

## DETERMINANTS OF ENTREPRENEURIAL DEVELOPMENT AMONGST WOMEN ENTREPRENEURS IN KIGALI CITY, RWANDA.

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### ABSTRACT

**E**mpowerment of women is essentially the process of uplifting economic, social and political status of women. Empowered Women whether socially or economically greatly contribute to economic development of families and society in general. However, it is seen that women are the most deprived category in the society specifically in developing countries. In many developing countries Rwanda included, economic status of women is very low especially in rural areas and opportunities of earning are limited. Women in developing nations have little access to funds, due to the fact that they are concentrated in poor rural communities with few opportunities to borrow money.

The women entrepreneurs are suffering from inadequate financial resources, working capital and lack access to external funds due to their inability to provide tangible security. Women's family obligations further bar them from becoming successful entrepreneurs in both developed and developing nations. The aim of this study was to investigate the determinants of women empowerment through entrepreneurial activities in Kigali city. Specifically, this study sought to determine influence of entrepreneurial education and training on women entrepreneurial development among women entrepreneurs in Kigali city, to establish influence of capital availability on women entrepreneurial development among women entrepreneurs in Kigali city and to evaluate the influence of socio-cultural factors on women entrepreneurial development among women entrepreneurs in Kigali city. The study adopted descriptive research design. The target population for the study was 140 women entrepreneurs within Kigali City Market. The study sample size consisted of 103 women entrepreneurs selected through simple random sampling. Questionnaire was used as the data collection tool for the study. Data analysis included descriptive and inferential statistics and was carried out using Statistical Package for the Social Sciences. Descriptive analysis included percentages and frequency distribution. Inferential statistics especially Pearson correlation was carried out to determine the relationship between the study variables. P value of less than 0.05 implied significant relationship while P value greater than 0.05 indicated no statistically significant relationship. The findings were presented in tables and figures. The study findings revealed that entrepreneurial education and training ( $r= 0.579$ ,  $P$  values  $< 0.01$ ), capital availability ( $r= 0.642$ ,  $P$  value  $< 0.01$ ) and socio-cultural factors ( $r= 0.455$ ,  $P$  value  $< 0.01$ ) significantly influences entrepreneurial development amongst women entrepreneurs. The study recommends that women entrepreneurs in Kigali city market and from the entire country should be provided with relevant and sufficient entrepreneurial education and training. Also, the government should make funds inform of credits availability for women in order to enable them get involved in entrepreneurial activities

**Key words:** *Entrepreneurial education and training, capital availability, socio-cultural factors entrepreneurial development*

## **1.1 Background of the study**

Entrepreneurship is increasingly being recognized as an important driver of economic growth, productivity, innovation and employment. It is widely accepted as a key economic dynamism. Transforming ideas into economic opportunity is decisive issue of entrepreneurship. Its story shows that economic progress has been to significantly be advanced by pragmatic people who are entrepreneurial and innovative able to exploit opportunities and willing to take risks (Nachimuthu and Gunatharan, 2012).

The role of entrepreneurship and entrepreneurial culture in economic growth and social development has often been under estimated. Over the years, however it has become increasingly apparent that entrepreneurship indeed contributes to economic development (ILO, 2006). The global impact of female entrepreneurs is just beginning to gain intensity. The number of female business owners continues to increase steadily worldwide. Today women in advanced market economies own more than 25% of all businesses (Govindappa, (2009). Additionally, women-owned businesses in Africa, Asia, Eastern Europe and Latin America are growing rapidly. For example, women produce more than 80% of food for Sub-Saharan Africa, 50 - 60% for Asia, 26% for the Caribbean, 34% for North Africa and the Middle East and more than 30% for Latin America. In the USA one out of every four company worker is employed by a woman owned firm. In Canada and the United States of America, the growth of women-owned firms out spaces the overall business growth by around 2:1 (Mishra, (2010). Similar findings are reported from Australia and parts of Asia, with more women setting up new small businesses than men and with lower failure rates. In some regions of the world, transformation to a market economy threatens to sharpen gender inequality.

It is estimated that women own and manage up to one third of all businesses in developed countries (Singh, 2009). The global outlook for female entrepreneurs however, has never been encouraging (Prita, 2008). Women business owners not only are contributing to the economic development of their countries but are also affecting the global economy. Countries with women active in the business arena have shown a steady economic progress and growth (Thakur, 2009).

Globally, attitudes towards women 's employment outside the home are correlated with entrepreneurial activities. According to the World Bank 's Doing Business 2008, countries with more cumbersome business environments have less women entrepreneurs because based on empirical evidence women are hesitant to take risks, and cumbersome business practices are perceived to increase risks involved in opening up your own business. Providing women with opportunity to actively participate in entrepreneurial activities has the potential to reduce poverty and ensure economic growth of the country. Women participation in entrepreneurial activities have evidently improved the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the community and the society as whole (Nelasco and Antorzarina, 2009).

### **1.1.1 The concept of women entrepreneurship**

Entrepreneurship is recognized as an integral component of economic development and a crucial element in the effort to lift countries out of poverty (Singh, 2011). Entrepreneurship is a driving force for economic growth, job creation, and poverty reduction in developing countries. They have been the means through which accelerated economic growth and rapid industrialization have been achieved Furthermore small-scale business has been recognized as a feeder service to large- scale industries (Sudharani et al., 2010).

Women entrepreneurs around the world contribute numerous ideas and a great deal of energy and capital resources to their communities, and generate jobs as well as create additional work for suppliers and other spin-off business linkages. Siwadi and Mhangami (2011) adds that it is undeniable that women entrepreneurs are the major actors in that sector and contributors to economic development and are becoming increasingly visible in the local economies of the developing countries. Promoting women's economic and political empowerment has gained greater attention over the last three decades (Yeshiareg, 2007).

### **1.1.2 Women entrepreneurship in Africa**

The inability of African's economy to turn the tide of underdevelopment -low food production levels, balance of payment difficulties, inflation, rapid population growth, low or negative GDP growth rates, high cost of borrowing declines in social services and standards, have brought to the fore discussions on the role of women entrepreneurs and the development of the informal productive sector in Africa (Quachey 2009).

Lately, attention has begun to fall on the use and benefits of alternative approaches to development. It is this new policy setting that brings about the need to explore the potential contribution of women entrepreneurs in the informal and small scale industrial sector to Africa's economic recovery and development.

Entrepreneurship in all its diversity in Africa provides a dynamic and potentially efficient means of meeting many of the emerging challenges of the development and debt crisis in Africa.

However, Entrepreneurship in the African context remains concerned with the graduation of informal sector ventures with a realistic business prospectus to better established and endowed enterprise, as well as promotion of economic diversification, export to niche market, future growth and higher living standards.

The World Bank Enterprise surveys (2002-2006) confirm that women entrepreneurs are a minority compared with their male counterparts. However, there is large variation across countries. Including only manufacturing enterprises with at least 10 employees, women own fewer than 10 percent of firms in Kenya, Morocco, Nigeria, Senegal, and Tanzania, but up to 40 percent or more in Botswana, Cameroon, Cape Verde, and Mozambique.

Increasing entrepreneurship among women and providing needed capital to women entrepreneurs is decisive components in Africa's long-term struggle for prosperity. Pro-active measures to build the assets of women and to connect women to markets are essential if Africa is to succeed in meeting the challenges of shared growth. A distinguishing characteristic of African economies is that gender differences lead to men and women playing substantially different economic roles (African Development Bank 1994-2000).

Although the research on African women entrepreneurs is limited, anecdotal evidence supports the belief that the creation of SMEs and the income generated by business operations and wages paid to employees help to alleviate poverty and empower women. Despite the growing recognition of the importance of African women's contributions to economic growth and their dominance of certain sectors, particularly agriculture and textiles, women generally remain marginalized, shut out of the formal economy, or constrained due to lack of access to capital (Africa Development Bank 1994-2000).

### **1.1.3 Women entrepreneurship in Rwanda**

Rwanda is a world leader in promoting gender equality. In just over a decade reforms in the political and legislative arena have placed women's empowerment at the forefront of government's priorities and granted women in Rwanda sweeping rights. In the aftermath of the genocide, they were seen as key to the country's recovery and development (IFC 2008).

Women's labor force participation is significant, with participation rates at a high 79.5 percent, and over 50 percent of the labor force.<sup>7</sup> Rwandan women head 42 percent of all enterprises. They also comprise 58 percent of enterprises in the informal sector, which accounts for 30 percent of GDP, and they make a significant contribution to the country's economy through their business activities, which are well distributed across sectors (IFC 2008).

According to report by World Bank (2008) majority of Rwanda women entrepreneurs are engaged in the retail sector (82%), with the rest focusing on services (16% to 17%) and manufacturing (1% to 2%). Many of women businesses are successful and some Rwandan women are increasingly branching out to nontraditional sectors such as Information and Communications Technology (ICTs).

In Rwanda, women entrepreneurs are a significant and growing force in the private sector. According to NISR (2011), 26.3 percent of SMEs are owned by women and the percentage of female managers in the capital is even higher with 43.2 percent. Nevertheless, challenges in doing business for women entrepreneurs have been identified and include a lack of human capital, a shortage of financial capital, infrastructure challenges, and insufficient institutions (Tzemach 2009), as well as access to markets, coordination and networking (USAID 2009), and the disproportionate burden women face inside the home compared to men, which means that many women have less time to devote to their business (Cutura 2008). At the same time, women have made great strides in terms of starting new businesses alone or in partnership, and are making progress towards formally registering their ventures (Cutura 2008).

This study therefore purpose to investigate factors influencing women involvement in entrepreneurship activities in Kigali City, Rwanda

### **1.2 Statement of the problem**

Entrepreneurship offers tremendous opportunities for women across the world by opening doors to greater self-sufficiency, self-esteem, education, and growth - not only for the women themselves, but also for their families and their employees. And women are changing the face of business ownership internationally; between one-quarter and one-third of the world's businesses are owned by women. As their numbers grow and as their businesses prosper, they will change the way the world does business (Mishra, 2010).

The Organization for Economic Cooperation and Development (OECD 2004) notes that women entrepreneurs have 'untapped source of economic growth, create new jobs for themselves and others, provide society with different solutions to management, organizations, business problems and exploit entrepreneurial opportunities. The World Bank Enterprise surveys (2002-2006) confirm that women entrepreneurs are a minority compared with their male counterparts. However, there is large variation across countries. Including only manufacturing enterprises with at least 10 employees, women own fewer than 10 percent of firms in Kenya, Morocco, Nigeria, Senegal, and Tanzania, but up to 40 percent or more in Botswana, Cameroon, Cape Verde, and Mozambique.

Although the research on African women entrepreneurs is limited, anecdotal evidence supports the belief that the creation of SMEs and the income generated by business operations and wages paid to employees help to alleviate poverty and empower women. Despite the growing recognition of the importance of African women's contributions to economic growth and their dominance of certain sectors, particularly agriculture and textiles, women generally remain marginalized, shut out of the formal economy, or constrained due to lack of access to capital (Africa Development Bank 1994-2000).

Women have been encouraged to take up business ventures as means of improving their incomes and consequently reducing poverty levels. However, poverty level is still high amongst Rwandan business women. This study is undertaken to determine the determinants of women entrepreneurial development amongst women entrepreneurs in Kigali City market, Rwanda

### **1.3 Objectives of the study**

#### **1.3.1 General objective**

The main objective of this study was to investigate the determinants of entrepreneurial development amongst women entrepreneurs in Kigali city.

#### **1.3.2 Specific objectives**

The study was guided by the following objectives

1. To determine influence of entrepreneurial education and training on entrepreneurial development amongst women entrepreneurs in Kigali city.
2. To establish the influence of capital availability on women entrepreneurial development amongst women entrepreneurs in Kigali city.
3. To evaluate the influence of socio-cultural factors on women entrepreneurial development amongst women entrepreneurs in Kigali city.

#### **1.4 Research questions**

The study sought to answer the following research questions;

1. What is the influence of entrepreneurial education and training on entrepreneurial development amongst women entrepreneurs in Kigali city?
2. What is the effect of capital availability on entrepreneurial development amongst women entrepreneurs in Kigali city?
3. What is the influence of socio-cultural factors on entrepreneurial development amongst women entrepreneurs in Kigali city?

### **2.0 Conceptual framework**

The conceptual frame work in this study is based on the relationship between independent and dependent variables.

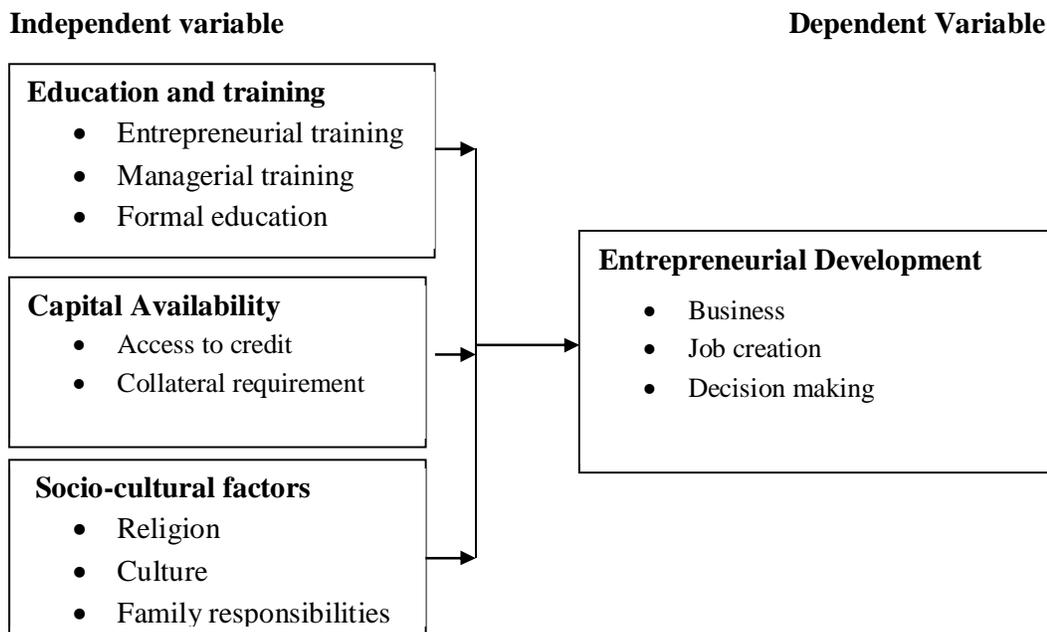


Figure 8: Conceptual framework

## 2.4 Critical review and research gap identification

Although the study conducted by Zhouqiaoqin et al., (2013) to investigate factors that influence the involvement and success of women in entrepreneurship in achieved the study objectives, sampling only the women entrepreneurs who had business over 5 years in Beijing might have less out vital information processed by entrepreneurs with less than 5 years of entrepreneurship. Additionally, sending questionnaires to the respondents by emails have the disadvantage of poor response rate where respondents might not receive the questionnaire in time due to poor internet connection.

Mohammad and Awlad (2015) conducted a study with an aim of analyzing the factors affecting the women entrepreneurship development in small and medium enterprises (SME). Collecting data from the manager instead of women entrepreneurs might have lead to collecting biased information. The managers may not have the same opinion regarding the study subject with the women. This might therefore compromise the reliability of the collected data.

Purposive sampling technique that was used by Handy (2013) in their study on aimed at determining factors influencing Women involvement in entrepreneurship in India. A probability sampling method might have produced finds that reflect the opinion of minority of the study population. This might have effect on the reliability and generalizability of the study findings.

## 3.1 Target population

A population is any group or individuals who have one or more characteristics in common that are of interest to the researcher (John and Best, 2007). The target population for this study consisted of 140 women entrepreneurs within Kigali City market.

### 3.2 Sample size

This refers to the number of items to be selected from the study population to constitute a sample. The sample size is necessary when the study population is large and data cannot be collected from the entire population (Kothari, 2008). A sample size of 103 women entrepreneurs within Kigali City market recruited to the study. The Slovin's formula for sample size determination was used to calculate the sample size.

$$n = N / (1 + N e^2)$$

Where;

**n**= Sample size

**N**=Total population size (140)

**e**= 0.05 level of significance

$$140 / [1+140 (0.0025)] = 103$$

### 3.3. Sampling Procedure

Sampling is the selection of samples of study participants from the population such that the samples are representative of the entire population under study (Griffiths, 2009). This study employed simple random sampling to obtain samples that are representative of the target population. Simple random sampling ensures that each person within the study population has equal chances of being included in the sample (Mugenda and Mugenda, 2007). The respondents were assigned numbers which were then placed in a container and mixed thoroughly. The researcher then picked one number at a time without replacement until the determined sample size was achieved

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### 4.1 Entrepreneurial education and training on entrepreneurial development amongst women entrepreneurs

From the findings 53.61% of the study respondents disagreed with the statement that they had received sufficient and entrepreneurial training, 30.93% strongly disagreed, 12.37% agreed while 3.09% strongly agreed with the statement. Most (41.24%) of the study respondents disagreed with statement that women's level of education influences their involvement in entrepreneurship, 37.11% agreed, 11.34% strongly

disagreed while 10.31% strongly agreed with the statement. Also, 43.30% of the respondents strongly agreed with the statement training on entrepreneurial management influences women involvement in entrepreneurship, 36.08% agreed, 13.40% disagreed while 7.22% of the respondents strongly disagreed with the statement. Most (61.86%) of the respondents disagreed with the statement that women with highest level of education are involved most in entrepreneurship that those without education, 20.62% agreed, 12.37% strongly agreed while 5.15% strongly disagreed with the statement.

**Table.21: Correlation between entrepreneurial education and training and entrepreneurial development**

		Entrepreneurial education and Training	Entrepreneurial development
Entrepreneurial education and training	Pearson Correlation	1	
	Sig. (2-tailed)		
	N	97	
Entrepreneurial development	Pearson Correlation	.579**	1
	Sig. (2-tailed)	.001	
	N	97	97

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Table 1 indicates that women entrepreneurial development has a significant relationship with Entrepreneurial education and training ( $r = 0.579$ ,  $P$  values  $< 0.01$ ). This implies that availing women with the relevant entrepreneurial education and training will improve their involvement in entrepreneurship and development.

#### 4.2 Capital availability and women entrepreneurial development amongst women entrepreneurs

From the findings 58.76% of the study respondents agree with the statement that Capital availability influences women involvement in entrepreneurial activities, while 41.24% strongly agreed with the statement. Majority (52.58%) of the respondents agreed with the statement that there is limited access to funds by women due to lack of collateral security, 34.02% strongly agreed while 13.40% disagreed. The table also shows that 41.24% of the study participants strongly agreed with the statement that the existing government legislation does favors women venturing into entrepreneurship while 40.21% agreed while 18.56% disagree. Most (71.13%) of the study respondents disagreed with the statement that women can easily access credit from formal financial institution as a source of financial capital to start their business, 16.49% agreed while 12.37% strongly agreed.

**Table 22: Correlation between Capital availability and women entrepreneurial development**

	Capital availability	Entrepreneurial development
Capital availability	Pearson Correlation	1
	Sig. (2-tailed)	
	N	97
Entrepreneurial development	Pearson Correlation	.642**
	Sig. (2-tailed)	.001
	N	97

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Table 2 indicates that Capital availability has a significant relationship with women entrepreneurial development ( $r=0.642$ ,  $P$  value  $< 0.01$ ). This indicates that making startup capital available to women would increase their involvement in business and enhance their entrepreneurial development.

#### 4.2.1 Main source of start-up capital

The study sought to determine the respondent's main source of start-up capital.

**Table 23: Source of start –up capital**

Item	Frequency	Percentage (%)
Personal saving	31	31.96
Microfinance institutions	40	41.24
Sell of properties	9	9.28
Borrowed from Bank	6	6.19
Assistance from relative	11	11.33
Total	97	100

Table 3 shows that majority of the respondents (41.24%) use micro finances as main source of start-up capital in financing their enterprises. It is also clear that 31.96% of the entrepreneurs use personal saving as their main source of start-up funding. The table also shows that (11.33%) of the entrepreneurs finance their business with assistance from relatives. Also, 9.28% of the respondents, used money obtained from sale of properties to start up their businesses. Only 6.19% of the respondents borrowed startup capital from bank.

#### 4.3 Influence of socio-cultural factors on women entrepreneurial development amongst women entrepreneurs

Findings shows that 82.47% of the respondents disagreed with the statement that men prevent their wives from going into business, 14.43% only agreed while 3.09% strongly agreed with the statement. The finding also shows that 59.79% of the respondents disagreed with the statement that women family obligation bars them from initiating and becoming successful entrepreneurs, 23.71% only agreed while 16.49% strongly agreed with the statement. Majority (85.57%) of the respondents disagreed with the statement that when a woman ventures into business, her home will not be in order, 9.28% strongly agreed while 5.15% agreed with the statement. Majority (81.44%) of the respondents disagreed with the statement that women are not

able to venture to business since men have already dominate it, 11.34% only agreed while 7.22% strongly agreed. Majority (59.79%) of the respondents disagreed with the statement that the attitude of the community towards women entrepreneurs is positive, 26.80% agreed while 13.40% strongly agreed.

**Table 24: Correlation between Socio-cultural factors and women entrepreneurial development**

		Entrepreneurial development	Socio-culture factors
Entrepreneurial development	Pearson Correlation	1	
	Sig. (2-tailed)		
	N	97	
Socio-culture factors	Pearson Correlation	.455**	1
	Sig. (2-tailed)	.001	
	N	97	97

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Table 4 indicates that women entrepreneurial development has a significant relationship with Socio-culture factors ( $r= 0.455$ ,  $P$  value  $<0.01$ ). This means that women from deferent socio-cultural backgrounds will engage in business and realize entrepreneurial development differently.

#### 4.4 Determinants of entrepreneurial development amongst women entrepreneurs

Findings indicates that 83.51% of the respondents were of the opinion that education level and training influences women involvement in entrepreneurship. Also the table shows that majority (79.38%) felt that socio-cultural factors influence women participation in entrepreneurial activities. Majority (91.75%) of the respondents believed that Capital availability influences women involvement in entrepreneurial activities.

#### 4.5 Regression Analysis

**Table 25: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.923 <sup>a</sup>	.901	.899	14.33

a. Predictors: (Constant), Education level and training, socio-cultural factors and capital availability

Table 5 indicates that the adjusted  $R^2$  of the model is 0.899 with the  $R^2 = .901$  that means that the linear regression explains 90.1% of the variance in the data. This implies that 90.1% of the variation in women entrepreneurial development could be attributed to education level and training, socio-cultural factors and capital availability.

**Table 26: ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.364	41	.751	75.690	.000 <sup>b</sup>
	Residual	14.943	55	.132		
	Total	17.307	96			

a. Dependent Variable: Women entrepreneurial development

b. Predictors: (Constant), Education and training, socio-cultural factors and capital availability

Table 6 indicates that the  $F = 75.69$  and degrees of freedom is 96. With this high value of  $F (75.69)$  and  $p$  value  $<0.01$ , the test is highly significant and therefore there is a linear relationship between the variables in the model.

**Table 27: Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.411	.147		2.688	.008
	Education and training	.221	.060	.156	1.861	.005
	Capital availability	.237	.091	.075	1.112	.001
	Socio-cultural factors	.188	.072	.233	2.615	.003

a. Dependent Variable: Women entrepreneurial development

Table 7 indicates that the established regression equation was;

$Y = 0.411 + 0.221$  (Education and training)  $+ 0.237$  (Capital availability)  $+ 0.188$  (Socio-cultural factors). The regression equation revealed that holding all other factors constant, for any unit change in education and training, a 0.221-unit increase in women entrepreneurial development is predicted. Also for every unit increase in capital availability, a 0.237-unit increase in women entrepreneurial development is predicted, holding all other variables constant. Likewise, for every unit change in socio-culture factors around the women such men support and positive attitude toward women entrepreneurship, a 0.188 unit increase in women entrepreneurial development is predicted, holding all other variables constant.

## 5.0 Conclusions

The study concluded that women entrepreneurs in Kigali city market have not received sufficient education and entrepreneurial training. This might be the reason for the low monthly income generated by most of the entrepreneurs. Basing on the Correlation analysis, the study concluded that women entrepreneurial development has a significant relationship with Education and training.

The study also concluded that capital availability influences women involvement in entrepreneurial activities. This conclusion is supported by the significant relationship found between women entrepreneurial development and Capital availability. It was also concluded that women have limited access to funds due to lack of collateral security. Also women cannot easily access credit from formal financial institution as a source of financial capital to start their business. The study also concluded that micro finances are main source of start-up capital used by women in financing their enterprises. Other sources of income use personal saving, assistance from relatives, sale of properties and borrowing from bank. However only a few women entrepreneurs borrow for banks

Further, the study concluded that men allowed their wives to going into business. However, the attitude of the community towards women entrepreneurs is not positive. Additionally the study concluded that women family obligations does not bars them from initiating and becoming successful entrepreneurs and that when a woman ventures into business, her home remains in order. From Pearson correlation analysis the study concluded that women entrepreneurial development has a significant relationship with Socio-culture factors.

## 5.1 Recommendations

Based on the findings of the study, the following are the recommendation for the study:

1. The study recommends that women entrepreneurs in Kigali city market and from the entire country should be provided with relevant and sufficient entrepreneurial education and training.
2. The government should made funds inform of credits availability for women in order to enable them get involved in entrepreneurial activities.
3. Financial institutions should make funds accessible by women by reviewing the collateral requirements.
4. Rwandan communities should develop a positive attitude towards women entrepreneurs for the development of communities and the country at large.
5. Given the limited business skills of the women entrepreneurs in Kigali city market, it is necessary to put in place business development services for the women entrepreneurs.

## 5.2 Suggestions for further research

This researcher takes exception to the fact that the study was conducted at Kigali city market in Kigali, Rwanda. Since women entrepreneurial development is a national concern, the researcher suggests that a similar study should be conducted in a larger area, or in the whole of Rwanda to determine the actual determinants of women entrepreneurial development.

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