwanda. In order to gain a wider understanding, the chapter also gives insight into the challenges facing women entrepreneurs in selected countries such as the USA, as a global super power; China as the most populous country with the top emerging economy; Cameroon as a developing country situated in central Africa; Kenya, like Rwanda in the eastern African region; and South Africa, a southern African economic powerhouse.

The chapter is arranged as follows:

Section 2.2 provides an overview of entrepreneurship.

Section 2.3 focuses on women entrepreneurs, types of women entrepreneurs and the characteristics of successful women entrepreneurs.

Section 2.4 emphasises the importance of entrepreneurship in terms of job creation, innovation, economic growth, choice, and social implications.

Section 2.5 discusses entrepreneurship in Rwanda, including the legal status of businesses, and highlighting Rwanda Small and Medium Enterprises (SMEs).

Section 2.6 moves on to women entrepreneurship, Rwandan women entrepreneurship and their importance, and women entrepreneurship in the city of Kigali.

Section 2.7 describes how women's businesses need to grow, the characteristics of business growth, the process of growth, stages of business growth, and challenges hindering business growth.

Section 2.8 will discuss women's motivation toward entrepreneurship in developed and developing countries. Section 2.9 will highlight the question of how gender impacts on entrepreneurs' business activities in developing countries.

Section 2.10 discusses probable factors influencing the low numbers of women entrepreneurs in Kigali, such as lack of entrepreneurship experience, market saturation, lack

of business management knowledge, education, skills, training, inadequate access to finance, gender inequality and discrimination, and cultural beliefs.

Section 2.11. Challenges facing women entrepreneurship will be reviewed in this section, in respect of the United States of America (USA), China, Cameroon, Kenya, South Africa (SA), Rwanda, and specifically, the challenges women entrepreneurs' face in doing business in Kigali.

Section 2.12. Lastly the role of key stakeholders in women entrepreneurship will be presented in term of increasing the number of women entrepreneurs, access to finance, education and training, energy, gender inequality, lack of market, and government policy.

2.2 Overview of Entrepreneurship

Entrepreneurship is a process of engaging in business activities for the purpose of making profit. Entrepreneurship has been in existence for a long time. The word entrepreneurship comes from a French verb *entreprendre* which means "to undertake". Therefore, the entrepreneur is perceived as someone who undertakes (on behalf of others), or as a "go-between" (Rwigema *et al.*, 2008:11; Hebert *et al.*, 2011:241).

In earliest times, entrepreneurship was characterised by identification of opportunity, product development and marketing, with the sole aim of making a profit. For instance, the entrepreneur Marco Polo identified a business opportunity to sell products between Italy and China. He took the risk of borrowing money to launch his business and he shared the profit with the lenders (Rwigema *et al.*, 2008:11).

In the Middle Ages in Europe, entrepreneurs received resources from the government and ensured effective management. During this period, an entrepreneur did not take risks because he did not invest his money; for example, a priest received money from the government to build a cathedral (Rwigema *et al.*, 2008:11).

During the seventeenth century, entrepreneurs received contracts from the government to supply products and services at fixed rates. Therefore, entrepreneurs were at risk of losing or gaining profit. Richard Cantillon, a British economist who has observed the trade between businessmen, farmers, craftsmen, and other business operators concluded that there is a link between entrepreneurship and risk. Based on this, an entrepreneur is usually perceived as a risk taker. Entrepreneur functions were leading, managing, and accepting the risk associated with business activities (Carree & Thurik, 2006:31; Rwigema *et al.*, 2008:11; Hebert *et al.*, 2011:252; Bula, 2012:83).

Towards the end of the eighteenth century, during the period known as the industrial revolution, industrialisation and invention developed considerably. Entrepreneurs invested in invention, businesses, and technology. Entrepreneurs who sought capital to start an

enterprise differed from the lender of capital. A new school of economic theory opposed from government's intervention in the industry, for example by imposing taxation, believing that a society's economy should be directed by the decisions of individuals (Rwigema *et al.*, 2008:11; Global Entrepreneurship Institute, 2011; Allis, n.d.).

The nineteenth and twentieth centuries are known as the period of modern entrepreneurship, an era characterised by the dominance of the capitalist economic system, competition and innovation associated with creative destruction, as new technology outperforms old technology (Carree & Thurik, 2006:31; Ebner, 2006:316; Rwigema *et al.*, 2008:12). Entrepreneurship creates jobs and stimulates economic growth. Joseph A. Schumpeter, an Australian-American economist, believes that innovation and creativity differentiate the entrepreneur from other business people, arguing that the entrepreneur is the heart of all businesses activities (Ebner, 2006:316; Global Entrepreneurship Institute, 2011; Hebert, *et al.*, 2011:242).

Entrepreneurship is a way of creating, thinking, combining resources, and spotting an opportunity that transforms into a viable business (Bjerke, 2007:17). It is a process of generating and building something of value from basically nothing; it requires risk taking and having the courage to succeed (Erasmus *et al.*, 2013:42). Carree and Thurik (2006:22) offer this extended definition: "Entrepreneurship is the manifest ability and willingness of individuals, on their own, in teams, within and outside existing organisations, to perceive and create new economic opportunities (new products, new production methods, new organisational schemes and new product market combinations), and to introduce their ideas in the market, in the face of uncertainty and other obstacles, by making decisions of location, form and use of resources and institutions"

Entrepreneurship is thus a process in which an entrepreneur identifies and pursues an opportunity that converts into a business (Barringer & Ireland, 2008:6). Entrepreneurship is a process of creating an innovative product or service to obtain profit, and is associated with risk and uncertainty (Rwigema *et al.*, 2008:5).

2.3 Entrepreneur

The word entrepreneur originates from two French words: *entre* that means "between", and *prendre* that means "to take". This word was utilised to define the business operations in buying and selling transactions (Barringer & Ireland, 2008:5; Rwigema *et al.*, 2008:11). An entrepreneur is a person who identifies an opportunity and assembles the resources to transform that opportunity into a viable business enterprise (Barringer & Ireland, 2008:5). According to Carree and Thurik (2006:7), an entrepreneur is a person who has the ability to make right decisions; he or she effectively manages the products, resources or organisations to success. According to Kuratko and Hodgetts (1998:32), as cited by Rwigema *et al.*

(2008:5), entrepreneurs are “agents of change; [they] provide creative, innovative ideas for business enterprises; and help businesses grow”.

2.3.1 Women entrepreneurs

Some authors like Carter and Show (2006), cited by Galindo *et al.* (2009:296), define a woman entrepreneur in terms of the percentage of ownership of a business. A woman who possesses more than 50% of shares in a particular business is deemed an entrepreneur. Other authors refer to the role women play in starting a new venture or setting strategy, simply adding a gender marker to the notion of the entrepreneur. A woman entrepreneur is thus a woman who applies experience, skills, and knowledge to grow a business or generate a venture opportunity (Moore & Buttner, 1997, cited by Galindo *et al.*, 2009:296). ‘Women entrepreneur’ refers to an individual woman or a group of women who accumulate the resources to launch a business and assume the risks and solve the problems associated with running the business (Malhan & Ishita, 2015:637). A woman entrepreneur is a woman who starts a business to meet personal ambitions to become self-employed and economically autonomous. She accepts challenges in running and growing the business, she adds value in terms of economic growth to family, community and society (Singh, 2012:48; Siddiqui, 2012; Iyola & Azuh, 2014). Women entrepreneurs may be individuals or group of women who have the intention to start a new enterprise; they plan, lead, execute, and control business activities (Manerkar, 2015).

2.3.2 Types of women entrepreneur

Goffee and Scase (1985:24) and Nieman and Nieuwenhuizen (2014:43) propose a typology (see Figure 2.1) that differentiates women entrepreneurs using two criteria: first, attachment to entrepreneurial ideas and relying on entrepreneurial attitudes including achievement motivation, independence, risk-taking, self-esteem and the internal locus of control. The second is the extent to which such women accept traditional gender roles and/or adapt to culturally assumed roles.

Traditional women entrepreneurs are devoted to entrepreneurial ideas as well as predictable gender roles; they generally decide to start a business because of economic crisis in the family. In other words, a push factor motivates them to launch a business. Their objective is to generate sufficient profit so as to be able to afford family expenditure (Nieman *et al.*, 2003:35; Nieman & Nieuwenhuizen, 2014:43). Innovative women entrepreneurs, on the other hand, are highly devoted to entrepreneurial ideas and have scant regard for traditional gender roles. They launch the enterprise because they are ambitious or cannot find employment on the labour market. They are motivated to run and succeed with their enterprises (Nieman *et al.*, 2003:35; Nieman & Nieuwenhuizen, 2014:43).

Domestic women entrepreneurs, who possess businesses, but have a strong connection to traditional gender roles they are not devoted to entrepreneurial ideas. Some have resigned from jobs to have enough time to care for their children. Their motives are a wish to be self-employed, to exercise their education, knowledge, creative skills, experience, while seeking independence. These women entrepreneurs mostly conduct their business from home (Nieman *et al.*, 2003:35; Nieman & Nieuwenhuizen, 2014:43).

Radical women entrepreneurs are women who run their own enterprises. They have little interest in either entrepreneurial ideas or traditional gender roles, and are not considered as entrepreneurs who pursue an opportunity. They are often well-educated youths with little working experience (Nieman, *et al.*, 2003:35; Nieman & Nieuwenhuizen, 2014:43).

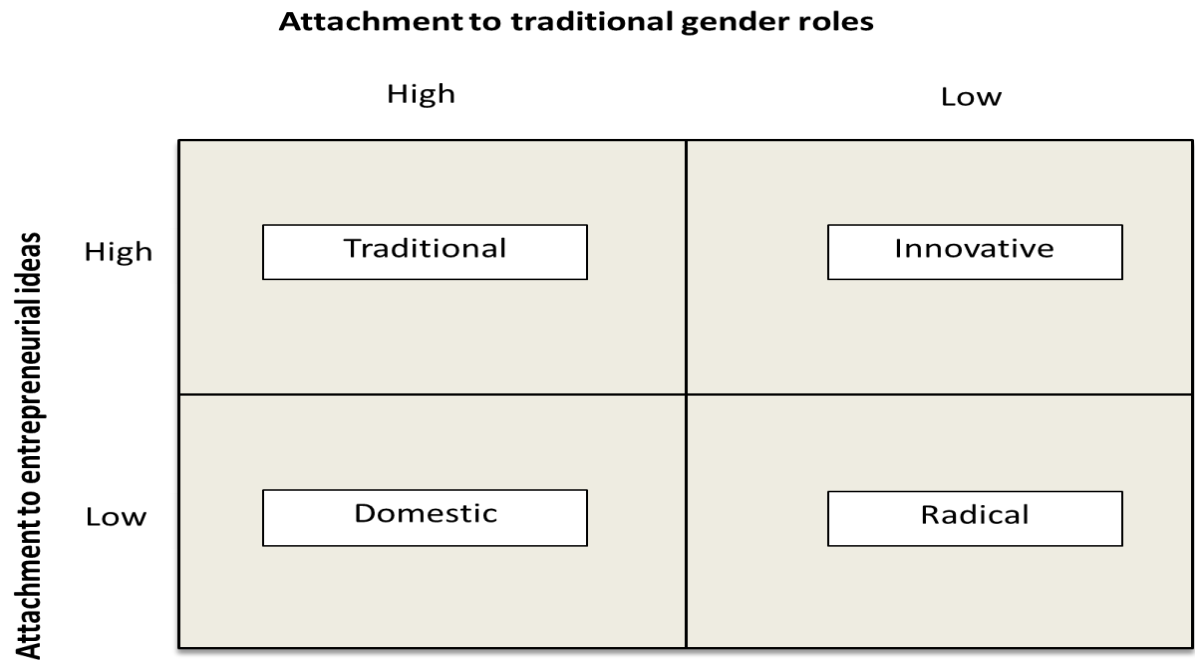


Figure 2.1: Types of women entrepreneur (Goffee & Scase, 1985:25)

2.3.3 Characteristics of successful women entrepreneurs

In both developed and developing countries, there are increasing numbers of women entrepreneurs. They perform well, with fewer failures than men entrepreneurs, and their enterprises grow more quickly more than those of their male counterparts (Buttner & Moore, 1997:34; Itani *et al.*, 2011:409). Against this pattern, however, Kamberidou (2013:2) reports that, although the proportion of women entrepreneurs in Europe dropped from 39.4% in 2010 to 30% in 2012. Stakeholders are working together to overcome the challenges facing European women entrepreneurs.

Successful women entrepreneurs have specific traits such as having: passion, an orientation towards the product and consumer, tenacity, execution intelligence, achievement motivation, an internal locus of control, innovation and creativity, risk-taking, self-confidence, ambition, training, a balance between home responsibilities and business, goal-orientation, long-term projection, and honesty (Zhu & Chu, 2010:171; Itani *et al.*, 2011:418; Siddiqui, 2012:3).

Having a passion for business means that entrepreneurs like what they do and focus on what they believe will reward and improve them. Product orientation means that they are committed to products that satisfy the needs and wants of customers. The possession of tenacity means that when challenges occur, they do not give up, they settle problems and continue to progress. Execution intelligence is what enables successful entrepreneurs to transform an idea into a viable business, managing resources efficiently and effectively to achieve success. To possess achievement motivation means that the entrepreneur will be motivated to realise something difficult for others.

The internal locus of control refers to the belief that hard work leads to success in business: they do not blame factors outside of themselves but assume full responsibility for getting the job done. The innovation and creativity criterion means that successful entrepreneurs are good thinkers, identifying opportunity and exploiting it, bringing something new onto the market that transforms society for the better; for example, the computer. Risk-taking involves investing capital and effort in a business without knowing if the venture will prove profitable. It might involve resigning from work to start a new venture. Good women entrepreneurs are able to solve the challenges that can harm a business; they strengthen their weaknesses and transform threats into opportunities. They are self-confident, believing in themselves and their ability to run a successful business; they work smart with networks to achieve growth (Nieman, *et al.*, 2003:15, 29; Barringer & Ireland, 2008:11).

Successful women entrepreneurs are ambitious, with big dreams to start, grow, and diversify their business. They are keen to innovate something of value that will make a positive change in society. As far as training is concerned, women entrepreneurs share with others

their experience at work, discussing business at home with family members. In this way their children are introduced to entrepreneurial culture (Schindebutte, Morris & Catriona, 2003:104) Women entrepreneurs also need to balance home responsibilities and business, organising their time for business and for family in a manner that enables both to go smoothly. Balancing family and business responsibilities makes women entrepreneurs strong in management.

Successful women entrepreneurs are goal-oriented: they have a mission and a vision, and they embrace a strategy to achieve the goals they have set. They run their businesses to meet their dreams. Because such women plan for long term, they are not discouraged by minor failures or uncertainty and keep fighting towards their goals. Finally, successful women entrepreneurs are honest: they conduct business ethically, honouring the agreements they have made (Zhu & Chu, 2010:172).

2.4 Importance of entrepreneurship

A country must have talented entrepreneurs who are able to recognise and exploit opportunities to stimulate economic growth. Entrepreneurship combines various factors of production to stimulate economic growth and job creation. A country with weak entrepreneurship must itself assume the responsibility to perform as entrepreneur to ensure economic growth (Mohr *et al.*, 2008:515; Erasmus *et al.*, 2013:47). Entrepreneurship is a solution to economic growth and unemployment, working in both formal and informal sectors of the economy (Nieman *et al.*, 2003:27; Lall & Sahai, 2008:396).

The South African government is concerned about the unemployment rate that continues to increase, especially among young men and women. It regards entrepreneurship as a remedy to stop the haemorrhaging of jobs, and has created various agencies to assist budding young entrepreneurs to start new enterprises (Singer *et al.*, 2015:72). Similarly, the Rwandan government has launched the initiative *hanga umurimo* (create your own jobs) and encouraged people, particularly youths (female and male,) to join this programme. The programme empowers them with skills in entrepreneurship, business management and finance with the objective of starting new enterprises, to create jobs, reduce unemployment, and contribute to economic growth (Sabiti, 2013).

2.4.1 Job creation

In addition to the role of entrepreneurship in society and in economic growth, entrepreneurship creates jobs (Erasmus *et al.*, 2013:44). Barringer and Ireland (2008:19) report that more than 550 000 new enterprises are launched in the USA every month; moreover, some 17 million small businesses excluding farms represent 99.7% of all USA employers, employing 52% of the labor force and producing 51% of all revenues.

According to FinScope (2016:12,14,15), 10% of Rwandans are entrepreneurs, creating about 1.4 million jobs for themselves and their employees. Increasing the number of entrepreneurs creates jobs and stimulates economic growth (Rwigema *et al.*, 2008:21). The Global Entrepreneurship Monitor claims that most South African start-up businesses are owned by necessity entrepreneurs with low ambitions for growth, that is, people who have commenced entrepreneurial activities because they could not find a job on the labour market (Global Entrepreneurship Monitor, 2015:23).

Erasmus *et al.* (2013:44) argue that the SA labour law is one of challenges to starting a business and is a cause of high unemployment. They conclude that South Africans do not contribute enough to entrepreneurship to generate sufficient jobs (Erasmus *et al.*, 2013:44). Promoting entrepreneurship is one way to address an unemployment rate which grows every single year (Henry *et al.*, 2003:3).

The United Kingdom acknowledges the critical role that entrepreneurship plays in job creation and economic growth; the 3.7 million small and medium enterprises (SMEs) total 99.8% of all UK business, with 52% of the revenue and 56% of the jobs excluding government and financial service jobs (Hewitt, 2000, as cited by Ball, 2005:2). All over the world, governments recognise the major role of entrepreneurship in job creation and socio-economic growth, and base their political programme on entrepreneurship to improve the welfare of their nations.

2.4.2 Innovation

Innovation is about creating something new or adding value to an existing product or service that satisfies the needs of the consumer, generates new consumers or new markets, or increases market share and productivity (Chiaravalle & Schenck, 2007:266; Drury, 2008:580-581; Galindo *et al.*, 2009:302; Erasmus *et al.*, 2013:49). SMMEs represent more than 55% of the total of innovations in the USA (Barringer & Ireland, 2008:18). Innovation is a key to sustainable competitive advantage and economic growth; it encourages entrepreneurs to continue research and development (R & D) into new products and services (Cannon, 1991:83).

Effective management of factors of production (natural resources, labour, capital, entrepreneurship, and technology) increases productivity, but continuous innovation achieves sustainable economic growth (Sloman, 2006:385,387; Mohr *et al.*, 2008:22). Howitt and Aghion (1998:112) argue that it is very important to accumulate capital for use in R & D to create innovations that will sustain competitiveness and economy growth. Entrepreneurs innovate new products and technologies that later outperform existing products and technologies (creative destruction); new products and technologies stimulate consumers' expectations and make them ever more receptive to further innovation. Creative destruction

promotes entrepreneurship, and a sustainable competitive advantage relies on ongoing innovation (Carree & Thurik, 2006:36; Schumpeter, 1934, as cited by Barringer & Ireland, 2008:18).

2.4.3 Economic growth

The economic growth of a country usually involves a sustainable long-term plan that enables the country to achieve a stable economy, avoiding recession and keep inflation low (Sloman, 2006:368). Entrepreneurship is the engine of economic growth. Government policies and regulations should be flexible to allow entrepreneurs to operate their businesses without hindrance, to develop new products, services, technologies, and to spot opportunities (Groenewald *et al.*, 2006:7).

Entrepreneurship controls the economic growth: where entrepreneurship is active, the economy grows faster. SA lacks sufficient entrepreneurs involved in SMMES, with the result being slow economic growth and a high rate of unemployment (Erasmus *et al.*, 2013:44,47). Nieman and Nieuwenhuizen (2014:18) claim that it is in the interest of a country to support entrepreneurs to pursue opportunity because they are the source of economic growth and job creation. To ensure economic growth, the factors of production (natural resources, labour, capital, and entrepreneurship) must be properly exploited, thereby increasing productivity.

2.4.4 Entrepreneurship provides choice

Entrepreneurship brings different products and services onto the market, providing consumers with greater choice to satisfy their needs and wants through purchase behaviour. Entrepreneurs are aware of the need to provide high quality products in order to gain competitive advantage (Groenewald *et al.*, 2006:7).

2.4.5 Importance of entrepreneurship on society

Entrepreneurship brings about change in society. Entrepreneurial innovation, in the form of new products, services and technology can improve dramatically the ways in which a society thinks, lives, acts, and entertains itself. For instance the internet, cell phones, and personal computing facilitate communicating, conducting business and learning, all of which have a positive impact on society (Barringer & Ireland, 2008:20).

2.5 Entrepreneurship in Rwanda

Entrepreneurship in Rwanda dates back to the pre-colonial era, when the economy was based on farming, agriculture, ironwork, craft, and hunting. Business transactions were conducted through a barter system. Entrepreneurs were moving products where they were needed in exchange for other products or livestock (Anon., 2016a). In the nineteenth century,

Rwandan entrepreneurs extended their business to neighbouring countries, where they exported cattle, sheep, and goats against food commodities and beverages, for example beer, beans, and fish. Hoes made in Rwanda were of such a high quality that entrepreneurs in industry achieved a sustainable competitive advantage (Newbury, 1980:12, 17).

During the colonial period, the Congo (now the Congo and the Democratic Republic of Congo), Rwanda and Burundi were under the control of Belgium, from 1916 to 1960. The Belgian administration introduced a tax system and currency, since money took over from barter in business transactions (Anon., 2016a).

In the postcolonial era, entrepreneurship has been a critical player in Rwandan economic growth. Since 2005, according to the World Bank (WB), the economy of Rwanda has grown rapidly and the country is ranked 32nd out of 149 countries in terms of ease of doing business (World Bank, 2014). Rwanda is second after Mauritius in Africa in terms of facilitating investment or the start-up and running of a business (World Bank, 2014:10).

The gross domestic product (GDP) grew 6.9% in 2015 (World Bank, 2016). The Ministry of Trade and Industry (MINICOM) reports that Rwandans do not share a culture of entrepreneurship, with people apparently scared to start their own enterprise. However, education can help overcome this attitude (Rwanda. Ministry of trade and industry, 2010:20). The National Bank of Rwanda (BNR) is vested with control of the Rwandan economy (Rwanda. Bank National du Rwanda, 2014). The currency is the Rwandan Franc (RwF), and the exchange rate is: 1 United States Dollar (USD) equals 825 RwF and 1 South African Rand is 62.99 RwF (Rwanda. Banque Nationale du Rwanda, 2016).

The Central Intelligence Agency (CIA) reports that the Rwandan economy is based on agriculture, with most farmers lacking modern agricultural equipment and still using simple tools. Coffee and tea are major export products. Agriculture contributed 32.5% of the GDP in 2014 (United States of America. Central Intelligence Agency, 2016; Dlundu, 2016).

The industrial sector is small but growing; it is noted for the manufacture of cement, agriculture products, beverages, soap, furniture, shoes, plastic goods, clothing and textiles, and cigarettes. The manufacturing industry contributed 14.8% of the GDP in 2014. As far as mineral resources are concerned, Rwanda exported *cassiterite*, *wolframite*, gold, and *coltan* that generated income of USD 93 million in 2008 (Mukaaya, 2009).

The service sector is growing faster, creating jobs and accelerating economic growth. It contributed 43.6% of the GDP in 2010. The major services are banking and finance; wholesale and retail trade; hotels and restaurants; transport; storage; communication; insurance; real estate; business services, and public administration, including education and health (United States of America. Central Intelligence Agency, 2016).

The tourism industry has improved dramatically because Rwanda is a safe place to visit,. The mountain gorillas, in particular, attract tourists, whose numbers increased 71.4% from 2010 to 2013, while income from tourism increased 388.7% between 2000 and 2014 (United States of America. Central Intelligence Agency, 2016).

National Institute of Statistics of Rwanda (NISR) reports that Rwanda has a total of 154 236 establishments that hire 493 302 employees, among whom 36% are women (Rwanda. National Institute of Statistics of Rwanda, 2014:10,11,14,15). Business generated GDP of 5 956 billion RWF in 2015 financial year (Rwanda. Banque Nationale du Rwanda, 2016).

Small and medium enterprises (SME) dominate the business sector in Rwanda, comprising 98% of it; they employ 41% of all private sector workers, and 300 000 employees (in the formal sector). SME includes both formal and informal businesses (Rwanda. Ministry of trade and industry, 2010:5).

Enterprises in the informal sector total 137 699, while the formal sector counts only 10 018 enterprises. These include private, mixed private and public, public, and cooperative businesses (Rwanda. National Institute of Statistics of Rwanda , 2014:25).

According to the International Labour Organisation (ILO), the informal sector comprises individual business with unlimited liability. Owners work with members of their family or employ fewer people than in the formal sector. Informal sector enterprises are not registered with the board which is in charge of registering businesses, and a considerable number do not pay taxes. It provides products and services for sale or barter, excluding agricultural activities (International Labour Organisation, 1993:7). The National Institute of Statistics of Rwanda (2014:24) distinguishes the formal from the informal economic sector on the basis of Registration with the Rwanda Revenue Authority (RRA), whether or not the enterprise maintains regular operational accounts, regardless of the total number of employed workers, or whether the production of goods/services is sale or barter.

Table 2.1 summarises the distinction between the formal and informal sectors. In Rwanda, as in other developed and developing countries, entrepreneurs conduct businesses in different categories. Table 2.2, below, summarises these by institutional sector, number of establishments and percentage.

Table 2.1: Distinction between formal and informal sectors

Criterion	Formal sector	Informal sector
Complete accounts	Yes	No
Employment size	5+	1- 4
Registration	Yes	No
Production of goods/ services for sale or barter in non-agriculture activities	Yes	Yes

Sources: Rwanda. National Institute of Statistics of Rwanda (2014:24)

Table 2.2: Distribution (number and percentage) of establishments by institutional sector

Institutional sector	Number	percent
Total	154 236	100
Private	146 227	94.8
Mixed private and public	81	.1
Public	1 499	1.0
Cooperative	2 071	1.3
Local NGO	2 406	1.6
International NGO	142	.1
Joint civil society (JC) and government	1 810	1.2

Source: Rwanda. National Institute of Statistics of Rwanda (2014:7)

2.5.1 Legal status of business

In the entrepreneurship process, an entrepreneur chooses a form of business that s/he is going to operate. This choice depends on what entrepreneur wants to do and what s/he wants to achieve, and whether the enterprise has limited or unlimited liability (Erasmus *et al.*, 2013:70). Table 2.3 shows the distribution of establishments in private and mixed sector by legal status.

2.5.2 Rwanda Small and Medium Enterprises (SMEs)

Small businesses in both the formal and informal sector represent 98 percent of all Rwanda businesses and account for 41 percent of jobs in the private sector. SMEs pay tax annually of some 4.9 billion RwF. SMEs are defined with reference to the size of enterprise, capital investment, annual revenue, and number of workers. Enterprise must meet at least two of three criteria to qualify for a category (Rwanda. Ministry of trade and industry, 2010:4). Table 2.4 summarises the SMEs category.

Table 2.3: Distribution of establishments in private and mixed sectors by legal status

Legal status	Counts	percent
Total	148,376	100.0
Sole proprietorship	142 029	95.7
Limited by shares	4 688	3.2
Limited by guarantee	156	0.1
limited by shares and by guarantee	94	0.1
Unlimited	150	0.1
None	1 107	0.7
NS	152	0.1

Source: Rwanda. National Institute of Statistics of Rwanda (2014:11)

Table 2.4: Categories of SMEs

Size of enterprise	Net capital investment (Million RwF)	Annual turnover (Million RwF)	Number of employees
Micro enterprises	Less than 0.5	Less than 0.3	1 to 3
Small enterprises	0.5 to 15	0.3 to 12	4 to 30
Medium enterprises	15 to 75	12 to 50	31 to 100
Large enterprises	More than 75	More than 50	More than 100

Source: Rwanda. Ministry of trade and industry (2010:7)

2.6 Women entrepreneurship

In both developed and developing countries, the number of women entrepreneurs continues to rise in a variety of business categories (Mahmood *et al.*, 2012:354). There is a correlation between women entrepreneurship development and the degree of gender equality in a society (Tambunan, 2009:31). Gender equality is more advanced in developed countries than in developing countries, so women entrepreneurship development is more successful in developed countries than in developing countries. Gender is one of a number of factors affecting women entrepreneurship, which include economic growth rate, degree of income per capita, and other social, cultural and political reasons (Tambunan, 2009:31).

Women entrepreneurship involves women starting and managing enterprises that improve women's economic status and make a positive change in society (Singh, 2012:48). According to Barringer and Ireland (2008:17) women entrepreneurship increased in the USA by 30% from 1997 to 2002, actively contributing to economy growth. Szycher (2015:41) reports that in USA between 1997 and 2013, the number of women entrepreneurs increased dramatically (by 59%), so that by 2013, 8.6 million women entrepreneurs owned businesses, with an income over USD 1 300 million, creating approximately 7.8 million jobs. Often, women's businesses are small with little growth potential, with the result that the income may be lower than the salary they might earn when employed (Lambing & Kuehl, 1997:23). A nation that ignores women's contribution in entrepreneurship cannot reach its economic growth and social welfare targets (Adema *et al.*, 2014:9).

2.6.1 Rwanda women entrepreneurs and their importance

During the colonial era, Rwanda women made little contribution to politics or the economy: they did not have the right to own land and properties (Anon., n.d; Fellman, 2012:27). Women were not given the opportunity to receive education. Nine years after education for boys began in Rwanda, girls were allowed to attend primary school; they were only permitted to progress to secondary schooling 26 years after boys, and their studies were limited to teaching, nursing, and social work. Science and technical courses were for boys. Early after independence, the National University of Rwanda (NUR) started with only men students.

Despite post-colonial efforts to promote gender equality, women are still underrepresented in all spheres of Rwandan life (Fellman, 2012:27). Since the genocide of 1994, particularly, Rwandan women have made effective contributions in entrepreneurship, government, and politics, as well as to law reform to encourage gender equality and increase the participation of women in business enterprises (Fellman, 2012:24).

Both men and women entrepreneurs contribute to a country's economic growth and social life. However, women entrepreneurs' income contributes more to the family and immediate community than that of male entrepreneurs (Rwanda. National Institute of Statistics of Rwanda, 2012:1; Uwantege & Mbabazi, 2015:61). Supporting women's entrepreneurial activities in a developing country is a means to help eradicate poverty and malnutrition, while improving public health and productivity, and reducing dependence on external aid (Vossenber, 2013:1). Coldham (2013:6) reports that women are not only good at entrepreneurship, they also have a special ability to mitigate and minimise conflict. In the period post conflict, as observed in Rwanda, Afghanistan, Bosnia, Congo and other countries shocked by war, women entrepreneurship played a considerable role in reconciliation by working together and ignore their differences, for example, in the case of Rwandan handcrafts (Cutura, 2008:25; Coldham, 2013:6).

In the past two decades, Rwandan women have launched a considerable number of enterprises; they have made a strong contribution to socio-economic recovery in the aftermath of the genocide, to the extent that government views them as a critical stakeholder (Cutura, 2008:4; Uwantege & Mbabazi, 2015:60). According to Coldham (2013:4) Africa's population will be 20 000 000 000 in 2050, the majority of whom will be female. Empowering women entrepreneurship will help provide a sustainable solution to socio-economic problems. According to the International Finance Corporation (IFC), female entrepreneurship accounts for 42% of enterprises countrywide, and 58% of informal businesses. Women entrepreneurs are concentrated mostly in retail (82%), with some in service (16-17%), and manufacturing (1-2%). They contribute 30% of the GDP (International Finance Corporation, 2008:6). According to Wijeyeratnam and Perera (2013:52), most women's enterprises are

informal, which explains why their contribution to GDP is relatively low. The Rwandan government reports a total of 142 029 businesses, of which 101 665 are male owned (71.58%), 38 017 female (26, 77%), and 2 347 with no apparent sex identity (NS) (1.65%). Table 2.5 summarises the role that women entrepreneurship plays in Rwandan business. Women do business in all fields of business except electricity, gas, steam and air conditioning supply, water supply; sewage, waste management and remediation activity; and real estate. Men continue to dominate all sectors of economic activity (see Table 2.6).

Table 2.5: Distribution of sole proprietor establishments by sex of owner and size

Size	Sex of owner			
	Total	Male	Female	NS
Total	142 029	101 665	38 017	2 347
Micro(1-3)	135 386	96 987	36 169	2 230
Small(4-30)	6 469	4 538	1 817	114
Medium(31-100)	133	104	27	2
Large(100+)	41	36	4	1

Source: Rwanda. National Institute of Statistics of Rwanda (2015:55)

Table 2.6: Distribution of sole proprietor establishments by economic activity and sex of owner

Economic activity	Sex of owner			
	Total	Male	Female	NS
Total	142 029	101 665	38 017	2 347
Agriculture, forestry and fishing	231	188	40	3
Mining and quarrying	156	135	19	2
Manufacturing	10 051	6 059	3 859	133
Electricity, gas, steam and air conditioning supply	4	4	0	0
Water supply, sewage, waste management and remediation activity	17	13	4	0
Construction	63	58	4	1
Whole sale and retail trade; repair of motor vehicles and motor cycle	76 472	52 215	22 998	1 259
Transportation and storage	47	35	11	1
Accommodation and food service activities	43 996	33 980	9 299	717
Information and communication	347	310	27	10
Financial and assurance activities	172	118	48	6
Real estate activities	3	3	0	0
Professional, scientific and technical activities	755	478	266	11
Administrative and support services activities	776	477	277	22
Education	241	153	75	13
Human health and social work activities	342	236	100	6
Arts, entertainment and recreation	74	59	14	1
Other services activities	8 282	7 144	976	162

Source: Rwanda. National Institute of Statistics of Rwanda (2015:58)

2.6.2 Women entrepreneurship in the City of Kigali

The City of Kigali is the politico-economic capital of Rwanda and the centre of business. Its business industry attracts local and foreign investors, including women, and its high quality communication technology facilitates business activities. However, the high cost of transport and insufficient electricity present challenges to investors (World Bank, 2011:7; Bafana, 2016:6).

The country's single international airport, Kanombe, is located in CoK. Most tourists use this airport and most tourism agencies and service industries are based in CoK, which has road connections to other parts of Rwanda. Most services, such as banking, hotels, restaurants, travel agents, telecommunications, transport, etc. are available in CoK (Rwanda. City of Kigali, 2001:31). Madichie (2015:2) reports that the Heaven Restaurant & Bar belongs to an expatriate woman entrepreneur. It targets both foreign and local clients, who are happy with the service. This successful business contributes to community skills development by providing an internal service for students in hospitality programmes, entrepreneurship training and other training, with the objective of empowering women and men entrepreneurs. CoK is aware of the role played by women entrepreneurs in socio-economic growth, consequently providing business opportunities to women entrepreneurs in various sectors including SMMEs (33%), hand crafts and artisanship (27%), lodging (5%), and other fields (35%) (Rwanda. City of Kigali, 2001:128).

CoK in partnership with stakeholders such as the Kigali Institute of Science Technology & Management (KIST), Duterimbere, and Pro-Femme, provides entrepreneurship training to Nyarugenge women entrepreneurs (Rwanda. City of Kigali, 2001:129). Duterimbere is a non-profit organisation that supports women entrepreneurs with inadequate capital to start and grow a business (Rwanda. City of Kigali, 2001:136).

2.7 Women's businesses need to grow

Both in developed and developing countries, women's enterprises grow slowly compared to men's (Kelley *et al.*, 2011:35). In the Rwandan business context, businesses grow step by step, from the informal sector to the formal sector; and from micro-enterprises to small businesses (Rwanda. Ministry of Trade and Industry, 2010:15). Most Rwandan women entrepreneurs operate in the informal sector (Fellman, 2012:24). A successful business performs well, achieves its targeted growth on schedule or before, increases sales, profits and customers, and expands its activities. Since the business is selling more, it can achieve economies of scope and scale, and provide cost leadership for its customers and take competitive advantage (Nieman *et al.*, 2003:234; Barringer & Ireland, 2008:383).

2.7.1 Characteristics of business growth

There are certain strategies that a firm can apply to achieve sustainable growth, such as: market domination, differentiation, product leadership, flexibility, innovation, be future-oriented or export-orientated (Crijins & Ooghe, 1997:56, as cited by Nieman *et al.*, 2003:235).

Market domination

Market domination comes about when the target market and niche market prefer the products or services a firm offers more than those of competitors. Consumers are willing to repeat purchase. The firm is well positioned and it takes competitive advantage in the marketplace (Nieman *et al.*, 2003:235).

Differentiation

The business provides a unique product or service that meets consumer expectation, its product or services are good quality, it has good distribution channels, or it offers better value for money than its competitors. Consumers continue to support the business, buying its products (Chiaravalle & Schenck, 2007:85).

Product leadership

Product leadership is a key success for business growth. It stems from having a high quality product with good features that competitors cannot imitate; it is desirable, gives brand promise and secures a sustainable competitive advantage (Nieman *et al.*, 2003:235).

Flexibility

Flexibility is about scanning the environment and making changes to cope with the external factors arising from that environment. Such changes should increase productivity, promote efficiency and effectiveness, protect brand position and maintain a competitive advantage (Nieman *et al.*, 2003:235).

Innovation

The firm introduces a new product that has not been on the market before. If the new product is better than the existing one, it will stimulate business growth. As consumers shift from old products to the new product, there are increases in product demand, sales, profit, and reputation (Nieman, 2003:235).

Future orientation

The firm devises a strategy for future growth to maintain competitive advantage. A new product development team must work smarter to maintain an innovative edge, a key driver of growth and success. It empowers employees through education and training.

It must hire the right people in the right positions while holding on to talented employees (Nieman *et al.*, 2003:235).

Export

If a firm performs well in its home country and satisfies the local market, it needs to continue to grow by looking for new markets away from home to sell its products. Diversification of products is a positive sign of growth (Frynas & Mellahi, 2015:166).

Related growth

A firm needs to keep growing, finding new market segments and niche markets to satisfy consumers' needs and wants, exploiting all opportunities to maximise profit. The firm must continue to innovate to keep competitive advantage. It must also pay attention to the community where it is situated, and through corporate social responsibility preserve their reputation and clientele (Nieman *et al.*, 2003:325; Chiaravalle & Schenck, 2007:28).

2.7.2 The process of growth

The growth of a business is a process that entrepreneurs plan and implement. Growth may be evaluated in terms of four dimensions: finance growth, strategic growth, structure growth, and organisation growth (Nieman *et al.*, 2003:237).

Finance Growth

The measurement of finance performance can determine whether a business is growing or not. The growth of a business can be characterised by improvement in revenues, enhancement of total assets, an increase in return on investment, and improvement in any other area of financial performance (Nieman *et al.*, 2003:237).

Strategic growth

Strategic growth depends on how the firm competes and positions itself to monitor the macro-environment and make changes to face the challenges in the business environment. When a business grows, the strategy changes to match the stage in which the business is in: for instance, in the start-up stage, entrepreneurs try to keep business doors open, while in the growth stage, they build a relationship with consumers (Nieman *et al.*, 2003:237).

Structural growth

An organisation sets a mission, vision, objectives and goals. Management evaluates its strengths, weaknesses, threats, and opportunities to make changes and gain competitive advantage. All management levels share information and work together as a team to achieve common goals (Nieman *et al.*, 2003:237; Erasmus *et al.*, 2013:106).

Organisational growth

Business growth goes together with organisational growth: management adopts a certain style and decides how the organisation will work to achieve its assigned goals. It hires the right people at the right time and in the right positions. It determines how the organisation's structure will look (for example, top management, middle, and first level management, department, teams) and how they will share information and delegate power for decision making. Smart management delegates some power to motivate employees, who feel more part of the organisation and improve their productivity (Nieman *et al.*, 2003:237; Erasmus *et al.*, 2013:207).

2.7.3 Stages of business growth

All businesses do not grow: some start up only to close down, while others remain stagnant. In good conditions a business grows step by step and each step has its challenges and appropriate strategies to respond to these challenges. The business life cycle with stages of growth is shown in Figure 2.2 and discussed below. A business typically passes through five stages: pre-start-up (incubation); start-up (infancy); growth (breakthrough); maturity, and decline (Nieman, *et al.*, 2003:237).

Pre-start-up (incubation)

In the incubation stage the prospective entrepreneur plans how the business will start and grow. S/he sets the business's mission, vision, objectives, growth strategy and goals to achieve. S/he accumulates resources (finance, human, and physical) that are needed to achieve the desired goals (Nieman *et al.*, 2003:238; Erasmus *et al.*, 2013:57; Larson & Gray, 2014:8).

Start-up (infancy)

The business opens its doors and consumers start to buy the products or services. This stage requires more expenditure to help the business position itself, for instance aggressive advertising. At this stage the entrepreneur does not expect to benefit, operating the business for survival alone (Nieman *et al.*, 2003:239; Erasmus *et al.*, 2013:58; Larson & Gray, 2014:9).

Breakthrough or growth

The business is positioned, building good relationship with networks (consumers, supplies, government, etc.), and increasing sales, revenues, and profits. On the other hand it can be a difficult moment for the firm if there are competitors watching how the firm is performing and starting to share the market; they can copy the firm's products or introduce innovations that can hamper progress (Nieman *et al.*, 2003:240).

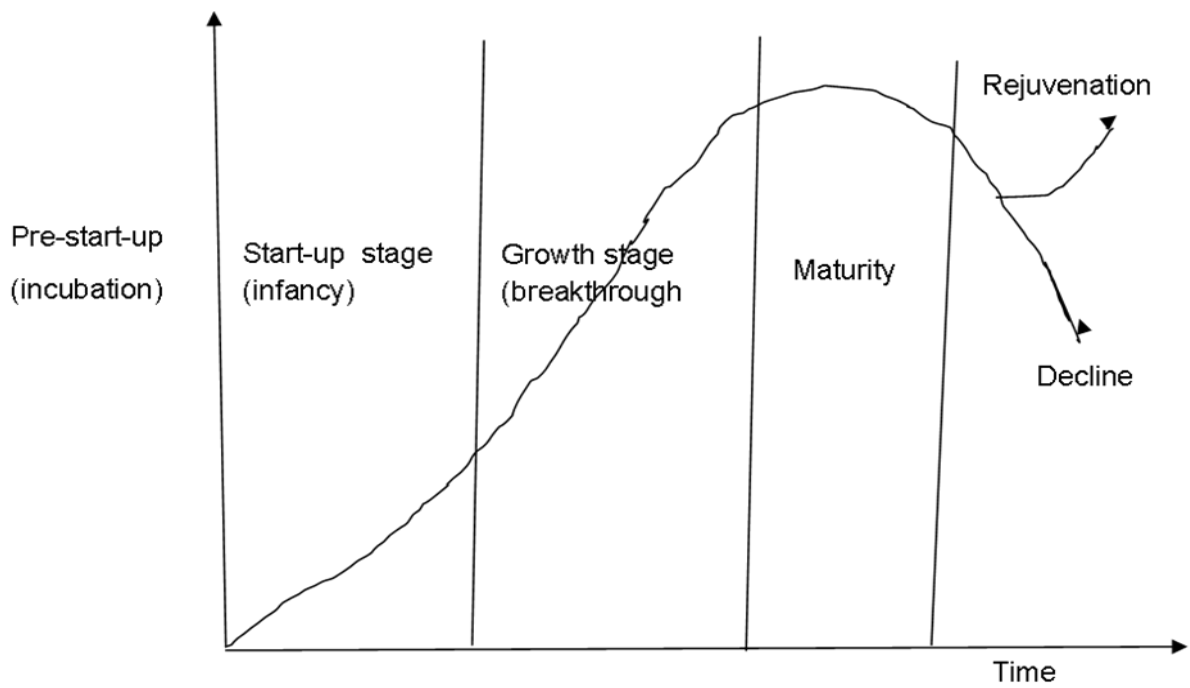


Figure 2.2: the stage of venture growth (adapted from Nieman, *et al.*, 2003:238)

Maturity stage

The organisation becomes complex and profitable, achieving returns on investment and sustainable competitive advantage. It makes changes to become more competitive, it delegates power and decision making. The organisation increases its employee numbers, especial those talented individuals who can innovate and make research and product development more active to prevent future decline. The business segments markets and penetrates new home and foreign markets (Nieman *et al.*, 2003:240; Jooste *et al.*, 2008:273).

Decline stage

The decline stage is not inevitable: some firms – for example, Pick 'n' Pay – stay in the maturity stage. The decline stage can be avoided if the entrepreneur scans the environment and makes change in time to cope with micro-environment (Nieman *et al.*, 2003:240). At this stage, the major challengers to the firm's ascendancy are competitors and technology, and it needs to defend its brand and innovate continually to avoid decline and remain in the maturity stage (Chiaravalle & Schenck, 2007:264).

On the other hand, when decline occurs it is the responsibility of the entrepreneur to press on to a rejuvenation stage, which requires change, like a new marketing strategy. The business can remain true to its niche market, but that is no longer enough: creativity and innovation are the key drivers to rejuvenate the firm. Management should work hand-in-hand with R & D to accelerate the launch of new products to save the firm's reputation and restore it to the maturity stage (Nieman *et al.*, 2003:240; Barringer & Ireland, 2008:19; Erasmus *et al.*, 2013:58).

2.7.4 Challenges to business growth

Business face internal and external constraints that affect its growing, including managerial capacity, cash flow management, price stability, quality control, and capital constraints (Barringer & Ireland, 2008:386).

Managerial capacity

A firm with resources does not necessarily grow: it can lack the right management to plan, organise, lead and control its resources in order to grow. Businesses operate in environments where there are competitors, where everyone wants to take advantage. The absence of a strong management team to implement an organisational strategy to achieve the goal of growth is still a big challenge for many businesses (Barringer & Ireland, 2008:388).

Cash flow management

Management of cash flow is a challenge; a firm must balance income and expenses to be able to buy stock, to pay short-term loans and meet day-to-day expenses. Maintaining liquidity goes also with the size of the inventory: if the inventory is too big, there will be not enough liquidity to pay, for instance, for supplies; if the inventory is too small, there will be supply chain problems and consumers will not get the products they need at the right time (Barringer & Ireland, 2008:390).

Price stability

Competitors may introduce a low price strategy that shifts customers from business brands to theirs that are cheap. Adjusting one's pricing will impact on planned growth (Barringer & Ireland, 2008:390).

Quality control

Lack of capacity to conduct product quality control could impact negatively on growth prospects. Proper, systematic quality control will detect if the products offered meet the required norms to satisfy customers. If they don't, action must be taken to correct any errors (Pienaar & Vogt, 2012:178).

Capital constraints

Another inhibiting factor is a lack of finance, or inadequate access to finance due to a lack of collateral, or a lack of skills to draw up a business plan that can attract lenders and investors to finance the growth of the business (Barringer & Ireland, 2008:390; Rwanda. Ministry of Trade and Industry, 2010:18). Stevenson & St-Onge (2011:124) report that SMMEs in Rwanda face challenges such as a lack of know-how to do the right thing, inadequate or poor technical and entrepreneurship skills, production process facilities, poor quality products and services, and a lack of modern technology. These all have a negative impact on creativity and innovation, which are a critical competitive tools. Rwandan SMMEs also have problems of access to finance, lack of business incubation, high cost of capital and running business, inadequate infrastructure, and inadequate access to market information.

2.8 Women motivation toward entrepreneurship

Various researchers have written on women's motivation toward entrepreneurship. Bartol and Martin (1998) have grouped the factors affecting such motivation into personal characteristics, life-path circumstances, and environment factors. Moses *et al.* (2014) regroup these into push and pull factors (see Figure 2.3). Push factors are the main motivation for women to enter entrepreneurship. Push factors include frustration, job

dissatisfaction, unemployment, divorce and boredom in their previous employment. Pull factors include: independence, autonomy, education, and family security.

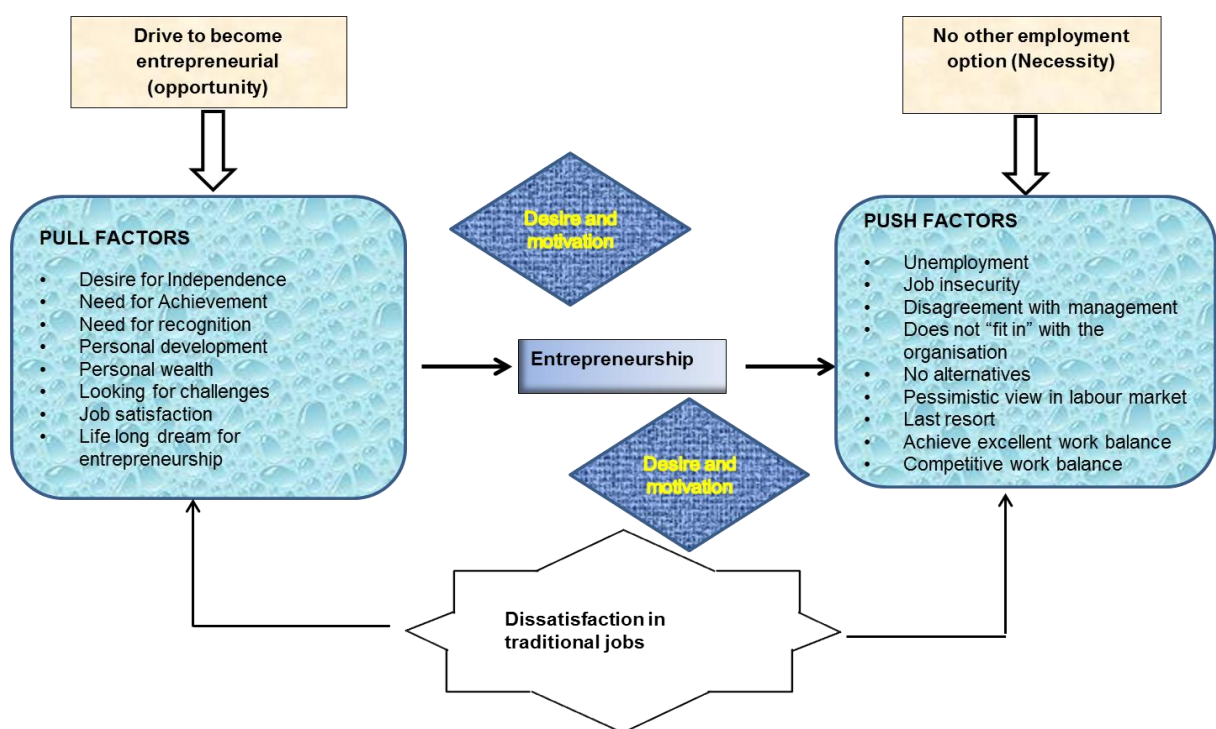


Figure 2.3: Push and pull factors of entrepreneurs
 (Nieman, *et al.*, 2003:31; Nieman & Nieuwenhuizen, 2014:38)

Entrepreneurial goals attainment, targets for growth, profit and innovation were all viewed as motivating women towards entrepreneurship (Ismail, 2012:6; Fatoki, 2014:188). Women change their vision from being a housekeeper and move to entrepreneurship. The more skills, training and education that women have, at all levels, especially higher education, the more likely they are to enter business activities (Goyal & Parkash, 2011; Balhara & Singh, 2015:209). Nieman and Nieuwenhuizen (2014:43) claim that culture is an enemy of women's motivation toward entrepreneurship.

Rwanda shares with other developing countries general inducements for women to get into entrepreneurship. It also has a unique historical circumstance pushing women towards entrepreneurial activities, in that a significant number of men died during the 1994 Rwanda genocide. Many women were widowed and entered entrepreneurship to survive and support their families (United States of America. United States Agency for International Development, 2009:21; Coldham, 2013:2). The Global Entrepreneurship Monitor (GEM) reports that many women start businesses out of necessity, having no other source of revenue to survive. Other women spot an opportunity and decide to exploit that opportunity. In both developed and developing countries, opportunity female entrepreneurship performs better than necessity female entrepreneurship (Global Entrepreneurship Monitor, 2012:27).

2.8.1 Women's motivation toward entrepreneurship in developed countries

Developed and developing nations have similarities and differences in terms of women's motivation toward entrepreneurship. This is attributable to economic level, education, culture, and society, among other factors. For example, in a developing country culture and finance are concerns, while in developed countries women need to satisfy their business ambitions (Rahmatullah & Zaman, 2014:70). Lambing and Kuehl (1997:22) report that US women grapple not so much with financial issues as with time management and flexibility. In the USA, Canada, Norway, and Sweden pull factors (independence, autonomy, family security, skills, experience) generally motivate women to start their business (Rahmatullah & Zaman, 2014:70; Adema *et al.*, 2014:15). Cherest (1995) argues that in developed countries personal push factors such as the glass ceiling and job dissatisfaction motivate women toward entrepreneurship. However, in Western countries, women do not like to start a business during their reproductive years (Belcourt *et al.*, 1991).

2.8.2 Women's motivation toward entrepreneurship in developing countries

Buttner and Moore (1997:35) suggest that most women are self-motivated, driven toward entrepreneurship by the need for achievement and challenge, rather merely for financial gain. But in a study conducted in Bangladesh, it was quite clear that financial reasons were paramount (Rahmatullah & Zaman, 2014:71).

A study covering Asian developing countries (Bangladesh, Brunei Darussalam, Cambodia, Malaysia, China, Hong Kong, India, Indonesia, Nepal, Pakistan, Philippines, Singapore, South Korea, Thailand, and Viet Nam) reported that pull factors such as the freedom of being self-employed and owning a business are certainly present (Tambunan, 2009). But push factors such as joblessness, poverty, the unexpected loss of a job or a partner are more likely to influence women to get into entrepreneurship. Women who are well educated, well positioned, and well paid tend to be less interested in entrepreneurship (Tambunan, 2009:31). A study conducted in China reported that the main reason for business proprietorship among women is to improve revenue. Competence in running a business, being a self-employer, previous experience and education are key factors motivating Chinese women toward entrepreneurship. Both extrinsic and intrinsic factors inspire Chinese women to engage in entrepreneurial activities (Zhu & Chu, 2010:166).

Shahnawaz (2015:52) report that in the United Arab Emirates (UAE), factors motivating women towards becoming entrepreneurs are both negative (necessity, job dissatisfaction, difficult work hours, inequality of pay between men and women, and stress), and positive (Emiratization, improvement in gender equality in terms of culture and religion, freedom, self-esteem and growth). UAE men believe that women can perform well in business if they obtain the requisite resources, which is why some husbands support their wife or daughter to launch enterprises. Women's education has improved considerably, up to doctorate level in all domains, especially in information and communication technologies, and management, which empowers women and motivates them to pursue opportunity. Similarly, both Krishnamoorthy and Balasubramani (2014:16), and Malhan and Ishita (2015:637,639) argue that Indian women's motivation towards entrepreneurship has increased dramatically this past decade because of women's growing access to higher education, government support, more flexibility in cultural perceptions, and an increasing felt need for achievement and freedom. Women relish an independent income that means they are not financially dependent on someone else. These researchers in fact conclude that securing an independent income seems to be the primary motivation for Indian women to become entrepreneurs.

2.9 Does gender affect women entrepreneurs' business activities?

In the context of this study, gender is defined as the perceptions, beliefs and culture of a society regarding sex (female or male) that is associated with inequality between them (Rubagiza, 2010:4). In both developed and developing countries, the number of female entrepreneurs continues to increase (Levent *et al.*, 2003; Uwantege & Mbabazi, 2015:60). Theoretically speaking, entrepreneurship is for both men and women, who should have the same advantages in business. Yet in practice men dominate the industry, enjoying more opportunities than women (Alam *et al.*, 2012:284; Warth & Koparanova, 2012:53). Female

entrepreneurs are more involved in informal business, micro-enterprises and small businesses such as retail and service, compared to male entrepreneurs, who tend to be more interested in innovation and product development (Ssendi, 2013:52; Fisk & Thébaud, 2015).

In India, women are viewed as assistants to men, executing orders given them by men. They cannot make decisions for themselves, most of the labour they perform is physical, and they are forced to commence working at an early age. Unsurprisingly, these circumstances affect their aptitude and ability to open and run a business (Siddiqui, 2012:2,6).

In Rwanda, the prevailing culture still maintains that the man should be entirely responsible for his family's finances. This patriarchal perception discourages women from pursuing business opportunities (Blackden *et al.*, 2011:72). Gender discrimination places women in a disadvantaged position with regard to entrepreneurship (Chinomona & Maziriri, 2015:840,844). Schwartz *et al.* (2009) state that for many years, Rwandese society has viewed entrepreneurship as a male activity, which is why women have not contributed more to business activities.

Married women have to seek permission from their partners to start a business (Cutura, 2008:6). Lenders consider gender when analysing loan applications for capital start-up as well capital for growing businesses, and male entrepreneurs are more likely to obtain loans than female entrepreneurs (Thébaud & Sharkey, 2014:5). Women entrepreneurs do not have adequate access to finance simply because they are women (Meyer, 2009:72). Nxopo and Iwu (20015:65) report that the agencies created in South Africa to promote entrepreneurship benefit male entrepreneurs more than their female counterparts. Networks prefer working with male entrepreneurs (Thébaud & Sharkey, 2014:26).

2.10 Probable factors influencing the low numbers of women entrepreneurs in Kigali

There are a number of reasons why women in Kigali contribute less than they might to entrepreneurial activities. For instance, the majority of women entrepreneurs in Rwanda run businesses related to agriculture, but CoK does not offer much in the way of agricultural activities compared to the rural areas (Muhayimana & Kimemia, 2015:14).

2.10.1 Lack of entrepreneurship experience and market saturation

Uwantege and Mbabazi (2015:60,62) report that male entrepreneurs have more business experience than female entrepreneurs and dominate the business industry. Female entrepreneurs face difficulties competing with male entrepreneurs whose businesses are well established (International Finance Corporation, 2008:6). Women living in towns contribute less in economic terms than rural women because there are no agricultural activities in towns

(Rwanda. National Institute of Statistics of Rwanda, 2012:33). According to United States of America. United States Agency for International Development (2009:22) a significant number of women entrepreneurs do not draw up a business plan before they launch their enterprise, and do not formulate a mission, vision, objectives, and goals to achieve that help them to obtain loans. Because they do no market research, there is also no marketing strategy (International Finance Corporation, 2008:26) they cannot find a new market or niche market to satisfy their needs and wants, so find themselves operating in saturated markets which are difficult to penetrate. But women who have previous experience in industry are able to leverage their prior experience to start, manage and grow their enterprises (Africa Development Bank, 2008:17).

2.10.2 Lack of business management knowledge, education, skills, and training

A considerable number of men and women entrepreneurs fail to start and grow a business because of a lack of entrepreneurship skills. Women entrepreneurs seem to suffer from this deficit more than their male counterparts, and struggle to compete with established male entrepreneurs (United States of America. United States Agency for International Development, 2009:13; Fellman, 2012:24). A considerable number of women entrepreneurs have little knowledge of management functions (planning, organising, leading, and controlling), of how to interact with networks, or of how to negotiate a good deal (International Finance Corporation, 2008:7; Fellman, 2012:25). Without adequate education, skills and training, women's enterprises cannot survive the globalisation of business, with the emphasis on speed and coping with a constantly changing macro-environment (United States of America. United States Agency for International Development, 2009:13). A study conducted in Nairobi showed that after women entrepreneurs received training, their customer service improved and they increased their customer base, income and growth rate (Odinga, 2012:49). Education is the base of business success, removing feelings of inferiority and enhancing confidence. Women entrepreneurs with adequate education are capable of handling business issues and drive enterprises to success.

Women entrepreneurs can cope with the business environment if they receive a full training package (Fellman, 2012:25; United States of America. United States Agency for International Development; 2009:13) suggests that entrepreneurship should be taught from primary school to tertiary education, to empower prospective entrepreneurs and encourage youth to enter entrepreneurship. Government, non-governmental organization (NGO) employees and stakeholders who deal with women's enterprise development should collaborate to establish a sustainable platform for promoting women's participation in business (Fellman, 2012:26).

Women's education still tends towards traditional occupations such as nursing, secretarial work, tailoring, etc., that do not equip them with the knowledge of how to manage and

conduct business, which nowadays requires applied technology. It is not surprising that in the circumstances; some women entrepreneurs prefer to run micro-enterprises that do not demand much in the way of experience and skills (Fellman, 2012:24; Rwanda. Ministry of Gender and Family Promotion. 2015:18).

Training enhances women's ability to manage loans to grow bigger business (Gajjar, 2015:43,48). Kelley *et al.* (2011:44) suggest that women entrepreneurs need strong entrepreneurship training to be able to recognise the kind of business which will open up opportunities for them, instead of focusing only on small-scale enterprises. They should also get involved in franchises, for instance, or buying out a business, or buying shares in reputable companies.

2.10.3 Inadequate access to finance

Access to finance is a big challenge for entrepreneurs, especially women entrepreneurs. Without adequate access to finance, there is little hope of sustainable business growth and competitive advantage (World Bank, 2009a:77). The manufacturing sector enjoys better access to finance than other business; while large and medium enterprises have an advantage, when it comes to finance, over the small and micro enterprises in which most women are involved (World Bank, 2009a:77).

Inadequate access to finance forces women entrepreneurs to start businesses using their personal savings, or by borrowing from friends or family. Lack of collateral and lenders' negative perception of women as high risk borrowers influences them to refuse loans to women (Stevenson & St-Onge, 2011:131; Siddiqui, 2012:6). As a result of starting with too little, women's enterprises often fail to improve, closing down or remaining stagnant (Zhu & Chu, 2010:175; Singh, 2012:52; Chinomona & Maziriri, 2015:844; Uwantege & Mbabazi, 2015). According to the United Nations (UN), this is universal: most women's enterprises are informal business and micro-enterprises that limit their chances of obtaining loans to boost their businesses (United Nations, 2014:4). Finance is the major constraint facing women in business (Deborah *et al.*, 2015:43,47); and since women do not have adequate access to capital, they cannot challenge male-owned enterprises or properly integrate their businesses into the business world (Tambunan, 2009:38; Laetitia *et al.*, 2015:27). Palaniappan *et al.* (2012) suggest that government should provide loans free of charge to women entrepreneurs to motivate them to create new enterprises and to close the entrepreneurship gap between men and women entrepreneurs.

2.10.4 Gender inequality and discrimination

While a significant number of women have entrepreneurial intentions, social stereotypes can prevent them from starting a business (Kamberidou, 2013:12). Gender stereotypes

encourage gender inequality and the underestimation of women's capacity to run a business. Women entrepreneurs do not enjoy the same business environment as men entrepreneurs. They work under pressure of discrimination, and this is a major reason why there are comparatively few of them (Tambunan, 2009:37; Adema *et al.*, 2014:9,14).

Siddiqui (2012:7) reports that some men believe that financing women in business is like setting money on fire, since women do not have the managerial ability to run a successful business. According to Minniti and Naude (2010:287), discrimination discourages women from entrepreneurship, reduces their income, and dampens their enthusiasm for starting a business. Married women entrepreneurs mobilise the resources they have to start and grow businesses. Their husbands' contribution to the business may be small, but they continue to control the business's finances (Osoro *et al.*, 2013:123). Most families attach little value to girls' studies, preferring to empower boys.

Amer (2013:98) reports that the mind-set of communities regarding women entrepreneurship remains ambivalent. A significant number of men have not changed their stereotyped views about women's roles, and women continue to shoulder both business and family responsibilities. According to Alam *et al.* (2012:293), personal networks, family and friends help motivate women to launch new enterprises and contribute to venture success. Goyal (2015:772) reports that housekeeping "duties" frustrate women entrepreneurs when they are busy running their business, while at the same time their partners complain that through the shift into business they have left behind their family. As long as government and stakeholders continue to treat men and women entrepreneurs unequally, gender equality and poverty eradication will never be achieved (Kelley *et al.*, 2011:5; Goyal, 2015:772).

2.10.5 Culture, norms, traditional, and beliefs

In some places, the culture does not allow women to own properties, which could serve them as collateral (United Nations, 2014:5). Lack of community support associated with the negative perception of women's enterprises discourages women entrepreneurship and affects their business growth (Chinomona & Maziriri, 2015:844). Traditional culture views a boy child as more important than a girl, and prevents girls from learning more about entrepreneurship to empower them to start and conduct a successful business (Kelley *et al.*, 2011:11). The culture allocates to women the role of housekeeper, and having to combine home responsibility and business makes it difficult for women to concentrate on business (Kamberidou, 2013:12; Shahnawaz, 2015:54).

Despite the efforts being made by government to promote gender equality, culture continues to favour men. Women are not allowed to talk in a crowd of people or get involved in discussion: to do so is perceived as arrogance. Moreover women entrepreneurs who give

orders to their male employees are regarded as difficult or abnormal (United States of America. United States Agency for International Development, 2015:7). Married female entrepreneurs do not run their business when their child or husband is sick, because they have to stay at home to take care of them – which affects the business's reputation, sales, and growth, and generates extra expenses for the family (Shahnawaz, 2015:55). Women entrepreneurs, especially those who have small children, do not have enough time to concentrate on business because of family responsibilities, which of course affects the growth of their enterprises (Amer, 2013:99).

2.11 Challenges facing women entrepreneurship

A challenge is defined as a negative condition or state that delays or stops a person's advancement to a final expectation point (Stevenson, 2010:287 as cited by Mwobobia, 2012:67). Although women entrepreneurs contribute to job creation, social prosperity, and economic growth, they face certain challenges, not least in Rwanda (Deborah *et al.*, 2015:44; Liliane & Peter, 2015:60; United States of America. New York, 2015:8). As indicated earlier in Chapter One, for a better understanding of the challenges faced by women entrepreneurs, this part provides insight into the issue in USA as worldwide economic super power; China as the most populous and dynamic emerging nation; Cameroun as a developing Africa country situated in central Africa; Kenya, an East African country like Rwanda; and South Africa, the southern African economic superpower.

2.11.1 Challenges facing women entrepreneurship in USA

USA acknowledges the role played by women entrepreneurship in socio-economic development and considers them an extra force to build on to improve entrepreneurship. Women entrepreneurs possess 10.1 million enterprises and represent 40% of all private sector businesses. They create jobs and contribute strongly in the fight against unemployment, with more than 13 million employees and revenues of \$1.9 trillion in 2008 (Center for Women's Business Research, 2009, as cited by Zhu & Chu, 2010:164).

Cantwell (2014:1) reports that since women entrepreneurs in the USA only access 4% of loans granted, there is no way to grow their businesses. They also face the challenge of gaining access to the federal market, and they tend to lack business experience, knowledge, training and advisors. United States of America. New York (2015:8) reports that New York City women entrepreneurs face challenges that include major issues such as access to finance, access to education and knowledge, access to support services, and discrimination.

According to Bonnie (2016), women entrepreneurs perform well in New York but encounter challenges that affect the growth of their business, like inadequate access to capital, inadequate access to networks and information, lack of entrepreneurship and financial skills,

lack of an incubator centre, of mentors, and low self-esteem. According to the National Women's Business Council (United States of America. National Women's Business Council, 2015:1), the US administration (including the presidency), academia, and other stakeholders should work together to support women entrepreneurship through lenders offering low-cost capital with long-term repayments, creating centres of incubation as well angel capital, and improving access to resources while law and policy create a good business environment for women.

2.11.2 Challenges facing women entrepreneurship in China

Chinese women entrepreneurs make a substantial contribution to socio-economic development. There are more than 29 million of them countrywide, with share of 20% of all entrepreneurs in China and 41% of private sector. They own 1 107 companies registered on stock exchange, and more than 70% report that their businesses are progressing smoothly (Tianyu, 2010). Women entrepreneurs in China are highly competitive, keen to progress and build a great future, highly motivated and better educated than their male counterparts (Shi, 2012 as cited by Adema *et al.*, 2014:14). A study conducted in Beijing revealed that the challenges facing urban women entrepreneurs included dishonest workers, strong competitors, inadequate access to capital, business stress, government law and regulation, a lack of market and a shortage of entrepreneurship and managerial skills.

Luckily, Chinese women entrepreneurs receive strong family support to help reduce the stress associated with doing business (Zhu & Chu, 2010:178). They nevertheless face challenges of lack of competence, access to finance, environmental trends, and gender discrimination (Yu, 2011:116). The Chinese government and stakeholders work together to improve women's entrepreneurship, with various programmes having been created to support their enterprises. However, few benefit from the programme created for them. Female entrepreneurs in town are likely to be more advantaged than those in rural areas, while well-educated women entrepreneurs benefit from training more than less educated women (Warnecke, 2013).

2.11.3 Challenges facing women entrepreneurs in Cameroon

Women entrepreneurs in Cameroon are honest, energetic, and serious in business management. Most of them operate in the informal sector, with 15.7% in the formal sector. Their businesses tend to be smaller than those of their male counterparts. They are facing challenges relating to obtaining tenders from both the public and the private sectors, and regarding their lack of business knowledge, experience, and skills. They also face competition with established male enterprises and inadequate access to finance to grow their businesses (Stevenson & St-Onge, 2011:44). Tradition, culture, and customary law hamper women's right to own property to serve as collateral when they are applying for loans;

inadequate infrastructure (roads, electricity, etc.) is also an impediment, as is the challenge of combining home and business responsibilities. Cameroon women entrepreneurs complain of not having an institution dedicated to the promotion and development of women entrepreneurship (Stevenson & St-Onge, 2011:44).

Despite Cameroonian women entrepreneurs' efforts to boost their enterprises, they are confronted by challenges such as a culture that does not support the idea of women running businesses. Moreover, they do not have sufficient experience, knowledge, and skills to conduct business confidently, and most of their business is in the informal sector. They lack technology skills, and consequently cannot access information using modern media like the internet; limited access to capital, high interest rates, and too much tax are also daunting obstacles for Cameroonian women entrepreneurs. They also have problems with mobility, expensive transport, and sexual harassment (Mendomo, 2005: 55). Cameroon has initiated various programmes to facilitate new business creation and to support the growing of existing ones. One-stop-shops assist entrepreneurs to register businesses. Enterprise Cameroon empowers women through capacity building, the promotion of gender equality and the amendment of laws that hamper women doing business, and the creation of a fund for women entrepreneurs who do not have the collateral to obtain loans from banks and micro-finances. The launch of cooperatives encourages women to work together, share their experience so as to reach a larger market and gain access to resources. NGOs contribute to women entrepreneurs by capacity building and providing micro-credit in both rural and urban areas (Stevenson & St-Onge, 2011:54).

2.11.4 Challenge facing women entrepreneurship in Kenya

Women entrepreneurship in Kenya is concentrated in the informal sector and small enterprises, totalling 612 848 SMEs countrywide. This represents 47.4% of all SMEs in the country (Mwobobia, 2012:112). They face challenges like a lack of access to capital due to their inability to provide guarantees, with only 1% of women owning sufficient property to secure loans. They also face discrimination based on gender, since lenders tend to ignore women; administration requires more paper work of them to run their business, some city council officials deliberately delay the process and demand kick-backs or sexual favours. They face keen competition from male-owned businesses and find it difficult to manage male employees because of gender bias (Mwobobia, 2012:114).

A study conducted in Kisii County in Kenya found that the challenges facing female entrepreneurship included inadequate access to capital for start-up and growing business, administration issues, lack of guarantees to secure loans, and traditional cultural norms, beliefs and practices (Osoro *et al.*, 2013:123). Kenya has however created a gender ministry to eradicate any form of discrimination based on sex, to facilitate access to capital for women

to launch and grow their businesses. Additional agencies have been created in order to promote women entrepreneurship and enable women to compete locally and internationally (Omwenga *et al.*, 2013:313).

For instance, the Kenyan government, in partnership with the USA, has recently launched Women's Entrepreneurial Centres of Resources, Education, Access, and Training for Economic Empowerment (WECREATE), with the objective of helping women entrepreneurs to realise their business dreams; to close entrepreneurship gap between women and men, and to eradicate gender discrimination within entrepreneurship. They assist women to start businesses, help women in the informal sector to move forward to the formal sector, converting their micro enterprises into small businesses. The Centres provide capacity building, finance, coaching and follow-up (Kavilu, 2016).

Despite these efforts, however, the support only extends to a small number of women entrepreneurs and has thus far done little to improve the lot of women entrepreneurs (Evans-Klock *et al.*, 2008:38; Bula, 2012:91).

2.11.5 Challenge facing women entrepreneurship in South Africa

Despite the role SA women play in social-economic development, they own 38% of all established businesses (Mathonsi, 2013). SA women entrepreneurs now represent 11% of all entrepreneurs, but most importantly, 78% of women entrepreneurs succeed against 70% of males (Marelise, 2015). Women entrepreneurs in Gauteng believe that they can conduct business even more successfully than males (Chinomona & Maziriri, 2015:835).

Nevertheless they face challenges, including a lack of adequate training and skills to face the business environment, a lack of access to capital, which pushes women to start business using their savings or borrowings from friends and relatives; stereotypes and patriarchal attitudes that discourage women from entering the business world, as well as a lack of family and community support, and insufficient acquaintance with new technology. All these things make it hard for women to compete against the strong experience and established businesses of men (Chinomona & Maziriri, 2015:844). Deborah *et al.* (2015:44) report that South Africa women entrepreneurs face challenges typical in developing countries: inadequate access to capital; limited access to markets, especially untapped ones; lack of information technology skills; inappropriate infrastructure, and a lack of management and marketing skills. Nxopo & Iwu (2015:68) report that SA has begun to target women as an untapped force to synergise entrepreneurship. Various agencies, such as the Small Enterprises Development Agency (SEDA), Small Enterprises Finance Agency (SEFA), the National Small business Council (NSBC), and the Department of Small Business Development (DSBD) were all created to help overcome challenges facing entrepreneurs,

especially vulnerable youth and women. Yet it seems that women entrepreneurs are in fact less likely to benefit from these facilities than male entrepreneurs, who with established businesses are better placed to take advantage of what these agencies offer.

Iwu and Nxopo (2014:10) argue that government support for SMMEs seems non-existent. Yet, since entrepreneurship offers a solution to unemployment and socio-economic development, government and other stakeholders should allocate enough capital for SMMEs and pay attention to women's enterprises. Capacity building should respond to the South Africa context, rather than simply implementing Western programmes that mostly fail in developing countries. Deborah *et al.* (2015:47) suggest that to encourage women entrepreneurship, government should follow-up with the implementation of policies and regulations that create a good business environment for start-up and growing, with lower interest rates, improved access to capital, and revision of taxes that cause women to quit business and discourage prospective women entrepreneurs from starting new businesses.

2.11.6 Constraints experiencing women entrepreneurship in Rwanda

Rwandan entrepreneurs face a range of challenges in the way of accelerating the growth of their business, the major ones including energy (electricity), high tax rates, the high cost of transport, inadequate access to finance, high interest rates, difficulties with tax administration, and the high cost of rent (World Bank, 2009a:57). Stevenson and St-Onge (2011:121) note that despite the efforts of the Government of Rwanda (GoR) and the Private Sector Federation (PSF) to promote entrepreneurship, the industry still has problems, such as the cost of land, access to finance, cost of capital, taxes, and fiscal policy.

The World Bank (2009) reports that Rwanda is landlocked, with poor infrastructure. The cost of electricity, transport, and telecommunication is high, which discourages international investors, particular in the manufacturing industry. According to Stevenson and St-Onge (2011:129), the majority of female entrepreneurs run informal businesses; consequently, they cannot access finance and other opportunities available to SMMEs. They do not have enough information regarding business registration and other formalities, costs, and most importantly, the advantage of operating in the formal sector. They suggest that women should obtain the assistance of a lawyer or experts to register the business, but most of them cannot afford the cost. Stevenson and St-Onge (2011:129) report that the Rwanda banking industry is still small and fragile, and concentrated in Kigali. Commercial banks' conditions for providing loans are very strenuous; however, *Union des banks populaires*, Micro-Finance Institutions (MIFIS), non-governmental organisations (NGOs) and cooperatives are flexible, reliable, and located country-wide. Informal business often uses the entrepreneur's savings, money borrowed from family or friend, and *Ikimina* (tontine). The amount borrowed in the

informal sector is inevitably smaller and affects the size of business, especially in its start-up and growth stages.

Efforts have been made to establish communication infrastructure, with telephone landlines, cell phone networks, and high-speed internet using fibre-optic technology, and indeed, Rwanda has the dream of being the African leader in telecommunication and Information and Communications Technology (ICT) by 2020. However, these products are concentrated in the towns, while the rural areas are neglected. Women entrepreneurs in micro enterprises and small businesses using the internet in conducting their business is practically non-existent. They do use cell phones, but then have to deal with the high cost of communication and the fact that mobile networks do not extend to every part of the country. All these factors have a negative impact on women in business (World Bank, 2009a:64). In addition, the Rwandan tax rate is high, and these costs impede the growth of businesses. Some women and men entrepreneurs claim that was like they were working for the RRA (World Bank, 2009a:65).

2.11.7 Challenges women entrepreneurs face in doing business in Kigali

Female entrepreneurs face similar challenges to male entrepreneurs. However, women face extra specific challenges because of societal stereotypes (Zhu & Chu, 2010:175; World Bank, 2011:4; Choto *et al.*, 2014:99). These include inadequate access to finance, lack of collateral, a lot of taxes, high interest rates, a lack of business management skills in the industry in which they are operating, a lack of business premises, which is why a considerable number of women run their business from home; difficulties with reaching a market for their products, especially those from rural areas; low consumer purchase capacity. Add to these the fact that they are operating with a society which encourages discrimination and inequality (Stevenson & St-Onge, 2011:126).

Access to finance

Both men and women entrepreneurs face challenges with access to finance to sustain their businesses, but women more so (World Bank, 2011:4; Rwanda. National Institute of Statistics of Rwanda, 2012:1; FinScope, 2016:12). Lenders distrust women's ability to run a successful business and prefer not to have women clients (United state of America. United States Agency for International Development, 2009:2; Ayanone, 2011; Blair, 2015).

Women entrepreneurs secure smaller loans than men entrepreneurs, even if their businesses are performing better than those of their male counterparts (Fellman, 2012:24; FinMarkTrust, 2016:31). According to the Ministry of Gender and Family Promotion (MIGEPROF), Savings and Credit Cooperatives (SACCO *Umurenge*, micro-credit located in every country locality), women account for 23.80% of loans, compared to men with 66.30%

(see Figure 2.3) (Rwanda. Ministry of Gender and Family Promotion, 2015). In the past six years, the average percentage of loans obtained by women in Rwanda is 22.5%, against 77.5% for men (Igihe, 2016). FinMarkTrust (2016:18) reports that men applying for formal credit are more likely to benefit than women: 18.3% versus 12.5%, respectively. For a comparison of credit products and service overall according to gender, see Table 2.7.

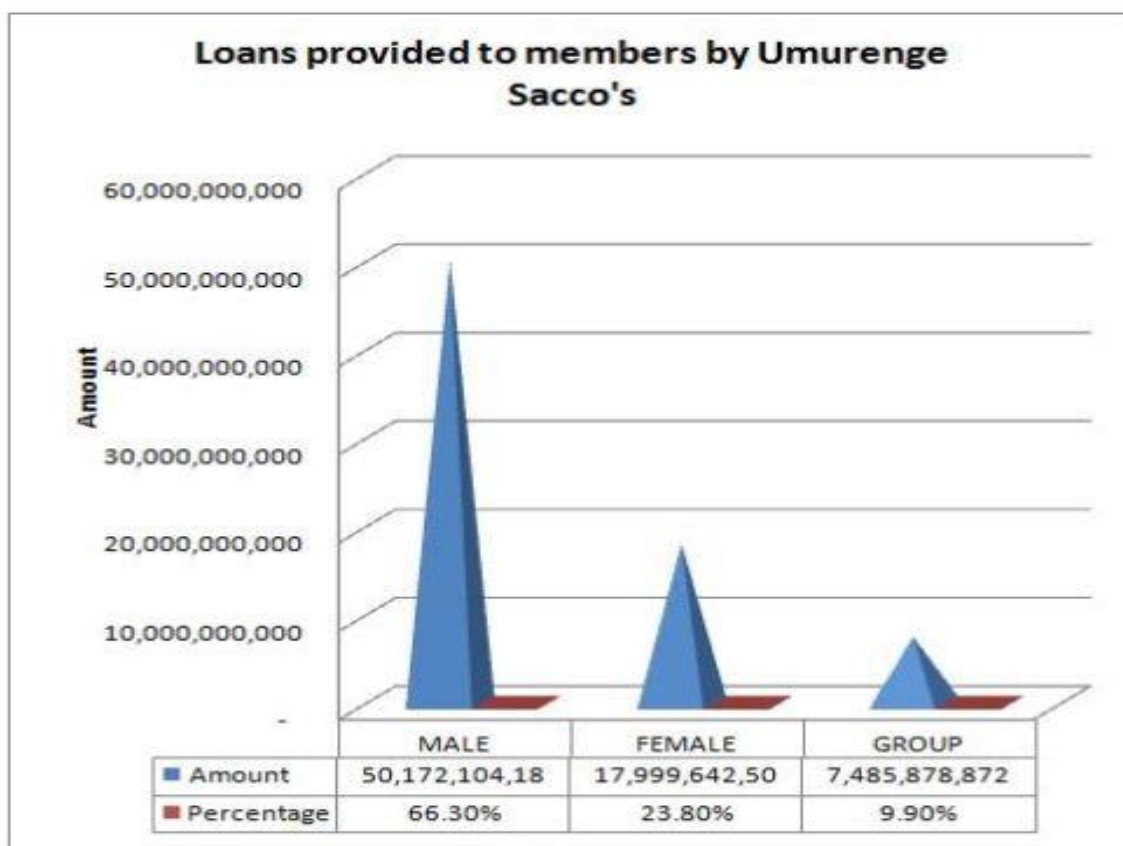


Figure: 2.4 Loans provided to members by Umurenge Sacco's

Source: <http://www.migeprof.gov.rw>[15 November 2016].

Table 2.7: Overview of credit products/services uptake by gender

	Females %	Males %	Gender gap in percentages points	Total %
Borrow	68.8	71.4	2.6	69.9
Formal credit	12.5	18.3	5.8	14.9
Banked	3.2	4.5	1.3	3.7
Other formal (non-bank)	10.5	15.6	5.1	12.7
Informal served	59.7	59.3	-0.4	59.5
Friend/ family	29.4	34.3	4.9	31.5
Do not borrow	31.2	28.6	-2.6	30.1

Source: <http://www.afr.rw/learning-hub/publications/women-and-financial-inclusion-in-rwanda/> [15 November 2016]

Absence of the guarantees required to obtain a loan frustrates women entrepreneurs' business ambitions (Ayanone, 2011; Laetitia *et al.*, 2015:35). Women entrepreneurs tend not to have fixed assets involving spouse or family to give them collateral (United States of America. United States Agency for International Development, 2009:21; Blair, 2015). In Kigali, a considerable number of husbands refuse to give their wives the family house as

collateral (Ayanone, 2011; Bazubagira, 2011). However, women entrepreneurs repay credit better than men entrepreneurs because they invest in the business for which the credit is given, while men use the credit to buy other luxury items like a car, which was not part of the loan application (Ayanone, 2011; Bazubagira, 2011). A study conducted in Bangladesh shows that those women entrepreneurs who obtained loans from micro-finance organisations surprised their creditors when they paid back the loans at a faster rate than men entrepreneurs (Amer, 2013:96). Lenders should not ignore the honesty of women entrepreneurs nor doubt their intention to use loans wisely (Ramkissoon-Babwah, 2015:40).

Donna *et al.* report for the Global Entrepreneurship Monitor (GEM) (2011:43) that most women who launch new businesses close down before reaching the maturity stage of the business life cycle, because of lack adequate financial support during the introductory and growth stages of the cycle. External financial support is required to help women boost their business activities and contribute more to job creation and economic growth (Rwanda. National Institute of Statistics of Rwanda, 2012:1). Successful female entrepreneurs buy fixed assets, for instance land or a house, to serve as collateral (Cutura, 2008:6, 19). Difficulty of access to finance products is a common issue for women entrepreneurs, however, it is very difficult for expatriate women entrepreneurs, who must invest at least USD 250 000 to gain access to the bank's service (Madichie, 2015:6).

High interest rate

In a study conducted in the Kicukiro district that focused on microfinance and business growth of women small and medium enterprises in Rwanda, Laetitia *et al.* (2015:35) reported that the major barrier faced by female entrepreneurs doing their business in Kigali is the high interest rate: 19% for commercial banks and 15% for micro financiers. They conclude that for women's enterprises to grow, the interest rate should be decreased (Laetitia *et al.*, 2015:35). A short-term loan helps to move a business forward, but it is not sustainable because it is repayable at the same time as the business is being boosted; the payback period should therefore be extended (Okafor & Amalu, 2012:74; Laetitia *et al.*, 2015:35). Some women are put off borrowing money because they are fearful of the high interest rates (FinMarkTrust, 2016:18). FinScope (2016:27) reports that entrepreneurs find that Micro Finance Institutions (MFIs) are more flexible than commercial banks and therefore preferred, with 57% borrowing from MFIs and 26% from commercial banks.

The start-up, growth and success of a business is associated with adequate access to finance and flexible interest rates and payback periods. However, the high interest rates charged by both commercial banks and micro-credit providers impact on business development and discourage investors (Madichie, 2015:6). By way of comparison, South Africa interest rates between 1998 and 2016 averaged 12.9%, enabling South Africa

entrepreneurs to take advantage of credit to grow their businesses (Kganyago & Kazemi, 2016). Tanzanian commercial banks give loans at an average interest rate of 15.83% (Anon, 2016b).

High Taxes

High tax rates are a common challenge for entrepreneurs in Africa. In various surveys high taxes are rated among the top three challenges facing entrepreneurs, seriously affecting the growth of business and discouraging entrepreneurs from running formal businesses. A study conducted by the World Bank shows that in Rwanda, 44.66% of respondents complained about the taxation rate. This is in comparison to Burundi (36.11%), Tanzania (36.68%), Kenya (68.25%), SA (18.57%), China (36.8%), and Vietnam (1.85%) (World Bank, 2009:65).

The Institute of Policy Analysis and Research in Rwanda (IPARR) reports that large businesses benefit from tax incentives to a greater degree than small businesses (Rwanda. Institute of Policy Analysis and Research-Rwanda, 2011:8). Taxes hamper the development of women's enterprises (Wijeyeratnam & Perera, 2013:74). According to Cutura (2008:6, 15) and Fellman (2011:24), the high tax rate is among the major factors discouraging women entrepreneurs from registering their business in the formal sector. Muhayimana and Kimemia (2015:15) complain that taxation takes a large portion of women entrepreneurs' profits and impacts negatively on the growth of their enterprises.

Madichie (2015:6) claims that both local and international entrepreneurs complain of the tremendously high taxes imposed on turnover and salaries. These taxes shock the start-up and growth phases of the business life cycle into immobility, despite the fact that the private sector is a pillar of sustainable economic growth worldwide. And although the Rwandan government has done a lot to move women's enterprises forward, the taxation policy remains a barrier to further development (Odinga, 2012).

Education and training

Entrepreneurial education and training are critical tools for female entrepreneurs to manage business successfully, not least because they update entrepreneurs on current and future business trends (Iwu & Nxopo, 2014:7; Chinomona & Maziriri, 2015:843; Laetitia *et al.*, 2015:36). Education, skills and the experience in industry with which an entrepreneur starts a business influence its chances of success (Lose & Tengeh, 2015:143).

Rwanda women's entrepreneurship suffers from a shortage of business managerial skills (Cutura, 2008:7; United States of America. United States Agency for International Development, 2009:13-14; Women Hall, 2012). In Sub-Saharan Africa, less educated women with large families have little ambition beyond feeding and caring for their families.

They believe that conducting a small business requires education and training that they do not have (Kelley, *et al.*, 2012:38).

Limited numbers of female entrepreneurs benefit from education and training. Urban dwelling women and those who can speak English are prioritized for education and training (United States of America. United States Agency for International Development, 2009:13). Coldham (2013:35) suggests that education and training should consider the context of the country, region, culture, and needs of the population instead of implementing Western programmes that most of time do not achieve their objectives in developing countries. To ensure the quality of training, and ensure that it meets women entrepreneurs' expectations, stakeholders should involve the chamber of women entrepreneurs in the training process, including the construction of curricula and follow-up mechanisms.

A considerable number of Rwandan women entrepreneurs suffer from a lack of knowledge and skills in ICT, which makes them less competitive and stunts their businesses' growth (United Nations, 2014:3). Nowadays, ICT (for example, the internet) can be regarded as a set of smart tools for accessing business information, marketing, networks, consumers, and becoming more competitive (United Nations, 2014:3). Lack of adequate education and training encourages entrepreneurs to open businesses in the informal sector. The statistics show that in Rwanda in 2007, 89.4% of the population had received some education. Of those involved in businesses in the informal sector, 43.3% had completed primary school, 10.3% had completed secondary school, 9% had a qualification from a technical school, 1.2% had degrees, while 9% had not completed a single year of schooling (Rwanda. Institut National de la statistique du Rwanda, 2007:25). Siddiqui (2012) suggests that tertiary education (universities, universities of technology, and colleges) should play a role in integrating entrepreneurship education in their institutions, even elaborating an entrepreneurship programme that can be used to train entrepreneurs living in the surrounding areas, especially women and youth entrepreneurs. According to Singh (2012:49), women's enterprises in India continue to grow in a wide spectrum of industries, including engineering, Information technology and telecommunication, food, tourism, business related to medicine, etc. this is because Indian women enrolled in sciences and engineering education which were considered before as men education, they have acquired an interest in entrepreneurship, where some of them perform better than men.

Lack of network and information

It has been suggested that networks facilitating the flow of information from various sources could be a key factor in the success of women's entrepreneurial ventures (Donna *et al.*, 2011:43). Networks indeed play a critical role in women's enterprises: they help women entrepreneurs to access financial products, partnerships, supplies, knowledge and quality

employees. While the absence of networks challenges business growth, large networks stimulate creativity and innovation. In Rwanda, however, male entrepreneurs are more likely to have access to networks than females (Kelley *et al.*, 2011:29). According to Shahnawaz (2015:54), Islam does not allow women to interact with men, which means that Muslim women entrepreneurs suffer more from a lack of access to networks than other women entrepreneurs. Women entrepreneurs, particular those in the rural areas, do not have enough information about local and international business, nor about business registration – which is why a significant number of them are in informal business (Cutura, 2008:13; Ayanone, 2011). According to Wijeyeratnam and Perera (2013:73), this lack of business information impacts on women entrepreneurs' competitiveness; they cannot make changes in keeping with the macro- environment, which increases the probability of failure.

According to Odinga (2012), women entrepreneurs tend to use poor information obtained from friends and colleagues, not finding out about new opportunities and lagging behind modern business practice, which requires information from different media and applied technologies. The World Bank (2009:64) reports that small businesses are less likely to use ICT in business than medium and large businesses. Kamberidou (2013:11) suggests that women entrepreneurs should visit the websites of successful women entrepreneurs and learn from them, perhaps seeking information from them regarding training, new markets, finances, and networks. They can use the social media to advertise their products or services and in time attract new consumers.

Lack of market

A study conducted by women entrepreneurs' support projects in the Nyarugenge district in the city of Kigali showed that women entrepreneurs faced the challenge of a lack of market for their mushrooms. The mushroom production project is not only creating jobs and raising incomes, it is also helping to eradicate malnutrition in the children of the project's members and the community as a whole (Muhayimana & Kimemia, 2015:15). These women do not have the marketing capacity to spot new markets or niche markets: they open for business in a saturated market where most businesses cannot survive the introduction phase of the business life cycle (Odinga, 2012). More women's businesses in Sub-Saharan Africa are forced to close down than men's businesses (Kelley *et al.*, 2012:38).

Physical mobility

Both inside and outside the country, women entrepreneurs face the problem of mobility, for example, to attend training, deal with networks, exhibit, or engage in other activities relating to business. Sometimes women using public transport women may fall victim to sexual harassment. Women's spouses and families do not like them to travel alone, which impacts negatively on their enterprises (United Nations, 2014:5).

Husbands' decisions regarding their wives' travelling do of course vary; women entrepreneurs have in any case to ask permission in advance and convince their husbands of the importance of travelling for the business (Makombe, 2006:136). It is difficult for women to travel alone with money, especially when they need to buy stock from far away (Amer, 2013:99). Poor infrastructure – energy, roads, transport costs – oblige women entrepreneurs to spend more money on transport than they should, since most do not own their own vehicles (Odinga, 2012). Naturally, women cannot travel much at night (Siddiqui, 2012:7).

Administration and law

Women entrepreneurs are anxious about the many requirements from government and local administrations for running a business; every single document they have to pay for they regard as an unnecessary expense (Osoro *et al.*, 2013:124). According to Siddiqui (2012:7), in India many officials delay the licences and other documents needed for business by women entrepreneurs in order to extract a bribe from them. This culture of corruption costs time and money and discourages would-be women entrepreneurs. According to the World Bank (2009:72), corruption in both public and private sectors is considerably lower in Rwanda than elsewhere in the region: Rwanda 4.35%; Burundi 19.72%; Uganda 23.57%; Tanzania 51.11%; and Kenya 73.8%. In Kigali, Women entrepreneurs obtain rapid services from government officials without paying bribe.

Women entrepreneurs are likely to keep their business working informally even if they are registered in the formal sector. They are afraid of hiring employees because it involves extra taxes as well labour regulation. They prefer to work with family members who do not need contracts and are easy to fire. Family members earn less, make fewer demands, and are more trusted (Stevenson & St-Onge, 2011:132).

Electricity

According to the Africa Development Bank Group (ADB), Rwanda is among the lowest consumers of electricity in the world with, using approximately 42 kwh per year per capita, compared with an average of 478 kwh in Sub-Sahara Africa. Only 16% or 350 000 households have access to electricity (Africa Development Bank Group, 2013:31).

The electricity supply is inadequate and generators need to be used when there are outages; however, only 6% of small businesses possess generators, and none in the service sector. In manufacturing, electricity outage expenses are approximately 6% of revenues and in services, 5%, which reduces working capital and at the same time affects business growth (World Bank, 2009:62). The cost of electricity is very high: twice the cost in Uganda and Tanzania, and four times that in SA and India. Tanzania and Uganda also face challenges with regard to electricity, but the cost is flexible for entrepreneurs. The high cost of electricity

contributes to the high price of goods and services, which in turn challenges consumers' purchase power and business competitiveness. The result is low sales, low income and stagnation or little growth in business (World Bank, 2009:62). The *NewTimes* (2016) has suggested that to attract new local and international investors, Rwanda should ensure that there is enough electricity at a flexible cost, to avoid additional expenditure on generators as well as losses incurred because of electricity cuts.

Transport

Rwanda does not have railways, and road transport is generally used. But most of the roads are unpaved and bad, and Rwanda is a country of hills. The cost of transport is high locally and extremely high for import and export. Rwanda is ranked 148 out of 150 countries in logistics performance, while SA ranks 24th; Kenya 76; Uganda 83; Burundi 113; and Tanzania 137 out of the 150 countries surveyed. The high cost of transport affects the competitiveness and growth of women's enterprises (World Bank, 2009:59).

Sex-based corruption

Corruption undermines the country's economy because the wrong persons obtain opportunities and mostly perform below standard, while corruption promotes fraud (Transparency International Rwanda, 2011a). Sex is another form of corruption in Rwandan public and private sectors, with women being asked for sex in order to get a job or promotion, or to obtain a business opportunity. Refusing corruption is regarded as losing an opportunity (Global Press Institute, 2012). Women become slaves of sex corruption in order to get jobs, promotions, good results at school, and business opportunities. This behaviour is not acceptable in a lawful society and should be prosecuted and punished, but sadly, there is no law to cover this emerging form of corruption (*NewTimes*, 2013a).

There are even isolated cases of women bosses soliciting sex to employ men, or keep them at work (*NewTimes*, 2013a). Ntwari (2015) asserts that money, gifts, and sex are the major vehicles for corruption in Rwanda. Knowless (2014) accuses journalists, music promoters, deejays and producers of involving female musicians in sexual corruption in exchange for promoting their music.

Sexual corruption is fast becoming a culture, with managers recruiting young women graduates without experience in exchange for sexual relations, especially entrepreneurs who themselves make the decisions to hire, promote, and fire employees (*NewTimes*, 2013a). A study conducted by Transparency International Rwanda (TI Rwanda), found that 58.3% of women in the private sector, 51.4% in the public sector and 43% in NGOs were victims of sex-based corruption (Transparency International Rwanda, 2011; *NewTimes*, 2013b). TI Rwanda complains that the existing article 637 (Demanding favours of a sexual nature in

exchange for a service) and article 638 (Offering favours of a sexual nature in exchange for a service) in the relevant law are not strong or comprehensive enough to protect women victims of sex-based corruption. TI Rwanda wants parliament to amend these laws and make sure they are enforced (Rwanda, 2012; NewTimes, 2013b).

Human immunodeficiency virus infection and acquired immune deficiency syndrome (HIV/ AIDS)

Women are more affected than men, with an HIV prevalence of 3.7% for women versus 2.2% for men. The city of Kigali has the highest prevalence (7.3%), versus an average of 3% for the other provinces (Rwanda, Rwanda Biomedical Center, 2014:7). HIV/ AIDS has a negative impact on the development of enterprises, which is why the PSF in collaboration with the Ministry of Health established prevention strategies and support for infected entrepreneurs (Private Sector Federation, 2016). HIV/AIDS has an overall impact on companies’ productivity, with absenteeism among the sick and companies having to spend more money to care for their employees. The government has thus joined forces with the private sector in the war against HIV/AIDS (Bollinger & Stover, 1999:5; New Times, 2016a).

HIV/AIDS negatively affects businesses, which lose valuable employees and have to cope with the absenteeism of employees and medical expenses in the illness stage of HIV/AIDS. Women-led enterprises suffer more financially: since their businesses are in general smaller with limited working capital, expenses due to the illness of the entrepreneur, partner, or child can drive a business down and lead to its closure (Bollinger & Stover, 1999:5). HIV/AIDS is a big issue for women’s enterprises, reducing morale and motivation. A diagnosis of positive status undermines network confidence and clients move away from their businesses (Marketing & Media News, 2003). Table 2.8, below, summarises the financial repercussions.

Table 2.8: Factors raising expenditure and factors decreasing income

Prominent factors rise expenses	Prominent factors reduce income
Health care	Absenteeism due to illness
Funeral	Time consuming to participate in funeral
Staffing	Time consuming of training and orientation
	Labour turnover

Source: Bollinger and Stover (1999:5)

2.12 The role that stakeholders play in increasing the number of women entrepreneurs

Stakeholders should work together to promote women's enterprises. Various agencies have been created to help meet women's business expectations, but few women take advantage of these. This part of the chapter discusses the role of stakeholders in terms of access to finance and cost of capital, education and training, energy, gender inequality, lack of market, and government policy.

2.12.1 Access to finance and cost of capital

The Rwanda government is aware of the challenges facing women entrepreneurship in terms of business management and access to finance, which is why it has created Business Incubation Centres (BIC) that provide women entrepreneurs with training in effective business management, with follow-up, and the Business Development Fund (BDF) that assists women entrepreneurs who do not have the necessary guarantees to obtain a loan (Uwantege & Mbabazi, 2015:61).

Women's organisations such as Duterimbere COOPEDU, National Gender Police, and Long-term Investment Frame (LTIF) have been established to enhance Rwandan women entrepreneurs' ability to pursue opportunities, so as to close the gender gap between female and male entrepreneurship (Uwantege & Mbabazi, 2015:61). Nyirazamani (2015:16, 98) argues that government and stakeholder support for rural women's entrepreneurship through training, finance and coaching has had a positive impact on women's enterprises. However, government financial support is limited, and a significant number of women entrepreneurs have no access to it. Rwandan initiatives to support women cooperatives have had positive results, the success of handcraft and mushroom enterprises being good examples (Muhayimana & Kimemia, 2015:14).

Banque Libanaise pour le Commerce (BLC), Banco Nacional de Costa Rica, and the National Bank of Abu Dhabi view women entrepreneurs as potential clients who can help achieve sustainable job creation, social welfare and economic growth; they believe that if it ignores women's enterprises, a country cannot develop. They have therefore launched initiatives to facilitate women entrepreneurs' access to bank products and services including finance for start-up and growing businesses (Niethammer, 2013:33).

The Global Bank Alliance (GBA) for Women was founded by well-known commercial banks (Westpac in Australia, the Royal Bank of Canada, the Bank of Ireland and Fleet Bank in the United States), with the objective of promoting women's enterprises through empowering women entrepreneurs financially and educationally, as well as through networks and advocacy. The GBA has grown from 31 members to more than 135 countries, including

Rwanda, and women entrepreneurs are enjoying GBA products and services as the bank best supporting women's enterprises (Niethammer, 2013:33).

The Cooperative of Savings and Credit Duterimbere (COOPEDU) promotes female entrepreneurial initiatives, providing credit to women entrepreneurs without collateral to start and grow businesses. Credit is extended at a reasonable interest rate of 15% (Uwantege & Mbabazi, 2015:61). COOPEDU supports women entrepreneurs with little capital to start and grow their business (Rwanda.City of Kigali, 2001:136).

Nyirazamani (2015:16, 98) argues that Rwandan government and stakeholder support for rural women's entrepreneurship through training and finance has had a positive impact on the success of women's enterprises. Other relevant organisations include Women for Health, which focuses on building the number of women entrepreneurs (International Finance Corporation, 2008:29). Africare is an international organisation that supports 52 Rwandan women's association with 3 000 members, with the objective of developing women's enterprises (United States of America. United States Agency for International Development, 2009:15). The Rwanda Development Board (RDB) and PSF have created a fund for women entrepreneurship to support new enterprises and grow existing ones, but it seems that few women are aware of this (Fellman, 2012:25).

2.12.2 Education and training

The government of Rwanda in collaboration with the School of Finance and Banking and the University of Michigan are implementing the Goldman Sachs initiative of empowering at least 10 000 women entrepreneurs through education and training, so that they will be able to manage and grow the business enterprises (World Bank, 2009:18). The Rwanda Chamber of Women Entrepreneurs (RCWE) and *Centre d'appui au Petites et Moyennes Entreprise au Rwanda* (CAPMER) offer women entrepreneurs a package of support including coaching, mentoring, entrepreneurship training, advocacy, access to information, finance, networks and new markets, and they encourage talented young women at all levels of education to become entrepreneurs (International Finance Corporation, 2008:5; Stevenson & St-Onge, 2011:137; Rwanda Chamber of Women Entrepreneurs, 2016). Similarly, the Rwanda government and IFC have launched a program that offers women entrepreneurs capacity building, marketing and management skills, with the objective of shifting women entrepreneurs from the informal sector to the formal sector (Fellman, 2012:24). Finally, the CoK in partnership with KIST, *Duterimbere*, and *Pro-Femme*, provides entrepreneurship training to Nyarugenge women entrepreneurs (Rwanda.City of Kigali, 2001:129).

2.12.3 Energy

A deficiency of electricity in Rwanda hampers the progress of business; in 2013, only 16% of the population was connected to electricity. However, the Rwanda government has plans to provide electricity to 70% of population in 2017, and to 94% by 2025. The Rwandan administration believes that an increase in electricity will accelerate entrepreneurial activities and economic growth (Africa Development Bank Group, 2013:31; Nyirazamani, 2015:16).

2.12.4 Gender inequality

The Rwandan government has passed laws promoting gender equality and banning any form of discrimination based on sex. Furthermore, women have the same rights as men in all sectors of society; they can conduct businesses and have the same access to loan and other facilities as their male counterpart. This is in line with the UN policy regarding the elimination of discrimination against women (United Nations, 1979; Rwanda, 2003:3). According to Fellman (2011:26), to eradicate poverty it is necessary to eradicate any form of discrimination against women. The government also promotes the principle that women enjoy the same right to education as men (Rwanda, 2003:3).

Female primary school enrolment is 1 214 190 (50.7%) against male 1 180 484 (49.3%); in secondary school enrolment, there are 279 209 (52.2%) females as against 255 503 males (47.8%); but in higher education females are fewer than males, 33 879 (44.2%) versus 42 750 (55.8%) (Rwanda. National Institute of Statistics of Rwanda, 2014:3). Rwanda is among the top ten African countries which promote women getting involved in business (World Bank, 2007:7).

2.12.5 Lack of market

The City of Kigali (CoK) is aware of the role played by women entrepreneurs in socio-economic growth, which is why it provides them with business opportunities in various sectors including SMMEs (33%), handcraft and artisan (27%), lodging (5%), and other (35%) (Rwanda. City of Kigali, 2001:128). IFC supports women entrepreneurship to find new market local and international (Fellman, 2012:24).

2.12.6 Government Policy

The Government of Rwanda introduced a system of cooperatives to encourage women entrepreneurs to work together, to share knowledge and experience. Working in a cooperative facilitates women entrepreneurs' access to resources and markets, for instance, to obtain raw materials at a bargain price. The new flexible cooperative law was promulgated to authorise cooperatives to operate in all sphere of business. The National Cooperatives Authority was created to administer the cooperatives sector (Rwanda, 2007:1).

Starting a cooperative is easy compared to other forms of business, requires little start-up capital. For example, a small cooperative can start with FRW 67 000 (USD 82.72), the minimum number of cooperative members being seven. Cooperatives create new jobs, improve societal welfare and contribute to economic growth. A significant number of women entrepreneurs are benefitting from the cooperative system, particularly in the handicraft industry (Rwanda, 2007:1-92; Stevenson & St-Onge, 2011:127).

GoR acknowledges the role that women play in socio-economic development and wants to see women entrepreneurs expand their activities from the informal to the formal sector, from small business to medium and large businesses, even companies. Women entrepreneurs involved in importation are offered incentives by the RRA, including a discount of 25% on taxes if the import order is over 10 000 000 RwF. This discount will help women build their business (Stevenson & St-Onge, 2011:127). To facilitate access to finance, GoR has created the SME Development Fund that accumulates different funding and ensures that there is flexibility in obtaining finance for the start-up and growth stages, which are especially difficult phases for women entrepreneurs to negotiate (Stevenson & St-Onge, 2011:131).

The Ministry of Gender and Women in Development, in collaboration with commercial banks in Rwanda, created a fund in 1998 with the objective of securing guarantees for talented women keen to launch businesses. The fund secures a 50% guarantee and women entrepreneurs the remaining 50% for loans of over RwF 5 000 000. Women in cooperatives, for a loan over RwF 10 000 000, the fund secures 70% guarantee and women entrepreneurs contribute 30%. However, only a small number of women have benefitted from the fund, with only 17 loans made by 2008 (Cutura, 2008:22; United States of America. United States Agency for International Development, 2009:25; Stevenson & St-Onge, 2011:130-131). Law No. 10/2009 on property guarantees of 14/05/2009 and law N°13/2010 of 07/05/2010 give women who are officially married certain property rights (Rwanda, 2010).

2.13 Conclusion

Entrepreneurship, a word borrowed from French, means the process whereby an entrepreneur transforms a business idea into a viable business. Entrepreneurship has been practised in the West since the 17th century, and is known to create jobs and stimulate socio-economic development. An entrepreneur is a person who identifies an opportunity and organises resources to exploit that opportunity, with the objective of making a profit and improving a society. Women were for a long time excluded from entrepreneurship, which was viewed as a male activity. Women should rather be partners and housekeepers, raising children, looking after domestic animals, cooking, etc.

Women's exclusion from entrepreneurship is generally based on cultural beliefs and customs. However, since women have entered business they have made a positive contribution to themselves, their family, their community, and the country in general. A woman entrepreneur is a woman who owns, controls, and manages an enterprise. She can also be a shareholder in a business if she is in possession of more than 50% of the shares. Women entrepreneurs can be traditional, innovative, domestic, or radical, depending on their motivation in starting a business. They share certain characteristics with their male counterparts, but face additional challenges, including balancing home responsibilities with business, and discrimination in the workplace.

Women comprise more than half of the population in Rwanda and in the world at large. They play an important socio-economic role, creating new enterprises and new jobs, improving society through economic growth. However their businesses are on average smaller than those of men, because of the challenges they face that hamper the growth of their businesses. This literature review has highlighted the challenges that women entrepreneurs may face in Rwanda and developing countries more generally, although the focus has been on the Rwandan capital city of Kigali. The major challenges confronting women entrepreneurs include inadequate access to finance, since lenders see women as high risk clients and worry about their ability to run successful businesses and repay their loans; lack of collateral to secure loans; the higher interest rates associated with short-term loans; too much tax, generating more expense; discrimination on the basis of gender; lack of experience, knowledge, education, and training in entrepreneurship; the absence of networks, markets, and information; physical mobility; laws and administrative regulations; problems with energy; and the high cost of transport associated with poor infrastructure.

The Rwandan government and key stakeholders are working together to overcome the challenges facing women entrepreneurship in Kigali and elsewhere in the country. Micro-financers – for instance, *SACCO-UMURENGE* – were created country-wide to approach women entrepreneurs and help them to obtain loans with reasonable interest rates and without collateral. Various agencies have been established to help meet the challenges facing women entrepreneurs in Rwanda, including: COOPEDU, Africare, RDB, PSF, RCWE, CAPMER, and REG. Yet women entrepreneurs complain that very few entrepreneurs actually benefit from the agencies created for them.

This study intends to identify how gender affects women entrepreneurs' business activities; to determine the reasons why there are relatively few women entrepreneurs in Kigali; to determine the specific barriers to women entrepreneurship in Kigali; and to investigate the role of key stakeholders in increasing the number of women entrepreneurs in Kigali.

Chapter Three discusses the research design and methodology used in this study.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction

Previous chapter reviewed literature on phenomenon under study. This chapter describes the research design and methodology of the study. According to Jensen and Laurie (2016:4), research design is a plan of study detailing specific objectives to be achieved, while research methodology is the strategy used to conduct the research to accomplish the research plan (Jensen & Laurie, 2016:11). The following will be discussed in turn: the philosophical foundation of the study, the research design and the methodological approach used, the setting, sampling and sample size, ethical considerations and data collection, management and analysis.

3.2 The research philosophy

A research philosophy is a researcher's belief about what constitutes the reality of the phenomenon and how knowledge about that phenomenon should be generated. It guides the methodology to be used to collect, analyse and apply data to answer the research question addressed in terms of the phenomenon studied. The researcher chooses the philosophy that essentially defines how he or she views the world. The assumptions implicit in this view influence the methodology employed to conduct research (Saunders *et al.*, 2009:107). A research philosophy is thus a viewpoint or theory shared among scientists in a particular discipline regarding how phenomena might be understood and expressed (Patel, 2015). There are three major philosophical paradigms: positivism; constructivism (interpretivism), and pragmatism. Positivism believes in the objective existence of a reality that can be discovered scientifically and measured. In contrast, interpretivism believes that social science differs from natural science. Knowledge of reality depends upon point of view, context, and the means of knowing. It is subjective and inductive and reality is dynamic. Interpretivism is often associated with a qualitative methodology (Creswell, 2003:8; Bryman & Bell, 2015:28). Pragmatism combines both positivism and interpretivism (Saunders *et al.*, 2009).

This study used a positivist philosophical paradigm. This was appropriate because the objective was not to gain a more thorough understanding of the challenges faced by women entrepreneurs in Kigali, from their perspective, but rather to measure the extent to which each single challenge might influence the policy makers to consider the findings to improve the development of women's enterprises.

The researcher believes that truth should be discovered scientifically (Saunders *et al.*, 2009:113; Polit & Beck, 2017:9). Positivism measures scientifically what we believe to be reality in order to prove it (William, 2008). The truth exists outside; it must be searched for, observed, measured, thought through logically, and the results of this process generalised to entire populations or classes of things (Gray, 2013:21).

Positivism considers a literature review to be a critical foundation for a new study. In this case, the researcher reviewed previous work on the topic of challenges faced by women entrepreneurs in Kigali, to build upon it and discover new knowledge (Saunders *et al.*, 2009:113). The researcher seeks to measure the magnitude of the challenges faced by women entrepreneurs in Kigali. A questionnaire was therefore administered to collect information from women entrepreneurs in Kigali on the challenges they face in running businesses. A quantitative methodology was thus used to collect data and analyse it using SPSS, in order to measure the level of challenges faced by women entrepreneurship in Kigali. The results are to be generalised to all women entrepreneurs in the city of Kigali (Creswell, 2003:6-8, 20; Saunders *et al.*, 2009:113-114; Bryman & Bell, 2015:27-28).

3.3 Research design

Research design is the architecture of a research project, providing a blueprint of how the study is to be conducted and indicating how all the research components interact together to reach a conclusion (Mouton, 2001:55). Research methodology, on the other hand, is a systematic scientific method utilised in conducting research, to collect and analyse data (Thomas, 2010:301,308). The research onion suggests the full range of possible research designs and methodologies (see Figure 3:1, below). Grounded in positivist philosophy, a quantitative approach was employed to gather and analyse data from a population sample of women entrepreneurs in Kigali. The findings of the study will conduce to conclusions and recommendations regarding measure that the government, stakeholders and policymakers can take to overcome the challenges faced by women entrepreneurs in Kigali.

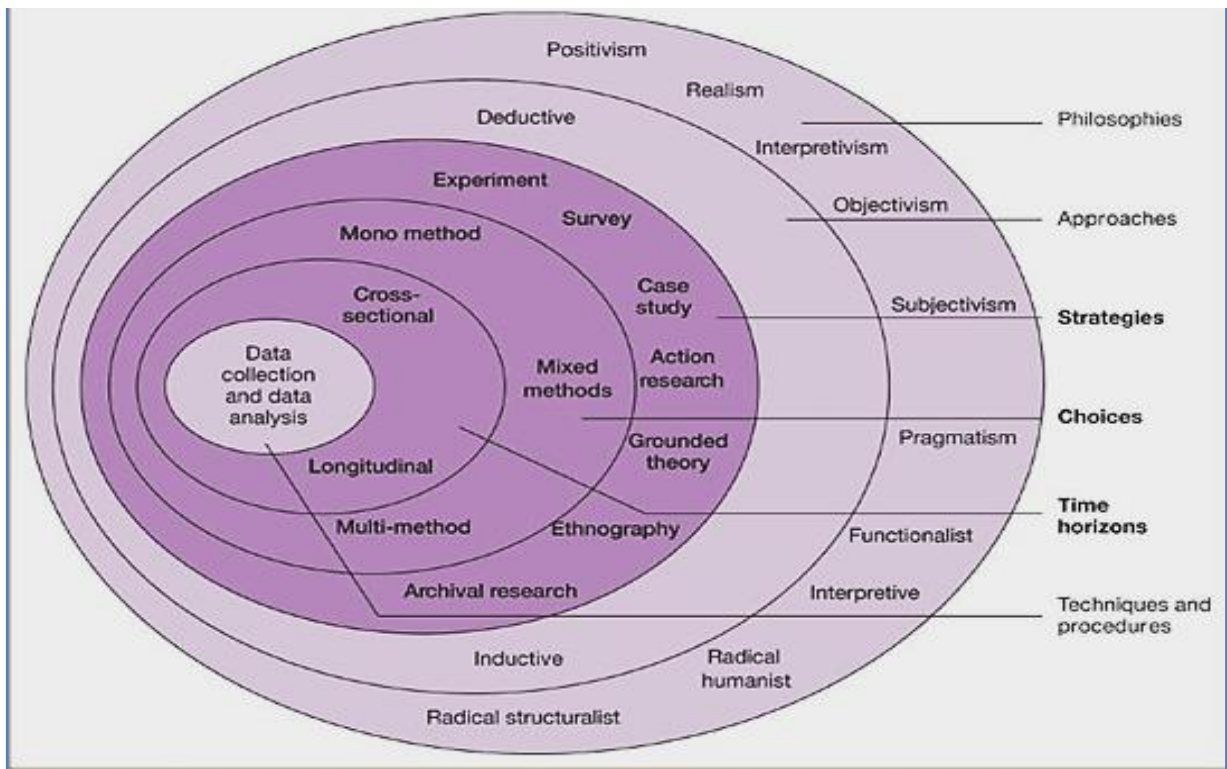


Figure 3.1: Research onion (Saunders et al., 2009:138)

3.4 Research methodology

Identifying a research methodology involves a process of choosing research methods and strategies that are going to be used for sampling, data collection and data analysis, to achieve the desired research results (Brynard *et al.*, 2014:50). According to Mouton (2001:55), the role of research methodology in the research process is to bring together material, knowledge, and strategy to carry out the research design. Saunders *et al.* (2009:152) note that there are three basic methods to use to reach to better understanding and new knowledge of a phenomenon under study. These are qualitative, quantitative, and mixed methods (see Figure 3:2).

The qualitative method is inductive and interpretative. It interprets people's gestures and words, and makes observations in a meaningful way. A qualitative sample population is small and cannot be generalised to the whole population, rather providing a deeper understanding of a phenomenon of interest. The quantitative method, on the other hand, is deductive, objective, and positivist, yielding data that is statistically analysed. It uses a large sample size and its results can be generalised to the whole population. The method's validity and reliability are high. Mixed methods research combines elements of both qualitative and quantitative methods in a single study (Brikci & Green, 2007:2).

This study used a quantitative method. The quantitative method is used to measure objectively attitudes, behaviour and opinions in social and business fields (Sukamolson, 2010). Nani (2011:171) argues that the quantitative method comprises a high degree of reliability, generalised results, correlation between variables and effects, and provides statistics that are easy to interpret and can be updated. The quantitative method was deemed appropriate to finding out, on a statistical level, more about the challenges women entrepreneurs in Kigali face in business, and quantifying them according to their magnitude.

Williams (2007:66) observes that there are different methods of performing quantitative research, including descriptive research, correlational, developmental design, observational studies, and survey research. This study used a quantitative descriptive design and a survey questionnaire technique to collect data from women entrepreneurs in Kigali. SPSS was used to analyse data displayed statistically in table form. The quantitative method has also been used in similar research (Ackah & Vuvor, 2011:26; Nani, 2011:171; Agbenyegah, 2013:15; Deborah *et al.*, 2015:44; Sitoula, 2015:17).

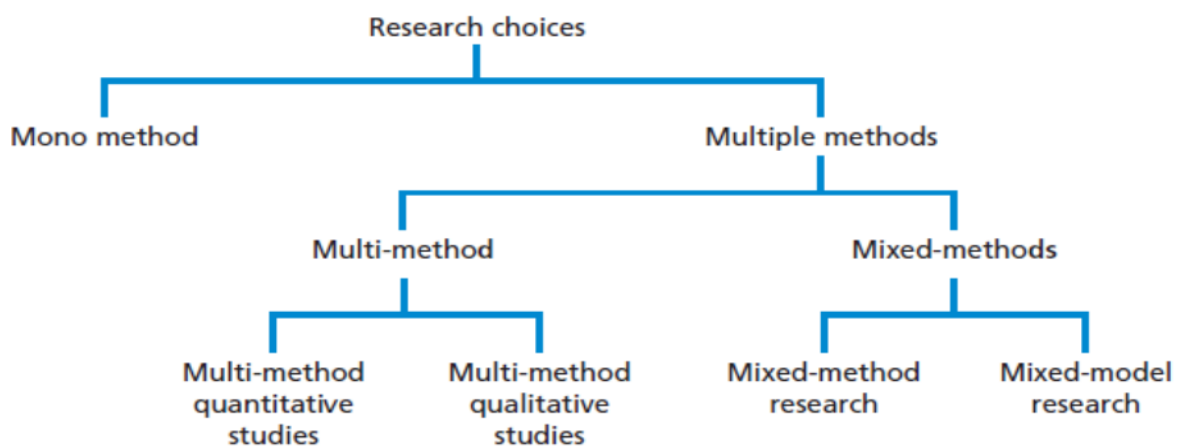


Figure 3.2: Research choices (Saunders et al., 2009:152)

3.4.1 Study area and justification

This study was conducted in the City of Kigali in Rwanda, in the eastern part of Africa. It is bordered by Burundi to the South, Uganda to the North, Democratic Republic of Congo (DRC) to the West, and Tanzania to the East (see Figure 3.3). It has a total population of 11.61 million with (52%) being females and (48%) males.

Rwanda's economy is based on agriculture, including tea and coffee, which are the products mostly exported (World Bank, 2016). Rwanda is a favourable place to invest: the recent World Bank "doing business" report ranks Rwanda second in Africa and 56th among 190 countries (see Table 3.1). Rwanda promotes gender equality: women's role in business continues to grow even if challenges still exist (New Times, 2016). Rwanda is less corrupted than most other African countries and ranked 3rd least corrupt in Africa and 50th worldwide (New Times, 2017).

Rwanda possibly values women more than any other country in Africa. The Rwandan leadership views women as key drivers of socio-economic development. The leadership believes that promoting women's enterprises is a critical tool to eradicate poverty and improve society welfare and gender equality. Rwanda is ranked 6th worldwide in the struggle to close gender gaps (Lionesses of Africa, 2016).

The city of Kigali has been the political and economic capital of Rwanda since the colonial era. It is situated almost in the centre of the country (see Figure 3.4) and has a total population of 1 132 686 (546 563 women and 586 123 men) (Rwanda. National Institute of Statistics of Rwanda, 2015). The city comprises three districts, Gasabo, Kicukiro and Nyarugenge. Table 3.2 shows distribution of population of these districts mentioned above according to gender, while Figure 3.5 shows a map of the city of Kigali.

Kigali is the political and economic centre of Rwanda, its economy growing faster than that of the country as a whole. Most services, such as banks, hotels, restaurants, tourism agencies and telecommunications are situated in Kigali. The city is increasingly attracting foreign business investors (World Bank, 2014:7; Bafana, 2016:6). Kigali is connects to the provinces via roads.

The researcher selected the city of Kigali as the area of study because a considerable number of women live in the city (see Table 3.2). Most of them are involved in businesses of various kinds, including SMMEs (33%); hand crafts and artisan work (27%); lodging (5%), and other (35%) (Kigali: City of Kigali, 2001:128).

Women entrepreneurs who run businesses in the capital are strong minded, well oriented and very focused on entrepreneurship. They compete with men entrepreneurs whose businesses are established and they face challenges in the entrepreneurship process (Rwanda. City of Kigali, 2001:150; Cutura, 2008:9; United States of America. United States Agency for International Development, 2009:3, 21; Mbabazi, 2016). By conducting this study, the researcher sought to identify and address the challenges women entrepreneurs face in Kigali, so that stakeholders could use the conclusions and recommendations to support women's enterprises in Kigali.

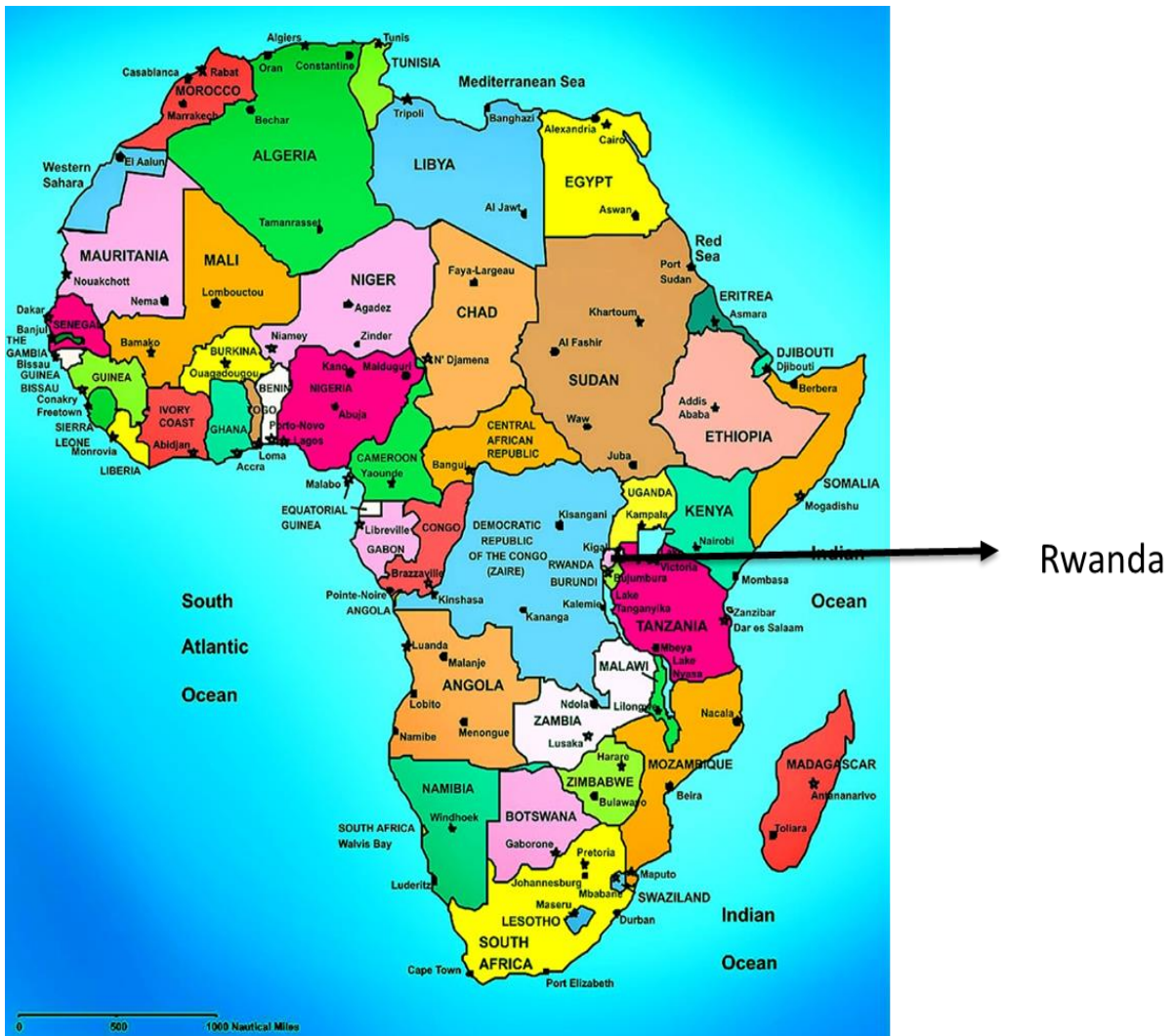


Figure 3.3: Africa Countries political map (adapted from Admin, 2015)

Table 3.1: Top 5 ranking Sub-Saharan African countries for “doing business”

TOP 5 SUB-SAHARAN AFRICAN COUNTRIES			
Country	Ranking in 2016	Ranking 2017	Change in rank
Mauritius	32	49	17
Rwanda	62	56	6
Morocco	68	75	7
Botswana	71	72	1
South Africa	74	73	1

Source: New Times (2016)

Table 3.2: Distribution of population of Gasabo, Kicukiro, and Nyarugenge districts

District	Female	Male	Total Female and Male
Gasabo	255 015	274 546	529 561
Kicukiro	155 119	163 445	318 564
Nyarugenge	136 429	148 132	284 561

Source: Fourth Rwanda Population and Housing Census (Rwanda. National Institute of Statistics of Rwanda, 2012)

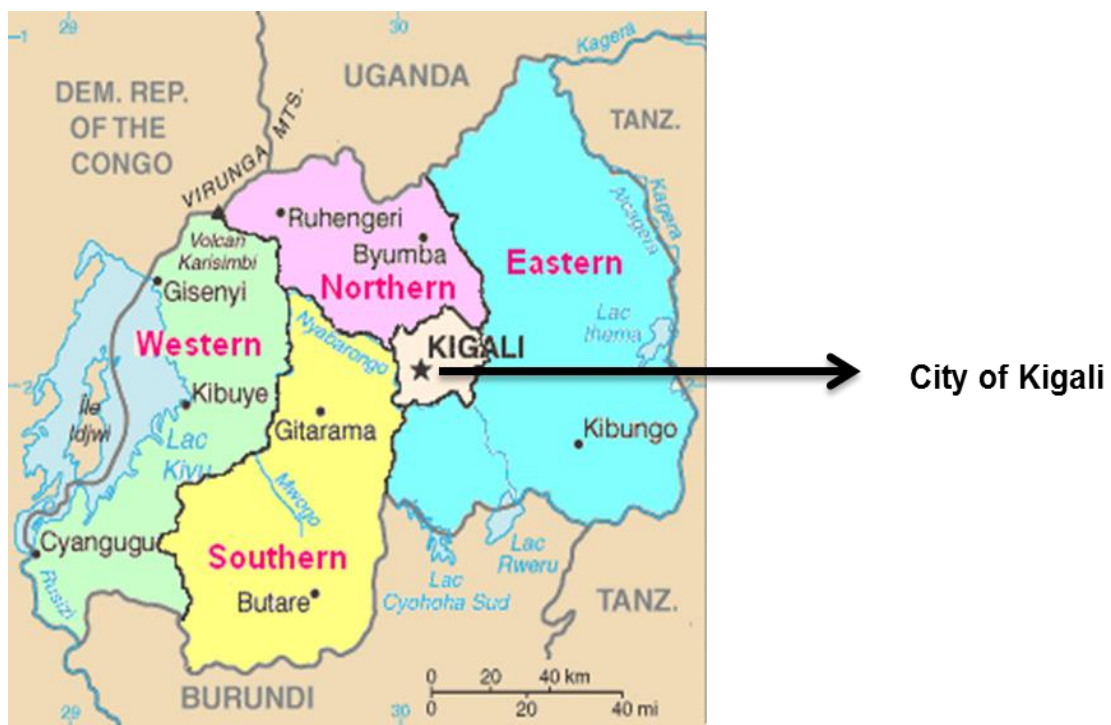


Figure 3.4: Rwanda Geo Provinces (adopted from Wikimedia Commons, 2010)



Figure 3.5: Map of city of Kigali (Enjoy Rwanda, 2011)

3.4.2 Population study

A target population is an ensemble of people, animals or things that share the same characteristics and are selected for a study (Greener, 2008 :47). The target population for this study was women entrepreneurs in the formal and informal sectors in CoK. These women were active in various categories of business, including services; manufacturing, agriculture, wholesale, retail and construction. They worked under different conditions: some in offices, for instance those who provide services, and others in shops, the market, and the streets. Most of their business involved small-scale enterprise. They were struggling to survive and most of them faced difficulties in keeping their businesses running.

As women contribute to job creation and socio-economic development, the researcher chose women entrepreneurs in Kigali. Most women in the rural areas run enterprises related to agriculture, and the researcher wanted to know how women entrepreneurs operated businesses not related to agriculture; to examine their business performance and determine the challenges that they faced. His aim was to make a contribution to establishing the nature and extent of these challenges.

3.4.3 The eligibility criteria

Eligibility criteria refer to specific features that a population must possess to contribute to the research (Maree, 2007:301). For women entrepreneurs to participate in this study, they had to be 18 years and older because this is the legal working age (Rwanda, 2016). They had to be Rwandan citizens residing in the city of Kigali and involved in the formal or informal sector; and their business had to be at least 6 months' old. Because such entrepreneurs are in the habit of closing doors and moving on, there had to be a minimum span of experience for them to base their responses upon. Finally, they had to be working in one of these industries: service, agriculture, manufacturing, mining, wholesale or retail, and construction.

3.4.4 The sampling frame

The sampling frame is a portion of the population drawn from the entire population that contributes to the survey, and whose responses are generalised to the whole population (United Nations Secretariat: Statistic Division, 2003:3; Saunders *et al.*, 2009:201). Given inevitable limitations of time and budget, it is not possible to collect large quantities of data and subject it to complex processes of interpretation and analysis. Therefore the study must be restricted to a selected sample of women entrepreneurs in CoK. To obtain a quality sampling frame and eliminate bias and error, women entrepreneurs from three districts of CoK (Gasabo, Kicukiro, and Nyarugenge) were represented in various business categories (United Nations Secretariat: Statistic Division, 2003:5).

3.4.5 The sampling methods

A sampling method is a research technique used to select a sample population (Denscombe, 2007:13; Brynard *et al.*, 2014:56). A purposive sampling method was used to select women entrepreneurs in CoK to participate in the study. Purposive sampling gives the researcher the freedom to choose the respondents (Elder, 2009:6; Saunders *et al.*, 2009 :237).

Purposive sampling was used with the objective of attaining a high degree of validity and reliability. The researcher and his research assistant had prior knowledge about women's enterprises in CoK as well as about the pool of respondents, since they had been in business in CoK for more than 20 years (Denscombe, 2007:17; Jensen & Laurie, 2016:100). The research assistant is herself a woman entrepreneur. Moreover, she had conducted similar studies before that provided her with opportunities to meet a considerable number of women entrepreneurs in CoK. The researcher was of the opinion that respondents might provide her with credible information with little bias and error and a high degree of reliability and validity (Denscombe, 2007:17). Purposive sampling was an appropriate technique to approach respondents in Kigali especially to reach hawkers. As mentioned in Chapter 1, there is no data base of women entrepreneurs in Kigali.

3.4.6 Sample size

According to Cornish (2006:1) and Saunders *et al.* (2009:210), a sample is a small number of people from a population who participate in a survey and from whom the findings are generalised to the entire population (see Figure 3.6). The bigger the sample, the more accurate the results (Saunders *et al.*, 2009:210). Singh and Masuku (2016:6) maintain that the researcher should be careful when determining the sample size, because it is on this that good results depend.

Since the exact number of women entrepreneurs in CoK is unknown (Africa Development Bank Group, 2008:13; Stevenson and St-Onge 2011:122, 125; Rukundo 2015:299), the Raosoft sample size calculator was used on a proposed population size of 20 000, with a confidence of 95% level (5% error may be tolerated) and 50% response distribution (Raosoft, 2004). The Raosoft sample size calculator recommended a sample of 377 (Raosoft, 2004). The city of Kigali consists of an ensemble of three districts: Gasabo, Nyarugenge, and Kicukiro (see Figure 3.5). Each district was equally represented: Gasabo, which is the biggest and most populous, had 127 women entrepreneurs drawn from it while Kicukiro and Nyarugenge each had 125 women entrepreneurs drawn from them.

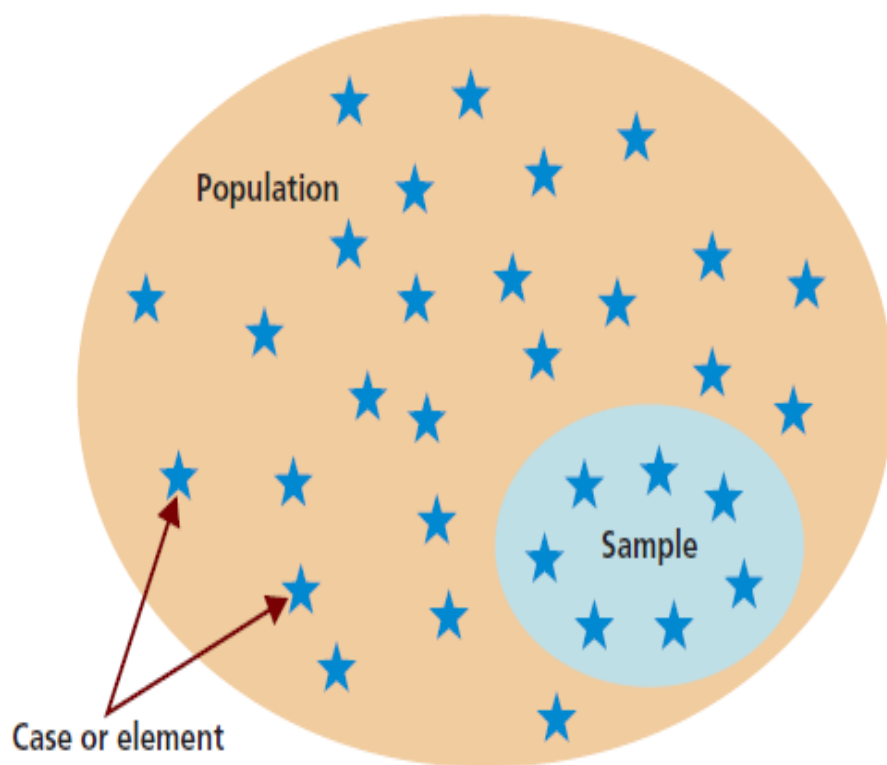


Figure 3.6: Sample size (Saunders et al., 2009:211)

3.4.7 Data collection

Data collection is the set of practical actions, involving methods and instruments, that serves to gather information from the sample population (Creswell, 2003:17). Richmond (2006:16) suggests that the data collected should be enough to answer the research question. A researcher should avoid gathering too little data, or more data than that which is needed to answer the question. S/he should also eschew data not capable of answering the research question and data that challenges the research question and answers. Richmond (2006:18) concurs that data collection is a process in which the researcher must make every step a successful one (see Figure 3:7).

3.4.8 Data collection instrument

An instrument is a tool used to gather information from the sample population. Among data collection instruments are document review, observation, questioning, measuring, or a mixture of various techniques (Abawi, 2013). A questionnaire was used to collect the data from the sample of women entrepreneurs in Kigali. According to Godwin and Harry (2010), questionnaire is the most popular instrument used in survey and quantitative study. Saunders *et al.* (2009:144) concur that a survey using a questionnaire is the most suitable tool to collect data from respondents in business sciences and management. Figure 3.8 summarises the range of data collection methods.

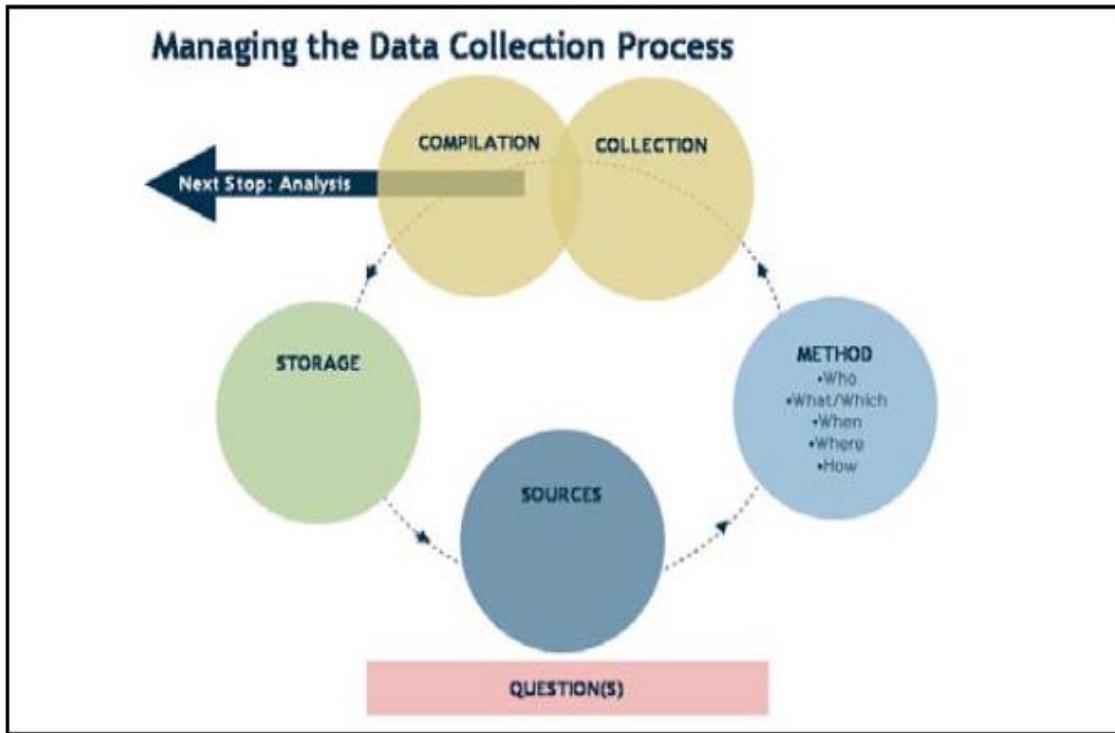


Figure 3.7: Managing the data collection process (Richmond, 2006:18)

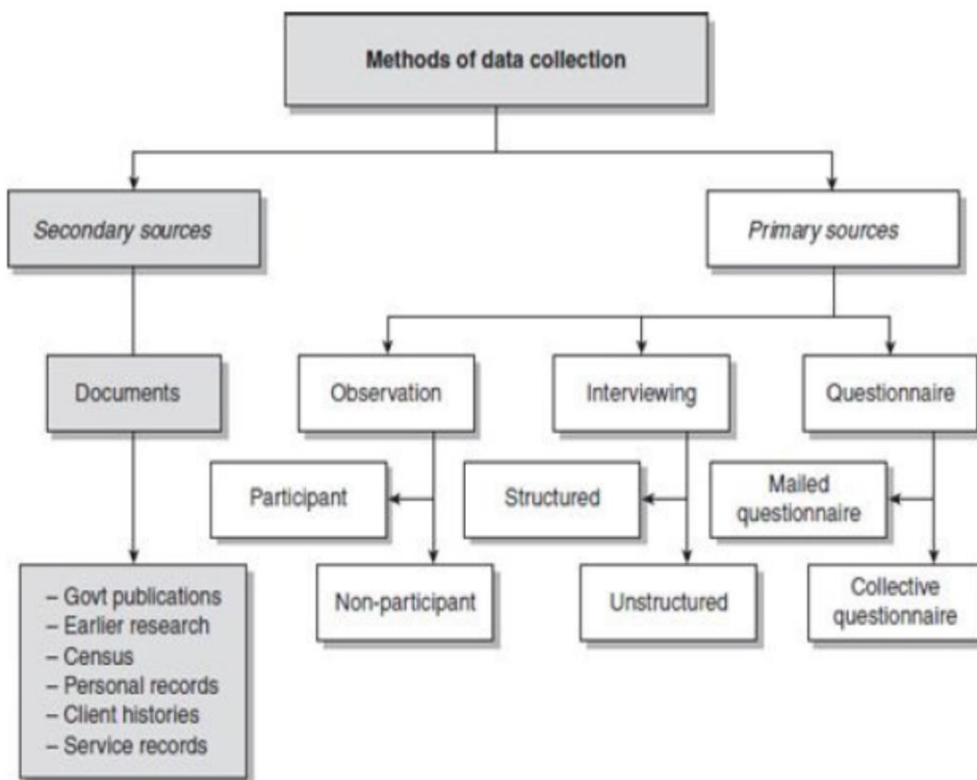


Figure 3.8: Data collection methods (Kumar, 2011:132)

3.4.9 Questionnaire

The questionnaire has been defined in a variety of ways. In this study, a questionnaire is a list of questions posed to investigate the respondents' opinion toward the phenomenon under investigation. Information is obtained through the respondents' completing the questionnaire by answering the questions (Saunders *et al.*, 2009:360). There are 3 types of variables in this context: opinion, behaviour, and attribute. Regarding the opinion variable, respondents give their opinion via the question administered, their beliefs and perceptions, if they are right or wrong. Behavioural variables deal with people's behaviour within their organisation and can include data pertaining to the past, present, and future. Finally, attribute captures respondents' profiles (Saunders *et al.*, 2009:368).

This study used opinion and attribute variables in the questionnaire: seeking women entrepreneurs' opinion *vis à vis* the challenges they face in business in Kigali, and collecting information about the profiles of respondents and their businesses. A well-designed questionnaire answers the research questions, achieves the research objectives and is catalyst for valid and reliable results (Saunders *et al.*, 2009:371). According to Saunders *et al.* (2009:372), the researcher should understand and interpret the questionnaire in the same way as the respondents. This increases validity and reliability and contributes to obtaining rich information from respondents.

The questionnaire had two categories of question: those that gathered biographical data and those that asked for ratings using a Likert scale. According to Maree (2007:164) and Saunders *et al.* (2009: 378) questions and answers involving evaluation and opinion usually use a Likert – style rating scale, where a respondent is asked to rate his or her level of response to a statement.

Language plays a critical role in the research process. The questionnaire and data collection must be in language well understood by the respondents; otherwise, the results will be confused (Usunier, 1998:18; Saunders *et al.*, 2009:385). The questionnaire was composed in English, a language that most Rwandans including women entrepreneurs in Kigali do not speak. However, they can all speak and write Kinyarwanda (mother tongue). The questionnaire was thus translated into Kinyarwanda to facilitate comprehension and avoid misunderstanding (Usunier, 1998:51; Saunders *et al.*, 2009: 383).

The researcher designed the questionnaire; he discussed it with a colleague before submitting it to his supervisors, who suggested certain corrections. The questionnaire was sent to the CPUT ethics committee for vetting of ethical considerations, validity and reliability. The ethics committee recommended some changes and resubmission. The changes were made according to research ethics committee recommendations, and the resubmitted proposal received ethical approval from the committee (see Appendix E).

3.4.10 Pilot testing

Pilot testing involves collecting some data from a small number of respondents with the objective of determining whether respondents can answer and understand every question in the same way and share this understanding with the researcher (Saunders *et al.*, 2009:394). Pilot testing provides the researcher with a list of the questions that are liable to be biased or misunderstood, and that must to be revised to be clear. It helps the researcher to find unseen problems and fix them (University of Illinois, n.d.). According to Connelly (2008) as cited by Tappin (2014), a pilot test might be done on at least 10% of the sample population. In this study, the appropriate sample for pre-testing was therefore 37. However, 40 women entrepreneurs in Kigali participated in pre-testing. The average time taken to complete the questionnaire was 30 minutes. All the women managed to complete all the questions, and suggested that there were 7 questions on the questionnaire that needed slight modification to be readily understandable. The researcher reviewed those 7 questions in the light of his objectives and the respondents' recommendations.

3.4.11 Administering the questionnaire

Eventually, the data collection instruments were selected, a questionnaire designed, pilot testing performed, and the questionnaire corrected into its final form used to gather information from the respondents (Saunders *et al.*, 2009: 395). The questionnaire consisted of 9 pages of closed and open-ended questions (see Appendix A).

According to Maree (2007:161) and Iwu and Nxopo (2014:6), in closed-ended questions, the respondents select one or more responses from a list provided, while with open-ended questions there is a reserved space where the respondents write their response. This questionnaire used biographical questions plus questions inviting response on a 5-point Likert scale, where 1= strongly disagree; 2 = Disagree; 3 = neutral; 4 = agree; 5 = strongly agree; and 1 = never; 2 = rarely; 3 = some time; 4 = very often; 5 = always. The questionnaire contained 6 sections (A, B, C, D, E, and F), as follows:

Section A: This section requested demographic information from the women entrepreneurs, such as marital status, level of education, and age group. The aim of section A was to provide knowledge of the population and determine whether they qualified to participate in the survey; it also helped the researcher to identify which categories of women were more active and less active in business.

Section B: Section B gathered information regarding business in terms of the industry in which the business operates; the age of the business; the source of start-up capital and the amount; number of employees; sales; and business registration. The aim of section B was to identify the business industry in which the women were engaged, as well as categories of

business in terms of micro enterprises, small enterprises, medium enterprises, and large enterprises.

Section C: This section solicited information about how being female affected women in business. The aim of this section was to answer sub-question one.

Section D: This section solicited data about the factors involved in the fact that there were fewer women entrepreneurs in Kigali than men. The aim of the section was to answer sub-question two.

Section E: This section solicited information about specific constraints that women entrepreneurs experienced in running businesses in Kigali. The aim of this section was to answer sub-question three.

Section F: This section solicited data about the role that government and stakeholders played in improving the conditions of women entrepreneurship in Kigali. The aim of this section was to answer sub-question four.

3.4.12 Preparation before data collection

Before data collection, the researcher hired a research assistant according to the following criteria: first, she was a graduate woman entrepreneur who could interact easily with other women entrepreneurs. Secondly, she had knowledge about data collection, having prior experience of conducting such surveys. Finally, she had considerable knowledge of the area where the research was to be conducted. The researcher believed that her experience could make a strong contribution to collecting quality information that is both reliable and valid.

Before the start of data collection, three days were allocated to visiting the research field, locating where the women's businesses were situated, compiling a list of women entrepreneurs who were involved in the survey, most importantly to interact with women entrepreneurs before coming to collect data. The local administration was informed about the study and they promised their assistance if needed.

3.4.13 Actual data collection

The data was gathered over a period of 52 days, from 16th December 2016 to 4th February 2017; it was planned to administer the sum total of 377 questionnaires in that period; working hours were from 9 am to 4 pm from Monday to Saturday. Sundays and public holidays (26th December: Boxing Day; 2nd January: Day after New Year's Day; 1st February: National Heroes Day) were considered as off days. The survey covered three districts of CoK (Gasabo, Kicukiro and Nyarugenge), with data collection beginning in Nyarugenge Central Business District (CBD) during 16th to 31st December 2016, followed by Gasabo, and Kicukiro. At every single meeting with respondents, the letter from CPUT was given to them and their rights as participants in the survey were explained to them after the questionnaires were distributed (respondents' informed consent). The drop-off and pick-up method was

used to administer the questionnaire to the women entrepreneurs. Allred and Ross-Davis (2010) state that with the drop-off and pick-up method, the researcher meets face-to-face with respondents and distributes the questionnaire to them. These are filled in later in the absence of the researcher and subsequently returned. This approach is reckoned to be free of bias and error. Women entrepreneurs consented to complete the questionnaire and bring it back the following day.

On the first day, 30 questionnaires were distributed to women entrepreneurs in the Nyarugenge CBD. They were due to be collected the following day, but only 12 women brought back completed questionnaires. The rest said that they were busy with family responsibilities or had forgotten. However, they asked to complete the questionnaire immediately, in the presence of the researcher. Thus a new approach of wait-and-collect emerged, to be distinguished from the drop-off and pick-up method. Nani (2011:180) points out that a strength of the self-administered questionnaire is that it allows respondents the freedom to choose when they wish to complete the questionnaire.

Since the women entrepreneurs did not refuse to contribute to the survey, and the only problem was for them to find the time to complete the questionnaire, the researcher decided to apply both methods (drop-off and pick-up, and wait-and-collect), allowing respondents to choose whichever was the more convenient for them. The wait-and-collect method was more reliable and economical, minimising the time consumed, even when the woman concerned was busy with clients and the researcher had to wait for her to finish.

In response to question 10, the women revealed a tendency to hide their annual income. Seven women attempted to solicit cool drinks in exchange for survey information, but because of the limited budget, these drinks were not bought and the women did not participate. The situation was in any case unethical. It did not affect the survey, however, a total of 127 questionnaires were completed and collected, more than the recommended minimum of 125 questionnaires.

Gasabo was the second destination. Gasabo is more than twice as big as Nyarugenge and Kicukiro together, and access is difficult compared to Nyarugenge. Data collection took place between the 2nd and the 21st of January, 2017. Data were collected from shops, markets, and streets. Women's businesses were somewhat scattered compared to the Nyarugenge CBD. Ten women tried to solicit payments to participate in the survey, and when their request was not entertained, they tried to discourage other women entrepreneurs from participating. Fortunately, the others did not listen and took part, arguing that the survey provided a voice for women entrepreneurship in Kigali. Women who worked together in shops had a tendency to consult each other before filling in the questionnaire. Gasabo seemed to have more educated women entrepreneurs, in Kiminonko for instance, where

educated women motivated others to contribute to the survey. Women in shops said: “this is a special occasion to speak for women entrepreneurs so people might know how women entrepreneurs in Kigali work and the challenges we face”. As many as 133 completed questionnaires were collected, as compared to the 127 that were suggested.

Kicukiro was the last district visited for data collection. Kicukiro was the most reliable site, because it was where the research assistant had lived and ran a business for over 20 years. Data collection started on 23rd January and continued until 4th February 2017. Data collection in Kicukiro also used both the drop-off and pick-up and wait-and-collect methods. At the *ziniya* market centre, the collection process was relaxing, with respondents happy to contribute to the survey. Some wanted to know when the study would be completed. The total of 138 questionnaires were collected, several more than the 125 recommended. The good relationship between the research assistant and her colleagues was responsible for this.

In sum, the real data collection started from 16th December 2016 to 5th February 2017. The recommended minimum sample size was 377, but 398 questionnaires were collected. The larger the sample, the better the validity and reliability of the results it yields (Thanasegaran, 2009:37). Both wait-and-collect and drop-off and pick-up approaches were used to collect data. The wait-and-collect method proved more convenient, with 245 (62%) of all the questionnaires being collected in that way, and 153 (38%) via the drop-off and pick-up method. The data gathering action went smoothly, with a minimum of problems. Local leaders and representatives of women entrepreneurs helped by providing introductions and granting assistance any time it was needed. The women entrepreneurs were in general cooperative, with the exception of a minority who tried to solicit bribes and sought in vain to discourage other women from contributing to the survey. Women entrepreneurs in CoK believed that, by identifying and publicising the challenges they faced in doing business in CoK, the study was playing the role of advocate on behalf of women entrepreneurs in Rwanda.

3.4.14 Data coding

Since the data were collected using a self-administered questionnaire, the next step was data coding, which consisted of assigning a number to every single response obtained from respondents in the survey (Jensen & Laurie, 2016:240). Saunders et al. (2009:382) state that Using SPSS for data analysis meant that the words obtained in questionnaire had to be numerically coded for entry into the computer, so that the software can process and analyse the data. Jensen and Laurie (2016:242) maintain that coding should be done after data collection to avoid confusion. The variables need to be carefully coded to facilitate data analysis using SPSS. In contrast, Denscombe (2007:267) advises that in quantitative

analysis, coding can be done before data collection. Blaikie (2003:21) argues that in a quantitative research design, data is manipulated from words to numbers and numbers to words, and findings can be interpreted in both numbers and words.

Data falls into four categories: interval variable, ordinal variable, nominal variable, and dichotomous variable (Greener, 2008:56). The questionnaire in this study used ordinal and nominal variables, which were then coded numerically to be computerized. The researcher received SPSS training from the CPUT statistician. The training focussed on how to use SPSS for data coding, data capturing, data cleaning, and data analysis.

3.4.15 Data capturing

Data capturing is the action of entering the data into a computer. Data files were created in SPSS and filled with data coded from the questionnaire (Bryman & Cramer, 1999:17). Every respondent's questionnaire was given a number and its data were entered on its unique line. It is very important to keep together the source of information (the questionnaire) and the data captured, so that in the event of a mistake occurring, original data might be consulted to correct it (Bryman & Cramer, 1999:20). The data captured in the raw met the standard specifications for statistical analysis using SPSS (Denscombe, 2007:258).

3.4.16 Data cleaning

After the data has been captured, data cleaning consists in checking for errors or missing values and editing them (Nani, 2011:203). After capturing the data, the researcher met the CPUT statistician who cleaned the data using SPSS. Nine mistakes were found, and the researcher was advised to go back to the questionnaires to track the errors and correct them. The errors were found and the data were edited to be accurate and error-free, thus ready to be analysed statistically using SPSS.

3.4.17 Data analysis

After coding, capturing and cleaning, the data met the standard criteria and were ready to process in data analysis. The CPUT statistician helped the researcher to analyse the data using IBM SPSS, version 24. Data analysis is a process of transforming complex data into a usable summary; organising the data and examining it with the objective of observing patterns, trends and correlations; and providing results that answer the research question(s) and enable conclusions to be drawn (Mouton, 2001:108; Sapsford & Jupp, 1996:162; Badenhorst, 2008:181). Data analysis is the critical stage in the research process, producing answers to the research questions through the findings (Blaikie, 2003:28). Quantitative research is associated with statistical data analysis that can provide great results if applied properly (Bryman & Cramer, 1999:2). SPSS is the most appropriate software program for use in analysing quantitative data in the social sciences and business.

Through its Syntax files it produces output that contains statistical analytical material such as tables, graphs, and charts (Wagrner, 2010:1; Jensen & Laurie, 2016:301). Jensen and Laurie (2016: 305, 333) recommend the use of SPSS in quantitative data analysis in the field of business, social sciences and government. It can provide concise results suitable for comparisons, analyse correlations between variables, and compare various categories. In this study, descriptive statistics were used to analyse and interpret the data in a meaningful way, showing frequencies, percentages, and means. Descriptive statistics is a common appellation for a number of statistical techniques used to arrange and summarise data in a way that enhances understanding of the contents of the data (Maree, 2007:183).

3.4.18 Secondary data collection

Secondary data consists of existing knowledge about the phenomenon under examination. Secondary data provided critical material to direct the researcher and help him to answer the research question and establish the research aim (Mouton, 2001:86; Saunders *et al.*, 2009:257). The positivist philosophy underpinning this research assumes that one builds on existing theories to reach new knowledge; it assumes a continuity between existing and new knowledge (Saunders *et al.*, 2009:113). Secondary data was collected from books, conferences, course notes and class handouts, encyclopaedias, government gazettes, government publications, the internet, journal and magazine articles, legislation, newspaper articles, and theses and dissertations. This occurred in the literature review in Chapter 2, but is revisited when the results are presented.

3.5 Validity and reliability

3.5.1 Reliability

The reliability of a study depends on the level of credibility of its findings: that is, whether a repeat of the research would produce the same results (Polit & Beck, 2017:303). In quantitative methodology, reliability is achieved when other researchers can conduct the same study using the same materials at different times and achieve the same results (Maree, 2007: 37; Drost, 2011; Dudovskiy, 2016). Most of the time, reliability is concerned with the techniques applied to measure variables (Polit & Beck, 2017:160). Heale & Twycross (2015: 3-4) argue that reliability of a research depends upon three attributes: stability, equivalence, and homogeneity (see Figure 3:9). Gerrish and Lathlean (2015:28) state that a good quality questionnaire, free of ambiguity, bias and error, improves the reliability of a study and the quality of its results. A data collection instrument free of error is the precursor to high level of (internal) reliability (Thanasegaran, 2009:37). (External) validity, on the other hand, deals with how successfully the data gathered can be generalised to a whole population (Maree, 2007:215; Greener, 2008:37).

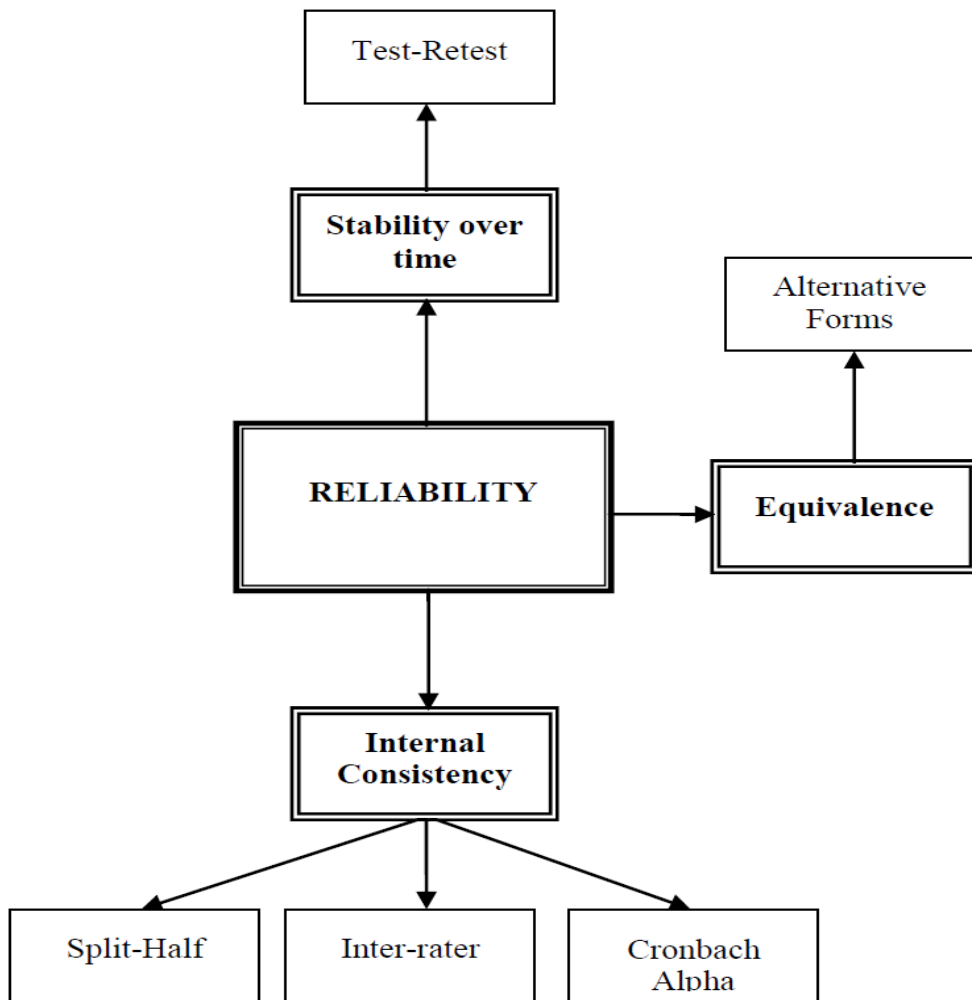


Figure 3.9: Reliability of measurement tests (Drost, 2011:109)

3.5.2 Validity

An instrument is valid when it measures correctly what it is expected to measure (Sullivan & Niemi, 1979:12; Thanasegaran, 2009: 37). Random error and non-random error are nuisance factors in measurement (Sullivan & Niemi, 1979:14). Maree (2007:37) suggests that to ensure the validity of a research instrument (questionnaire), the researcher should consult other researchers and experts for advice as to whether the questionnaire is an appropriate instrument to gather data for a particular study. As indicated earlier, the researcher discussed the questionnaire with colleagues before submitting it to his supervisors, who reviewed it and recommended some changes. The changes were made and the questionnaire resubmitted and approved. The researcher sent the questionnaire to the CPUT ethics committee, which also asked for some amendments; these having been made, the questionnaire was approved by the ethics committee. Originally in English, the questionnaire was translated into Kinyarwanda so that the Rwandan women respondents could understand it (Usunier, 1998:51; Saunders *et al.*, 2009: 383).

Before the researcher started the data collection proper, he pre-tested the questionnaire on a sample population of 40 to ensure that the questionnaire was free of bias and obscurity. The respondents suggested that seven questions needed to be clearer. The researcher modified those seven questions to render them more comprehensible. Maree (2007:37) suggests that to avoid threats to validity, the instrument should first of all be reliable: the questionnaire should where possible invite negative or affirmative responses; questions should be flexible to obtain predictable answers, and should exclude social, cultural and religious bias; most importantly, the questionnaire should be standardised.

3.6 Ethical considerations

According to Resnik (2015) ethical considerations are very important in the research process. They consist of rules governing what is correct or incorrect; these monitor the researcher's behaviour in course of exercise; proscribe the provision of fraudulent data and endorse the quest for truth. In business and management research, ethics provides guideline to researchers regarding how they should interact with respondents and what actions they may or may not perform during the research process (Bryman & Bell, 2011:122). Respectable universities have an ethics committee that is in charge of drawing up the rules and regulations that guide researchers in their research practice. Ethics has multiple functions, including the protection from harm of the respondents, the researchers, and institution (Bryman & Bell, 2011:126).

The Cape Peninsula University of Technology (2013:1) believes that a researcher should not intimidate respondents; must explain clearly the objectives of study and the importance of respondents' contributing to the study; explain that they have the right to agree or refuse to participate in the study; the identity of each participant must remain unknown; information gathered from respondents must be used for what it was collected for and must not be allowed to affect respondents. The main ethical threats in research are associated with causing harm to respondents; the absence of informed consent; the violation of privacy, and disappointment (Bryman & Bell, 2015:128).

This study observed the appropriate ethical principles such as obtaining informed consent, not causing harm to respondents, avoiding deception, careful data management, and respect for copyright (Cape Peninsula University of Technology, 2013).

3.6.1 Informed consent and voluntary participation

Before starting to collect data, the researcher informed the local administration about the research to be done in CoK. He showed them the ethics certificate from CPUT, the questionnaire covering letter, and the letter from the Chamber of Women Entrepreneurs allowing the researcher to go ahead with his research. The administration gave the researcher permission to conduct the study and promised to facilitate his work through regular communication.

The local authority and managers of cooperatives and women's associations were helpful in introducing the research team to their members. On first contact with respondents, the research team explained the objectives of the study and distributed copies of the covering letter. The respondents were asked to read and sign the informed consent letter. Among other things, this spelled out that respondents had the right to answer questions they wanted to and ignore others. They had the right to accept or not accept the invitation to contribute to the research, without giving any explanations. Participation was thus entirely voluntary.

3.6.2 Protection of respondents from harm and deception

Harm comes from anything that makes respondents uncomfortable, physically or psychologically. Research must embody a positive attitude toward respondents, and there should be good communication between researcher and respondents, so that high quality information can be obtained. Causing harm is not only unethical but can also lead to poor or wrong information. The Cape Peninsula University of Technology ethics committee examined the questionnaire to eliminate anything that might have harmed the respondents. The research team followed CPUT ethical considerations during the process of data collection to protect the integrity of respondents. Deception can occur when a researcher ventures beyond the stated aims of the research and places respondents in a dilemma.

The research team remained true to the objectives of the research as assigned and agreed with all parties involved in the study (Researcher, CPUT, CoK administration, Chamber of Women Entrepreneurs in Rwanda, and respondents).

3.6.3 Privacy, confidentiality and anonymity

The researcher and the respondents agreed that the respondents' identities would remain unknown, and the information gathered from them, anonymous. The researcher assured the respondents that the information they provided was to be used solely to determine the challenges experienced by women entrepreneurs in Kigali. The data would be protected from wrong use; only the research team would have access to the data until the results were communicated to respondents via the CPUT website and CPUT library.

3.6.4 Copyright and plagiarism

Copyright is the law protecting intellectual property from unauthorised use (Cape Peninsula University of Technology, 2016:3). Plagiarism is the unethical practice of using the words of another author without referencing them (Cape Peninsula University of Technology, 2012: 2). The researcher has referenced all the research materials used to construct this study.

3.7 Delineation of the research

3.7.1 The boundaries of the research

- The research focussed on challenges to women entrepreneurship in Kigali, Rwanda
- The study was limited to women entrepreneurship in CoK
- The study was limited to Rwandan women entrepreneurs in Kigali, foreign women entrepreneurs being excluded
- The study was limited to English as academic language
- Kinyarwanda was used as the language of communication during data collection, because most Rwandans do not speak English. Kinyarwanda is the mother tongue in Rwanda, though English, French, and Swahili are also heard.

3.7.2 Limitation and challenges

Financial resources were limited and it was difficult to cover the expenses related to gathering data – travelling, paying the researcher assistant, photocopying, etc. Time was limited and a constraint, although the data were collected in 41 working days.

3.7.3 Data collection

Both drop off-and-pick up and wait-and-collect methods were used for questionnaire distribution. Women entrepreneurs who were busy preferred to complete the questionnaire in

their free time, although the wait-and-collect (62%) method was more productive than the drop off-and-pick up (38%) method overall.

3.7.4 Hiding information

In their answer to question 10 regarding approximate annual income, some women entrepreneurs appeared deliberately to underestimate their income. This may affect the findings.

3.8 Conclusions

Chapter Three has discussed the research design and methodology. The study adopted a positivist perspective and employed a quantitative approach. A purposive sampling method was used to select respondents. Data were gathered from 398 women entrepreneurs in three districts of the city of Kigali via a survey questionnaire. Chapter Four presents and discuss the results of the research.

CHAPTER FOUR

DATA PRESENTATION AND DISCUSSION OF FINDINGS

4.1 Introduction

The previous chapter discussed the research design and the methodology that guided this study. In this chapter, the data will be presented and the findings emerging from it will be discussed. Data presentation in quantitative design is the process of summarising complex raw data in table or chart form in order to facilitate interpretation of it and determine its significance (Denscombe, 2007:271-272). According to Badenhorst (2008:184), data presentation consists of arranging and interpreting the data to arrive at a comprehensive meaning that is easily accessible, visually and/or textually.

Discussion of the findings answers the research questions and meets the research objectives. According to the University of Southern California (2017), the objective of discussing the findings is to interpret and explain the importance of findings in line with what is previously known about the phenomenon under investigation, to discover whether there is something previously unknown that can constitute new knowledge.

The findings of the study have been analysed in terms of frequencies and percentages, and this and descriptive analysis make up the two main sections of this chapter. The frequencies and percentages are divided into six sub-sections under the following headings: demographic information about women entrepreneurs in Kigali; business profile of women entrepreneurs in Kigali; impact of gender inequality on women's business; factors contributing to the relatively low number of women entrepreneurs in Kigali; challenges facing women entrepreneurs in Kigali; and governments and stakeholders' contribution to improve women enterprises. Descriptive analysis is presented under the following three sub-heads: impact of gender inequality on women's business, factors contributing to the relatively low number of women entrepreneurs in Kigali; and challenges facing women entrepreneurs in Kigali. The findings for each section are presented in tables and discussed. A summary of each category is given at the end of each major section.

4. 2 Frequency analysis

4.2.1 Demographic information of women entrepreneur in Kigali

This section presents the demographic characteristics of the respondents. This information was obtained in order for the researcher to know the age of the participants, their level of education, and their marital status, as these could well have an influence on the participants' entrepreneurial activities.

Table 4.1: Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	51	12.8	12.8	12.8
	Married	314	78.9	79.1	91.9
	Separated	6	1.5	1.5	93.5
	Divorced	2	.5	.5	94.0
	Widowed	24	6.0	6.0	100.0
	Total	397	99.7	100.0	
Missing	System	1	.3		
Total		398	100.0		

Table 4.1 shows the distribution of respondents according to their marital status. The majority of the respondents, 314 (79.1%), were married; 51 (12.8%) were single; and very few, 2 (0.5%) were divorced. The results show that married women dominate in entrepreneurship. It might be that married women entrepreneurs had more financial power than women in other categories (21% in total), or received from their husbands motivation or influence. The other groups of women, those who are single (51, 12.8%), separated, divorced or widowed (32, 8%), despite their level of education, might be single parents and breadwinners who have entered entrepreneurship to secure their finances and support their families. This concurs with what United States Agency for International Development (2009:210) and Coldham (2013:2) reported that the 1994 genocide cost the lives of a considerable number of men, obliging the surviving wives to essay entrepreneurship to support their families.

Table 4.2: Level of education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No formal education	4	1.0	1.0	1.0
	Primary School	119	29.9	30.1	31.1
	Formation (Vocation & training courses)	122	30.7	30.9	62.0
	Secondary School	104	26.1	26.3	88.4
	National Diploma	7	1.8	1.8	90.1
	Bachelor's Degree	39	9.8	9.9	100.0
	Total	395	99.2	100.0	
Missing	System	3	.8		
Total		398	100.0		

Table 4.2, above, indicates respondents' level of education. The findings indicate that the level of education of the majority of women entrepreneurs in Kigali falls into the categories of Formation, Primary School, and Secondary School levels of education with (354, 87.3%). It might be that this group of women entrepreneurs resorted to entrepreneurship because it was difficult for them to find a job on labour market. Coldham (2013:2) argues that chance entrepreneurs start commerce without a business plan, nor market segmentation exercise, while forced entrepreneurs launch a business because there is no possibility of obtaining a job. The 46 women (11.7%) who were educated to Diploma and Bachelor degree level might

have enrolled in business either because they had entrepreneurial ambitions or because they failed to find a job in the public or private sectors. The low proportion of educated women entrepreneurs in Kigali is in line with the Global Entrepreneurship Monitor's claim (2015:23) that educated women began entrepreneurial activities because of a lack of employment opportunities in the labour market. That they are there at all is encouraging, because it shows that they are economically empowered despite having no opportunity to be employed.

In this study, very few respondents (4, or 1%), had no formal education. This might be attributed to the obstacle of illiteracy in running a business. This group of women should nevertheless be supported financially to boost their businesses and encourage them, because they act as role models for other women who might not have had the chance of schooling while young.

Table 4.3: The 398 women who participated in the study characterised by age group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 - 23 years	28	7.0	7.1	7.1
	24 - 28 years	38	9.5	9.6	16.6
	29 - 33 years	76	19.1	19.1	35.8
	34 - 38 years	80	20.1	20.2	55.9
	39 - 43 years	83	20.9	20.9	76.8
	44 - 48 years	56	14.1	14.1	90.9
	49 - 53 years	27	6.8	6.8	97.7
	54 - 58 years	5	1.3	1.3	99.0
	59 - 63 years	3	.8	.8	99.7
	64 years or more	1	.3	.3	100.0
	Total	397	99.7	100.0	
Missing	System	1	.3		
Total		398	100.0		

The results presented in this table show that the age of the participants ranged from 18 to 64 years, with a mean age of 40 and a majority of 239 (60.2%) being in the age group of 29-43 years old. Interestingly, there is a relationship between the age of respondents and their participation in entrepreneurship. It appears more women participate in entrepreneurship as they grow to maturity and become less active as they advance in age. According to these findings, the age group 18-48 (305, 77%) are more likely to engage in entrepreneurial activities than the age group of 49-64 years old and over (92, 23.3%). This is not surprising as people in the age group of 18-48 years are more energetic and active and can better withstand the demands of running a business than their older counterparts. It is gratifying to see young people in business, as this will ensure that more young people are self-reliant.

Summary of demographic information about women entrepreneurs in Kigali

Figure 4.1 presents a summary of the demographic characteristics of the participants. The figure shows that out of the 398 women who participated in the study, the majority were in the age group of 29-43, most of them had a primary school, secondary school or formation level of education, and many of them were married.

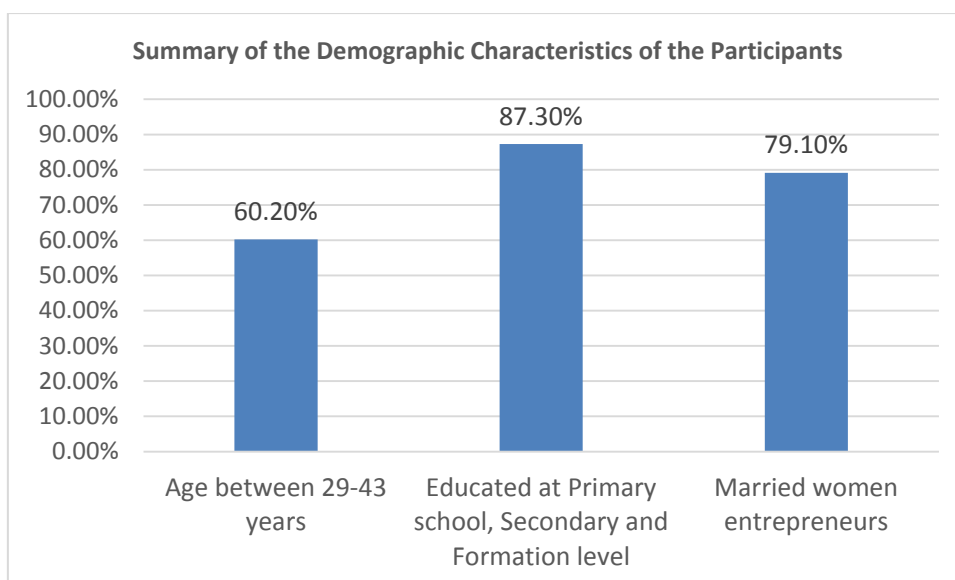


Figure 4.1: summary of the demographic characteristics of the participants

4.2.2 Business profile

The aim of this section was to secure information about the businesses in which the respondents were involved, the industry sector, the size, and which were seemingly more favourable to women entrepreneurs. To obtain this information, the participants were asked about the industry in which their business operated, the categories of service they were involved in, the age of their business, the source of money they used to start the business, the capital start-up amount, the number of employees they worked with, and whether their business was registered.

Industry in which the respondents' business operate

The findings regarding the industry in which the respondents work are depicted in Table 4.4.

Table 4.4: Industry in which respondents' businesses operate

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Service	134	33.7	33.7	33.7
	Agriculture	2	.5	.5	34.2
	Wholesale	5	1.3	1.3	35.4
	Retail	257	64.6	64.6	100.0
	Total	398	100.0	100.0	

The findings in this table show that women entrepreneurs in Kigali concentrate on retail business (257 or 64.6%), while many others are in the service category (134 or 33.7%). Very few women entrepreneurs run wholesale businesses (5, 1.3%), while agricultural business is virtually inexistent in Kigali (2, 0.5%). There are no women entrepreneurs in the manufacturing, construction and mining businesses, which all tend to be male-dominated, demanding special skills and big capital that women might not have.

These findings are in line with Fisk and Thébaud (2015), who report that women’s businesses are concentrated in retail and services, while men focus on creativity, innovation and industrialisation. The International Finance Corporation (2008:6) concurs that countrywide, the majority of women entrepreneurs in Rwanda run retail businesses, followed by service businesses. This might be attributable to Rwandan cultural beliefs, in terms of which these small-scale enterprises are deemed “appropriate” for women, who are not encouraged to join the manufacturing, construction and mining industries. Muhayimana and Kimemia (2015:14) point out that Kigali is not a favourable place for women to try an agricultural venture (popular among rural women), because of the lack of available land.

Categories of services

The respondents who indicated that their business fell into the category of services, were asked to indicate the type of services their businesses belonged to. Table 4.5 presents the type of services the participants were involved in.

Table 4.5: Categories of services

	Count	Column N %
If your business provides a service, indicate which you are involved in	Food (e.g. restaurant)	11 9.6%
	Professional (e.g. Legal, Medicine, Information technology, Accounting, etc.)	3 2.6%
	Hair dresser (salon)	19 16.5%
	Import & export	0 0.0%
	Clothing (e.g. sewing, buying & selling)	78 67.8%
	Accommodation (e.g. lodges, letting house of flat, etc.)	1 0.9%
	Hardware	0 0.0%
	Cleaning	1 0.9%
	Transport	0 0.0%
	Entertainment (e.g. tourism, event organisation)	2 1.7%

The findings set out in Table 4.5 show that clothing is the most popular service that women are involved in (78, 67.8%), followed by hair dressing (19 or 16.5%), and food (11, 9.6%). However, very few women are involved in professional services (3, 2.6%), entertainment (2, 1.7%), accommodation (1, 0.9%) and cleaning (1, 0.9%). No woman was involved in import and export, hardware, or transportation, which appear to be male-dominated

businesses. It might be that women concentrate on clothing (sewing, buying & selling) because this business requires a small capital investment and most of them work as a cooperative.

Age of business

The age of respondents' businesses is displayed in Table 4.6.

Table 4.6: Age of business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	6 months - a year	45	11.3	11.4	11.4
	2 - 5 years	107	26.9	27.1	38.5
	6 - 10 years	134	33.7	33.9	72.4
	11 - 15 years	61	15.3	15.4	87.8
	16 - 20 years	27	6.8	6.8	94.7
	21 - 25 years	17	4.3	4.3	99.0
	26 - 30 years	4	1.0	1.0	100.0
	Total	395	99.2	100.0	
Missing	System	3	.8		
Total		398	100.0		

The results in this table show that the majority of respondents' businesses have been in existence for a period of between 6 and 10 years (134, 33.9%), followed by 2-5 years (107, 27.1%) and 11-15 years (61, 15.4%). Figure 4.2 depicts the trend in terms of age of business among women entrepreneurs in Kigali. The majority of the businesses (302, 76.4%) have been in existence for a period of between 2 and 15 years, indicating that most women are stable in business.

However, indication that there are more start-up businesses (45 or 11.4%) than businesses that have existed for 16-25 years (44, 11.1%) is very encouraging considering the challenges that women face in the start-up phase of the business life cycle. Nevertheless, the finding that not many businesses (48 or 12.1%) have existed for as long as 16-30 years may be attributable to the societal belief that dominated in past decades, that women must depend on their husbands, devote themselves to housekeeping activities, and that business was a man's activity (Kushnir & Amin, 2013:3034; Musomandera *et al.*, 2015).

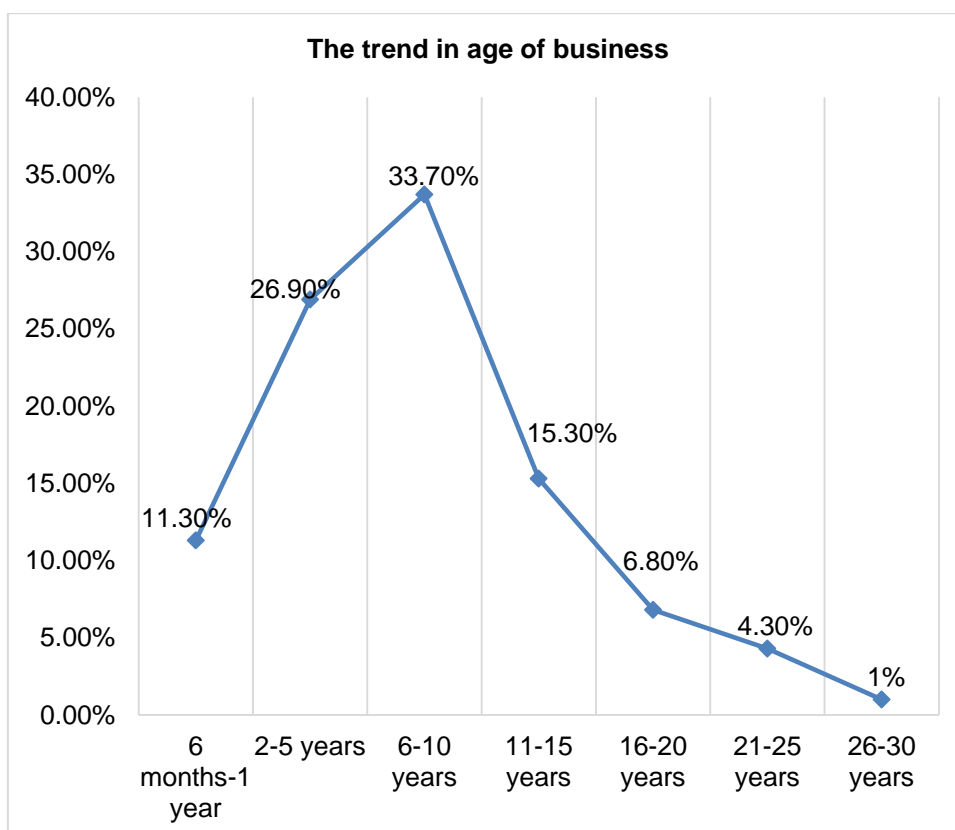


Figure 4.2: The trend in age of business among women entrepreneurs in Kigali

Source of Money used to start business

Table 4.7 shows the source of the money women entrepreneurs used to start their businesses.

Table 4.7: Source of money used to start business

		Count	Column N %
Source of money you used to start your business	Husband	158	39.7%
	Family	59	14.8%
	Friends	40	10.4%
	Bank & micro-finance	2	0.5%
	Pension	0	0.0%
	Government	0	0.0%
	Non-governmental organisation (NGO)	0	0.0%
	Church	0	0.0%
	My savings	132	33.2%
Other sources	Compensation	7	1.8%

The results indicate that the majority of respondents (158 or 39.7%) got start-up capital from their husbands, while 132 (33.2%) started their business using their own savings and 99 (25.2%) got their capital from their family and friends. Few respondents 7 (1.8%), and 2 (0.5%), used the money obtained from compensation and bank and micro-finance, respectively. The finding that husbands were the major source of capital is contrary to the

study findings of Osoro *et al.* (2013:123), who reported that the financial contribution of husbands to their spouse’s business start-up was minimal. But the results from this study correspond with what is widely documented in the literature, that women use their savings and borrow from family and friends to start and grow businesses, due to the lack of access to finance (Zhu & Chu, 2010:175; Singh, 2012:52; Chinomona & Maziriri, 2015:844; Uwantege & Mbabazi, 2015). The finding that very few women (2 or 0.5 %) started their business using a loan from a bank or micro-lender is in line with the literature that points to the difficulty that women entrepreneurs face in obtaining loans from monetary institutions (United States of America. United States Agency for International Development, 2009:2; Ayanone, 2011; Rwanda. National Institute of Statistics of Rwanda, 2012:1; Thébaud & Sharkey, 2014:5; Blair, 2015; Deborah *et al.*, 2015:43,47; Matsoso & Iwu, 2016: 204,206).

The Capital women entrepreneurs used to start business

Table 4.8 specifies the capital the respondents used to start their business.

Table 4.8: How much capital did you use to start your business?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than RwF 500 000	366	92.0	92.9	92.9
	RwF 500 000 - 15 000 000	27	6.8	6.9	99.7
	RwF 15 000 000 - 75 000 000	1	.3	.3	100.0
	Total	394	99.0	100.0	
Missing	System	4	1.0		
Total		398	100.0		

According to the findings, the majority of respondents (366, 92.9%) used less than RwF 500 000 to start their business. This was followed by 27 (6.9%) of the respondents whose capital was between RwF 500 and 15 000 000, and 0.3% (n=1) of respondents who started their business using a capital of RwF 15 000 000 - 75 000 000. According to the classification of business in Rwanda, women entrepreneurs (92.9%) who started their business with less than RwF 500 000 fall into the micro enterprises category; RwF 500 000 - 15 000 000, the small enterprises category; and RwF 15 000 000 - 75 000 000, the medium enterprises category (Rwanda. Ministry of Trade and Industry, 2010:7). These findings are similar to those of Rwanda. Ministry of Trade and Industry (2010:15), Fellman (2011:24), United States Nations (2014:4) and Rwanda. National Institute of Statistics of Rwanda (2015:55). All these studies found that most entrepreneurs’ businesses are micro-enterprises.

Number of employees in the respondents' business

The numbers of employees in the women entrepreneurs' businesses are displayed in Table 4.9.

Table 4.9: Number of employees

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 - 3	314	78.9	79.3	79.3
	4 - 30	82	20.6	20.7	100.0
	Total	396	99.5	100.0	
Missing	System	2	.5		
Total		398	100.0		

Results in this table indicate that most – 314 (79.3%) – of the women entrepreneurs have only one to three employees. This corresponds with indications in the existing literature that the majority of employees work in micro-enterprises and small businesses (Rwanda. Ministry of Trade and Industry, 2010:7).

Annual income

The participants were asked to indicate their annual income in their businesses. Table 4.10 indicate the women's responses regarding their annual income.

Table 4.10: The approximated annual income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	RwF 1 000 000 - 3 000 000	345	86.7	87.3	87.3
	RwF 3 000 000 - 12 000 000	35	8.8	8.9	96.2
	RwF 12 000 000 50 000 000	15	3.8	3.8	100.0
	Total	395	99.2	100.0	
Missing	System	3	.8		
Total		398	100.0		

The findings indicate that the majority, 345 (87.3%), had an estimated annual income of RwF 1 000 000 - 3 000 000, which places them in the micro-enterprises category, followed by 35 (8.9%) of the respondents who had an estimated annual income of between RwF 3 000 000 and 12 000 000, and they fall into the category of small enterprise owners. Only 15 (3.8%), had an estimated annual income of RwF 12 000 000 - 50 000 000, which identifies them as medium enterprise entrepreneurs.

Business registration

The results regarding whether the women entrepreneurs' businesses were registered and which body they were registered with are presented in Table 4:11.

Table 4.11: If and where the women's businesses are registered

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rwanda Development Board	246	61.8	62.0	62.0
	Rwanda Cooperative Agency	37	9.3	9.3	71.3
	Not registered	114	28.6	28.7	100.0
	Total	397	99.7	100.0	
Missing	System	1	.3		
Total		398	100.0		

These findings indicate that 71.3% (n=283) of the respondents are legally registered with Rwanda Development Board (RDB) or the Rwanda Cooperative Agency, while 28.7% (n=114) of the respondents are not registered. The entrepreneurs whose businesses are not registered are working in the informal sector.

Summary of business profile of women entrepreneurs respondents

From the findings in the category of business profile, we see that most respondents (64.6%) run retail businesses, of which the majority (67.8%) are in service industry, concentrating on clothing. Most respondents have been in business for a period of 6 to 10 years and many of them (39.7%) got their start-up capital from their husbands. The vast majority of the women entrepreneurs (92.9%) started their business with capital of less than RwF 500 000.

Most respondents (79.3%) run their business with 1 to 3 employees and the majority of them (87.3%) have an annual income in the range of RwF 1 000 000 - 3 000 000, making their businesses micro-enterprises. A large percentage of the women entrepreneurs in this study (71.3%) had their businesses legally registered with the Rwanda Development Board and the Rwanda Cooperative Agency.

4.2.3 Impact of gender inequality on women in business

The objective of this section was to identify how their gender affected the women as entrepreneurs. A Likert scale was used to measure the range of response, ranging from 5 (strongly agree) to 1 (strongly disagree). The researcher simplified the results by putting together the strongly agree and agree answers as agree statements, and the strongly disagree and disagree answers as disagree statements. Frequency and percentages were used to discuss the findings.

Whether being a woman is a negative factor in business

Women entrepreneurs in this study were asked to indicate if their experience on whether being a woman is a negative factor in business. Table 4.12, below, shows their responses to this question. All 397 respondents answered the question.

Table 4.12: Being a woman is a negative factor in business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	136	34.2	34.3	34.3
	Disagree	258	64.8	65.0	99.2
	Agree	2	.5	.5	99.7
	Strongly Agree	1	.3	.3	100.0
	Total	397	99.7	100.0	
Missing	System	1	.3		
Total		398	100.0		

The findings in this table show that almost all the respondents (394 or 99.2%) disagree that being a woman is a negative factor in business, with only 3 (0.8%) agreeing. This suggests that there is no problem of gender inequality in business in Kigali; that anyone, regardless of gender, can open and run a business. There appears to have been a substantial change in men's perception of women in Rwandese society as compared to three decades ago, when men felt that women should depend on them. The change may be extremely recent, as these findings contradict the study of Schwartz *et al.* (2009), who argued that Rwandese society considers business a male activity. The results also imply that the amendment of the law to eradicate any form of discrimination based on sex by the Rwandan government, in line with Unites Nations' recommendations, has had a positive impact on women entrepreneurship (United Nations, 1979; Rwanda, 2003:3; Women Hall, 2012).

Whether female businesses are smaller than male businesses

The participants were asked to indicate if they agree with the statement that female businesses are smaller than male businesses. The respondents' views are presented in Table 4.13.

Table 4.13: Female businesses are smaller in size than male businesses

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	9	2.3	2.3	2.3
	Disagree	32	8.0	8.1	10.4
	Neutral	14	3.5	3.5	13.9
	Agree	293	73.6	74.2	88.1
	Strongly Agree	47	11.8	11.9	100.0
	Total	395	99.2	100.0	
Missing	System	3	.8		
Total		398	100.0		

In this table, out of 398 respondents, a large majority of 340 (86.1%) agreed that female businesses are smaller in size than male businesses, although there were some who disagreed: 41 or 10.4%. Very few respondents (14 or 3.5%) were neutral towards this statement. This is not surprising because women are relatively new to business in Kigali. They were previously discriminated against and discouraged from running a business. At the same time women are using smaller operating capital (see Table 4.8) than men in business, who are established and have strong networks.

This is in line with what Fisk and Thébaud (2015) pointed out: that women’s businesses tended to small and mostly operate in retail and services. It is, however, encouraging that women’s businesses continue to improve (Levent, Masurel & Nijakamp, 2003; Uwantege & Mbabazi, 2015:60).

Whether women have difficulty in deciding to start a business

Table 4.14 provides findings regarding whether women find it difficult to decide to start a business or not.

Table 4.14: Women find it difficult to decide to start a business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	21	5.3	5.3	5.3
	Disagree	167	42.0	42.4	47.7
	Neutral	3	.8	.8	48.5
	Agree	175	44.0	44.4	92.9
	Strongly Agree	28	7.0	7.1	100.0
	Total	394	99.0	100.0	
Missing	System	4	1.0		
Total		398	100.0		

Just more than half the participants, 203 (51.5%), agreed that women found it difficult to decide to start a business, while 188 (47.7%) disagreed with the statement and 3 (0.8%) were neutral. Although this result is not conclusive, it seems that taking this step is still a challenge for women. They must consult husbands or family before starting a business (Vis, 2012:19). But the findings also indicate that women’s decision-making power is increasing, that gender equality is growing, and men and society are becoming more flexible in affording women equal chances.

Whether Lenders provide loans more easily to male entrepreneurs than female Entrepreneurs

The views of the respondents regarding whether there are differences in the way lenders provide loans to males and females are presented in Table 4.15.

Table 4.15: Lenders provide loans more readily to male entrepreneurs than female

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	27	6.8	6.8	6.8
	Disagree	206	51.8	52.2	59.0
	Neutral	29	7.3	7.3	66.3
	Agree	120	30.2	30.4	96.7
	Strongly Agree	13	3.3	3.3	100.0
	Total	395	99.2	100.0	
Missing	System	3	.8		
Total		398	100.0		

The results in Table 4.15 show that 233 (59%) disagree with the statement that lenders provide loans more readily to male entrepreneurs than female. However, 133 (33.7%) agreed with the statement, while 29 or 7.3% had no position. The results suggest that lenders consider the requirements necessary for granting loans rather than focus on gender. These results differ from those of previous studies claiming that men obtained loans more easily than women (Fellman, 2011:24; Thébaud & Sharkey, 2014:5; FinMarkTrust, 2016:31). To address remaining perceptions of gender bias in the granting of loans, Palaniappan *et al.* (2012) suggest that stakeholders should promote women businesses by providing them with interest-free loans.

Whether male employees respect female entrepreneur bosses

Table 4.16 presents the participants' responses regarding whether male employees respect female entrepreneur bosses.

4.16: Male employees respect bosses who are female entrepreneurs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.3	.3	.3
	Disagree	12	3.0	3.0	3.3
	Neutral	4	1.0	1.0	4.3
	Agree	328	82.4	83.2	87.6
	Strongly Agree	49	12.3	12.4	100.0
	Total	394	99.0	100.0	
Missing	System	4	1.0		
Total		398	100.0		

The results show that a large majority of 377 respondents (95.7%) agreed that male employees respect bosses who are female entrepreneurs. A mere 13 (3.3%) disagreed with the statement (4 or 1% were neutral). These findings indicate that employees just perform the tasks assigned them, regardless of their boss's gender. These findings challenge those of the study by the US Agency for International Development (United States of America. United States Agency for International Development, 2015:7), which indicated that women entrepreneurs face problems with managing male employees.

Comparison in working hours between women entrepreneurs and men entrepreneurs

The respondents were asked whether women entrepreneurs worked fewer hours than male entrepreneurs because of having to attend to family issues as well as business. The results are presented in Table 4.17.

Table 4.17: Women entrepreneurs work fewer hours than men because of combining family issues and business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.3	.3	.3
	Disagree	8	2.0	2.0	2.3
	Agree	313	78.6	97.7	81.7
	Strongly Agree	72	18.1	18.3	100.0
	Total	394	99.0	100.0	
Missing	System	4	1.0		
Total		398	100.0		

Results as presented in Table 4.17 demonstrate that 385 (97.7%) of respondents agreed that women entrepreneurs worked fewer hours than men because of combining responsibility for family matters with business; only 9 (2.3%) disagreed with the statement. Business demands that one works long hours to maximise profit; that women entrepreneurs are unable to concentrate all their energies on business delays business growth. According to Shahnawaz (2015:55), married women entrepreneurs take care of their families, and suspend their business activities when their children or husbands are sick. Amer (2013:99) concurs that family responsibility is time-consuming and has a negative impact on women’s businesses.

Summary Section C: Impact of gender inequality on women’s businesses

In this section, the majority of respondents (99.2%) declared that being a woman was not a negative factor in business, although most (86.1%) also conceded that female businesses are smaller than male businesses. A significant percentage of women (51.5%) agreed that women find it difficult to decide to start a business and most of them (59%) disagreed that lenders provide loans more readily to male entrepreneurs than female. Most respondents (95.7%) agreed that male employees respect their female bosses, and almost all (97.7%) agreed with the statement that women entrepreneurs worked fewer hours than men because of having to deal with family issues as well as business.

4.2.4 Factors contributing to the low number of women entrepreneurs in Kigali

The objective of this section was to determine the reasons why there are relatively few women entrepreneurs in Kigali. The results are analysed, presented and discussed in terms of Tables 4.18 to 4.26.

Challenges with start-up capital

Table 4.18 presents the participants' responses regarding whether start-up capital is a problem among women entrepreneurs.

Table 4.18: Start-up capital is a problem

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	7	1.8	1.8	1.8
	Neutral	1	.3	.3	2.0
	Agree	281	70.6	71.3	73.4
	Strongly Agree	105	26.4	26.6	100.0
	Total	394	99.0	100.0	
Missing	System	4	1.0		
Total		398	100.0		

Most respondents (386 or 97.9%) agreed with the statement that start-up capital is a problem contributing to the low number of women entrepreneurs in Kigali. (A few women – 8 or 1.8% – disagreed with the statement, and only one person had no position.) It is apparent from this study that starting a business is difficult for women because of the challenges they faced with obtaining start-up capital, unless they had the money themselves or could call on support from someone else. As revealed in Table 4.7, above, most women obtained start-up capital from their husbands and their own savings (72.9%); banks and micro-finance institutions provided capital to only 0.5% of the respondents. This situation indicates that banks and micro-financers do not lend start-up capital to women entrepreneurs because of the kinds of enterprises they operate.

According to the interview the researcher had with a bank specialist in Kigali, banks do not lend start-up capital for retail enterprises and small services, but it can intervene when a business is already running. The fact that 39.7% of the respondents reported receiving start-up capital from their husbands suggests that married women dominate business in Kigali. Most women's businesses are micro-enterprises, and many of them are informal, which severely limits their chances of obtaining loans from lenders (United Nations, 2014:4). Without adequate access to finance, women's businesses have no competitive advantage (Tambunan, 2009:38; Laetitia, Shukla & Luvanda, 2015:27).

Market saturation

The findings for the participants' views regarding the saturation of the market are presented in Table 4.19.

Table 4.19 The market is saturated

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	120	30.2	30.5	30.5
	Disagree	239	60.1	60.7	91.1
	Neutral	13	3.3	3.3	94.4
	Agree	21	5.3	5.3	99.7
	Strongly Agree	1	.3	.3	100.0
	Total	394	99.0	100.0	
Missing	System	4	1.0		
Total		398	100.0		

The results in Table 4.19 show that a large majority of respondents (359 or 91.2%) disagreed that the market is saturated. A few (22 or 5.6%) agreed that the market is saturated, while 13 (3.3%) were neutral. According to these results, the window of opportunity for business is still open in Kigali. If women can obtain start-up and growth capital, and open shops, they can run businesses and attract enough customers. It appears from these results that women entrepreneurs did conduct market segmentation and knew which industry afforded opportunity. The International Finance Corporation (2008:5) reports that the Rwanda Chamber of Women Entrepreneurs, among other organisations, assists women entrepreneurs to find new markets.

Fear of failure

The women entrepreneurs were asked to indicate if they agreed with the statement that fear of failure is a factor contributing to the low number of women entrepreneurs in Kigali. The respondents' responses are presented in Table 4.20.

Table 4.20: Fear of failure

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	22	5.5	5.6	5.6
	Disagree	149	37.4	37.7	43.3
	Neutral	32	8.0	8.1	51.4
	Agree	158	39.7	40.0	91.4
	Strongly Agree	34	8.5	8.6	100.0
	Total	395	99.2	100.0	
Missing	System	3	.8		
Total		398	100.0		

According to findings in this table, a slight majority (192 or 48.6%) agreed that fear of failure is a factor contributing to the low number of women entrepreneurs in Kigali. A sizable cohort (171 or 43.3%) disagreed with the statement, and a number (32 or 8.1%) were neutral. In short, respondents were almost equally divided in their reactions to the statement that fear

of failure is a factor contributing to the low number of women entrepreneurs in Kigali. This may reflect the argument made by Lose and Tengeh (2015:14346), that would-be women entrepreneurs' fear of failure is due to a lack of business incubation and coaching. Stevenson and St-Onge (2011:132) argue that some women entrepreneurs prefer to run their enterprises without intentions of growth. They are afraid of incurring extra taxes.

High shop rentals

The participants were also asked to indicate if high shop rent is a factor contributing to the low number of women entrepreneurs in Kigali. The results are shown in Table 4.21.

Table 4.21: Shop rent is high

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	.5	.5	.5
	Disagree	5	1.3	1.3	1.8
	Neutral	2	.5	.5	2.3
	Agree	250	62.8	63.1	65.4
	Strongly Agree	137	34.4	34.6	100.0
	Total	396	99.5	100.0	
Missing	System	2	.5		
Total		398	100.0		

The results presented in Table 4.21 above indicate that 387 (97.7%) of respondents agreed that shop rentals are high and consequently a factor contributing to the low number of women entrepreneurs in Kigali. A mere 7 (1.8%) disagreed with the statement, while 2 (0.5%) were neutral. As discussed in relation to the results presented in Table 4.8, above, the vast majority of women (92.9%) started business with RwF 500 000 (R 8 074; USD 606). A cheap shop in the city of Kigali is around RwF 50 000 per month. It is difficult and even impossible to pay rent of 1/10 of one's working capital. Besides, some landlords demand several months' rent in advance. In addition, shops with cheaper rentals are not strategically placed for running a successful business. This concurs with what Stevenson and St-Onge (2011:126) reported, that some women entrepreneurs run their businesses from home due to a lack of appropriate shops to rent.

Complex taxes

The results regarding whether complex tax is a factor contributing to the low number of women entrepreneurs in Kigali are presented in Table 4.22.

Table 4.22: Complex taxes

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.3	.3	.3
	Disagree	44	11.1	11.1	11.3
	Neutral	4	1.0	1.0	12.3
	Agree	227	57.0	57.2	69.5
	Strongly Agree	121	30.4	30.5	100.0
	Total	397	99.7	100.0	
Missing	System	1	.3		
Total		398	100.0		

The results in Table 4.22 indicate that a majority of respondents, 348 or 87.7%, agreed with the statement that complex taxes constitute a factor contributing to the low number of women entrepreneurs in Kigali. (45 or 11.4% of respondents rejected the statement, and 4 or 1% were neutral). Operating a business in the capital might incur various taxes that are difficult to pay. It is hard to cope with taxes when one's working capital is small and there are other expenses associated with business. A delay in paying taxes incurs a penalty which is also costly. This finding is in line with previous studies' claims complex taxes and a higher tax rate discourage women from entering business in Kigali (World Bank, 2009:65; Deborah *et al.*, 2015:47).

Government regulations

The responses to the question of whether too much government regulation was a factor contributing to the low number of women entrepreneurs in Kigali are presented in Table 4.23.

Table 4.23: Too much government regulation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	22	5.5	5.6	5.6
	Disagree	243	61.1	61.5	67.1
	Neutral	46	11.6	11.6	78.7
	Agree	74	18.6	18.7	97.5
	Strongly Agree	10	2.5	2.5	100.0
	Total	395	99.2	100.0	
Missing	System	3	.8		
Total		398	100.0		

The findings in Table 4.23 indicate that most of the respondents (265 or 67.1%) rejected the idea that too much government regulation was a factor contributing to reducing the number of women entrepreneurs in Kigali. In contrast 84 or 21.2% agreed with the statement, while 46 or 11.6% of the participants were neutral. From these findings, it seems that government business rules are flexible enough to accommodate and even facilitate entrepreneurs'

conduct of business. Flexible business rules attract entrepreneurs to invest their money while at the same time creating jobs from which the government also collects taxes. This implies that Rwanda is a good environment in which to run a business. Fellman (2011:24) reports that after the 1994 genocide, legal reforms created a favourable environment for women entrepreneurs and women launched new businesses. The International Finance Corporation (2008:29) and the US Agency for International Development (United States Of America. United States Agency for International Development, 2009:15) agree that the Rwandan government and stakeholders work together to promote women’s businesses. The World Bank (2014:10) asserts that the country of Rwanda is ranked second in Africa in terms of facilitating investors’ launching and conducting businesses.

Family responsibility

The women entrepreneurs were asked if family responsibility was a factor contributing to the low number of women entrepreneurs in Kigali. The results presented in Table 4.24 indicate that a majority 213 (54.2%) of respondents disagreed with the statement, 177 (45%) agreed with statement, while 3 (0.8%) of the respondents were neutral.

Table 4.24: Family responsibility

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	11	2.8	2.8	2.8
	Disagree	202	50.8	51.4	54.2
	Neutral	3	.8	.8	55.0
	Agree	151	37.9	38.4	93.4
	Strongly Agree	26	6.5	6.6	100.0
	Total	393	98.7	100.0	
Missing	System	5	1.3		
Total		398	100.0		

According to the results, the respondents’ perceptions of family responsibility being a factor contributing to reducing the number of women entrepreneurs in Kigali were almost equally divided. Although the agree statement was not strong enough to demonstrate that family responsibility is a factor contributing to lower the number of women entrepreneurs in Kigali, there are clearly significant numbers of women for whom it is a factor. On the other hand, the results show that there has been an improvement in gender equality. It appears that there has been a change in the perception that housekeeping is a woman’s responsibility. These findings seem to suggest that males are now prepared to perform duties in the home which were previously considered women’s responsibility.

Lack of family support

The findings regarding the perception of respondents on family support as a factor contributing to the low number of women entrepreneurs in Kigali are presented in Table 4.25.

Table 4.25: Lack of family support: N=398

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	26	6.5	6.5	6.5
	Disagree	267	67.1	67.3	73.8
	Neutral	1	.3	.3	74.1
	Agree	91	22.9	22.9	97.0
	Strongly Agree	12	3.0	3.0	100.0
	Total	397	99.7	100.0	
Missing	System	1	.3		
Total		398	100.0		

The majority of the respondents (293 or 73.8%) disagree with the statement that a lack of family support is a factor contributing to reduce the number of women entrepreneurs in Kigali. Yet 103 (23.2%) of the respondents agreed with the statement, while one person was neutral. These findings are supported by the results shown in Table 4.7, which indicate that 39.7% of women entrepreneurs obtained start-up capital from their husbands, while a further 25.2% of them obtained capital from family and friends. This indicates that women entrepreneurs in Kigali get family support, that their families believe that women entrepreneurs can add value to the family if they are supported in businesses. It seems that husbands realise that they cannot cover all the family financial expenses themselves and therefore encourage their wives to enter entrepreneurship. This support is enhanced by the RCWE, which supports women entrepreneurs' initiatives and promotes their businesses (International Finance Corporation, 2008:5). This is similar to the case in China, where there are measures to support women by reducing business stress (Zhu & Chu, 2010:178). However, these results contradict the study of Chinomona and Maziriri (2015:844), who found that the community still discriminates against women and does not support them in their business efforts.

Customs and local culture as a challenge to women operating a business

Results on whether customs and local culture are factors contributing to lower number of women entrepreneurs in Kigali are shown in Table 4.26.

Table 4.26: Customs and local culture as a challenge to women operating a business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	44	11.1	11.1	11.1
	Disagree	277	69.6	70.1	81.3
	Neutral	3	.8	.8	82.0
	Agree	66	16.6	16.7	98.7
	Strongly Agree	5	1.3	1.3	100.0
	Total	395	99.2	100.0	
Missing	System	3	.8		
Total		398	100.0		

The findings presented in Table 4.26 indicate that most of the respondents (321 or 81.2%) disagree with the statement that customs and local culture are a challenge for women wanting to operate a business in Kigali. Eighteen percent (71) agreed with the statement, while 3 (0.8%) were neutral. It seems that women entrepreneurs in Kigali do not perceive customs and local culture as a threat to running a business. As discussed under Table 4.25, women entrepreneurs receive family support. Women used to be perceived as weak and inferior in traditional culture, but a considerable change has occurred and women can now perform jobs previously considered as men's work, like running a business and managing male workers. (The vast majority of respondents, 95.7%, reported that male employees respected their orders as bosses (see Table 4.16). Furthermore, it seems that men have abandoned the cultural bias that encouraged them to see themselves as superior to women. This shows that the Rwanda community has responded positively to government initiatives to promote gender equality. Rwanda's constitution prohibits any discrimination based on gender, religion, and culture, among other factors (Rwanda, 2003:3).

The findings differ from those of Blackden *et al.* (2011:72), who reported that Rwandan culture and beliefs require men to meet every family need, and that women are not allowed to be involved in business activities. The results also contradict those of the study by the US Agency for International Development (United States of America. United States Agency for International Development, 2015:7), which claimed that culture created a challenge for women entrepreneurs wanting to manage male employees.

Summary of factors contributing to the relatively low number of women entrepreneurs in Kigali

In summary, the results in this section indicate that the women entrepreneur respondents viewed problems with start-up capital, high shop rentals, complex taxes and fear of failure as factors conspiring to reduce the number of women entrepreneurs in Kigali. The results

appear to refute the notions that customs and culture, lack of family support, too much government regulation and family responsibility are factors contributing to the low number of women entrepreneurs in Kigali.

4.2.5 Challenges facing women entrepreneurs in Kigali

The objective of this section is to determine the specific barriers faced by women entrepreneurs in doing business in Kigali. The results are displayed in Tables 27 to 48. Interpretation and discussion follows each Table.

Inadequate access to finance

Results in Table 4.27 indicate that 249 (62.7%) of the respondents disagreed with the statement that inadequate access to finance is a challenge women entrepreneurs face in Kigali. But 122 (30.7%) agreed with the statement that inadequate access to finance is a challenge faced by women entrepreneurs in Kigali, while 26 (6.5%) of the respondents were neutral.

Table 4.27: Inadequate access to finance

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strong Disagree	24	6.0	6.0	6.0
	Disagree	225	56.5	56.7	62.7
	Neutral	26	6.5	6.5	69.3
	Agree	110	27.6	27.7	97.0
	Strong Agree	12	3.0	3.0	100.0
	Total	397	99.7	100.0	
Missing	System	1	.3		
Total		398	100.0		

According to this finding, woman entrepreneurs in Kigali do not perceive inadequate access to finance as a challenge. It looks as though access to finance is possible when women entrepreneurs have met the requirements for obtaining a loan. This finding effectively contradicts the reports by the World Bank (2011:4) and FinScope (2016:12), which indicate that female entrepreneurs experience challenges in accessing finance to sustain their businesses.

High interest rate

The respondents were asked to indicate if they perceived high interest rates as a challenge they face in entrepreneurship in Kigali. The results are presented in Table 4.28.

4.28: High interest rate

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	35	8.8	8.8	8.8
	Neutral	13	3.3	3.3	12.1
	Agree	231	58.0	58.2	70.3
	Strong Agree	118	29.6	29.7	100.0
	Total	397	99.7	100.0	
Missing	System	1	.3		
Total		398	100.0		

The findings in Table 4.28 reveal that a considerable majority of respondents (349 or 87.9%) agree that high interest rate is a challenge that women entrepreneurs face in Kigali (35 or 8.8% disagreed with the statement, while 13 or 3.3% were neutral).

The women entrepreneurs identified high interest rates as a threat to their businesses. Interest rates scare them away from applying for loans and confine them to running their businesses using their own money. Having a small amount of working capital could inhibit the growth of their business. It appears that the high interest rate push women entrepreneurs to look around for where they can borrow money without interest or at a reasonable rate of interest. Usually husbands, families and friends are the main targets, and money borrowed from them does not incur interest (see Table 4.7).

Musomandera *et al.* (2015:35) argue that high interest rates (19% for commercial banks and 15% for micro finance institutions) constitute a critical challenge that women entrepreneurs face in their business. Deborah *et al.* (2015:47) suggest that monetary institutions should lower interest rates for women to encourage them in their entrepreneurship. Kganyago and Kazemi (2016) commend the South African interest rate which is flexible (around 12.9%) and therefore encourages entrepreneurs to start and grow their businesses.

Collateral to obtain loan

Table 4.29 indicates the perception of respondents regarding whether collateral is a problem when they are trying to obtain a loan from a lender.

Table 4.29: Collateral to obtain loan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	11	2.8	2.8	2.8
	Neutral	2	.5	.5	3.3
	Agree	257	64.6	64.7	68.0
	Strong Agree	127	31.9	32.0	100.0
	Total	397	99.7	100.0	
Missing	System	1	.3		
Total		398	100.0		

A very high percentage of respondents (384 or 96.7%) agreed with the statement that collateral is a challenge facing women entrepreneurs in Kigali (only 11 or 2.8% disagreed with the statement, while 2 (0.5%) respondents were neutral). Previously, Rwandan law did not give women the right to own properties. They had to depend on a male to obtain loans. A married woman had to ask husband for a guarantee to apply for a loan, and some husbands agreed while others refused. Fortunately, the current, amended laws – No. 10/2009 on property guarantees of 14/05/2009 (Rwanda, 2009), and law N°13/2010 of 07/05/2010 give women the power to use the property of the husband as collateral when they are officially married (Rwanda, 2010). Efforts have been made to grant women the right to own property, but there is still a long way to go. It seems that women entrepreneurs want to own their own property to solve the issue of guarantees.

Cutura (2008:6, 19) reports that successful women entrepreneurs prioritise the purchase of fixed assets to secure loans. These findings are supported by the US Agency for International Development (United States of America. The United States Agency for International Development (2009:21). Ayanone (2011) and Bazubagira (2011) argue that husbands are scared to give their wives their house as collateral. It is however commendable that other bodies including COOPEDU and SACCO Umurenge provide loans to female entrepreneurs without collateral, as this can help women start and grow their businesses (Uwantege and Mbabazi, 2015:61).

Lack of support network

Table 4.30 presents the respondents' views on whether the lack of a support network is a challenge in their business.

Table 4.30: Lack of support network

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	98	24.6	24.7	24.7
	Neutral	23	5.8	5.8	30.5
	Agree	198	49.7	49.9	80.4
	Strong Agree	78	19.6	19.6	100.0
	Total	397	99.7	100.0	
Missing	System	1	.3		
Total		398	100.0		

The results in Table 4.30 indicate that most of respondents (279, 69.5%) agree with statement that the lack of a support network is a challenge facing women entrepreneurs in Kigali (98 or 24.7% disagreed with the statement, and 23 or 5.8% remained neutral). Respondents feel taken advantage of by suppliers, for instance. It seems that women have to pay cash for supplies and are not allowed to pay later, for instance on 30-day credit. The lack of support networks looks like a moderate challenge facing women entrepreneurs in Kigali. This concurs with what Thébaud and Sharkey (2014:26) found, that Networks choose to collaborate with men entrepreneurs rather than women entrepreneurs. Siddiqui (2012:7) argues that women entrepreneurs lack the business language and skills to negotiate good deals with networks.

Access to government service

The results regarding whether access to government service is a challenge to women entrepreneurs are presented in Table 4.31. The results in this table show that a large majority of respondents (356 or 89.7%) disagreed that with the statement that access to government service is a challenge facing women entrepreneurs in Kigali.

A few respondents (19 or 4.8%) agreed with the statement, while 22 (5.5%) were neutral.

Table 4.31: Access to government service

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strong Disagree	58	14.6	14.6	14.6
	Disagree	298	74.9	75.1	89.7
	Neutral	22	5.5	5.5	95.2
	Agree	18	4.5	4.5	99.7
	Strong Agree	1	.3	.3	100.0
	Total	397	99.7	100.0	
Missing	System	1	.3		
Total		398	100.0		

Their rejecting the notion that access to government is a challenge to women entrepreneurship, might be attributed to the fact that women entrepreneurs in Kigali are happy with the services that government provides to them. This might include the fact that

their inquiries and applications were received and processed timeously, and/or that they received impressive feedback. This result shows that the situation in Rwanda is better than the one in, say, Kenya or India, where the administration requires much paperwork to start a business; where, moreover, some council employees delay the process and demand corruption (Mwobobia, 2012:114; Siddiqui, 2012:7).

Business registration

Table 4.32 presents the results regarding whether respondents perceived business registration to be a challenge.

Table 4.32: Business registration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strong Disagree	88	22.1	22.2	22.2
	Disagree	275	69.1	69.3	91.4
	Neutral	21	5.3	5.3	96.7
	Agree	11	2.8	2.8	99.5
	Strong Agree	2	.5	.5	100.0
	Total	397	99.7	100.0	
Missing	System	1	.3		
Total		398	100.0		

The results in Table 4.32 show that a large majority of respondents (363 or 91.5%) disagreed with the statement that business registration is a challenge facing women entrepreneurs in Kigali (13 or 3.3% agreed with the statement, and 21 or 5.3% were neutral). These findings indicate that the respondents appreciated the good service they received from government officials when registering their business. The impression given was that government rules regarding business registration were not especially stringent in Rwanda, and served to motivate entrepreneurs to move from the informal sector to the formal sector. The fact that 28.7% of the respondents had not registered their businesses (see Table 4.11) might indicate other factors hindering them from doing so.

These factors may include the high cost of registration, women wanting to hide from paying taxes, or simply ignorance. Osoro *et al.* (2013:124) report that female entrepreneurs are especially distressed by the administrative requirements pertaining to starting a business, and the fact that every single document increases their expenditure. According to Stevenson and St-Onge (2011:129), a considerable number of women entrepreneurs do not have sufficient information regarding business registration, and consequently operate in the informal sector.

High taxes

Table 4.33 presents the respondents' views on whether high taxes constitutes one of the challenges faced by women entrepreneurs in Kigali.

Table 4.33: High taxes (N=398)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	24	6.0	6.1	6.1
	Neutral	9	2.3	2.3	8.4
	Agree	234	58.8	59.4	67.8
	Strong Agree	127	31.9	32.2	100.0
	Total	394	99.0	100.0	
Missing	System	4	1.0		
Total		398	100.0		

The results displayed in Table 4.33 indicate that a great many respondents (361 or 91.6%) agreed with the statement that high taxes were a challenge facing women entrepreneurs in Kigali. Only 24 (6.1%) respondents disagreed with the statement, while 9 (2.3%) were neutral. Respondents perceived taxes as a threat to their businesses. High taxes served to impede the growth of their businesses. As discussed above, most respondents run enterprises with minimum of working capital and income (see Tables 4.8; 4.10): as a result, taxes are hard to pay while keeping their business running. High taxes could be a major reason why some respondents (28.7%) did not register their business and continued working in the informal sector (see Table 4.11). The World Bank (2009:65) reports that on the African continent, high taxes ranked among the three major challenges that entrepreneurs face. Complex taxation retards the improvement of women's enterprises (Wijeyeratnam & Perera, 2013:74). Muhayimana and Kimemia (2015:15) claim that taxes absorb a large part of female entrepreneurs' profit and impact on the growth of their enterprises.

While the government has made considerable efforts to move forward women's enterprises, the taxation policy creates a barrier to this (Odinga, 2012). Rwanda. Rwanda Institute of Policy Analysis and Research, (2011:8) reports that large companies do not suffer high taxation rates like those affecting micro-enterprises and small businesses. Companies in fact enjoy tax benefits and incentives. This situation calls for measures to be put in place to ensure that female enterprises are not blighted by high tax rates.

Lack of education and training

The results presented in Table 4.34 show that majority of respondents (331 or 83.8%) agree with the statement that a lack of education and training is a challenge facing women entrepreneurs in Kigali. Fifty eight (14.7%) respondents disagreed with the statement and 6 (1.5%) declined to take a position on the issue.

Table 4.34: Lack of education and training

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	58	14.6	14.7	14.7
	Neutral	6	1.5	1.5	16.2
	Agree	280	70.4	70.9	87.1
	Strong Agree	51	12.8	12.9	100.0
	Total	395	99.2	100.0	
Missing	System	3	.8		
Total		398	100.0		

According to these responses, women entrepreneurs suffer as a result of not having the business skills and knowledge to run smart businesses. Respondents seem to believe that if they had adequate education and training, they could improve productivity and challenge male-owned businesses. According to the results, 14.7% disagreed that a lack of education and training is a challenge facing women entrepreneurs in Kigali. It is possible that the 11.7% graduates in the cohort could have been responsible for this view (see Table 4 .2). It is likely that the 88.3% of respondents who have no education, or primary or secondary education, are the ones in need of the training to cope with the speed of the macro- environment.

These findings are in line with what was reported by the United States Agency for International Development (United States of America. United States Agency for International Development (2009:13) and Women Hall (2012), to the effect that Rwandan women entrepreneurship suffers from a lack of business education, skills and training that impacts on their business continuity. Coldham (2013:35) suggests that, in order to be successful, the training and education offered by foreign organisations should respond to the country's particular context instead of merely duplicating Western-style training, and that the Chamber of Women Entrepreneurs should play a significant role in training and the elaboration of curricula. Palaniappan *et al.* (2012:229) suggest that female entrepreneurs should receive appropriate education and training to enable them to face globalisation and the speed of change in the macro environment. Odinga (2012:49) has shown that training given to female entrepreneurs in Nairobi was the catalyst for the growth of their businesses.

Lack of entrepreneurial skills

The results pertaining to participants' views on whether a lack of entrepreneurial skills was a challenge in running their businesses are presented in Table 4.35.

Table 4.35: Lack of entrepreneurial skills

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	27	6.8	6.8	6.8
	Neutral	2	.5	.5	7.3
	Agree	319	80.2	80.4	87.7
	Strong Agree	49	12.3	12.3	100.0
	Total	397	99.7	100.0	
Missing	System	1	.3		
Total		398	100.0		

The findings shown in Table 4.35, above, indicate that the vast majority of respondents (368 or 92.7%) accept that the lack of entrepreneurial skills is a challenge facing women entrepreneurs in Kigali. A small number of respondents (27 or 6.8%) disagreed, with only 2 (0.5%) of respondents remaining neutral on the issue. The fact that 92.7% of women entrepreneurs in Kigali view a lack of entrepreneurial skills as a problem affecting their businesses might be interpreted to mean that they believe that entrepreneurial skills can influence business success, and that they feel they could do more if they had entrepreneurial skills.

In line with this, the studies of Iwu and Noxpo (2015:7) and Musomandera *et al.* (2015:36) assume that entrepreneurial education and training are critical tools that women entrepreneurs can utilise to manage successful businesses. A considerable number of businesses fail to improve owing to a lack of entrepreneurial skills (Nieman *et al.*, 2003:35; Shahnawaz, 2015:54).

Lack of management skills

Table 4.36 shows participants' views on whether a lack of management skills is a challenge in women's entrepreneurship.

Table 4.36: Lack of management skills

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	31	7.8	7.8	7.8
	Neutral	5	1.3	1.3	9.1
	Agree	311	78.1	78.3	87.4
	Strong Agree	50	12.6	12.6	100.0
	Total	397	99.7	100.0	
Missing	System	1	.3		
Total		398	100.0		

The results show that a large majority of respondents (361, 90.9%) agreed with the statement that a lack of managerial skills is a problem for women entrepreneurs in Kigali. Thirty-one (7.8%) of respondents disagree with statement, and 5 (1.3%) respondents were non-committal. A lack of managerial skills can mean failure or stagnation for a business. The respondents recognised that there is connection between effective management and business success.

United States of America. Agency for International Development (2009:13) and Women Hall (2012) also report that in Rwanda, female entrepreneurs suffer from a shortage of management skills that has impacted on the continuity of their businesses. Siddiqui (2012:7) argues that a significant number of women entrepreneurs have little or no management knowledge and skills, which significantly hampers their interaction with networks.

Lack of experience in business

The respondents' views on whether a lack of experience in business is a challenge in women's entrepreneurship are presented in Table 4.37.

Table 4.37: Lack of business experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strong Disagree	15	3.8	3.8	3.8
	Disagree	156	39.2	39.3	43.1
	Neutral	6	1.5	1.5	44.6
	Agree	198	49.7	49.9	94.5
	Strong Agree	22	5.5	5.5	100.0
	Total	397	99.7	100.0	
Missing	System	1	.3		
Total		398	100.0		

Nxopo and Iwu (2015:68) report that a lack of business experience is a challenge that women entrepreneurs face in attempting to compete with men entrepreneurs who control business industry.

The results displayed in Table 4.37 indicate that 220 (55.4%) respondents agreed with the statement that a lack of experience in business is a challenge facing women entrepreneurs in Kigali. On the other hand, as many as 171 (43.1%) respondents disagreed with the statement. A mere 6 (1.5%) respondents chose the neutral option.

There is thus a 12.3% discrepancy between respondents who agreed and those who disagreed with the statement. This relatively modest difference implies that a lack of business experience is less critical than a lack of entrepreneurial skills or lack of education and training. Women's experience has in any case been increasing since they were permitted to run businesses like men. It is hoped that in 10 years' time, women entrepreneurs in Kigali will have sufficient experience in business to be able to compete with their male counterparts. Okafor & Amalu (2012:74) report that some female entrepreneurs choose to operate enterprises that do not require much experience.

Lack of market opportunities

The findings regarding whether a shortage of market(s) is a challenge to women entrepreneurs in Kigali are presented in Table 4.38.

Table 4.38: Lack of market opportunities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strong Disagree	5	1.3	1.3	1.3
	Disagree	158	39.7	39.8	41.1
	Neutral	17	4.3	4.3	45.3
	Agree	152	38.2	38.3	83.6
	Strong Agree	65	16.3	16.4	100.0
	Total		397	99.7	100.0
Missing	System	1	.3		
Total		398	100.0		

The findings in Table 4.38 show that 217 (54.7%) respondents agreed with the statement that a lack of market opportunities is a challenge facing women entrepreneurs in Kigali. On the other hand, 163 (41.1%) respondents disagreed with the statement, with 17 (4.3%) remaining neutral. The results show that the respondents view the available market opportunities differently, since there is no significant difference between those who agreed and those who disagreed with the statement. It is not surprising that such a high percentage of respondents disagreed with the statement that lack of market opportunities is a challenge facing women entrepreneurs in Kigali, because in CoK, female entrepreneurs own 33% of SMMEs, 27% of hand craft and artisan businesses, 5% of lodging and 35% of other businesses (Rwanda. City of Kigali, 2001:128). However, it is also understandable that 217 (54.7%) agreed that a lack of market opportunities is a challenge faced by women entrepreneurs, because reports by Alam *et al.* (2012:284) and Warth and Koparanova (2012:53) affirm that male entrepreneurs have more business opportunities than women entrepreneurs. It is imperative that strategies be identified to provide equal market opportunities to both men and women entrepreneurs.

Inability to travel because of family/ husband obligations

The participants' responses regarding whether an inability to travel because of family/husband obligations was a challenge to women entrepreneurs are presented in Table 4.39.

Table 4.39: Inability to travel because of family/ husband obligations

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strong Disagree	31	7.8	7.9	7.9
	Disagree	214	53.8	54.5	62.3
	Neutral	4	1.0	1.0	63.4
	Agree	118	29.6	30.0	93.4
	Strong Agree	26	6.5	6.6	100.0
	Total		393	98.7	100.0
Missing	System	5	1.3		
Total		398	100.0		

The findings in Table 4.39 above show that a majority of the respondents (245 or 62.4%) disagreed with the statement that an inability to travel because of family/husband obligations is a challenge facing women entrepreneurs in Kigali. However, 144 (36.6%) respondents agreed with the statement, and 4 (1%) were neutral. These results show that there has been a positive change in Rwandan society's cultural beliefs, since families and husbands now allow females to travel while doing business. The results even suggest that many respondents do not feel unsafe when travelling alone to do business, as was once the case. These findings contradict those of the United Nations' study (2014:5), which reported that families and husbands do not allow women to travel alone on business. An observation made by Makombe (2006:136) may be pertinent here: that if women obtain permission in advance from their husbands to travel, this would be culturally acceptable in Rwanda because of the respect that husbands are accorded in a family. But the results nevertheless imply that most men no longer deny their wives permission to travel, nor choose to travel with them for protection as Makombe (2006:136) indicated. This is surely a move in the right direction for the Rwandan economy and for gender equality. The situation is different for women entrepreneurs in Muslim countries like Pakistan because women are not allowed to travel without men (Tambunan, 2009:37). This is a challenge in business when men have other commitments that prevent them from travelling with their wives.

Corruption based on sex

Table 4.40 presents the results of the participants' views about whether corruption based on sex is a challenge facing women entrepreneurs in Kigali. The results indicate that 183 (46.1%) of the respondents disagreed with statement, but 166 (41.8%) agreed with it, while 48 (12.1%) respondents were neutral.

Table 4.40: Corruption based on sex

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strong Disagree	11	2.8	2.8	2.8
	Disagree	172	43.2	43.3	46.1
	Neutral	48	12.1	12.1	58.2
	Agree	153	38.4	38.5	96.7
	Strong Agree	13	3.3	3.3	100.0
	Total		397	99.7	100.0
Missing	System	1	.3		
Total		398	100.0		

The findings demonstrate there was almost an equal representation of participants who agreed and disagreed with the statement that corruption based sex is a challenge, with a narrow margin of 4.3% in favour of those who disagreed with the statement. However, the fact that 41.8% respondents view corruption based on sex as a challenge facing women entrepreneurs in Kigali should not be ignored, because it is presumably a true reflection of their personal experience and an indicator of what women entrepreneurs are facing in Rwanda. A countrywide study conducted by Transparency International Rwanda (2011), showed that 58.3% of women in the private sector, 51.4% of women in the public sector and 43% of women in non-government organisations (NGOs) were victims of sex-based corruption. Similarly, the Global Press Institute (2012) reports that sex corruption occurs in Rwanda in both private and public sectors, involving sex in exchange for business opportunities, jobs, promotion, and good results at school. Corruption rots a society, and corruption involving sex results in disputes and divorce, destroying families and communities. In this regard, Transparency International Rwanda insists that the law to prosecute and punish those found guilty of corruption based on sex should be enforced (Rwanda, 2012; New Times, 2013). It is not surprising that (12.1%) of respondents chose to be neutral when asked to indicate if corruption based on sex is a challenge facing women entrepreneurs, since talking about sex is still taboo in Rwanda.

Lack of information technology

The findings in Table 4.41 show that the vast majority of respondents (366 or 92.2%) agreed with the statement that a lack of information technology skills, like access to and knowing how to use the internet, is a challenge facing women entrepreneurs in Kigali. In contrast only 29 (7.3%) respondents disagreed with the statement, with just 2 (0.5%) respondents choosing to be neutral.

Table 4.41: Lack of information technology skills

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	29	7.3	7.3	7.3
	Neutral	2	.5	.5	7.8
	Agree	245	61.6	61.7	69.5
	Strong Agree	121	30.4	30.5	100.0
	Total	397	99.7	100.0	
Missing	System	1	.3		
Total		398	100.0		

These results indicate that the respondents believe ICT to be very important in business today, since many government services can be engaged online, such as business registration and tax payments. Unfortunately, most women entrepreneurs cannot use a computer because they do not have the knowledge and skills. It might be argued that they can ask someone else for assistance, but this might not be sustainable as different people have different commitments and they might not be available to assist all the times. The fact that 7.3% of respondents disagreed with the statement that lack of information technology skills is not a challenge to women entrepreneurs might be explained as coming from those who graduated from tertiary education and can take advantage of the ICT training they received then (see Table 4.2).

However, those who were neutral (0.5%) might be those with no formal education, since they may lack a basic orientation to ICT (see Table 4.2). This finding is supported by a United Nations report (2014:3), which asserts that the majority of women entrepreneurs do not have ICT skills, and that this seriously affects their competitiveness. According to Odinga (2012), female entrepreneurs lag behind modern business practice because they cannot access up-to-date information to help them find market opportunities. This explains why knowledge and skills in ICT should be promoted in entrepreneurship.

HIV and AIDS

When asked to indicate if HIV and AIDS is a challenge facing women entrepreneurs in Kigali, majority of respondents (324 or 81.7%) disagreed with the statement, 71 (17.9%) agreed with the statement and 2 (0.5%) were neutral (see Table 4.42)

Table 4.42: HIV/AIDS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strong Disagree	57	14.3	14.4	14.4
	Disagree	267	67.1	67.3	81.6
	Neutral	2	.5	.5	82.1
	Agree	65	16.3	16.4	98.5
	Strong Agree	6	1.5	1.5	100.0
	Total	397	99.7	100.0	
Missing	System	1	.3		
Total		398	100.0		

These results show that respondents do not perceive HIV/AIDS to be a challenge facing women entrepreneurs in Kigali, although the Rwanda Biomedical Centre (Rwanda. Rwanda Biomedical Centre, 2014:7) report that females are more vulnerable to HIV/AIDS than men, with infection rates of 3.7% and 2.2%, respectively. This gives the impression that women who are affected by or infected with HIV continue to run their businesses as normal, although HIV/AIDS is a chronic disease. With the availability of antiretroviral therapy, even those infected are able to stay healthy and continue with their businesses. This result might also indicate that stigma and discrimination is an issue of the past in Rwanda and that Rwandan society views HIV/AIDS like any other chronic disease, and continues to support the businesses of those infected with HIV. This result contradicts the Private Sector Federation's report (2016) that HIV/AIDS continues to have a negative impact on women and men in business.

Bribing of government officials

The results regarding whether bribing government officials is a challenge facing women entrepreneurs are presented in Table 4.43. The results show that 283 (71.3%) disagreed with the statement but 42 (10.6%) agreed with it, while a large number of 72 (18.8%) respondents were neutral.

Table 4.43: Bribing of government officials

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strong Disagree	36	9.0	9.1	9.1
	Disagree	247	62.1	62.2	71.3
	Neutral	72	18.1	18.1	89.4
	Agree	39	9.8	9.8	99.2
	Strong Agree	3	.8	.8	100.0
	Total	397	99.7	100.0	
Missing	System	1	.3		
Total		398	100.0		

These results seem to indicate that respondents view government officials as corruption-free, and that they enjoy the service government officials provide without having to pay for it. This correlates with the World Bank (2009:72) report that corruption is low in Rwanda compared to other countries in the region (Rwanda 4.35%; Burundi 19.72%; Uganda 23.57%; Tanzania 51.11%; Kenya 73.8%). However, the fact that a number of respondents agreed with the statement that having to bribe government officials is a challenge facing women entrepreneurs should not be ignored. It might be that there are a few government officials who engage in corrupt practices and affect specific womens' businesses. This is what Siddiqui (2012:7) reports as happening in parts of India: that some government employees delay processing women entrepreneurs' licence applications unless they are paid off. Although the extent of corruption in Rwanda might not be the same as that happening in India, any such practice should be reported and the officials concerned held to account.

Inability to obtain public tender

Table 4.44 presents the respondents' views regarding whether the inability to obtain public tenders is a challenge facing women entrepreneurs in Kigali. The findings reveal that a majority of 213 (53.7%) disagreed with the statement that inability to obtain public tender is a challenge facing women entrepreneurs in Kigali, while 158 (39.8%) agreed with the statement and 26 (6.5%) were neutral.

Table 4.44: Inability to obtain public tender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strong Disagree	7	1.8	1.8	1.8
	Disagree	206	51.8	51.9	53.7
	Neutral	26	6.5	6.5	60.2
	Agree	131	32.9	33.0	93.2
	Strong Agree	27	6.8	6.8	100.0
	Total		397	99.7	100.0
Missing	System	1	.3		
Total		398	100.0		

These results suggest that 53.7% of women entrepreneurs believe they have no less chance of obtaining a public tender than men entrepreneurs. This suggests that there has been significant improvement in Rwandan society regarding gender equality. Women have the same rights as men, and will be judged according to their capacity to perform work tendered for rather than according to their gender. Officially speaking, the government views women entrepreneurs as equal to men and grants them the same opportunities to compete for tenders. However, the fact that almost 40% of the respondents agreed to the statement that their inability to obtain public tenders is a challenge facing women entrepreneurs in Kigali should not be underestimated, because this seems to mean that some women entrepreneurs are suffering in silence. The New Times (2013) reported that some women entrepreneurs were involved in sex corruption to obtain tenders, in both private and public sectors. This can be compared with what Stevenson & St-Onge (2011:44) report, that Cameroonian female entrepreneurs are honest and business-minded, but only 15.7% of them operate in the formal sector and therefore face difficulties in obtaining a public tender.

High transport costs

When asked if the high cost of transport was a challenge facing women entrepreneurs in Kigali, the majority of respondents (364:91.9%) agreed with the statement while 32 (8.1%) disagreed (see Table 4.45).

Table 4.45: High transport costs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strong Disagree	1	.3	.3	.3
	Disagree	31	7.8	7.8	8.1
	Agree	278	69.8	70.2	78.3
	Strong Agree	86	21.6	21.7	100.0
	Total	396	99.5	100.0	
Missing	System	2	.5		
Total		398	100.0		

The findings indicate that most of the respondents (91.9%) perceived transport as a barrier to their business because they are obliged to spend money on transportation which could have been used to grow their businesses. This is a notable challenge, considering that most of these women entrepreneurs have little operating capital, as discussed above in relation to Tables 4.8 and 4.10. The World Bank (2011:7), Odinga (2012) and Bafana (2016:6), agreed with this finding, as they all report that the high cost of transport vexes investors and a large portion of women entrepreneurs' income goes towards transport. The 8.1% of respondents who disagreed with the statement that high transport costs are a challenge might be those who do not require transport or even the ones providing the transport service!

High communication costs

Table 4.48 shows the results regarding whether the respondents viewed high communication costs as a challenge facing women entrepreneurs in Kigali.

Table 4.46: High communication costs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strong Disagree	54	13.6	13.7	13.7
	Disagree	286	71.9	72.4	86.1
	Agree	55	13.8	13.9	99.5
	Total	395	99.2	100.0	100.0
Missing	System	3	.8		
Total		398	100.0		

The findings displayed in Table 4.46 show that a large majority of respondents (340 or 86.1%) disagreed with the statement that high communication costs present a challenge to women entrepreneurs in Kigali. Only 55 (13%) agreed with the statement. The results suggest that respondents feel they can afford expenses incurred in communication. This might be attributed to the availability of cell phones, now popular in Rwanda. When their expense is measured against the profit generated, women find them affordable. This finding

differs from those of a study by the World Bank (2009:64), which reported that female entrepreneurs faced high communication costs. The World Bank (2011:7) and Bafana (2016:6) argue that Rwanda’s communication infrastructures are good enough to attract foreign investors.

The expense of electricity

The respondents were asked if they agreed with the statement that electricity is expensive in Kigali and is a challenge to women entrepreneurs in Kigali. Results on this question show that 198 (50%) of the respondents agreed with the statement, 196 (49.5%) disagreed with it, while 2 (0.6%) were neutral (see Table 4.47).

Table 4.47: Electricity is expensive

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strong Disagree	16	4.0	4.0	4.0
	Disagree	180	45.2	45.5	49.5
	Neutral	2	.6	.6	49.7
	Agree	185	46.5	46.7	96.5
	Strong Agree	13	3.3	3.3	100.0
	Total	396	99.5	100.0	
Missing	System	2	.5		
Total		398	100.0		

These findings show that there is an equal representation of positive and negative responses to the statement. However, the World Bank (2009:62) confirms that electricity is expensive in Rwanda, twice the cost of electricity in Uganda and Tanzania, and four times more than the cost of electricity in South Africa and India. This situation calls for measures to be taken to ensure that electricity is affordable in Rwanda, since electricity is essential in entrepreneurship and a main determinant of the country’s economy and foreign investment.

Public power supply

The respondents were asked if the public power supply was regular, since an interrupted power supply can be a challenge to entrepreneurship. The results are presented in Table 4.48.

Table 4.48: Is the public power supply (electricity) regular?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rarely	2	.5	.5	.5
	Sometimes	20	5.0	5.2	5.7
	Very often	359	90.2	93.0	98.7
	Always	5	1.3	1.3	100.0
	Total	386	97.0	100.0	
Missing	System	12	3.0		
Total		398	100.0		

The findings in Table 4.48 indicate that the large majority of respondents (365 94.3%) were of the opinion that the public power supply (electricity) is at least “very often” regular, while

very few respondents complained about power interruptions. This result indicates that in Rwanda, the electricity supply is generally regular and not to be regarded as a challenge to women entrepreneurs in the city of Kigali. However, the situation might well not be the same for women entrepreneurs in the rural areas, since a report by the Africa Development Bank Group (2013:31) indicates that only 16% of the Rwandan population has access to electricity. More research needs to be done among rural communities in Rwanda to build a comprehensive picture of public power supply in the country.

However, the responses from those who indicated that the public power supply was only “rarely” or “sometimes” regular should still be taken into consideration. This finding might be a pointer to problems regarding electricity that Rwanda is facing, and help explain a report by the New Times (2016) recommending that the Rwanda government should invest more in energy to ensure a sufficient supply to attract new investors.

Summary of challenges facing women entrepreneurs in Kigali

- A huge majority of respondents (384 or 96.7%) agreed with the statement that collateral is a challenge facing women entrepreneurs in Kigali.
- A large majority of respondents (365 or 94.3%) agreed that the public power supply (electricity) is regular.
- A total of 368 respondents (92.7%) agreed with the statement that a lack of entrepreneur skills is a challenge facing women entrepreneurs in Kigali.
- A majority of 366 respondents (92.2%) agreed that a lack of information technology skills (such as access to and ability to use the internet) is a challenge facing women entrepreneurs in Kigali.
- Most respondents (364 or 91.9%) agreed that the high cost of transport is a challenge facing women entrepreneurs in Kigali.
- A large majority of respondents (363 or 91.5%) disagreed with the statement that business registration is a challenge facing women entrepreneurs in Kigali.
- A preponderance of respondents (361 or 91.6%) perceived high taxes to be a challenge facing women entrepreneurs in Kigali.
- Most respondents (361 or 90.9%) agreed that a lack of managerial skills is a challenge facing women entrepreneurs in Kigali.
- A total of 356 respondents (89.7%) disagreed that access to government services is a challenge facing women entrepreneurs in Kigali.
- The majority of respondents (349 or 87.9%) agreed that high interest rates present a challenge to women entrepreneurs face in Kigali.

- A majority of respondents (340 or 86.1%) disagreed with the statement that high communication costs constitute a challenge for women entrepreneurs in Kigali.
- A large proportion of (331 or 83.8%) agreed that lack of education and training is a challenge facing women entrepreneurs in Kigali.
- A majority of respondents 324 (81.7%) disagreed that HIV and AIDS posed a challenge to women entrepreneurs in Kigali.
- A majority of respondents (283 (71.3%) rejected the notion that bribe of government officials is a challenge facing women entrepreneurs, they disagreed with the statement.
- Many respondents (279 or 69.5%) agreed that a lack of support networks is a challenge facing women entrepreneurs in Kigali.
- A majority of 249 respondents (62.7%) disagreed with the statement that inadequate access to finance is a challenge women entrepreneurs face in Kigali.
- Many respondents (245 or 62.4%) disagreed with the statement that an inability to travel because of family/husband obligations is a challenge facing women entrepreneurs in Kigali.
- A slight majority of 220 respondents (55.4%) agreed that a lack of experience in business is a challenge facing women entrepreneurs in Kigali.
- A slight majority of 217 respondents (54.7%) agreed with the statement that a lack of market opportunities is a challenge facing women entrepreneurs in Kigali.
- A narrow majority of respondents (213 or 53.7%) agreed with the notion that an inability to obtain public tenders is a challenge facing women entrepreneurs in Kigali.
- Respondents were divided – 198 (50%) agreed vs. 196 (49.5%) disagreed – in response to the question of whether the cost of electricity is a challenge to women entrepreneurs in Kigali.
- The respondents had both negative (183, 46.1%) and positive (166, 41.8%) reactions to the statement that corruption based on sex is a challenge facing women entrepreneurs in Kigali.

4.2.6 Government and stakeholder contributions to improving women’s enterprises

In this section, the respondents were asked to respond to a set of questions that aimed to ascertain their perceptions of the role that stakeholders play in increasing the number of women entrepreneurs in Kigali. The findings of these sections are displayed, interpreted and discussed under Tables 4.49 to 4.55.

Government and stakeholders help women to obtain finance to start and grow a business

When asked if they agreed with the statement that government and stakeholders helped women to start and grow a business, most of the respondents (268 or 67.8%) agreed with the statement, while 66 (16.7%) disagreed and 61 (15.4%) were neutral (see Table 4.49)

Table 4.49 Government and stakeholders facilitate women to obtain finance to start and grow business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strong Disagree	4	1.0	1.0	1.0
	Disagree	62	15.6	15.7	16.7
	Neutral	61	15.3	15.4	32.2
	Agree	254	63.8	64.3	96.5
	Strong Agree	14	3.5	3.5	100.0
	Total	395	99.2	100.0	
Missing	System	3	.8		
Total		398	100.0		

That 67.8% of respondents agreed with this statement seems to indicate that they obtained assistance from the government or other stakeholders to gain access to finance to start or boost their businesses. This perception is supported by the study of Uwantege and Mbabazi (2015:61), which reported that the Rwanda government created BIC and guaranteed funds for women entrepreneurs, to facilitate their obtaining loans. Elsewhere, Niethammer (2013:33) notes that *Banque Libanaise pour le Commerce* (BLC), *Banco Nacional de Costa Rica*, and the National Bank of Abu Dhabi consider women entrepreneurs as potential partners and support them in starting and growing their businesses.

Those who disagreed with the statement together with those who remained neutral (32.2%) had presumably not benefited from government or stakeholder support, and were obliged to use other channels to launch and grow their businesses. This situation seems to call for measures to ensure that government and other stakeholders offer equal opportunities to all women entrepreneurs.

There are funds to support women's businesses

Table 4.50 shows the respondents' observations on the availability of funds to support women in business.

Table 4.50 There are funds to support women business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	3	.8	.8	.8
	Neutral	27	6.8	6.8	7.6
	Agree	344	86.4	86.9	94.4
	Strong Agree	22	5.5	5.6	100.0
	Total	396	99.5	100.0	
Missing	System	2	.5		
Total		398	100.0		

The results show that a large majority of the respondents (366 or 92.5%) agreed with the statement that there are funds to support women in business. Only 3 (0.8%) respondents disagreed with the statement, while 27 (6.8%) were neutral.

These results suggest that respondents who agreed with the statement might have benefited from the funding opportunities created by the government and other stakeholders. It might be concluded that at least all the registered women entrepreneurs had access to funding, and that the remaining 7.5% of the respondents were in the informal sector with no registered businesses (see Table 4.11). This suggests that all women entrepreneurs in the informal sector should register their businesses and join the formal sector for them to benefit from the funding opportunities created by the government and other stakeholders.

From the results it appears that the government and stakeholders are currently promoting the interests of women, a population that was previously excluded from entrepreneurship (Rwanda. National Institute of Statistics of Rwanda, 2012). This finding is in line with the study of Fellman (2011:25), who observes that RDB and PSF provide funds for female entrepreneurs to launch new business and develop existing ones. Niethammer (2013:33) reports that Rwanda is among 135 countries belonging to GBA which provide financial, educational, and advocacy support for women in business.

There are training programmes for women entrepreneurs

The respondents were also asked to indicate if they agreed with the statement that there are training programmes for women entrepreneurs in the city of Kigali. The results indicate that a preponderance of the respondents (351 or 88.7%) agreed with the statement. Only 10 (2.6%) disagreed with statement, while 35 (8.8%) were neutral (see Table 4.51).

Table 4.51 There are training programmes for women entrepreneurs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strong Disagree	1	.3	.3	.3
	Disagree	9	2.3	2.3	2.5
	Neutral	35	8.8	8.8	11.4
	Agree	325	81.7	82.1	93.4
	Strong Agree	26	6.5	6.6	100.0
	Total	396	99.5	100.0	
Missing	System	2	.5		
Total		398	100.0		

From these results, it can be postulated that those respondents (88.7%) who agreed with the statement attended one or more training sessions organised for women entrepreneurs in Kigali, or at least knew about them. Those who did not agree (11.3%) presumably had received no training because they were unaware of it. From trends in the results in this study, these respondents operated in the informal sector, operating unregistered businesses (see Table 4.11).

This finding is in line with the study of the International Finance Corporation (2008:5), Stevenson and St-Onge (2011:137) and Rwanda Chamber of Women Entrepreneurs (2016) report, which indicated that RCWE in collaboration with CAPMER was empowering women entrepreneurs with training to improve their managerial capacity. Some years earlier, the World Bank (2009:18) reported that the Rwanda government, in partnership with the University of Michigan, had implemented a women entrepreneurs' capacity-building initiative, in which 10 000 women benefited from training. Similarly, it is reported that Rwanda. City of Kigali (2001:129) in collaboration with KIST, Duterimbere, and Pro-Femme, had organised entrepreneurship training for female entrepreneurs in Nyarugenge. This is a move in the right direction as it conduces to the growth of women's businesses and their economic empowerment.

Women's agencies' involvement of women in development enterprises

Table 4.52 shows the respondents' responses when they were asked to indicate if they agreed with the statement that women's agencies were involving enough women in development enterprises.

Table 4.52 Women's agencies involve enough women in development enterprises

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strong Disagree	5	1.3	1.3	1.3
	Disagree	132	33.2	33.3	34.6
	Neutral	127	31.9	32.1	66.7
	Agree	122	30.7	30.8	97.5
	strong agree	10	2.5	2.5	100.0
	Total	396	99.5	100.0	
Missing	System	2	.5		
Total		398	100.0		

The results presented in Table 4.52 show that 137 respondents (34.6%) disagreed with the statement that women agencies involve enough women in development enterprises. An almost equal number of 132 respondents (33.3%) agreed with the statement, while a large number, 127 (32.1%), were neutral. This divided response appears to indicate that overall, the respondents were not convinced that women's agencies were sufficiently involved in developing women's business enterprises.

This is in line with observations by Evans-Klock *et al.* (2008:380) and Bula (2012:91), who noted that while stakeholders made every effort to support female entrepreneurs, the support only reached a small number of them. The finding is not surprising, considering that few women are involved in developing women's entrepreneurship around the world. Nxopo and Iwu (20015:65) report that from agencies formed in South Africa to support entrepreneurs, men profit more than women. Similarly, in China, stakeholders work together to improve women's businesses, yet few women benefit from the programmes created for them (Warnecke, 2013). It is therefore imperative that efforts be made to ensure that more women's agencies involve women entrepreneurs in development enterprises.

Amended gender laws and the equality brought about between men and women

The respondents were asked to indicate if they agreed with the statement that the amended gender laws have brought about equality between men and women entrepreneurs. The findings indicate that a huge majority of respondents (382 or 96.7%) agreed with the statement, while a few (9 or 2.3%) disagreed and 4 (1%) were neutral (see Table 4. 53).

Table 4.53: Amended gender laws have brought about equality between men and women entrepreneurs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	9	2.3	2.3	2.3
	Neutral	4	1.0	1.0	3.3
	Agree	320	80.4	81.0	84.3
	Strong Agree	62	15.6	15.7	100.0
	Total	395	99.2	100.0	
Missing	System	3	.8		
Total		398	100.0		

The findings reveal that the respondents felt they had the same entrepreneurial rights as men. They compete in a business environment as entrepreneurs, not as females and males. They have same business opportunities and their voice is equally heard. This concurs with the results set out in Table 4.12, which indicated that being a woman was not perceived as a negative factor in opening and running a business, and in Table 4.16, where a majority of respondents (95.7%) confirmed that men employees respected their women bosses. This is commendable as it shows that the effort that the government of Rwanda has put into promoting gender equality is paying off. The Rwandan government amended gender laws in line with UN policy to ensure equality for all the country's children, and to eradicate any form of discrimination in all spheres of life including entrepreneurship (United Nations, 1979; Rwanda, 2003:3). Rwanda apparently values women more than any other country in Africa, and is ranked 6th worldwide in terms of closing gender gaps (Lionesses of Africa, 2016). The Rwandan administration views women as catalysts for socio-economic development, and believes that improving women's businesses contributes to the eradication of poverty while improving society's wellbeing.

The advantages that women entrepreneurs have over men entrepreneurs

The respondents were asked to indicate if they agreed with the statement that women entrepreneurs had some advantages over men entrepreneurs. The results in Table 4.54 revealed that majority of respondents 252 (63.6%) disagreed with the statement, though 101 (25.5%) agreed with the statement and 43 (10.9%) were neutral.

Table 4.54 Women entrepreneurs have some advantages over men entrepreneurs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strong Disagree	10	2.5	2.5	2.5
	Disagree	242	60.8	61.1	63.6
	Neutral	43	10.8	10.9	74.5
	Agree	88	22.1	22.2	96.7
	Strong Agree	13	3.3	3.3	100.0
	Total	396	99.5	100.0	
Missing	System	2	.5		
Total		398	100.0		

The findings suggest that only a minority of respondents (25.5%) felt that the help they had received gave them an advantage over their male counterparts. This finding supports what Chinomona and Maziriri (2015:840) conclude that women generally have fewer advantages in entrepreneurship than men. Although man and women enjoy the same rights as entrepreneurs, male entrepreneurs still control the industry (Warth & Koparanova, 2012:53; Alam, Senik & Jani, 2012:284). This indicates that government and stakeholders need to redouble their efforts to ensure that men and women have equal benefits in entrepreneurship.

Women benefit from cooperatives

When asked if women entrepreneurs benefited from cooperatives, almost all the participants 391 (99%) agreed that they did (see Table 4.55).

Table 4.55 Women benefit from Cooperatives

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	1	.3	.3	.3
	Neutral	3	.8	.8	1.0
	Agree	280	70.4	70.9	71.9
	Strong Agree	111	27.9	28.1	100.0
	Total	395	99.2	100.0	
Missing	System	3	.8		
Total		398	100.0		

This finding shows that respondents enjoyed working in cooperatives. This is not surprising because there are more benefits to be derived from working in a team than working as an individual. Working in cooperatives cuts costs, creates more bargaining power to secure a good deal from suppliers, and enables members to gain a larger market share. Members also share knowledge, skills, and experience, enabling them to move forward together. Belonging to a cooperative means that women entrepreneurs can collaborate more closely with stakeholders. This finding is in line with the study of Muhayimana and Kimemia (2015:14), which asserts that cooperatives promote women's business interests, for instance in the hand craft and mushroom industries. Stevenson and St-Onge (2011:54) also emphasize that the cooperative model inspires working together and sharing experiences, while improving access to resources and markets, and rendering taxes more flexible. Stakeholders like to work with women in cooperatives, helping them with capacity building and micro-credit (Stevenson & St-Onge, 2011:54).

This finding might also be attributed at least in part to the political will in Rwanda. The Government of Rwanda promotes working together in cooperatives, and this features in the Rwandan constitution: see Law No. 50/2007 of 18/09/2007 governing the establishment, organisation and functioning of cooperative organisations in Rwanda (Rwanda. 2007).

Summary of government's and stakeholders' role in improving women's businesses

- A vast majority of respondents (391 or 99%) agreed with the statement that women benefit from cooperatives.
- Most respondents (382 or 96.7%) agreed that amended gender laws have brought about equality between men and women entrepreneurs.
- A large majority of respondents (366 or 92.5%) agreed that there are funds to support women in business.

- A majority of respondents (351 or 88.7%) agreed that there are training programmes for women entrepreneurs.
- A majority of respondents (268 or 67.8%) agreed that government and stakeholders help women to start and grow businesses.
- A majority of respondents (252 or 63.6%) disagreed with the statement that women entrepreneurs had some advantages over men entrepreneurs.
- Lastly, the respondents had almost equally divided negative (137, 34.6%), positive (132, 33.3%) and neutral (127, 32.1%) reactions to the statement that women’s agencies involve enough women in development enterprises.

4.3 Descriptive analysis

As mentioned above, the descriptive analysis comprises three sections: the impact of gender inequality on women in business; factors contributing to the relatively low number of women entrepreneurs in Kigali, and challenges facing women entrepreneurs in Kigali. The variables were analysed using descriptive statistics.

4.3.1 Impact of gender inequality on women in business

The objective of this section was to measure women entrepreneurs’ perceptions of gender inequality in entrepreneurship and how being a woman affects their businesses. A set of questions was asked, responses were analysed and discussed to answer the research question and achieve the set objectives. A 5-point Likert scale was used throughout, and from the results a mean value was derived.

Table 4.56: Impact of gender inequality on women in business

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Standard Deviation
Women entrepreneurs’ working hours are less than men’s because of combining family issues and business	394	1	5	4.13	0.519
Male employees respect their bosses who are female entrepreneurs	394	1	5	4.05	0.527
Female businesses are smaller in size than male businesses	395	1	5	3.85	0.815
Women find it difficult to decide to start a business	394	1	5	3.06	1.169
Lenders provide loans more easily to male entrepreneurs than female entrepreneurs	395	1	5	2.71	1.072
Being a woman is a negative factor in business	397	1	5	1.68	0.530

In Table 4.56, above, respondents returned a mean value of 4.13, high above the neutral value of 3 and with a low standard deviation of 0.519, indicating that women entrepreneurs agreed that they worked fewer hours than men because of having to combine family commitments with business. This is a challenge because women entrepreneurs are unable to maximise their

working time and this detracts from their income and their reputation. Customers cannot find them when they need products and will move on to another business that is open. Goyal (2015:772) argues that women need more time to focus on business.

The results presented in Table 4.56 show that a mean value of 4.05 was attained for the statement that “Male employees respect their bosses who are female entrepreneurs”. A mean value of 4.05 with a standard deviation of 0.527 indicates that respondents agreed with the statement that male employees respect their female bosses. Male employees focused on work, not gender, and executed women bosses’ orders. This finding challenges the study of Mwobobia (2012:114), who found that women entrepreneurs had problems with managing male workers.

The findings presented in Table 4.56 indicate that respondents agreed with the statement that women’s businesses are smaller in size than men’s businesses. A mean value of 3.85 was obtained, higher than the average value, with a standard deviation of 0.817. This finding is not surprising because women are traditionally home makers and have only recently begun to be involved in business. They are still acquiring experience, building networks and growing their businesses. On the other hand, men have been in the business industry for some time. Their businesses tend to be established and large-scale. Nxopo & Iwu (2015:68) maintain that it is very hard for small women’s businesses to compete with established men’s businesses.

Regarding the statement that women find it difficult to decide to start a business, the results in Table 4.56 show a mean value of 3.06, slightly higher than the average of 3, with a standard deviation of 1.169, which indicates a degree of variation in respondents’ perceptions. Respondents both agreed and disagreed with the statement that women find it difficult to decide to start a business.

A mean value of 2.71 was obtained for responses to the statement that “lenders provide loans more readily to male entrepreneurs than female entrepreneurs,” indicating that respondents tended to disagree with the statement. A standard deviation of 1.072 indicates that respondents had both negative and positive reactions to the statement. This might be attributed to the fact that some women entrepreneurs in the study benefited from lenders while others did not.

Similarly, the findings in Table 4.56 indicate that the statement that being a woman is a negative factor in business obtained a mean value of 1.68, which is well below the average value of 3, with a standard deviation of only 0.530. This result indicates that the respondents disagreed with the statement because they did not feel that they were discriminated against for being women in the business world. This suggests that there has been a change in men’s perception of the role of women in entrepreneurship. The results show that men have accepted the idea that women have every right to be in business.

It can be argued that the Government of Rwanda’s law forbidding any kind of discrimination has had positive results. Article 11 in the Rwanda constitution states: “All Rwandans are born and remain free and equal in rights and duties. Discrimination of whatever kind based on inter alia, ethnic origin, tribe, clan, colour, sex, region, social origin, religion or faith, opinion, economic status, culture, language, social status, physical or mental disability or any other form of discrimination is prohibited and punishable by law” (Rwanda, 2003:3).

Summary of impact of gender inequality on women in business

Women entrepreneurs agreed that balancing family with business commitments means that they work fewer hours than their male counterparts; that male employees respect their female entrepreneur bosses; and that female businesses tend to be smaller than male businesses. However, they have mixed feelings about whether women find it difficult to decide to start a business and whether lenders provide loans more readily to male entrepreneurs than to female entrepreneurs. The respondents did not experience any negative impact as a result of being a woman in business.

4.3.2 Factors contributing to the relatively low number of women entrepreneurs in Kigali

The aim of this section was to determine the reasons why there are so few women entrepreneurs in Kigali. The method used for statistical description was the same as for the previous section. Responses producing mean values of 4.07 and above were regarded as major factors contributing to the relatively low number of women entrepreneurs in Kigali; mean values of 2.58 to 3.08 were regarded as minor factors contributing to this situation. Values of 2.49 and below were not considered to be factors contributing to the low number of women entrepreneurs in Kigali.

Table 4.57: Factors contributing to lower number of women entrepreneurs in Kigali

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Shop rent is high	396	1	5	4.30	0.598
Start-up capital is a problem	394	2	5	4.23	0.537
Complex taxes	397	1	5	4.07	0.882
Fear of failure	395	1	5	3.08	1.158
Family responsibility	393	1	5	2.95	1.129
Too much government regulations	395	1	5	2.51	0.943
Lack of family support	397	1	5	2.49	1.012
Customs and local culture challenge women to operate a business	395	1	5	2.27	0.912
Market is saturated	394	1	5	1.84	0.742

The findings presented in Table 4.57, above, indicate that a mean value of 4.30 and a standard deviation of 0.598 were obtained for the statement “Shop rent is high”. This result means that respondents strongly agreed with the fact that high shop rentals were a major factor contributing

to the low number of women entrepreneurs in Kigali. The cost of rent is a particular problem for those running on little capital, and is one reason why some women prefer to run their businesses from their homes and remain in the informal sector.

A mean value of 4.23 and a standard deviation of 0.537 were produced by the statement “Start-up capital is a problem”. This indicates that respondents were in full agreement with the statement that start-up capital is a problem and thus a factor contributing to the relative scarcity of women entrepreneurs in Kigali. This result might suggest that some women had the ambition of starting a business, but could not due to a lack of start-up capital. Stevenson and St-Onge (2011:131) assert that start-up and growth capital challenge women entrepreneurship.

The results presented in Table 4.57 show that a mean value of 4.07 and a standard deviation of 0.882 were obtained for the statement “Complex taxes”. This indicates that the respondents fully agreed with the statement that the complexity of the taxation system is a factor contributing to the lower number of women entrepreneurs in Kigali. This might mean that would-be women entrepreneurs are afraid of starting a business, feeling that they might not be able to cope with the taxes. They might prefer to look for a job in the labour market or remain in the informal sector to avoid paying taxes. The World Bank (2009:65) confirms that complex taxes are a common problem for entrepreneurs in Africa, particularly women.

The statement “fear of failure” scored a mean value of 3.08, which is slightly higher than a neutral mean value of 3, with a standard deviation of 1.158. This result indicates that the respondents had mixed feelings about the statement that fear of failure is a factor stopping women from becoming entrepreneurs in Kigali, with a small majority agreeing with it. Lose and Tengeh (2015:14346) observe that fear of failure coupled with an absence of business incubation discourages women from launching new businesses. A mean value of 2.95 and a standard deviation of 1.129 were obtained for the statement “Family responsibility,” as indicated in Table 4.57. This result suggests that respondents almost equally agreed and disagreed about the perception that family responsibilities are a factor contributing to the low number of women entrepreneurs in Kigali.

The result for the statement “too much government regulation” was a mean value of 2.51. This value indicates that a majority of respondents disagreed with the statement that too much government regulation is a factor contributing to the small number of women entrepreneurs in Kigali. It seems that government regulations are a minor factor contributing to reduce the number of women entrepreneurs in Kigali.

A mean value of 2.49 and a standard deviation of 1.012 were obtained for the statement “lack of family support”, as indicated in Table 4.57. This implies that from the respondents’ point of view, a lack of family support is not a major factor contributing to the small number of women

entrepreneurs in Kigali. The respondents had earlier indicated that they received adequate financial support from their husbands and their families (see Table 4.7).

A small mean value of 2.27 and a standard deviation of 0.912 were obtained for the statement “Customs and local culture challenge women wanting to operate a business”. This indicates that women do not perceive that customs and local culture constitute a challenge to women wanting to operate a business. This might indicate that women entrepreneurs in Rwanda are enjoying gender equality in their socio-cultural context.

According to Table 4.57, the results show that a very small mean value of 1.84 was attributed to the statement that “the market is saturated”, with a standard deviation of 0.742. This indicates that the respondents disagreed with the statement that the market being saturated is a factor contributing to the fewness of women entrepreneurs in Kigali. What is implied is that, if women had the capital, they could open businesses and obtain customers.

Summary of factors contributing to the relatively low number of women entrepreneurs in Kigali

The results displayed in Table 4.57 indicate that high shop rent, the difficulty of raising start-up capital, and complex taxes are the major factors contributing to the small number of women entrepreneurs in Kigali. Respondents were ambivalent about the fear of failure, family responsibilities and too much government regulation as issues, and these might be regarded as minor factors conducing to reduce the possible number of women entrepreneurs in Kigali.

On the other hand, a lack of family support, patriarchal customs and culture, and market saturation were not rated as factors contributing to the low number of women entrepreneurs in Kigali.

4.3.3 Challenges facing women entrepreneurs in Kigali

The aim of this section is to set out the survey results in terms of the specific barriers facing women entrepreneurs in Kigali. Descriptive statistics were used and mean values derived.

Mean values of 3.64 to 4.26 were considered as major challenges facing women entrepreneurs in Kigali, and mean values of 2.65 to 3.29 were considered minor challenges. Mean values of 2.31 and below were regarded as not indicative of challenges. Of 21 values displayed in Table 4.58, below, 12 values are above the neutral value of 3 and 9 values are below it.

Table 4.58: Challenges facing women entrepreneurs in Kigali

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Collateral to obtain loan	397	2	5	4.26	0.608
High taxes	394	2	5	4.18	0.747
Lack of information technology skills (e.g. internet)	397	2	5	4.15	0.761
High interest rate	397	2	5	4.09	0.823
High transport cost	396	1	5	4.05	0.743
Lack of entrepreneurial skills	397	2	5	3.98	0.633
Lack of management skills	397	2	5	3.96	0.671
Lack of education and training	395	2	5	3.82	0.837
Lack of support network	397	2	5	3.64	1.058
Lack of market opportunities	397	1	5	3.29	1.186
Lack of business experience	397	1	5	3.14	1.117
Electricity is expensive	396	1	5	3.01	1.114
Corruption based on sex	397	1	5	2.96	1.030
Inability to obtain public tender	397	1	5	2.91	1.089
Inability to travel because of family/ husband obligations	393	1	5	2.73	1.164
Inadequate access to finance	397	1	5	2.65	1.042
Bribe of government officials	397	1	5	2.31	0.799
HIV/AIDS	397	1	5	2.23	0.942
High communication cost	395	1	5	2.15	0.836
Access to government service	397	1	5	2.01	0.638
Business registration	397	1	5	1.90	0.650

The findings displayed in Table 4.58 show that a strong mean value of 4.26 and a standard deviation of 0.608 were obtained for the statement: “lack of collateral to obtain loan.

In this section, collateral seems to be the first major challenge facing women entrepreneurs in Kigali. Rwandan regulations do not allow women to own property, so they have to seek guarantees from others, which may not be granted. There is an exception, however: law no. 10/2009 on property guarantees of 14/05/2009 (Rwanda, 2009) and law no. 13/2010 of 07/05/2010 give women who are officially married certain rights in respect of their husbands' property (Rwanda, 2010). The finding regarding the problem of collateral is in line with the study of Ayanone (2011) and Laetitia *et al.* (2015:35), which asserts that a lack of collateral for loan application often thwarts women entrepreneurs' business ambitions.

A mean value of 4.18 with a standard deviation of 0.747 were obtained for the statement “high taxes”. A study conducted by the World Bank (2009:65) reported that in many parts of Africa and Asia, respondents complained of high tax rates. To give a general idea of the range of responses, in Rwanda 44.66% of respondents complained of high tax rates; in Burundi, 36.11%; Tanzania 36.68%; Kenya 68.25%; SA 18.57%; China 36.8%, and Vietnam 1.85%.

The lack of information technology skills and access (e.g. the internet) statement achieved a mean value score of 4.15, with a standard deviation of 0.761. Respondents largely agreed that a lack of information technology skills and access (e.g. internet) was a challenge facing women entrepreneurs in Kigali. The level of education of the respondents might explain why they lacked knowledge and skills in information technology. Some of the respondents in this study had no formal education, others had gone up to primary school level, while a minority had secondary and formation levels of education (see Table 4.2). Many of these entrepreneurs do not have the ability to use computers. However, it is encouraging that the women entrepreneurs are certainly capable of using cell phones, another form of technology that facilitates the running of their business (World Bank, 2009:64).

According to Table 4.58, the mean value for responses to the “high interest rate” statement was 4.09, with a standard deviation of 0.823. The implication of this might be that women will balk at starting a business for fear of taking a loan which they may not be able to repay because of the high interest rate. Sometimes such entrepreneurs decide to go into business using the little capital they have, which usually means that they will continue to run the business on a small scale, a result not conducive to personal and national economic growth and development. This is in line with the findings of a study conducted in the Kicukiro district by Laetitia *et al.* (2015:35), which found that the high interest rates of commercial banks (19%) and micro-financers (15%) challenge women entrepreneurs in Kigali. By way of contrast, Kganyago and Kazemi (2016) report that South Africa entrepreneurs are enjoying a flexible interest rate of about 12.9%, which entrepreneurs take advantage of to move their businesses forward.

The mean value for responses regarding the “high cost of transport” as a challenge facing women entrepreneurs was 4.05 with a standard deviation of 0.743 (see Table 4.58). Transport is a barrier to the growth and development of women entrepreneurs’ business. Transport is needed to move products from one place to another, and if the cost is high entrepreneurs are obliged to spend money on transport that could have been used to grow their business. The World Bank (2009:59) reports that Rwanda ranked 148 out of 150 countries in logistic performance, and this evidently calls for proper measures to make transportation more affordable. The responses to the statement identifying a “lack of

entrepreneurial skills” as a challenge facing women entrepreneurs had a mean value of 3.98 and a standard deviation of 0.633, which was close to the mean. This indicates that respondents agreed with the statement and acknowledged that a lack of entrepreneurial skills is a challenge facing women entrepreneurs in Kigali. Entrepreneurial skills are vital in business management and administration. Stevenson and St-Onge (2011:124) concur that a lack of entrepreneurship skills impacts on women entrepreneurs’ effectiveness and the growth of their business.

The responses to the statement that a “lack of management skills is a challenge facing women entrepreneurs in Kigali” had a mean value of 3.96 and a standard deviation of 0.671, as indicated in Table 4.58. This means that a preponderance of respondents agreed that a lack of management skills is a challenge facing women entrepreneurs in Kigali. Stevenson and St-Onge (2011:126) have also recognised that women entrepreneurs lack the management skills to really promote their businesses, despite the great socio-economic role they play.

The results presented in Table 4.58 indicate that the responses to the statement that “lack of education and training is a challenge facing women entrepreneurs in Kigali” registered a mean value of 3.82. Respondents thus tended to agree that lack of education and training is a challenge facing women entrepreneurs in Kigali. Lose and Tengeh (2015:14345) believe that success in business relies on training, education and experience.

The statement which suggested that the lack of a support network is a challenge facing women entrepreneurs in Kigali obtained a mean value of 3.64, slightly above the neutral mean of 3. This implies that respondents largely agreed with the statement. The standard deviation of 1.058, though, showed that respondents’ opinions were divided on this issue. Thébaud and Sharkey (2014:26) remark that being part of a network helps women entrepreneurs to conduct their business, especially with men entrepreneurs, which enhances the prospects for business growth.

The findings set out in Table 4.58 show that responses to the statement regarding the lack of market opportunities scored a mean value of 3.29 that is a little above the neutral average value of 3. This, coupled with a standard deviation of 1.186, suggests that respondents’ views were quite divided on this issue.

The findings presented in Table 4.58 demonstrate that responses to the statement that “lack of business experience is a challenge facing women entrepreneurs in Kigali” obtained a mean value of 3.14, which is slightly above average value of 3. Respondents tended to agree with the statement, but the low-ish mean and a standard deviation of 1.117 demonstrates diversity of opinion.

A very slightly positive mean value of 3.01 was obtained for the statement “electricity is expensive” (see Table 4.58). A mean value of 3.01 is almost the same as a neutral value of 3. Besides, its standard deviation was 1.114, implying a diversity of responses.

Table 4.58 indicates that the “corruption based on sex” statement received a response mean of 2.96, which is slightly negative. But there was clearly divergence of opinion on the issue, with many claiming that corruption centred on sex was indeed a problem for women entrepreneurs. One gets the impression that some women entrepreneurs or their friends had been victims of sexual harassment or had knowledge of how corrupt transactions involving sex are conducted. A study conducted by Transparency International Rwanda (TI Rwanda), indicates that 58.3% of women in the private sector, 51.4% of women in the public sector, and 43% of women in NGOs were the victims of sex-based corruption (Transparency International Rwanda, 2011; New Times, 2013). This suggests that corruption based on sex is real and measures need to be taken to bring it to an end.

Responses to the statement that “inability to obtain public tenders is a challenge facing women entrepreneurs” had a mean value of 2.91 and a standard deviation of 1.089, according to Table 4.58. While respondents had mixed reactions to the statement, they felt on balance that this was not a major challenge for women entrepreneurs in Kigali. A similar response to this question was obtained in a study conducted in Cameroon (Stevenson and St-Onge, 2011:44).

According to Table 4.58, the statement “inability to travel because of family/husband obligations” as a challenge facing women entrepreneurs attracted responses with a mean of 2.73 and a standard deviation of 1.164, which indicates a wide diversity of opinion. It does, however, indicate that large numbers of businesswomen were free to travel on business without restrictions imposed by their family or husbands. That is a positive step in terms of gender equality and the level of confidence among women.

In Table 4.58, above, the responses to the statement that inadequate access to finance is a challenge facing women entrepreneurs obtained a mean value of 2.65, below the average value of 3. A majority of respondents do not agree that inadequate access to finance is a challenge facing women entrepreneurs in Kigali. This result contradicts the study of the National Institute of Statistics of Rwanda (2012:1), which argued that patriarchal attitudes prevalent in Rwandan society were preventing women entrepreneurs from accessing finance to launch and grow their enterprises.

The responses to the statement that having to bribe government officials is a challenge that women entrepreneurs are facing recorded a mean value of 2.31 and a standard deviation of 0.799, as indicated in Table 4.58. This suggests that respondents widely and firmly disagreed with the statement. This is in line with the observation made by the New Times (2017), that Rwanda is the 3rd least corrupt country in Africa and 50th worldwide.

The results displayed in Table 4.58 show that responses to the statement that HIV/AIDS is a challenge facing women entrepreneurs in Kigali achieved a mean value of 2.23, which is far below the average of 3. Thus the respondents disagreed with the statement that HIV/AIDS is a challenge facing women entrepreneurs in Kigali. It suggests that the HIV/AIDS pandemic has had little impact on the business lives of women in Kigali. This might be attributed to the measures put in place by government and stakeholders to reduce the effects of HIV and AIDS on Rwandan society, including the availability of free antiretroviral therapy and support groups. It also suggests that there has been a change in public perceptions of people living with HIV and AIDS. Consumers continue to buy from women entrepreneurs even if they know they are infected with HIV and AIDS.

A mean value of 2.15 was obtained for responses to the statement that “high communication costs are a challenge facing women entrepreneurs in Kigali”. This indicates that respondents do not regard high communication costs as a challenge facing women entrepreneurs in Kigali. They are of the opinion that women entrepreneurs can afford the communication expenses they incur in conducting business. In this regard, the present study contradicts the study of the World Bank (2009:64), which argued that female entrepreneurs in micro and small businesses suffered as a result of high communication costs.

In Table 4.58, the findings show that responses to the statement that access to government services is a challenge facing women entrepreneurs in Kigali obtained a mean value of 2.01, indicating that respondents disagreed with the statement that access to government services is a challenge facing women entrepreneurs in Kigali. It seems that they had confidence in the government and that accessing government services presented no problems.

A mean value of 1.90 was obtained for responses to the statement that “business registration” is a challenge facing women entrepreneurs in Kigali (see Table 4.58). The standard deviation of 0.650 means that a negative response to the statement was almost unanimous. Apparently, women entrepreneurs experience no problems with registering their businesses. It seems that the government encourages them to register their businesses and makes the process painless. Registering a business means moving from the informal sector to the formal sector, where business owners pay taxes and enjoy access to services they cannot benefit from in the informal sector.

Summary of challenges facing women entrepreneurs in Kigali

The descriptive analysis in this study has confirmed that: collateral to obtain loans, high taxes, a lack of information technology skills and access, high interest rates, high transport costs, a lack of entrepreneurial skills, a lack of management skills, a lack of education and training, and the lack of a support network are the major challenges women entrepreneurs face in Kigali. Respondents' responses varied in respect of the statements indicating that: a lack of market opportunities, a lack of business experience, the high cost of electricity, corruption based on sex, the inability to obtain public tenders, the inability to travel because of family/husband obligations and inadequate access to finance were therefore described as minor challenges facing women entrepreneurs. On the other hand, bribing government officials, HIV/AIDS, high communication costs, access to government services and business registration were shown not to be challenges at all to the women entrepreneurs in Kigali.

Chapter 5 draws conclusions and makes recommendations in the light of these results.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The previous chapter focussed on data analysis, presentation and discussion. This chapter draws conclusions and makes recommendations based on these findings. According to Jensen and Charles (2016:360), the conclusion is the end part of a study that summarises its content, makes its purport clear to the reader. Saunders *et al.* (2009:540) defines recommendations in this context as the researcher's suggestions for solving the problems addressed by the study. This chapter first summarises the preceding chapters, secondly, revisits the research aim, thirdly presents recommendations, and finally suggests directions for future research.

5.2 Summary of preceding chapters

5.2.1 Chapter 1

Chapter one introduces the research and sketches the background of the research problem. The research problem is then described, and the research objectives and research questions formulated. The significance of the research is discussed and its delineation confirmed. Ethical considerations highlighted. Reliability and validity were also emphasised, and finally an outline of the study was provided.

5.2.2 Chapter 2

Chapter two introduces the genesis of entrepreneurship and its critical role in job creation and socio-economic development. It reviews the existing literature on entrepreneurship and the challenges faced by women entrepreneurs: how being a woman affect her as an entrepreneur, the reasons contributing to the low numbers of women entrepreneurs in Kigali, the specific barriers women entrepreneurs face in doing business in Kigali, and role key stakeholders might play in increasing the number of women entrepreneurs in Kigali. To gain a broader understanding of these phenomena, the chapter also investigates the challenges facing women entrepreneurship in the United States of America, China, Cameroon, Kenya, and South Africa.

The chapter discusses the various types of women entrepreneurs that have been identified: traditional, domestic, innovative and radical; and the characteristics of successful women entrepreneurs such as passion, motivation, and risk taking, among others. The importance of entrepreneurship for job creation, innovation, economic growth, and providing choice, was emphasised. Entrepreneurship in Rwanda and the legal status of the various business categories was discussed, with an emphasis on Small and Medium Enterprises (SMEs). The role of Rwandan women entrepreneurs in the city of Kigali and their socio-economic importance were addressed.

It was observed that women's businesses need to improve in terms of aspects of growth, such as market domination, differentiation, and product leadership, among others. Also discussed are aspects of growth such as financial growth, strategic growth, structural growth; and the stages of business growth such as incubation, infancy, growth, maturity, and decline. Challenges that retard business growth are identified. Pull and push factors, and motivations for women to enter entrepreneurship in developed and developing countries were emphasised. The effects of gender on women's business in developing countries was highlighted. The challenges women entrepreneurs face in doing business in Kigali were discussed, as was the (potential) role of government and other stakeholders in improving women's situation in the business world.

5.2.3 Chapter 3

Chapter Three describes the research design and methodology. The positivist philosophy underpinning the study is noted and quantitative methods of research are described. The choice of research area – the City of Kigali – is discussed and justified. The target population and how a sample size of 377 women entrepreneurs was selected are described. Data collection via self-administered structured questionnaires is discussed. Data analysis through the use of SPSS is adumbrated. Questions of the reliability, validity and ethics of the study were addressed.

5.2.4 Chapter 4

This chapter featured data analysis, data presentation and discussion. Quantitative data were analysed in line with the research question and research objectives as formulated in Chapter One. SPSS was used to analyse the data, which was presented in the form of tables, graphs and charts. Findings were interpreted and discussed in a numerical narrative featuring frequency, percent, valid percent, cumulative percent, mean, and standard deviation.

The literature review enabled the findings to be compared with existing knowledge on challenges facing women entrepreneurship. The chapter was divided into six sections:

demographic information, business profile, impact of gender inequality on women's business, factors contributing to the relatively low number of women entrepreneurs in Kigali, challenges facing women entrepreneurs in Kigali, and government and stakeholder contributions to improving women's enterprises.

5.2.5 Chapter 5

Chapter Five concludes the study and makes recommendations. The research objectives are revisited and compared with the findings. Relationships are shown to exist between research question, research objectives, findings, conclusion, and the recommendations. These recommendations are a platform for solving the problems besetting women entrepreneurship in Kigali. Future studies are proposed.

5.3 Objectives and findings

The main research objective was to determine the challenges experienced by women entrepreneurs in Kigali. Four sub-objectives were: to identify how being a woman affected women as entrepreneurs; to determine the reasons why there are few women entrepreneurs in Kigali; to determine the specific barriers facing women entrepreneurs in doing business in Kigali; and to investigate the role that key stakeholders (might) play in increasing the number of women entrepreneurs in Kigali. These sub-objectives were formulated in order to achieve the main objective.

5.3.1 Sub-objective 1:

The first sub-objective was to identify how being a woman affected women as entrepreneurs. The findings revealed that women entrepreneurs' working hours are fewer than men's because of their being obliged to combine family issues and business. Although they were entrepreneurs, the majority of women still shouldered the bulk of responsibility for home-making. Women's businesses tended to be smaller than those belonging to men. Women's financial capacity was limited. They lacked business experience, and had to compete established male-owned businesses. In addition, women appeared to be nervous to commit to starting a business. The remainder of the problems that they face are not, strictly speaking, gender-specific, although the fact of not being allowed to own fixed property is a major factor standing in the way of their securing collateral to obtain loans.

5.3.2 Sub-objective 2:

The second sub-objective was to determine the reasons why there are few women entrepreneurs in Kigali. The findings indicated that high shop rentals are a major reason, plus difficulties with raising start-up capital, complex taxes and a fear of failure.

5.3.3 Sub-objective 3:

The third sub-objective was to determine the specific barriers women entrepreneurs face in doing business in Kigali. The findings pointed to: collateral to obtain loans, high taxes, lack of information technology skills, high interest rates, high transport costs, lack of entrepreneurial skills, lack of management skills, lack of education and training, lack of support network, lack of market opportunities, lack of business experience and the high cost of electricity.

5.3.4 Sub-objective 4:

The fourth sub-objective was to investigate the role that key stakeholders played or might play in increasing the number of women entrepreneurs in Kigali. The findings reveal that: women are encouraged to operate in cooperatives, they are given incentives and they benefit from the flexibility of cooperative regulations. Government and other stakeholders have facilitated amendment of the gender laws, bringing about at least nominal equality between men and women entrepreneurs. Men and women have the same right of access to services and are able to do business on an equal footing. This has only recently come about.

In addition, there are funds to support women in business. There are NGOs like Duterimbere that support women's businesses financially. Training programmes are available for women entrepreneurs. Stakeholders like RCWE and CAPMER are involved in capacity building for women entrepreneurs, and government and stakeholders help women to obtain finance to start and grow businesses. There are agencies (for instance COOPEDU) and micro financiers like SACCO Umurenge that provide loans without collateral.

5.4 Recommendations

Based on the findings of this study, the following recommendations are made. Firstly, collateral to obtain loans is a challenge to women entrepreneurs in Kigali to start and grow their businesses. Women entrepreneurs should approach and take advantage of the agencies created for them to promote their businesses such as micro-financer Sacco-Umurenge, COOPEDU, Africare, RDB, PSF, RCWE, CAPMER, and REG, among others.

Secondly, women entrepreneurs suffer as a result of high shop rents, high taxes, high interest rates and the high cost of transport. The answer may lie in part in launching cooperatives that help to share these burdens, encouraging working together, the sharing of experience, access to resources and market opportunities (Stevenson & St-Onge, 2011:54). Women entrepreneurs in Kigali should try to work together in associations or cooperatives to grow their businesses, better afford shop rentals, and also enjoy the incentives offered to cooperatives, including lower tax and interest rates, greater bargaining power with suppliers, reduced transport costs through bulk shipping.

The results also show that women entrepreneurs in Kigali lack the skills to start and grow their businesses. Entrepreneurial education and training are key drivers for the success of business (Iwu & Noxpo, 2015:7; Musomandera *et al.*, 2015:36). Entrepreneurship should be learnt from primary school through to tertiary education, and students should grow with entrepreneurship knowledge. The Ministry of Education should include entrepreneurship as a subject in its curricula. Universities, Universities of Technology and Colleges should be involved in entrepreneurship training programmes to empower local men and women entrepreneurs through training. Training offered by foreign organisations should involve the Chamber of Women Entrepreneurs in the entire process, including curriculum design, to ensure that the training meets the actual needs of Rwandan women entrepreneurs, and follow-up should take place.

The majority of women entrepreneurs' education levels were vocational, primary and secondary, and their businesses concentrate on retail and service. Graduate women should consider entrepreneurship as a career, because education, skills and the experience with which an entrepreneur starts a business influence its success (Lose & Tengeh, 2015:14345). Women should attend schools and study subjects previously thought of as male preserves, for instance engineering. They could launch businesses in other fields, such as construction, information technology and so on, instead of confining themselves to small retail and service operations.

Corruption promotes nepotism, lowers performance and cripples socio-economic development. The Global Press Institute (2012) and the New Times (2013) report that corruption based on sex continues to increase in public and private sectors. Some women are asked for sex in exchange for a job, a promotion, or business opportunity. Refusal of sex results in losing a job opportunity or a tender. The government should make existing laws regarding sex-based corruption more stringent, enforce the laws and punish the guilty to eradicate this kind of corruption. Women entrepreneurs should report to the authorities those who ask them for sex in exchange for services related to entrepreneurship.

The government and other stakeholders should consider these recommendations and eliminate the challenges that women entrepreneurs face in Kigali, if the United Nations (UN) sustainable development goals (SDGs) and the Millennium Development Goals (MDGs) are to be met by 2030. These include: end poverty in all its forms everywhere, achieve gender equality and empower all women and girls, promote sustained, inclusive and sustainable economic growth, provide full and productive employment and decent work for all.

5.5 Suggestions for future study

The researcher believes that continuing research on women entrepreneurs will contribute to improving women entrepreneurs' businesses, consolidating gender equality and identifying and addressing their particular problems.

This study was limited to challenges facing women entrepreneurship in Kigali. A future study should look at women entrepreneurs in rural areas, where in general their businesses relate to agriculture, who may well face challenges facing in doing business specific to their context.

Since this study was limited to women entrepreneurs, a future study should consider looking at male entrepreneurs in the city of Kigali to compare the results with those for women, and identify the challenges facing both males and females.

This study was limited to women entrepreneurs who are Rwandan citizens. However, there are also foreign women entrepreneurs who run businesses in Kigali, whose situation is also worthy of investigation.

The results showed that a small number (11.7%) of educated females has become entrepreneurs. A future study should look at the career and entrepreneurial intentions of young female graduates. Finally, the results indicate that women suffer from not having essential knowledge and skills in ICT. The implications of this, and how to remedy it, should also be investigated

5.6 Conclusion

The main research objective was to determine the challenges experienced by women entrepreneurs in Kigali.

This study has revealed that women entrepreneurs face many challenges in running their businesses. Opportunely, all these challenges have solutions. However, it will take time and combined efforts of women entrepreneurs themselves, their families, society, government, stakeholders, and researchers. First, women entrepreneurs in Kigali should seek information regarding the agencies which help women entrepreneurs and approach them to request the support they need. Secondly, they should work together in associations or cooperatives, reducing rent payable as well as taxes, interest rates, and transport costs, and sharing experience and know-how. Thirdly, the training organised to empower women entrepreneurs must be geared to bringing about positive change in their business activities. The Rwanda Chamber of Women Entrepreneurs should collaborate with those offering training programmes to ensure relevance and quality. Fourth, graduates should view entrepreneurship as a career in which they can create employment for themselves and for

others, reduce the unemployment rate and contribute to economic growth. Finally, government should enforce laws to eradicate corruption based on sex, place of origin, favouritism and infidelity.

Future studies should investigate women entrepreneurs in rural areas; compare data for men entrepreneurs; examine the situation of foreign women entrepreneurs in Kigali; and probe the career and entrepreneurial intentions of female graduates.

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APPENDIX

APPENDIX A: QUESTIONNAIRE FOR INTERVIEW: URUTONDE RW'IBIBAZO

Section A: Demography question

icyiciro A: Ibibazo by'imwirondoro

Please respond to all questions. Please tick an X in the appropriate box.

Nyamuneka ugerageze gusubiza ibibazo byose. Ushyire akamenyetso X mu kazu ubona gakwiriye

1. Marital status: Irangamimerere

Single Ingaragu		Married Arubatse		Separated Twaratandukanye		Divorced Ubutane mu mategeko		Widow Umupfakazi	
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2. Level of education completed: Ikicro cy'amashuri warangije

No formal education: amashuri y'umwihariko(urugero: ikiburamwaka)		National Diploma ikicro cya mbere cya kaminuza	
Primary school amashuri abanza		Bachelor's degree: Icyicro cya kabili cya kaminuza	
Formation (Vocation, training courses) Imyuga cg amasomo y'igihe gito		Master's degree: Icyicro cya gatatu cya kaminuza	
Secondary school Amashuri yisumbuye		Doctorate degree Impamyabushobozi y'lkirenga	

3. Age group: ikigero cy'Imyaka

18 - 23 years(imyaka)		34 – 38 years		49 – 53 years		64 years and over	
24 - 28 years		39 – 43 years		54 – 58 years			
29 - 33 years		44 – 48 years		59 – 63 years			

Section B: business profile

Icyiciro B: Imiterere y'Ubucuruzi

4. Industry in which your business operates: **Igice ubucuruzi base bubarizwamo**

Statement: Ingingo	Response: Igisubizo
Services: Gukorere abandi; guha service abaguzi	
Manufacturing: Uruganda	
Agriculture: Ubuhinzi	
Wholesale: Kuranguza	
Retail: Kudandaza	
Construction: Ubwubatsi	

Other, please specify: **Ibindi, sobanura**.....

5. If your business provides service, please answer question 5. If your business is not providing service do not answer question 5. You can tick more if you are involved in more than one service. **Niba ubucuruzi bwawe butanga service/ gukorera abandi, subiza ikibazo cya 5. Niba kandi ubucuruzi bwawe budakorera abandi, ntusubize ikibazo cya 5.ushobora guhitamo ibisubizo byinshi niba ubucuruzi bwawe bukora ibintu bitandukanye**

Statement: Ingingo	Tick your service: Hitamo icyo ukora
Food (e.g. restaurant): Ibiribwa (urugero: Restora)	
Professional (e.g. Legal, Medicine, Information technology, Accounting, etc. Umwuga (urugero: Umunyamategeko, Umuganga, Umutekinisiye, Umucungamari, n'ibindi ...)	
Hair dresser (salon): Gutunganya imisatsi (salon de coiffure)	
Import & export: Gutumiza no kohereza ibintu mumahanga	
Clothing (e.g. sewing, buying & selling): Imyenda (urugero: Kudoda, kugura no kugurisha)	
Accommodation (e.g. lodges, letting house of flat, etc.): Amacumbi (urugero: Amacumbi, gukodesha amazu, n'ibindi	
Hardware: Ubucuruzi bw'ibikoresho by'ubwubatsi namashanyarazi	
Cleaning, gukora amasuku	
Transport: Gutwara ibintu nabantu	
Entertainment (e.g. tourism, event organisation): Imyidagaduro,	

(urugero: Ubukerarugendo, gutegura iminsi mikuru...)	
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Other, specify: **Ibindi, sobanura**.....

6. Age of business: **Igihe Ubucuruzi bumaze bukora**

6 months(amezi) - year(imyaka)		16-20 years	
2 – 5 years		21-25 years	
6- 10 years		26-30 years	
11-15 years		31years and above(kuzamuka)	

7. Source of money you used to start your business. You can choose more than one: **aho wakuye amafranga wakoreshije gutangira ubucuruzi. Ushobora guhiramo ibisubizo byinshi**

Husband: Umugabo		Government: Leta	
Family: Umuryango		Non- governmental organisation(NGO): Imiryango idaharanira inyungu	
Friends: Inshuti		Church: Itorero	
Bank & micro-finance: Banki n’ibigo by’imali		My savings: Narizigamiye	
Pension: Ubwiteganyirize bw’izabukuru			

Other, please specify: **Ahandi, havuge**

8. How much capital did you use to start your business?

Watangije ubucuruzi igishoro kingana iki?

Less than(munsi) RwF 500 000	
RwF 500 000 – 15 000 000	
RwF 15 000 000 – 75 000 000	
RwF 75 000 000 and more	

9. Number of employees including boss: **Umubare w’abakozi na boss arimo**

1 - 3		4 - 30		31 - 100		100 and more(hejuru 100)	
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10. What is approximately your annual income?

Ugereranije winjiza imbumbwe yangahe mumwaka?

RwF 1 000 000 – 3 000 000	
RwF 3 000 000 – 12 000 000	
RwF 12 000 000 – 50 000 000	
RwF 50 000 000 and more	

11. Where is your business registered? **Ubucuruzi bwawe bwanditswe he?**

Rwanda Development Board (RDB)	
Rwanda Cooperative Agency (RCA): Ikigo cy'amakoperative(RCA)	
Not registered: ntabwo nanditswe	

Section C: Impact of gender inequality on women businesses

Icyiciro C: Ingaruka z'ubusumbane bw'ibitsina (abagabo n'abagore) ku bagore bari mu bacuruzi

Please circle one of response for each of the following items (only one answer per question)

Nyamuneka ugerageze gusubiza ibibazo byose, Ushyire uruziga kumubare uhwanyeye nigisubizo (tanga igisubizo kimwe gusa kukibazo)

	Statement: Ingingo	Strong disagree Ndabihakany e cyane	Disagree ndabihakan ye	Neutral ndifashe	Agree ndabyemer a	Strong agree ndabyemera cyane
12	Being a woman is a negative factor in business: Kuba umugore/umukobwa n'imbogamizi mubucuruzi?	1	2	3	4	5
13	Female businesses are small size than male businesses: ubucuruzi(business) bw'abagore/ abakobwa nibuto	1	2	3	4	5

	mungano ugereranyije nubwabagabo?					
14	Women find it difficult to decide to start a business: biragoye umugore/umukobwa gufata ikemezo cye wenyine cyo gutangira ubucuruzi	1	2	3	4	5
15	Lenders provide loans easily to male entrepreneurs than female entrepreneurs: abatanga inguzanyo boroheraza ba rwiyemezamirimo babagabo kubona inguzanyo kurusha ba rwiyemezamirimo babagore	1	2	3	4	5
16	Male employees respect their bosses who are female entrepreneurs: Abakozi babagabo bubaha ba nyirabuja ba rwiyemezamirimo	1	2	3	4	5

17	<p>Women entrepreneurs compared working hours are less to men because of combining family issues and business:</p> <p>amasaha yo gukora yabagore ba rwiyemezamirimo ni makeya ugereranije namasaha yo gukora yabagabo ba rwiyemezamirimo kuko abagore bafatikanya inshingano z'urugo nubucuruzi</p>	1	2	3	4	5
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Section D: Factors contributing to lower numbers of women entrepreneurs in Kigali

Ikiciro D: Ibituma hari umubare mutoya w'abagore ba rwiyemezamirimo muri Kigali

	Statement: Ingingo	Strong disagree ndabihakan ye cyane	Disagree ndabihakany e	Neutral ndifas he	Agree ndabyemer a	Strong agree ndabyemera cyane
18	<p>Start-up capital is a problem:</p> <p>Igishoro cyo gutangiza nikibazo</p>	1	2	3	4	5
19	Market is	1	2	3	4	5

	saturated: isoko riruzuye					
20	Fear of failure: ubwoba bwo guhomba	1	2	3	4	5
21	Shop rent is high: Gukodesha iduka birazimbye(birahenze)	1	2	3	4	5
22	Complex taxes: uburemere bw' Imisoro	1	2	3	4	5
23	Too much government regulations: Amabwiriza menshi cyane ya leta	1	2	3	4	5
24	Family responsibility: Inshingano z'urugo	1	2	3	4	5
25	Lack of family support: kudashyigikirwa n'umuryango	1	2	3	4	5
26	Customs and local culture challenge women to operate a business: Imyumvire n'umuco ni imbogamizi kumugore/umukobwa gukora ubucuruzi	1	2	3	4	5

Section: Challenges facing women entrepreneurs in Kigali

Icyiciro E: Ibibazo ba rwiyemezamirimo b'abagore bahura nabyo I Kigali

	Statement: Ingingo	Strong disagree ndabihaka nye cyane	Disagree ndabihakanye	Neutral ndifashe	Agree ndabyemera	Strong Agree ndabyemer a cyane
27	Inadequate access to finance: uburyo butaboneye bwo kubona imali(urugero: inguzanyo)	1	2	3	4	5
28	High interest rate: Inyungu ndende	1	2	3	4	5
29	Collateral to obtain loan: Ingwate kugirango ubone inguzanyo	1	2	3	4	5
30	Lack of support network: Kubura abafatanyabikorwa bagushyigikira	1	2	3	4	5
31	Access to government service : kugera kuri serivisi za leta	1	2	3	4	5
32	Business registration: Kwandikisha ubucuruzi	1	2	3	4	5
33	High taxes: imisoro ihanitse	1	2	3	4	5
34	Lack of education and training: Kubura uburezi	1	2	3	4	5

	n'amahugurwa					
35	Lack of entrepreneurial skills: kubura ubumenyi mubucuruzi	1	2	3	4	5
36	Lack of management skills: kubura ubumenyi mugucunga business	1	2	3	4	5
37	Lack of business experience: kubura uburambe mubucuruzi	1	2	3	4	5
38	Lack of market opportunities: kubura amahirwe yo kubona isoko	1	2	3	4	5
39	Inability to travel because of family/ husband obligations: kudakora ingendo kubera amabwiriza y' umuryango / umugabo	1	2	3	4	5
40	Sex based corruption based gusabwa(kwakwa) ruswa ishingiyeye kugitsina	1	2	3	4	5
41	Lack of information technology skills (e.g. internet): Kubura ubumenyi	1	2	3	4	5

	mwikoranabuhanga(urugero: internet)					
42	HIV/AIDS: kubana nubwandu bwagakoko gatera Sida	1	2	3	4	5
43	Bribe of government officials: gusabwa ruswa n'abakozi ba leta	1	2	3	4	5
44	Inability to obtain public tender: kutabona amasoko ya leta	1	2	3	4	5
45	High transport cost: igiciro cyubwikorezi(transport) kiri hejuru	1	2	3	4	5
46	High communication cost: igiciro cyitumanaho kiri hejuru(urugero: (cellophone)	1	2	3	4	5
47	Electricity is expensive: amashanyarazi arahenda	1	2	3	4	5

	Statement: Ingingo	Never habe narimwe	Rarely imboneka r-imwe	Sometimes rimwe narimwe	Very often cyane	Always igihe cyose
48	Is public power supply	1	2	3	4	5

	(electricity) regular? Amashanyarazi (umuriro) uraboneka igihe cyose?					
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Section F: Government and stakeholder contribution to improve women enterprises

Icyiciro F: Uruhare rwa Leta n'abafatanyabikorwa mu guteza imbere ubucuruzi

bw'abagore

	Statement: Ingingo	Strong disagree Ndabihakanyeyane cyane	Disagree ndabihakanyeyane	Neutral ndifashe	Agree ndabyemeranya	Strong disagree ndabyemeranya cyane
49	Government and stakeholders facilitate women to obtain finance to start and grow business: Leta nabafatanyabikorwa borohera abagore/abakobwa kubona amafanga yo gutangiza ubucuruzi ndetse no kubuteza imbere	1	2	3	4	5
50	There are funds to support women business: hari ibigega bishyigikira ubucuruzi bw'abagore/abakobwa	1	2	3	4	5
51	There are training programmes for women entrepreneurs: hari gahunda zo guhugura	1	2	3	4	5

	abagore/abakobwa ba rwiyemezamirimo					
52	Women agencies involve enough women in development enterprises: ibigo byashyiriweho iterambere ry' abagore ba rwiyemexamieimo birabafasha bihagije muguteza imbere ubucuruzi	1	2	3	4	5
53	Amended gender laws have brought about equality between men and women entrepreneurs: ivugururwa ry'amategeko y'uburinganire ryatumye habaho uburinganire hagati ya rwiyemezamirimo w'umugore/umukobwa na rwiyemezamirimo w'umugabo	1	2	3	4	5
54	Women entrepreneurs have some advantage more than men entrepreneurs: rwiyemezamirimo w'umugore/umukobwa hari ibyo afite byakarusho mubucuruzi	1	2	3	4	5

	rwiyezamirimo w'umugabo adafite					
55	Women benefit from Cooperatives: abagore/abakobwa bafite inyungu muri Koperative	1	2	3	4	5

APPENDIX B: CONSENT LETTRE – CHAMBER OF WOMEN ENTREPRENEURS



**CHAMBER OF WOMEN
ENTREPRENEURS**



Kigali, 23rd August, 2016

To: Mr Simon NSENGIMANA
Cape Peninsula University of Technology (CPUT)
Tel: +27835193479
Email: nsengasimon@yahoo.fr
Cape Town / South Africa

Ref.: RCWE/2016/021

Dear Sir,

Subject: Permission to conduct your research study

On behalf of the Rwanda Chamber of Women Entrepreneurs, I am writing to formally indicate our approval for the request to conduct a research study by Mr Simon Nsengimana, a Master's Student at Cape Peninsula University of Technology in Cape Town, South Africa.

We assure you that we will support this effort and will provide the maximum possible assistance within the limits for the successful implementation of this study.

Sincerely,


Eugénie MUSHIMIYIMANA
Chairperson
Chamber of Women Entrepreneurs (RCWE)



Ci:

- PSF
- CAPE TOWN PENINSULA UNIVERSITY OF TECHNOLOGY (CPUT)

APPENDIX C: QUESTIONNAIRE COVERING LETTER



Dear Madam

RE: Request for your participation in a survey

A request for you to participate in a survey titled: challenges to women entrepreneurship in Kigali, Rwanda. I am a Masters Student at Cape Peninsula University of Technology in the department of entrepreneurship conducting research to determine the challenges face women entrepreneurs in Kigali.

Please answer the questions as best as you can. For any further information with regard to this study, please contact me (the researcher) at Tel: (+27)83 519 3479 or Dr Robertson K. Tengeh (Supervisor) and Prof Chux Gervase Iwu (Co-supervisor) at Tel: (+27) 21 460 3450; (+27) 21 460 9038.

Thank you in advance for your contribution in this study.

Yours sincerely

Simon Nsengimana (Research)

Email: nsengasimon@yahoo.fr

Cell: (+27)83 519 3479

Dr Robertson K. Tengeh (Supervisor)

Email: tengehr@cput.ac.za

Tel: (+27) 21 460 3450

Prof Chux Gervase Iwu (Co-supervisor)

iwuc@cput.ac.za

Tel: (+27) 21 460 903

APPENDIX D: PARTICIPANTS' INFORMED CONSENT FORM



Consent to participate in the study: Participants' rights and confidentiality

1	I understand that my participation in the study is entirely voluntary and that I am free to stop at any time.	Yes		No	
2	I understand that I cannot be identified by my answers and that my answers cannot be linked to me.	Yes		No	
3	I understand that do not have to answer any question I do not wish to answer for any reason.	Yes		No	
4	I agree that the information I give may be used in research and that this research will not reveal my personal identity	Yes		No	
5	I understand the information regarding my participation in the study and agree to participate.	Yes		No	

Thank you in advance for your contribution in this study

Yours sincerely

Simon Nsengimana (Researcher)

Email: nsengasimon@yahoo.fr

Cell: (+27)83 519 3479

Dr Robertson K. Tengeh (Supervisor)

Email: tengehr@cput.ac.za

Tel: (+27) 21 460 3450

Prof Chux Gervase Iwu (Co-supervisor)

iwuc@cput.ac.za

Tel: (+27) 21 460 903

APPENDIX E: ETHICS APPROVAL



P.O. Box 1906 • Bellville 7535 South Africa • Tel: +27 21 4603534 • Email: majamanin@cput.ac.za
Symphony Road Bellville 7535

Office of the Chairperson Research Ethics Committee	Faculty: BUSINESS
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At a meeting of the Research Ethics Committee on 21 November 2016, Ethics Approval
was granted to Simon Nsengimana (209115572) for research activities

Related to the MTech/DTech: M TECH: Business Administration in Entrepreneurship at the Cape
Peninsula University of Technology

Title of dissertation/thesis/project:	CHALLENGES TO WOMEN ENTREPRENEURSHIP IN KIGALI, RWANDA Lead Researcher/Supervisor: Dr R.K Tengeh & Prof C.G Iwu
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Comments:

Decision: **APPROVED**

	21 NOVEMBER 2016
Signed: Chairperson: Research Ethics Committee	Date

Clearance Certificate No | 2016FBREC414

APPENDIX F: LETTER FROM GRAMMARIAN



14 June 2017

TO WHOM IT MAY CONCERN

This serves to confirm that the M. Tech thesis written by Simon Nsengimana, "Challenges to women entrepreneurship in Kigali, Rwanda," has been edited to my satisfaction for language and presentation.

A handwritten signature in black ink that reads "D. Cornwell".

Professor David Gareth Napier Cornwell (PhD)

Editor, Centre for Postgraduate Studies