

EXPLORING THE CHALLENGES OF WOMEN ENTREPRENEURS IN KIGALI, RWANDA LESSONS AND IMPLICATIONS FOR EMPOWERMENT

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ABSTRACT

Last three decades, females embraced successful entrepreneurship that attracted academia and researchers to conduct studies on feminist entrepreneurship. This paper aimed to analyse the challenges and opportunities to women entrepreneurship in Kigali and how education and skills could be leveraged to improve their business performance. The examination integrated salient micro-, meso, and macro-level factors surrounding necessity and opportunity entrepreneurs, the challenges of women-owned SMEs in Kigali, and how to empower them could overcome the obstacles. Women entrepreneurs are often underutilised in a variety of sectors, including entrepreneurship since their enterprises are fewer and smaller in size than men. Women comprise 51% of Rwanda's population but own just 33% of formal SMEs. According to the 2018/2019 Women's Entrepreneurship Report, 6.2% of women's businesses were founded worldwide, compared to 9.5% of men's businesses. Women entrepreneurs have shown good business management skills, yet just 2.9% of their ventures have been discontinued. The management of the business environment is critical to a company's success. In developing, emerging, and developed countries, women entrepreneurs do business in three sub-environments: the micro-environment, the meso-environment, and the macro-environment. The micro-level of social reality is concerned with individual qualities and values, while the meso-level is concerned with social connections between people and organisations. Macro-environment contains the factors of the external environment. Women entrepreneurs must adjust their company models to deal with external influences and turn threats into opportunities to overcome obstacles and opportunities. They should be empowered to obtain the skills needed to pursue opportunities and run sustainable enterprises.

Design/Methodology/Approach

The positivism philosophy underpins this study to identify the reality behind the opportunities, challenges and empowerment of women entrepreneurship in Kigali. The paper underpins an integrative multi-level research design and a quantitative method to collect 409 personal survey data from women-owned SMEs in Kigali. The data were analysed through the Statistical Package for the Social Sciences latest version (SPSS 26).

Findings

The results presented in this paper explicitly demonstrate the importance of micro, meso- and macro-level variables in entrepreneurship study and the functionality of unifying multiple lenses and study units to capture the dynamics of females' entrepreneurship experience in any

specific context. Among the women-owned businesses surveyed, the majority were married (79.46%), and (23.9%) obtained the startup capital from their partners. And the majority of their businesses were sole proprietorships (93.2%), and they performed well (88.5%). Push factors (72.7%) outnumbered pull factors (27.3%) in the motivation to start a business. The biggest challenge they faced was a lack of entrepreneurial skills (77.04) that may affect business performance and growth.

Originality/Value

The benefit of this study resides in applying the framework championed in the context of diversity management adopted in entrepreneurship study, thus attempting to capture the complex interaction between multiple layers of assessment and objective/subjective variables that affect female entrepreneurship.

Keywords: Female Entrepreneurship, Necessity and Opportunity Entrepreneur, Challenges, Micro-Meso and Macro-level Factors, Women Empowerment, Kigali.

INTRODUCTION

Women's entrepreneurial activities have increased in the three last decades; they changed the business landscape and added entrepreneurship value in many developed and developing economies. There is evidence that the women's movement in entrepreneurship has considerably increased socio-economic development and embraced diversity in the last three decades.

Despite some women being involved in entrepreneurial activities, women generally stay untapped forces that could enhance productivity in various industries, including entrepreneurship. Even though women continue to penetrate entrepreneurship, their businesses are fewer and small in size than men. For instance, in Rwanda, women represent around (51%) of the total population and own only approximately (33%) of formal SMEs.

The 2018/2019 Women's Entrepreneurship Report published by Global Entrepreneurship Monitor indicated that worldwide, (6.2%) of women enterprises were established versus (9.5%) of men, which creates a gap of 3.3% in favour of men entrepreneurs. Established businesses have existed for more than three years and six months, performing well and growing. Women entrepreneurs have demonstrated strong business management; only (2.9%) of women's businesses were discontinued compared to (3.2%) for men (Amanda et al., 2019).

The literature indicates that the characteristics of an entrepreneur, such as motivation, independence, and passion, among others, influence business success (Timmons, 1999; Barringer & Ireland, 2008). Erasmus et al. (2015) added that the success of a business depends on the management of the business environment.

Women entrepreneurs in developing and developed economies conduct business in triple sub-environment such as micro-environment, markets environment, and macro-environment. The micro-environment refers to internal venture organisations such as vision, mission, core value, objectives, strategy, tactic and the management of resources (human, capital, and material) that women entrepreneurs can control. Any decision makes in the micro-environment influence the market environment.

The market environment deals with those outside the business, and they can influence the industry differently. The market environment includes consumers, competitors, intermediaries, and supplies, and it determines the strength and weaknesses of a business. The management

cannot regulate the market environment, and paradoxical management can set a strategy to influence the constituents of the market environment.

Besides the micro and market environment, there is also a macro environment called external environment factors. In the real business world, the macro-environment guides the business environment and forces the micro and market environment to adapt strategies to respond to the factors of the external environment.

Macro-environment creates advantages and threats to women SMEs in Kigali. Thus, both advantage and threat necessitate effective women management to adapt their strategies to the external environment to benefit or anticipate damage they can cause. Thus, the macro-environment includes technology, demography, government institutions, competitors, physical and international environment (Rwigema et al., 2008; Erasmus et al., 2015).

Syed & Özbilgin (2009) revealed the three dimensions (micro, meso, and macro-level) of social reality to women entrepreneurship. The micro-level of social science focuses on the individual in terms of characteristics and values of the individual that shape an entrepreneur, for instance, the passion of business, networking, tenacity, etcetera. The micro-level also emphasises gender differences, patriarchy, and stereotypes that constrain women to participate freely in entrepreneurial activities.

Organisational behaviourists suggest that workers work together as a team to achieve goals. Micro-organisational behaviour experiments tend to enhance efficiency to boost business performance and income. The aim is to learn about workers' attitudes, how best to reward them, and how to make employees more effectively manage resources to meet the organisation's goals and objectives (Trakstar, 2020).

The meso level serves as a connection between the micro and macro level. Meso-level research is the in-depth study of a single entity, culture, organisation, or institution's policies that guide business and examine society's areas. Also has referred to as a network study. This method explores the dynamics of social relations between individuals and how these patterns influence the group (Syed & Özbilgin, A relational framework for international transfer of diversity management practices, 2009).

At the macro level, organisational behaviourists are researching how the tactics processes of organisations guide and how they anticipate or respond to uncertain and external environmental factors such as technology, sociology, and competition, among others. The topics studied at the macro level include how companies compete within their industries and how personnel and leadership practices influence the overall enterprise. Macro-level research considers societal, political, economic, technological, and other factors affecting business (Trakstar, 2020).

Our core understanding is that women's entrepreneurship operates in dynamic challenges and opportunities that require combining efforts to take advantage while anticipating the challenges. To do so, they are required to scan the environment to adjust their business model to tackle the threats of the macro-environment. Perhaps, transform threats into opportunities.

This research explores the challenges, opportunities, lessons, and empowerment to women entrepreneurship in Kigali in the context of the multi-level relational framework of diversity management designed by Syed & Özbilgin (Syed & Özbilgin, 2009).

The idea of management originated in the United States and has been widely embraced worldwide (Liff, 1997). Syed and Kramar (2007) condemn the narrow neoliberal focus on the corporate gains of diversity management, which, despite its admirable rhetoric, has not been able to produce equality in job results for diverse workers.

Empirical research done in emerging markets and developing countries reported that women who have traditionally been discriminated against from entrepreneurship, those who break the glass ceiling to launch businesses remain marginalised and disempowered in entrepreneurship compared to their male counterparts (Amanda et al., 2019).

FACTORS AFFECTING FEMALE ENTREPRENEURSHIP

Generally, the most common topics of entrepreneurship research revolved around micro-level influences, including opportunity identification, inspiration, funding and efficiency. Recognition of opportunity is perceived to be a core problem in entrepreneurship science, provided that it is significant entrepreneurial potential and a competitive edge (Rwigema et al., 2008).

Gender differences have been identified in many domains such as education, entrepreneurship, and the workplace. It provides more opportunities to males than women, creating gender inequality (Tsyganova & Shirokova, 2010).

Women represent a small portion of human capital; despite this, they earn less salary/wage than men for the same work performed (African Development Bank Group, 2008). Even though some embrace entrepreneurship, it is difficult to access and identify the opportunity. The evidence is that disadvantaged women in education and those working in the private and public sector occupy short positions. Thus, recognition of opportunity, creativity and innovation mainly rely on education and previous working experience (Jamali, 2009).

The literature indicates a relationship between the motive for women to start a business and gender inequality, and the push factors motive has a gender inequality connotation. Women are involved in entrepreneurial activities for survival because they could not find employment in the labour market; perhaps they are discriminated against on the labour market or victims of the glass ceiling (Baughn & Neupert, 2006; Aidis, 2007).

However, the pull factors in this study are shaped by independence, self-actualisation, the fulfilment of entrepreneurial intention, and opportunity recognition. Women recognised and exploited entrepreneurship opportunities. For instance, few women in Rwanda are motivated by pull factors and run opportunity businesses (Naicker & Nsengimana, 2020). Research indicates various sets of career fulfilment for men and women entrepreneurs, circling the accomplishment of the role of former and social partnerships and the goal of the latter (Eddleston & Powell, 2008).

Access to finance is common for men and women in developing economies like Rwanda; it is worse for informal, small-sized, and women-owned businesses. However, given the opportunity for women to access finances may help them grow their businesses, improve their competitiveness in market share, increase GDP, and close the financial inclusion gap. Lack of access to finance means that women SMEs will continue to suffer financially, which may result in them remaining small-sized enterprises (Rukundo, 2015).

Women have fought for financial inclusion. However, access to credit is still a constraint in growing their businesses. Furthermore, loan application processes are much easier for men than women, and most women own micro-businesses that banks consider a higher risk. It is challenging for women to share the market and compete with men with the facilities to access capital (Flaherty, 2017).

Gender has marginalised women from launching businesses in Kigali. It can be further argued that gender contributed to undervaluing a female's role in starting, running, and growing a

business. However, the performance and sustainability of women businesses require the family, society, government and financial institutions support.

There are various factors affecting women entrepreneurship; this study focuses on micro, meso, and macro-level factors, according to a relational framework for entrepreneurship research adopted by Jamali (2009) from (Syed & Özbilgin, 2009). Therefore, the literature review centred on micro-level factors impacting female entrepreneurship and the recognition of prospects, inspiration, resources/financing tactics, and performance. However, the dynamic intertwining and entanglement of micro, meso, and macro-level variables can be identified even though we attempted to differentiate between these stages. For instance, the human capital and push motivation challenges are extrinsic factors related to the organisation or labour market concerning macro and socio-culture norms. Correspondingly, society and accessibility support impact female businesses' performance and growth. Self-perception and the drive for progress, in turn, are inevitably affected by the status, desirability and credibility of women's jobs, self-employment and business performance. Thus, micro, meso, and macro factors intertwine to form the broad experience of female entrepreneurship in some particular way.

Despite the position of micro-level in female entrepreneurship, the macro-level may challenge or open opportunities to micro-level. Global Entrepreneurship Monitor (GEM) is one of the prominent organisations; it englobes more than 100 countries' members worldwide. It provides indexes that define the entrepreneurship situation among its members' countries. Regarding female entrepreneurship reports, GEM compares the index between male and female entrepreneurship, the macro factors that affect female enterprises, lessons learnt, and best practices (Amanda et al., 2019). Baughn and Neupert (2006) observed that the macro factors of the business varied depending on each country and the level of entrepreneurial activities an entrepreneur performs. These include economic, socio-cultural, and government institution environments. Erasmus et al. (2015) identified the macro factors that affect entrepreneurship: technological, economic, social, physical, institutional, and international. These macro environments discuss below.

Government institutions are responsible for setting rules and regulations to guide entrepreneurship. Flexible policies, entrepreneurs benefit. In contrast, tight rules hamper business growth. For instance, higher interest rates and the tax might distress the business operation (Mutesi, et al., 2018). Manzi (2016) concludes that imposing higher taxes will promote the informal sector, hide the actual revenue, discourage entrepreneurship, and lose jobs. According to The New Times (2012), SMEs are vulnerable, particularly women; the government targets them to increase revenues. Although, most SMEs in Rwanda close their doors before five years.

The socio-cultural effect on women in Rwanda, males do not need to unfreeze culture because the culture gives males more power to control females. The patriarchy and stereotype still challenge females to open a business; the female must first ask her family or husband permission to open and run a business. This affects the female entrepreneurial intention, perhaps later their behaviour. This discourages them from self-employment (Vis, 2012). According to Global Entrepreneurship Monitor (2015), business in Thailand is about competition, with no culture involved. Muhire (2018) stated that gender inequality is a big issue that requires the entire society, organisation, and government participation to advance to gender parity. Despite the socio-cultural norms creating the entrepreneurship gender gap, an economic factor also affects female entrepreneurship.

How the economy performs in a country determines the growth or decline of the economy, inflation, interest rate, employment, recession, and international currency exchange.

These variables also affect the micro and meso levels (Erasmus et al., 2015). The high cost of capital challenges women's SMEs in Kigali; ultimately, it affects the growth of their businesses. The lower performance of the economy leads to recession and high inflation; women have to decide how to keep the business running. When the economy booms, new jobs are created, an increase in sales, stable inflation and interest rate.

There is evidence that female entrepreneurship faces challenges on micro, meso, and macro-level variables (Amanda, G, Brush, & Greene, 2019). The analysis and deep understanding of how each variable affects female entrepreneurship. The author applied a conceptual framework of a relational perspective of diversity management (Syed & Özbilgin, 2009). Figure 1, a relational perspective of diversity management. It indicates the relationship between macro-national level, meso-organisation, and micro-individual level, and how these variables are related to each other in entrepreneurship research.

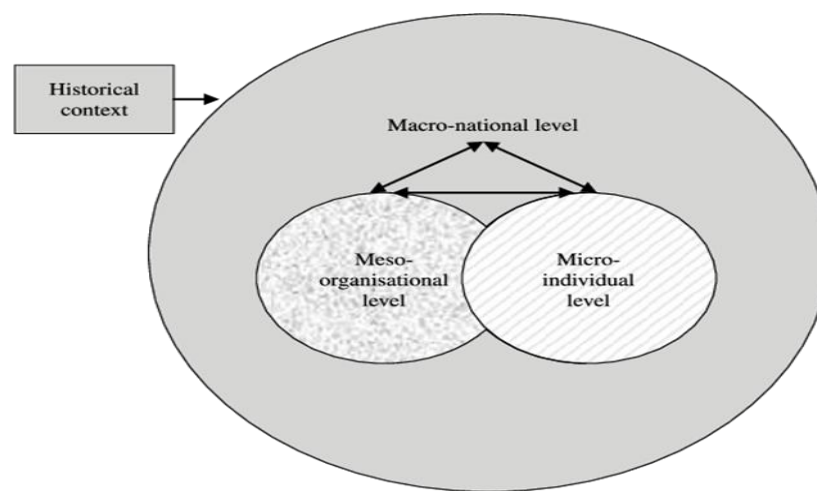


FIGURE 1
RELATIONAL PERSPECTIVE OF DIVERSITY MANAGEMENT (SYED & ÖZBILGIN, 2009)

The macro-national level encompasses institutional conditions, comprising social and cultural norms, social classification, legal conception, family and employment; it influences in one another way the meso-organisational and micro-individual. The macro-national level looks like the main component of the framework, and other variables should comply with its influence.

The micro-individual refers to an equal individual opportunity, characteristics (motivation, perseverance), norms and cognitive (education) that can enable her to start and run a growing business; identify and exploit an opportunity. At the same time, the meso stage includes organisational mechanisms that mediate work opportunities based on individual capabilities and depending on context (Syed & Özbilgin, 2009).

The interaction between various study layers is well understood and complemented by exposure to historical practices, which appear to perpetuate particular social values. The relational structure will help contextualise the entrepreneurship study centred on local multi-level variables. Attention is paid to anchoring entrepreneurship research in a particular socio-economic context.

It incorporates perspectives into social and economic transition facets and philosophies of gender relations and government institutions. It also examines the relationship between systemic

and organisation-level issues, seeking to balance concrete structures/measurable characteristics and procedures with subjective experiences and explanations (Jamali, 2009; Syed & Özbilgin, 2009).

Of particular importance is the description of the various layers of study as interdependent and interlinked – hence the concept relational – with the assumption that entrepreneurship is historically and socially rooted but often personally conceived and negotiated at some level (Jamali, 2009).

In particular, author directs his attention to the Rwanda context and explore the opportunity and challenges that affect women's entrepreneurship in Kigali in the context of unified multi-level research design.

Brief Background Information about Working Women in Rwanda

Discrimination of women in mainstream socio-politic-economic started many years ago. During the colonisation, women did not contribute to politics and administration due to segregation perception. Regarding education, only boys were trained to assist the coloniser in administration (Byanafashe, 2006). However, very few women contributed to administration and politics after 1962. The real visibility of women in Rwanda politics started after the 1994 genocide. They were (50%) cabinet members, chamber of depute (61.3%), and (38.8%) in Senate. (New Times, 2018). Besides this, only 25% of females were managers of public establishments, private sector (33%), local NGO (12%), and (19%) for international NGO (Rwanda. National Institute of Statistics of Rwanda, 2018). We understand that to ensure gender equality and sustainable economic growth, increasing women in decision-making positions, politics, and management is a positive move. However, it should increase the numbers of women entrepreneurs that the opportunities might share between males and females.

Some researchers agree that the unacceptable background of girls in education, which delay them for nine years and 32 years after boys attend primary and secondary school continues to challenge them. Hence many activities, for instance, entrepreneurship, require not primary education rather tertiary education to understand the local and international business philosophy to enable them to run competitive enterprises and be involved in creativity and innovation (Byanafashe et al., 2011; Vis, 2012). Blackden et al. (2011) stated that in Rwanda, men still dominate science and technology schools which are the most catalyst for creativity and innovation key for competitive entrepreneurship advantage. Kantengwa (2018) concludes that women are still under pressure from stenotype society which still believes that some education fields like sciences and engineering are for men. However, as women progress in education, their economic role becomes critical.

There is no doubt that Rwanda strong women contributed to the in-country economy and innovation, despite the patriarchy and stereotype that tried to hide women performance in economics and many other fields. The literature indicates an active trade in Kivu Lake Regional (Republic Democratic of Congo), which later extended to Burundi and Tanzania's Tanganyika lake area. Mainly, the trade focuses on fishing, agriculture, livestock, and iron. Interestingly, the innovation of hoes flourishes Rwandan entrepreneurs. Women contribution to the economy rose when they innovated the special waving bracelet “ubutega”, which was used as a currency. However, women did not allow to commercialise the ubutega, instead to wave at home; men were in charge (Newbury, 2009).

Genocide in 1994 devastated Rwanda and left more women widows; they started businesses to look after their families (The United States Agency for International Development,

2009). Interestingly, women performed well in business; they improved their families welfare and contributed to socio-economic development. Their business success increased the credibility that attracted government and Non- Government Organisations (NGOs) as trusted stakeholders (The United States Agency for International Development, 2009).

Women enterprises increased dramatically to 42% in a formal sector, and they dominate the informal sector to 58% countrywide. Therefore, empowering women could increase economic growth, and they can penetrate new markets considered as men businesses such as construction and transportation (The United States Agency for International Development, 2009).

Despite women's role in entrepreneurship in Rwanda's economy, they face challenges. Mukama (2017) observed that women-owned SMEs face many constraints, but high taxes and balancing family responsibility are the most predominant and delay the progression of their SMEs. Mutambuka et al. (2016) identified the impact of women in socio-economic development through entrepreneurship. The findings revealed that women's challenges in business include lack of entrepreneurship training, fear of failure, lack of market to sell their products, and balancing business and home responsibility. The Sunday Times (2013) reports that women-owned SMEs in the rural area look forgotten, most of their SMEs based on farming. They face many constraints, including gender inequality, access to capital; land; market, and lack of training. They believe that given training opportunities, they can add value to their production and earn more profit, and the waste from their production should be minimal.

Hakuzimana (2017) identified specific constraints encountering women-owned SMEs in the Musanze District of Northwest province. These included access to finance, lack of entrepreneurship skills, culture, gender inequality, lack of ICT skills, balancing business and home responsibility, lack of marketing skills and lack of collateral, despite the passion of business among these women entrepreneurs and their effort to move forward their SMEs. These constraints hamper their progression ambitions. The following section discusses the research design that guides the research.

RESEARCH FOCUS AND METHODOLOGY

The positivism philosophy underpins this study to identify the reality behind the opportunities and challenges to women entrepreneurship in Kigali. The positivists believe that the reality should be searched from women-owned SMEs in Kigali and found scientifically (Creswell, 2003; Greener, 2008). Positivism research is quantitative, and the quantitative method was the most suitable method for this study. Due to its power to survey a large number of respondents, 409 compared to qualitative which collect minimal data from participants, reliability, analysing statistical data, and generalising findings to the population (Greener, 2008).

The researchers believe that the quantitative method is the best way to analyse women businesses in Kigali and identify the opportunities and challenges to which extent affect them and how empowering them could be a solution to overcome the challenges.

The data were collected from the sample population of women-owned SMEs in Kigali and analysed statistically to determine the motive to start businesses, challenges they faced, and the benefit of empowering them. The results were duplicated to all women SMEs in Kigali (Greener, 2008).

Researcher selected purposively the sample population of 409 women-owned SMEs in Kigali according to his will, judgment, purpose, and projection. It was the most reliable way to

reach women-owned businesses in Kigali at their worksite, and the purposive sampling delivered high-quality information, free or minor error and biases (Marchall, 1996; Denscombe, 2007).

A personal survey structured questionnaire was used to gather data from respondents. Williams (2007) and Mouton (2001) argued that most quantitative research in social and business sciences involves many respondents that require the survey questionnaire to gather data. Cooper and Schindler (2008) and Keller (2009) stated that personnel surveys are the best method to collect high-quality data. This motivation pushed the researcher to choose the personal survey as a data collection method from women-owned businesses in Kigali.

The questionnaire collected demographic data to obtain the identity of women-owned SMEs in Kigali; business profiles to know women enterprises in Kigali; to identify the motive to start a business, whether necessity or opportunity; and the constraints they faced in doing business. The following section presents and discusses the findings.

FINDINGS

Table 1 summarises respondents and business profiles. Socio-demographic data were collected to obtain the knowledge of respondents. The majority (79.46%) were married. Most respondents (45.3%) fell in the age group of 31 – 40 years. Regarding education, most respondents (42.6%) had secondary school education. Most respondents (57.5%) reported starting a business due to a lack of employment in the labour market. However, (90.7%) of respondents started the business without business skills.

The objective of the questions on the business profile was to gain information about the women's enterprises in Kigali. The majority (98.3%) run sole proprietorships, and their businesses operate in services (58.6%). Regarding business existence, (54.5%) fell in 1-5 years. The primary source of a capital start-up was husbands (23.9%). Interestingly, 88.5% stated that their businesses were performing well and growing. The business reward was monetary and respected in the family and community (21.5%).

Table 1			
SUMMARY OF RESPONDENTS AND BUSINESS PROFILE			
Respondents' identification in percentage (%)		Business profile	
Married	79.46	Own one business	97.1
Group-age 31-40	45.3	Sole proprietorship	98.3
Secondary education	42.6	Service business	58.6
The motive to start a business: Unemployed	57.5	Group age of business 1-5 years	54.5
No entrepreneurship skills before starting a business	91.1	Start-up capital (husband)	23.9
		Started business from scratch	58.5
		Good performance of the business	88.5
		Business reward: Respect	21.5

The questionnaire was designed based on the literature review discussed above. As displayed in Table 2, the questionnaire seeks to address the micro and macro-level factors that affect women entrepreneurship in Kigali. The micro-level factor includes opportunity identification, motivation to start a business, capital start-up, and business performance. At the same time, macro-level factors include the legal, normative, and economic environment. And final, micro versus macro-level factors in the context of opportunity and challenges. The

personal survey was conducted in English and Kinyarwanda; many Rwandans speak the mother tongue. The researcher asked questions to respondents and recorded the answer on a google form sheet using internet-connected on a tablet. The average time to respond was around 20 minutes for respondents.

The data on google Forms were downloaded on an Excel sheet to enable the transfer to SPSS for analysis. The descriptive findings indicated clearly to which extent the micro and macro-level factors affect women businesses in Kigali.

Table 2		
MICRO AND MACRO-LEVEL FACTORS		
	Dimension	Description
Micro-level factors	Opportunity identification	Women involved in entrepreneurial activities identified an opportunity for a new venture and the human capital variable, such as education and prior experience—moreover, the challenges faced in exploiting the opportunity.
	Motivation	Push and pull motivation to start businesses and the motive behind embracing entrepreneurship, for instance, labour market challenge versus looking for challenge and independence.
	Financing`	Strategy and source of capital start-up and the challenges they faced about financing their new ventures
	Performance	Performance of business in terms of income, profit, and growth.
		The relationship between the objectives, goals attained and reward
Macro-level factors	Legal environment	Regulation related to small business creation that women-owned SMEs in Kigali view as silent. For instance, government rules and procedures, labour market legislation, formal gender parity by law.
	Normative environment	Unwritten rules, regulations, and codes of conduct such as cultural norms, societal value, religious beliefs, patriarchy, stereotype, and credibility and legitimacy of self-employment
	Economic environment	The purpose and perceived essence of the economic landscape and how this influences the intentions of female entrepreneurship and exploitation
Mico and macro-level factors	Opportunities/challenges	The rating of significant hurdles faced in opportunities recognition and factors for success

The paper aimed to explore how the meso and macro affect women businesses in Kigali. In this study, the investigation of a phenomenon in social and business sciences, for instance, should collect quantitative information from women-owned SMEs in Kigali, Rwanda (the sample population) and analysed statistically and generalised to women entrepreneurs in Kigali. This is how to measure the amplitude of a problem faced by a particular society or a group of people with common goals (Mill, 2005). The findings are discussed below.

RESEARCH FINDINGS

Identification of opportunities among women-owned businesses in Kigali was associated with the push factors, as shown in Table 3. Independence was one of the pull motivation factors that attracted women-owned SMEs in Kigali to start businesses. Many women decided to open a business to be independent; others wanted to fulfil their entrepreneurship ambition of running a sustainable business. Self-actualisation and motivation, coupled with a high level of achievement, drove the business to sustainability and enabled them to influence the community.

Table 3		
MOTIVES TO START A FEMALE BUSINESS IN KIGALI		
Motivation factors	Frequency	Percent
Push factors (necessity entrepreneurs)		72,7
Unemployment	234	57.4
Maltreatment where I worked	10	2.5
Job dissatisfactions	24	5.9
Divorce or separation	13	3.2
Death of husband	4	1
Unwanted pregnancy	0	0
Refugee	1	0.2
I am not educated to find a job in the labour market	10	2.5
Pull factors (opportunity entrepreneurs)		27.3
Independence	12	2.9
My contract with my employer terminated	14	3.4
Fulfilment my entrepreneur intention	6	1.5
Self-actualisation	25	6.1
Innovation	9	2.2
I needed time to care for my family while generating income	29	7.1
I needed to generate more revenue	6	1.5
Education, training and experience	3	0.7
Challenge men by showing them that women can also start and run a successful business	8	2
Total	408	100

As seen in Table1 above, this paper showed that more than half (57.4%) of surveyed engaged in entrepreneurial feminism due to Unemployment. A potential reason for this may be that they have been forced to start enterprises to produce revenue to fulfil their needs because they cannot find jobs in the labour market. Those skilled might quit their businesses as much as they could find jobs in the labour market.

Based on Table 1, females involved in entrepreneurial feminism in Kigali can be divided into necessity (76%) and opportunity (24%) entrepreneurs. Necessity entrepreneurs involved those who were unemployed; faced termination of the contract; not skilled to pursue employment; experienced mistreatment in the workplace; suffered job dissatisfaction; divorced or breakup, and death of spouse and refugee.

Necessity entrepreneurs were struggling, needed more income sources, or were miserable at their employment and wanted to launch an enterprise to survive. Alongside their determination to set up a business, they found it challenging to find start-up investment.

By comparison, opportunity entrepreneurs in Table 1 challenge males by proving that females can also launch and run a sustainable business. They are educated, trained and experienced; they shape the entrepreneur's intention; they want time to take care of the family when producing income; they desire to produce more revenue; independence; innovation and self-fulfilment. The following findings revealed the source of a capital start-up.

New Venture Financing Sources

Figure 1 shows the percentage distribution of the primary source utilised to open a business in order of importance; husbands (23.9%), savings (23.4%), and banks (14.4%) were the primary sources of money.

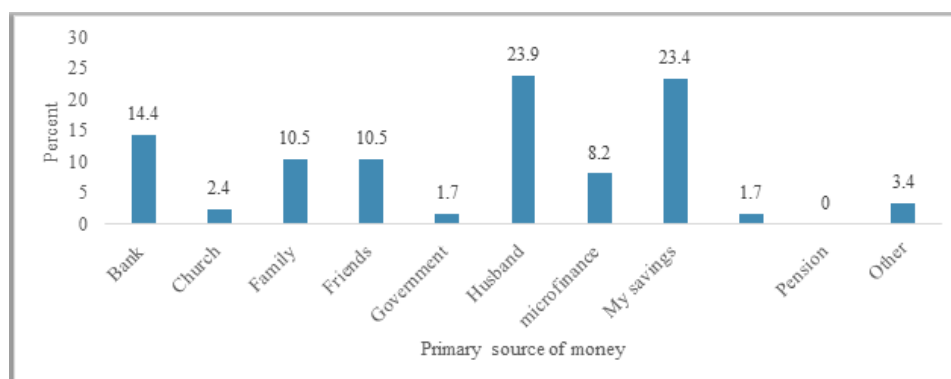


FIGURE 1
PRIMARY SOURCE OF MONEY

Based on the findings indicated in Table 1 above, the majority, 68.3%, of respondents obtained start-up capital respectively from the spouse (23.9%), savings (23.4%), family and friends (21%). It might be true that financial institutions do not facilitate women entrepreneurs to access finance to start a business. They may work, perhaps for many years, saving money to realise their entrepreneurship intentions and dreams or looking around for financial assistance from a spouse, family, and friends.

Regarding business performance, based on the findings, the majority (83.37%) agreed that their SMEs had a positive performance. While 88.5% of the surveyed SMEs were in the state of growing, they could compete and share markets with their male counterpart entrepreneurs. It was expected that their business categories moved forward to the next higher level that could increase the number of women-owned medium and large businesses.

The areas of business growth were mostly in increasing benefits (27.4%), increasing incomes (21.9%) and increasing sales (14.3%). Women-owned SMEs in Kigali revealed the changes the businesses brought. The change most of the businesses brought was "Respect in family and community" (21.5%). Others included "Improved lifestyle" (19.8%) "Recreation and leisure time" (19.1%).

The finding provides evidence that being a self-employed woman and running a successful business increases respect and value in the family and the community. This actively

contributes to community development; society benefits more from their business and recognises the importance of women entrepreneurs. It also decreases gender-based violence.

Constraints Experienced Women-Owned SMES In Kigali

Women-owned SMEs in Kigali faced multiple challenges in their entrepreneurial activities. These are summarised in the normative, economic, and legal environments (See Table 4). Table 4 reveals the magnitude of the challenges they encountered in Kigali.

Table 4 CHALLENGES FACED WOMEN-ENTREPRENEURSHIP IN KIGALI						
	Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
	Macro-level factors					
34 - 38	Normality environment					
34	There is gender inequality in business	58.37	40.15	1.23	0	0.25
35	Being a woman is a negative factor in business	64.95	28.43	6.13	0	0.49
36	Customs and local culture disadvantage women to operate a business	54.41	29.9	12.75		0.74
37	Inability to travel because of family/ husband obligations	14.67	16.63	26.41	31.54	10.76
38	Sexual harassment is a constraint	14.29	29.31	25.37	21.43	9.61
39 - 42	Economic environment					
39	It is difficult for women to access finance	43.98	30.22	17.69	7.37	0.74
40	High-interest rate is a constraint	12.32	27.83	30.79	19.95	9.11
41	Short term to pay back the loan is a constraint	13.12	25.99	19.8	31.93	9.16
42	Collateral to obtain a loan is a constraint	29.95	12.38	20.05	29.7	7.92
43– 52	Legal environment	32.03	30.07	10.27	20.78	6.85
43	Lack of a support network is a constraint.					
44	Access to government service is a constraint	3.69	7.86	16.22	49.88	22.36
45	Business registration is a constraint	3.93	21.38	17.2	37.84	19.66
46	High taxes are a constraint	1.97	5.67	23.65	49.01	19.7
47	Lack of market opportunities is a constraint	1.72	7.62	19.41	50.37	20.88
48	A bribe of government officials is a constraint	3.69	15.52	21.92	42.12	16.75
49	Inability to obtain public tender is a constraint	4.18	11.55	16.22	49.88	18.18
50	High transport cost is a constraint	10.27	17.85	25.92	33.01	12.96
51	High communication cost is a	9.8	24.02	15.93	33.09	17.16

	constraint					
52	Lack of incubator centre is a constraint	12.81	18.97	17.49	33.5	17.24
	Micro-level factors					
53 – 57	Skills constraints					
53	Lack of education and training is a constraint	8.09	7.11	15.93	44.61	24.26
54	Lack of entrepreneurial skills is a constraint	1.23	4.44	17.28	41.48	35.56
55	Lack of management skills is a constraint	4.17	22.06	20.83	34.56	18.38
56	Lack of business experience is a constraint	1.74	15.38	20.84	34.99	27.05
57	Lack of information technology skills (e.g. internet) is a constraint	1.96	15.44	22.06	32.35	28.19

Referring to the results in Table 4 above, most respondents disagreed with all the statements of the normative environment, except, "Inability to travel because of family/ husband obligations". Referring to the percentage as indicated in Table 4, most surveyed (43.3%) agreed that inability to travel because of family/ husband obligations with the statement was a challenge opposite to (31.3%) of respondents who disagreed with the statement, and 26.41% were neutral. The most remarkable result from the data is that (31.3%) of women-owned SMEs in Kigali can travel freely. Husbands or families understand the benefit from physical mobility to meet networks, training and buy stock, among others. It seems that these women entrepreneurs received support from husbands or families, which increased their awareness and trust. They were well-positioned and competed in the Kigali market.

Besides this, there is an improvement towards gender equality; husbands or families release women to travel alone, which was not allowed previously in Rwandan society. It may be that the young male generations support gender equality in business and travelling; they value the importance to release women to travel for business profit. What is disappointing in these results is that (43.3%) of women-owned SMEs in Kigali were not free to travel while running their business. Their husbands or families ban them from travelling, making their business less competitive. This attitude may affect women entrepreneurs' behaviour.

The unexpectedly high level of neutral responses, 26.41%, is undoubtedly due to cultural norms and patriarchs which prohibit women from criticising the families they married into. In traditional marriage, a woman marries a family; her husband represents her in his family. This means that a member of the husband's family feels free to express his perception and opinion toward that woman even if it concerns her private life.

Concerning the economic environment challenges faced by women-owned SMEs in Kigali, table 4 indicates that (41.09%) of surveyed agreed with the statement that short term to pay back the loan was a constraint for women-owned SMEs in Kigali. Meanwhile, (39.11%) disagreed with the statement. However, around a quarter (19.80%) of respondents did not disagree or agree; they remained neutral. According to the results, responses are very close, with (41.09%) agreeing versus (39.11%) disagreeing with a difference of (1.98%) in favour of agreeing. Therefore, there were mixed opinions (agree and disagree) on the statement that the short term to pay back the loan constrained women-owned SMEs in Kigali.

Regarding macro-level factors related to the legal environment, the results in Table 4 indicate that most surveyed (71.25%) suffer from not obtaining market opportunities. It can be

linked to lack of education and training, lack of entrepreneurship skills, and lack of management skills (See Table 4). All these skills enumerated in this paragraph are essential requirements for applying public and private tender in supply chain management. Unfortunately, many women-owned SMEs in Kigali fail to comply with the market's demand, which is why most of them could not access business opportunities.

While access to government service, the majority of respondents (72.24%) agreed that access to government services was a challenge for women-owned SMEs in Kigali, in the same time, high taxes findings are somewhat disappointing as (68.71%) of respondents complained about high taxes, which had an impact on cash flow and decreased working capital which impacts business growth. Besides this, (68.06%) viewed challenging to obtain public tender.

Other legal macro-level factors that affected women entrepreneurs in Kigali included lack of a support network (62.1%), a bribe of government officials (58.87%), and business registration (57.5%).

Even though the macro-level factors hamper or delay women-owned SMEs in Kigali from achieving their goals and objectives, micro-level factors also affect them in Kigali. These include need for education/skills, experience, and information and communication technology.

Table 4 illustrates that (77.04%) indicates that women-owned SMEs in Kigali needed entrepreneurial skills; they ran business traditionally. Lack of entrepreneurship skills may affect business performance and growth.

Besides lack of entrepreneurship skills, they also lacked education and training; as displayed in table 4 above, the majority (68.87%) of respondents agreed that a lack of education and training was a constraint faced by women-owned SMEs in Kigali. Running a business in a town like Kigali, where intense competition, demand, opportunities, and challenges is, require proper training and education to respond suitably to the micro and macro-environment challenges. This group of women-owned SMEs in Kigali who lack business knowledge may perform better in their businesses career, grow their enterprises, and spot new opportunities if they had the opportunity to relevant entrepreneurship education and training.

The literature has shown that the previous experience stimulates the launch and the success of the business. Unfortunately, (62.04%) lack of business experience makes them less competitive.

Nowadays, the business's competitive advantage relies on how a business adopts ICT into the business. However, the majority (60.54%) of women entrepreneurs in Kigali acknowledge their weakness in ICT to exploit ICT devices and the internet of things to access information that they can use to promote their businesses.

The opportunities face challenges in the business world, but there are possibilities to mitigate or respond to the challenges to avoid business/brand damage. The relevant education, training and experience demonstrated the power to identify and exploit successful opportunities, scan the macro environment, anticipate uncertainly and adopt strategies that can cope with the level of the macro factors that harm the business activities. The characteristics like independence, fulfilment, entrepreneur intention, and challenging glass ceiling to strengthen by education, training and experience in the business lifecycle are the determinants of business performance, growth, and sustainability.

Therefore, the effective combination and management of micro-level factors lead to success for women's enterprises. They can strongly compete and share the market with their counterparts' men. Perhaps outperforming them as women are smart in running a business; they

treat consumers better than men. Men may fear sharing the market and information with female entrepreneurs because they fear that consumers may shift from them to women entrepreneurs.

DISCUSSION OF FINDINGS

The results presented in this article specifically demonstrate the interaction of micro and macro-level factors in analysing women entrepreneurship experience, and the utility unified framework considers the embedded-ness of female entrepreneurship in micro and macro-environments. However, opportunities for women entrepreneurs in this study have mostly been found at the micro-level, for instance, recognition of business opportunities and motivation connected to the characteristics like independence, fulfilment, entrepreneur intention, challenging glass ceiling to strengthen education, training and experience. However, many women-owned businesses in Kigali launched businesses due to push factors associated with survival.

Thus, our findings indicate that the micro-level factors regarding reasons behind starting businesses in Kigali are divided into two parts of motivation named push and pull factors. It is challenging to discuss the separately micro and macro environments in these findings; they are interrelated in the research process. Macro-level factors tend to influence micro-level factors, while micro-level factors seek to anticipate or deal with the challenges of the macro environment. Perhaps, transform the threats of the macro-environment into opportunities.

The micro-level push factors motivated females to start a business in Kigali, encouraged by their disparate financial situation. They opened survival businesses (necessity) to generate income to satisfy their basic needs. The motive behind going to entrepreneurship was Unemployment, maltreatment in the workplace, job dissatisfaction, divorce, separation, death of a partner, and refugee. This situation could be influenced by discrimination in the labour market, where many employers prefer men more than women. Women face patriarch and social norms in the workplace that generate oppression and job dissatisfaction. Opening a business could be a refuge for them to find peace of mind. Cultural norms promote male breadwinner and female housekeeping. Evidence is shown in these findings that women started businesses after losing their partners. The necessity entrepreneurs also face macro-level factors, for instance, normative, legal, and economic environment, to set up the businesses. The previous studies demonstrated that necessary entrepreneurs are looking to thrive. The poverty condition drives them to set up small enterprises using start-up money lent from friends or relatives. They struggle to register their businesses, they run a business of their own, and their revenue is typically smaller than opportunity entrepreneurs (Kelley et al., 2011; Fairlie & Fossen, 2017).

Opposite to push micro factors pull micro factors are associated with identifying opportunities and individual characteristics such as independence, self-employer, fulfilment my entrepreneur intention, self-actualisation, innovation, education, training and experience, and challenging glass ceiling. This group of female entrepreneurs also called opportunity entrepreneurs, equipped capacity to identify and exploit the successful opportunity. They can challenge the macro environment, for instance, legal to register a business, economical to access capital, and normative by receiving support from partners, family, and community.

They start a business for growing and sustainability opposite to necessity. Their micro-level factors are shaped with relevant skills, strong management experience, and networking, making their meso level smoothly operational. Moreover, most importantly, coping with the challenges of macro environments. Opportunity entrepreneurs tend to be small and medium in a particular specialisation contrary to necessity entrepreneurs who concentrate on micro-

enterprises selling convenience products and services. Due to their work experience, some Rwandan women innovated new products or services and resigned to pursue the opportunity (Hakuzimana, 2017).

Author measured women's businesses performance in Kigali in the context of the multi-level relational framework of diversity management (Syed & Özbilgin, 2009). His results indicate that 83.37% of surveyed businesses performed well, increased income, profit, and growth that achieved business objectives, goals, and rewarded entrepreneurs material, financial, and psychological.

Author understanding is that the excellent performance of women in Kigali relies on effective management of micro (e.g. education, skills, and individual characteristic), meso (e.g. organisation policy), and macro environment (e.g. normative, legal, economic). It can argue that the synergy management of micro and meso factors anticipated the macro factors that can harm women businesses in Kigali that lead to business performance. Paradoxical, for those who did not perform well, the macro environment may dominate micro and meso environments.

Despite the performance of women's enterprises in Kigali, they face macro environment challenges. Concerning normative environment challenges, only the inability to travel because of family or husband obligations was challenging. Considering other variables that constitute normative environment (see Table 4), it seems that partners and families refused women to travel long distances for their protection related to travelling, for instance, robbery and sexual harassment. However, other partners or families understand the benefit from physical mobility to meet networks, training and buy stock, among others. It seems that these women entrepreneurs received support from husbands or families, which increased their awareness and trust. They were well-positioned and competed in the Kigali market. The results show a shift from gender inequality (macro factor) to gender equality (micro factor) and status quo change in social norms and cultures related to gender and feminist entrepreneurship. These changes can view as an opportunity (micro factor) that the meso level could leverage to strengthen the organisational dynamics.

These normative social changes also extend to macro factors associated with an economic environment where many women entrepreneurs in Kigali had access to capital and collateral. They divided opinions on the short term to pay back the loan challenge. However, this is a common issue shared with men entrepreneurs in Kigali.

In contrast, only one was not a challenge over ten legal environment variables. Even though women businesses in Kigali perform well, the legal environment seems like the most challenging women-owned SMEs in Kigali. They must comply with government rules and regulations that guide the businesses. The macro-environment is beyond the organisation management control. Meso level could adjust the organisation policy, perhaps change the business model to cope with the legal challenges. The micro factors could strengthen the meso level, for instance, leveraging the talented, experienced, and skilled human capital to ensure the business's ability to face the legal environment.

The most legal environment faced by women-owned SMEs in Kigali was access to government service. Many government services are digitalised and accessed online. However, many women-owned SMEs in Kigali did not have end-user computer skills, which made them request a third party to assist them in accessing government information and services (World Bank, 2019).

High taxes challenge women entrepreneurs in Kigali, but there are other expenses businesses pay to operate, such as rent and electricity. Many expenses may lead a business to

close down, stagnation or slight growth. Perhaps, some women entrepreneurs may go back to informal business where they cannot register on taxes regime, and there are few expenses compared to formal business. There is a strong relationship between these results and Malunda (2014) and Rwirahira (2018).

In Rwanda and many developing economies, it is difficult for women entrepreneurs to involve in government procurement in supply chain management, and it might be related to a lack of skills and experience required (Transparency International, 2011). President Ramaphosa of South Africa recently found a sustainable solution to empower women entrepreneurs by setting aside 40% of public procurement for them (South Africa Broadcast, 2020).

Education and training have a connotation of being a sustainable solution to various human life cycle challenges. Many of the legal environments women-owned SMEs in Kigali encountered would be anticipated whether they were empowered with relevant entrepreneurship skills and ICT. Unfortunately, lack of education and skills challenge women-owned SMEs in Kigali which affect their business performance, growth, and competition with rivals in the industry. These results seem to be consistent with other research, which found that a lack of entrepreneurship skills hamper women to move forward to their businesses. Their entrepreneurship capability is limited; they cannot penetrate some industries as they require relevant skills such as ICT, and they are less competent to win public tender (Chinomona & Maziriri, 2015; Ndisanze, 2017). Nowadays, the competitive advantage of a business relies on the intelligent adoption of ICT into a business. Lack of ICT skills leads them to run a traditional business that is questionable for their business growth and sustainability. Besides this, many government services and business transactions performed online require ICT skills. Bishumba (2017) suggests that empowering them with relevant ICT skills related to business could shift them from traditional business to modern ones and become innovative and competitive in the market environment.

CONCLUSION

Feminist entrepreneurship has changed the business landscape in the last three decades. Women entrepreneurs have contributed enormously to socio-economic development; their businesses perform well and grow. This paper aimed to analyse the challenges and opportunities to women entrepreneurship in Kigali and how education and skills could be leveraged to improve their businesses performance.

Based on a personal survey questionnaire of 409 respondents to analyse women's SMEs in Kigali in multi-level research design and how micro, meso, and macro-level factors interact in female entrepreneurship in a particular context. The observations gathered explicitly support the utility of a relational framework that incorporates several layers of study along the lines proposed by Syed and Ozbilgin (2009) in future female's entrepreneurship studies.

Our findings indicated that 76% of surveyed start necessity businesses versus 24% opportunity, and many perform well and grow. However, they face macro-level challenges, including normative, economic, legal, and a lack of relevant education and skills. A lack of entrepreneurship skills and education was the biggest constraint they encountered. However, many legal constraints like access to public services, business registration, and inability to obtain public tender, access to opportunities could be solved whether they were shaped with entrepreneurship skills and ICT skills and identification of opportunities and innovation.

It was a favourable status quo change in normative constraints since gender inequality and social-cultural norms did not challenge women entrepreneurship in Kigali. However, many

women entrepreneurs were not free to travel for businesses activities, for instance, buying a cheap stock and meeting stakeholders under the pretext of protecting them from robbery and sexual harassment (Mukamana et al., 2017). Author analysis of women's SMEs in Kigali showed the interaction of micro, meso, and macro-level factors in the business. Push and pull factor motivation to start a business; identification of opportunities, individual characteristics, skills, and education were found on micro-level factors. In a business organisation, these variables support the meso level, which is responsible for organisation policy and culture to achieve its objectives while anticipating the threat of macro-level factors. The normative and macro environment was identified as macro-level factors that may affect an organisation negatively in one way and another and should be avoided or monitored.

Our analysis has made two significant contributions. The most significant contribution is to reply to recent demands for an advanced multi-level research architecture proposed by Bruin et al. (2007). In such a unified framework, the research illustrates the interrelation of individual–organisational–structural variables in defining their entrepreneurial personality, job choices, and discovery of opportunities, constraints, and education power through quantitative design. This unified framework also aims to enhance and shed light on the embodiment of entrepreneurship and its context specifics, in the sense that our research points explicitly out the solid legal constraints faced by women-owned SMEs in Kigali, which has not been systematically examined and discussed in the most conventional micro-level studies on the subject.

While this paper offered a successful initial insight into factors impacting women's entrepreneurship from a developing world viewpoint, studying has a range of drawbacks. Since the study is limited to quantitative methodology, women-owned SMEs in Kigali should be heard to have a deep understanding of the phenomenon. Therefore, future studies may investigate the inquiry using the mixing method. The analysis of this paper is limited to sociology analysis using micro, meso, and macro-level factors. Future studies should apply psychology analysis to examine the impact of opportunity, challenges, and empowerment on women entrepreneurs' behaviours.

There is a hope that the challenges facing women-owned SMEs in Kigali could find a sustainable solution. Nevertheless, it requires a synergised effort from women-owned SMEs in Kigali, a chamber of women entrepreneurs, government, and stakeholders.

It suggested that more significant efforts are needed to ensure that women-owned SMEs in Kigali are empowered with relevant entrepreneurship skills and ICT to promote their business performance growth and maintain sustainability.

The government should set a flexible entrepreneurship policy to attract many women entrepreneurs, youth, and investors to embrace entrepreneurship.

The chamber of women entrepreneurs should work with the stakeholders to find a sustainable solution to the constraints experienced by women-owned SMEs in Kigali. To do so will accelerate the socio-economic growth, achieving Rwanda's Sustainability Development goals designed to achieve gender parity in all spheres of life in the country, including political, economic, social, education for all, while eradicating poverty by 2030; African Agenda 2063 is a strategic framework designed by Africa Union (AU) aimed at integrating women and men equally into the mainstream life of African countries, and The United Nations (UN) 2030 Agenda for Sustainable Development Goals (SGDs) is aimed at achieving gender equality and eradicating poverty worldwide by 2030 ((African Union, 2015; UN, 2016; Rwanda. Ministry of Finance and Economic Planning, 2019).

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