

FACTORS THAT CONSTRAINTS WOMEN ENTREPRENEURS IN KIGALI RWANDA

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ABSTRACT

The purpose of this study is to identify the constraints experiencing women entrepreneurs in conducting small and medium business in Kigali, Rwanda. Rwandan women were discriminated from gaining access to entrepreneurship due to stereotype behaviour. However, since women have entered the business arena, they have strongly contributed to the socio-economic growth of the country.

The quantitative research design was adopted to guide the research. Data were collected from a sample population of 409 women-owned SMEs in Kigali, which was purposively selected. SPSS version 25 was used to analyse data. The results of this research was limited to descriptive analysis and there was no psychology motivation test or other means to measure the motivation towards entrepreneurship.

Implications of this study is an investigation of the constraints experienced by women-owned SMEs in Kigali and the link between the women motivation to start businesses.

A unique contribution with information being provided regarding an area that has not been studied before with a quantitative method. The originality of this research is that the survey data, focussed exclusively on women SMEs in Kigali by exploring the constraints facing women-owned SMEs in conducting business in Kigali and the factors influencing women to start a business.

Keywords: Constraint, Factors, Motivation, Women-Owned Business, Small and Medium Enterprises, Cultural Norms, Stereotype, Push Factor, Pull Factors, Permission, Kigali-Rwanda.

INTRODUCTION

The purpose of this study is to investigate the constraints experienced by women entrepreneurs to start a business in Kigali. Evidence suggests that entrepreneurship is among the most important factors for socio-economic development, job creation, and for country tax mobilisation in developed and developing countries (Bosma & Kelley, 2019). However, women are underrepresented in entrepreneurship in Rwanda. Women are confronted with patriarchy, stereotype, cultural norms and beliefs which prohibit them from conducting their own businesses. They have been labelled as better housekeepers than managers of businesses, and in so doing created a huge gender entrepreneurial gap (Essa, 2018; Kamberidou, 2020).

The time has come for women in Kigali to break the glass ceiling and to launch new businesses. However, they are facing constraints. These constraints range from access to finance, high tax rate, high-interest rate, illiteracy, poor business management skills, dilapidated infrastructure and several others (International Finance Corporation, 2008; Rwanda. Ministry of trade and industry, 2013; Nsengimana et al., 2017).

The past three decades have seen the rapid development of women enterprises in many countries (Jennings & Bush, 2013; Herrington et al., 2016; Sinha, 2018). Women shifted from home keeping to entrepreneurship that attracted researchers who realised that women-owned businesses contributed strongly in socio-economic development despite the small size businesses they manage compared to those of men (Jennings & Bush, 2013; Herrington et al., 2016).

There is a growing body of literature that recognises push and pull as factors that influence women to start businesses. Push factors are associated with negative situations in which a person is facing such as unemployment, maltreatment and job dissatisfaction. Pull factors refers to a person who views an opportunity, he or she started a business to take advantage to fulfil their business ambitions.

Although extensive research has been conducted on women-owned SMEs in Rwanda, no single research exists which identifies specifically the constraints experiencing women entrepreneurs in running small and medium businesses in Kigali, Rwanda (Mutambuka et al., 2016; Ndisanze, 2017; Bugingo, 2018; Nsengimana et al., 2019). An objective of this research was to identify the constraints experiencing women entrepreneurs in conducting business in Kigali, Rwanda. This research makes a major contribution on research about women entrepreneurship by demonstrating the factors influencing women in Kigali, to become entrepreneurs and to investigate the constraints which are prohibiting them; the position of husbands or families towards women's efforts to start businesses in a patriarchy and stereotype society. However, this research does not engage on how women-owned SMEs in Kigali, can leverage on Information and Communication Technology to grow their businesses.

The term women used in this research included traditional woman, girl, and a transgender woman. Hence, the question may be posed as to why this research undertaken deemed to be so important? There are many women suppliers in Kigali, and work extremely hard under appalling conditions. The gap in the literature is to investigate why they do not receive the support they deserve from society.

This research has been divided into five parts. The first part deals with the introduction of the research. The second part explores the existing literature review on the topic. The third part presents the research design and methodology. The fourth part presents and discusses the data and the last part provides the conclusions and recommendations.

LITERATURE REVIEW

The literature review presents an overview of women in Kigali, Rwanda and the motivation to start a business. Pushed versus pulled theories are discussed regarding its impact on the entrepreneur. Women's economic and social push and pull factors are presented. Rwandan's women motivation factors to launch a business are presented as well.

Woman Entrepreneurs

The concepts, woman entrepreneur and woman-owned business share the same definition, so they are used synonymously in this study. There is no specific definition of a woman entrepreneur/women-owned business. Authors define concepts depend on their origin of the country. The USA and India define woman entrepreneur/woman-owned business based on ownership of her shares in a company "*Woman entrepreneur is a female or females who possess 51% or more of shares in the company. They assume daily business management*". However, British definition considers complete ownership and defines women-owned business as a woman

who fully possesses 100% of business shares; she manages, controls and makes a decision regarding business. Rwanda does not have a specific definition of concept.

Women Entrepreneurs in Rwanda

To provide insight into women in Rwanda, it was imperative to include statistics that can elucidate the position of women in Rwandan society. More than half 51.8% (N=5 451 105) of the Rwandan population are females (Rwanda. National Institute of Statistics of Rwanda, 2014). The New Times (2018) and Inter-parliamentary Union (2018) stated that Rwanda is the world leader by having many females in parliament with 61.3% in the chamber of deputies, and 38.8% in Senate. In the cabinet, women and men have equal presentation. Total employees in the business sector in Rwanda is 616 737, and among them, the women presented are about one third 38% (N=234 360). Simultaneously, women represented 37.9 % (N=80 496) of the entire workers in Kigali. In the overall public and private establishments, women are represented by less than a third 32.4% (N=61 567). It should be noted that women owned almost a third 32.5% (N=60 786) of total businesses in Rwanda.

Women entrepreneurs in Rwanda penetrate all businesses industries despite the patriarchal and stereotype society. They play a critical role in socio-economic development. According to Rwanda, National Institute of Statistics of Rwanda (NISR) (2018) the country counts a total 174 113 of sole proprietor enterprises. Among them women-owned 56 859 (32.7%) and SMEs 56 853 (32.6%) (Shows in Table 1). The micro, small, and medium enterprises considered as SMEs (Rwanda. Ministry of Trade and Industry, 2010). Table 1 indicates that women-owned 54 813 (32.8%) micro-enterprises; 2005 (29.4%) small enterprises, and 25 (15.1%) medium enterprises. According to FinScope Rwanda (2016), SMEs employ 766 540 people and count 1.4 million jobs including bosses. The New Times (2011) reports that Rwanda government is working hard to become a middle-income country by 2020, he believes that empowering women entrepreneurs will accelerate economic growth to achieve the goal by 2020.

Size	Sex of owner			
	Total	Male		female
Micro	167 055	112 242	(67.2%)	54 813 (32.8%)
Small	6 829	4 824	(70.6%)	2005 (29.4%)
Medium	166	141	(84.9%)	25 (15.1%)
Large	63	47	(74.6%)	16 (25.4%)
Total	174 113	117 254	(67.3%)	56 859 (32.7%)

Source: Adapted from Rwanda, National Institute of Statistics of Rwanda (2018)

Entrepreneurial Push and Pull Factors

Pushed women entrepreneurs (necessity entrepreneurs) are those who rush into business because they do not have another source of income. They may, however, leave the business industry anytime they find a job in the labour market; they are not interested in creativity and innovation. In contrast, pulled women entrepreneurs (opportunity entrepreneurs)-business is their passion. They seek, to see the company grow, and they believe that creativity and innovation can improve business productivity, and competitive advantage. However, it has been argued that men opportunity entrepreneurs are more creative and innovative than women opportunity

entrepreneurs. It is comprehensible, because women are newcomers into the business. In addition, men were advantaged to obtain access to many resources and they received a proper education like science, technology, and engineering which in most cases serves as the foundation for innovation and entrepreneurial activities (Kelley et al., 2011; Dawson & Henley, 2012; Sinha, 2018).

Mahadea and Youngleson (2013) state that a necessity entrepreneur does not have entrepreneurial characteristics such as, the miserable situation of job loss, divorce, job dissatisfaction and unemployment to push them to start a new business. However, opportunity entrepreneurs have traits such as a passion for business, risk-taking, freedom, creativity and innovation. It's a well-known fact that a nation with a sustainable economic climate, generates jobs, and the employment gap is low, so there are a few necessity women entrepreneurs. Paradoxically, women 'pulled opportunists' numbers, has increased because a country with a strong economy creates more business opportunities so that women entrepreneurs can take advantage of it to realise their business dreams (Kelley et al., 2011).

Women's economic pull factors: It may be argued that when women entered into business activities, many changes happened, not only in their families, but also in the country's economic situation. The role of societal attributions towards women has changed. Women shifted from housekeeping to entrepreneurial economic activities. Some of the factors stimulated women to embrace entrepreneurship including education, gathering experience, fulfilment, innovation, self-actualisation, wealth, and prestige among other (see Table 2). Table 2 summarises women's pull and push factors toward entrepreneurship. (Muthuraman & Mohammed, 2018; Sinha, 2018).

Women's economic push factors: In many economies, every year, the number of graduates increases in the labour market. Hence, in the public and private sectors jobs are limited; they cannot satisfy the labour market. Beside graduates, there are many unemployed people. Tired and demotivated in trying to secure employment - in addition to navigating the pains of poverty, entrepreneurship becomes the only survival strategy. Unemployment and finance are elements of women's economic push factors shows in Table 2. Table 2 provides a snapshot of Kigali women pull (economic and social) and push (economic and social) factors.

Women's social pull factors: In the struggle towards closing the entrepreneurship gender gap, women have challenged the stereotype view towards entrepreneurship. Women social pull factors associated with gender and the womens' ability and confidence to perform tasks which were before attributed to men like entrepreneurship are depicted in Table 2. Table 2 displays women's entrepreneurship social factors including challenging the male, respect, importance, social status, economic independence, recognition, and time for family (Muthuraman & Mohammed; Sinha, 2018).

Women's social push factors: Authors like Mahadea & Youngleson (2013); Toli (2017) agreed that social issues like death of a partner, divorce, separation, handicap, unwanted pregnancy, job dissatisfaction, maltreatment at work and refugees are some of the factors pushing women into entrepreneurship as a means of survival (shows in Table 2). Table 2 also displays women's social push factors toward entrepreneurship.

Pull factors		Push factors	
Economic	Social	Economic	Social
Opportunity	Challenge male	Unemployment	Death of a partner
Education	Respect	Finance	Divorce
experience	Importance		Handicap
Fulfilment	Social status		Job dissatisfaction
Innovation	Economic independence		Maltreatment
Self-actualisation	Recognition		Refugee
Wealth	Time for family		Separation
Prestige			Unwanted pregnancy

Source: Authors (2020)

Problems Relating to Women Entrepreneurs

As discussed in the literature review, Rwanda, like other economies, had ‘pushed’ and ‘pulled’ women into entrepreneurship. The scholarships show that the factors like education, economic situations, and self-employment pulled Rwandan women to launch businesses. Conversely, miserable finance situations such as unemployment, being a widow, and being handicapped at the workplace pushed women into launching businesses (United States Agency for International Development, 2009; Hirwa, 2010; Vis 2012; Twahirwa, 2014; Hakuzimana, 2017). These pull and push factors were highlighted above and are now discussed below.

Pull factors toward entrepreneurship: This section focusses on pull factors including education, economic, and self-employment influenced Rwandan women to launch new enterprises. Education was identified as a powerful motivator among Rwandan women. Many women had entrepreneurial intentions during their academic studies. They launched businesses in their field of research after graduating. Education improves a women’s confidence, and Rwandan women felt that they had the same abilities like men. For instance, Gara, a young graduate in multimedia started a multimedia business that performed very well, and she was appointed as advisor in Africa - Council for Microsoft for 2014 (Twahirwa, 2014).

During the genocide in 1994, a considerable number of men were killed. After the genocide, women constituted 70% of the population. Many families lost almost everything during the genocide. Women single handed had to raise children and keep them in school. They were pushed into business for their families to survive. Perhaps, it is why after 1994 the number of women entrepreneurs increased dramatically. Genocide changed the entrepreneurship landscape in Rwanda (United States Agency for International Development, 2009; Essa, 2018). Despite push and pull factors stimulated women-owned SMEs in Kigali to start businesses, they may be facing constraints which discussed below.

Constraints of women-owned SMEs in Kigali: Gender bias and a stereotype society minimised the women ability to conduct a business. Some Rwandan males still believe that women should depend on men. This label also extends to the banks which makes it difficult for women to obtain loans to grow their businesses. The financial institution requires the guarantee, credit history, and land ownership which most women-owned SMEs in Kigali do not have (The New Times, 2017; Rwanda Chamber of Women Entrepreneurs, 2019; Trade Mark East Africa, 2019).

The United Nations: Economic and Social Commission for Asia and the Pacific (2013) claimed that there is no way to measure the ability of women entrepreneurship to start, grow, and achieve a maturity stage of a business lifecycle when they do not have access to the resources. They should obtain finance to set up and grow business and evaluate them through the business performance instead of the cultural norms and gender. Bandara (2015) concludes that Africa loses approximately US\$ 255 billion every year as a consequence of refusing women fully participating in mainstream economics. However, this loss of wealth should be mitigated whether women are fully utilised in all economic activities including entrepreneurship. Vis (2012); Mukama (2017) observed that women-owned SMEs in Kigali faced many constraints, but high taxes and balancing family responsibility are the most predominant, and they delayed the progression of their SMEs. Mbabazi (2018) and Pro-Femmes Twese Hamwe (2019) revealed the constraints women faced in doing business include lack of entrepreneurship training; fear of failure; lack of market to sell their products, and balancing business and home responsibility. Alliance for Financial Inclusion (AFI) reported that the background of Rwandan females manipulated by culture associated with gender inequality disadvantaged women access to education, which is the basis of socioeconomic development. As a consequence, this created a gap in gender finance inclusion. Men who had the opportunity to get an education are well positioned to access to finance (Mbabazi, 2018; AFI, 2019).

Mbabazi (2018) argued that networks change the business model; it introduces a new way of transmission and sharing information. Inadequate access to networks hits women-owned SMEs in Kigali, they are not updated on the current business environment. The United Nations: Economic and Social Commission for Asia and the Pacific (2013) observe that sharing information, constraints, and best practice among women in Asia-Pacific countries improve their business performance and management of the macro-economic environment. Mbabazi (2019); Rwanda Chamber of Women Entrepreneurs (2019); Trade Mark East Africa, (2019) argue that women-owned SMEs in Kigali and the rest of country still suffer the gender inequality and culture which limit them from access to the networks. They strongly disagreed with the patriarch and culture which treat women entrepreneurs as the second class population in the business environment. Bishumba (2017) evoked that lack of ICT skills keeps women entrepreneurs in Kigali behind running a traditional business which is less competitive. Bugingo (2018) observed that there are constraints facing women entrepreneurs in Cross-Border Trade.

METHODOLOGY

This research followed a positivism philosophy using deductive reasoning approach to search and to gain knowledge on the truth concerning the factors influencing women-owned SMEs in Kigali to embrace entrepreneurship. It has been said that science is an appropriate way to search and find the truth. However, it must be a combination between science and women-owned SMEs in Kigali's sample population who hold the truth on factors that pushed or pulled them to start their businesses. Thus, the process to find this truth mentioned above attributed to a quantitative methodology.

To conduct this research, a quantitative methodology was employed based on the research question "What are the factors that influence women in Kigali to be included in entrepreneurial activities"? Using the quantitative method, a survey was used to collect cross-sectional data. A structured questionnaire that yielded 409 women-owned SMEs in Kigali sample population was used. It should be noted that there is no available statistics of women entrepreneurs in Kigali (Rwanda, National Institute of Statistics of Rwanda, 2018). Hence, the Raosoft sample size

calculator was used to determine the sample size as recommended (Raosoft, 2004). The Raosoft sample size calculator recommended a sample size of 377 women-owned SMEs in Kigali, would be sufficient to yield meaningful results.

Sampling methods refer to the technique the researcher applies to select the sample population (Kumar, 2011). Judgment, purpose, projection and the purposive sampling method was used to select the sample population, because it was the most reliable method to reach women owned-businesses in Kigali. It is suggested that purposive sampling method could provide credible information because the researchers selection targets the correct women-owned SMEs in Kigali connected directly to the constraints experiencing women entrepreneurs (Curwin et al., 2013).

The researchers adopted survey to collect data from the sample of women-owned SMEs in Kigali. One of quality assurances of the survey was that the researchers' field-worker, conducted face to face interviews with respondents and recorded responses on Google form. The personal survey used a structured survey questionnaire on Google forms. This survey is also known as Computer-Assisted Personal Interviewing (CAPI). Many authors agreed that CAPI is the most reliable, valid, and reliable survey technique to collect opinion, attitude, and perception of respondents (Mathers et al., 2007).

The questionnaire was designed to gather primary data from women-owned SMEs in Kigali's sample population. Examples of some of the questions asked were: "*What was the main reason to started business?*"; "*Did you ask for permission from your husband/family to start a business?*" To ensure that the questionnaire met all the validity and reliability concerns, it was pre-screened by colleagues who had expertise in the same focus area. Minor corrections were made by rewording five ambiguous questions and the order of questions posed were re-aligned. Ethical clearance was obtained from the Faculty of Commerce, Ethics Research Committee, Cape Peninsula University of Technology in 2019 with clearance certificate No: 2019FOBREC687.

A pilot study was conducted to ensure that the questionnaire was free from bias and errors. Fifteen women-owned SMEs in Kigali participated in the pilot study using the CAPI and Google forms. It was also an opportunity to test the Google form questionnaire using a tablet connected the internet. All 15 pilot test questionnaires were completed and submitted successfully. Minor corrections to the questionnaire such as leading questions were corrected.

A field worker in Kigali was employed to administer and collect the data. She used a tablet connected to the internet to use a structured questionnaire on the Google form. She interviewed respondents and recorded responses on the Google form survey. At the end of each respondent, she submitted the questionnaire automatically saved on Google drive. Interestingly, this data collection technique provided some technologically disadvantaged women an opportunity to respond to the survey. Many researchers agreed that the personal survey is the best method to gather quality data. It offers the chance to respondents to ask the clarity on questions they do not understand (Mathers et al., 2007; Sincero, 2020). Despite CAPI, the connectivity was a challenge, interruption of the internet was frequently disrupted, which resulted in the restarting of the questionnaire when the internet resumed. It should be noted that only the fieldworker had internet connectivity while administering the the survey.

A total of 409 completed questionnaires were collected instead of 377 as recommended by the Raosoft sample size calculator. Walliman (2011) states that if more data is collected, then the greater the validity and reliability will be. SPSS version 25 was used to analyse the data into descriptive statistics, frequencies, percentages, tables, and graphs.

FINDINGS AND DISCUSSION

The objective of the research was to identify the factors influencing women in Kigali, to become active entrepreneurs. Before proceeding to present and discuss the findings, it is important to indicate the socio-demographic information of women-owned SMEs in Kigali surveyed.

Around two-thirds of women surveyed 79.5% (N=325) were married. Referring to their marital categories 60.6 % (N=248) were married living with their husbands. It can be explained that married women received support from their partners to start a business. Some of them were unemployed, as living is expensive in Kigali and they may have large families which makes it difficult for partners to provide for their families alone. This is supported by Mukamana, et al., (2017) who agreed that women started their businesses to generate income to assist their partners providing for their families

The large majority of women-owned SMEs in Kigali 90.2% (N=369) range between 25 to 44 age group with 37 being the average age. It is good for the country to have young women in businesses. They can support their families for longer and contribute to the country's economic stability. Similarly, Kelley et al. (2017) in their Women's Entrepreneurship 2016/2017 Report found that in more than 100 countries, members of global entrepreneurs' monitor, women-owned businesses age range between 25-44 years.

Close to half of the respondents 42.2% (N=173) had secondary schooling. But, only 23.2% (N=94) graduates responded, had SMEs in Kigali. It could be inferred that women with secondary education levels and lower, embraced the idea of entrepreneurship more than the granduants. The possible explanation of these results is that secondary education and lower are less solicited on the labour market. They started their businesses to generate income because securing employment is scarce. Notably, many educated females in Kigali, are in search for employment first before considering entrepreneurship. This explains the low number of educated women-owned SMEs in Kigali (Malunda, 2014). However, the literature indicated that graduated women entrepreneurs tend to manage bigger businesses as opposed to the under-educated women. Therefore, having more women entrepreneurs may accelerate the closure of gender entrepreneurship gap in Rwanda and other developing economies (Wiklund, et al., 2009; Kelley, et al., 2017; Ndagijimana, et al., 2018).

The total 98.9% (N=362) women-owned SMEs in Kigali surveyed were Rwandan citizens. A reasonable explanation for this result may be that Rwanda is a land-locked country. Due to the expensive transport costs, it escalates the pricing of the end product, which makes Rwanda less attractive for women entrepreneurs, despite Rwanda being ranked third best in Africa for conducting business. Mugabo (2018) argues that Rwanda's transport cost is twice as much as compared to other Eastern African Community (EAC) which makes competition in Rwanda unsuitable. On the Rwandan market, the price of most commodities are doubled as compared to Kenya, Tanzania, and Uganda.

More than half 57.7% (N=235) started businesses due to unemployment conditions. It can be argued that they were necessity entrepreneurs; they started businesses due to the lack of another source of income to satisfy their needs. This finding is consistent with that of Kelley, et al. (2017) who found that the majority of women joined entrepreneurship due to a lack of employment in public or private sectors. The findings revealed that 93.8% (N=383) surveyed concentrated in four industry sectors such as services, retail, wholesale, and ICT. What is interesting in this data is that 21.7% (N=86) surveyed penetrated the industries which was considered before as 'men only' businesses. These included construction, forex bureau,

hardware, ICT, importation, manufacturing, timber, furniture, transportation, wholesale, and precast materials. This confirms that given the same opportunity as men, women entrepreneurs can perform in all kinds of businesses activities just like men (Kelley et al., 2017).

Regarding capital start-up, the majority 44.6% (N=182) of women-owned businesses used their savings to start a business. It might be that the financial institutions do not facilitate women entrepreneurs to access finance to enable them to start a business. They may work, perhaps many years of saving money to realise their entrepreneurship dreams. This is why they try to look around for capital start-up from their spouses, family members and friends. Another possible explanation for this is that women entrepreneurs in Kigali and many developing countries work under patriarch and a stereotype context. Most of the household finances were controlled by men, because men in Rwanda do not trust a women's finance management ability. Consequently, the opportunities for women entrepreneurs to access short, medium and long term loans are limited. According to FinScope Rwanda (2016), Rwandan women are at a disadvantage in accessing finance compared to men. These results are in line with what Agbenyegah (2013) found that savings were the first source of capital start-up women entrepreneurs used to start businesses.

Pull and push factors: Table 3 provides the statistics of different factors that are either pulling or pushing women-owned SMEs in Kigali to engage in entrepreneurial activities.

Main reason to start a business	Frequency	Percent	Valid Percent	Cumulative Percent
Pull factors				
I needed time to care for my family while generating income	29	7.1	7.1	7.1
Self-actualisation	25	6.1	6.1	13.2
Independence	12	2.9	2.9	16.1
Innovation	9	2.2	2.2	18.3
Challenge men by showing them that women can also start and run a successful business	8	2	2	20.3
Fulfilment my entrepreneur intention	6	1.5	1.5	21.8
I needed to generate more revenue	6	1.5	1.5	23.3
Education, training and experience	3	0.7	0.7	24.0
Push factors				
Unemployment	234	57.2	57.2	81.2
Job dissatisfactions	24	5.9	5.9	87.1
My contract with my employer terminated	14	3.4	3.4	90.5
Divorce or separation	13	3.2	3.2	93.7
I am not educated to find a job in the labour market	10	2.4	2.4	96.1
Maltreatment where I worked	10	2.4	2.4	98.5
Death of husband	4	1.0	1.0	99.5
Orphan and firstborn to take care of brothers	1	0.2	0.2	99.7
Refugee	1	0.2	0.2	100.0
Total	409	100.0	100.0	

Pull factors to start business: Respondents were asked to indicate the main reason for starting a business in Kigali. As shown in Table 3 above among 409 responded, pull factors totalised 24% (N=98). 7.1% (N=29) of respondents reported that they started a business because

they needed time to care for their families while making money. These women may be employed and be economically stable. They may have small children and resigned to raise them. They believed that being self-employed, they can balance family responsibility and business (Garanti Bank, 2014; Bjorkland, 2017; Garanti Bank, 2014).

Followed by 6.1% (N=25) who revealed that self-actualisation was their reason to start a business. Only 2.9% (N=12) wanted independence. At the same time innovation attracted 2.2% (N=9) to launch a business. Other pull factors 5.7% (N=23) respectively challenged by men by showing them that women can also start and run a successful business 2.0% (N=8); fulfilment entrepreneur intention 1.5% (N=6); generate more revenue 1.5% (N=6), and final 0.7% (N=3) education, training and experience.

The most striking result to emerge from the data is that 6.1% (N=25) of women-owned SMEs in Kigali surveyed revealed that self-actualisation was their reason to start a business. Despite the small number of them they contribute to the highest level of achievement, growth, innovation among many other qualities.

To illustrate this, one may use Maslow's Hierarchy of Needs model applicable in social and businesses sciences describing the motivation level and its needs. The model contains five needs physiological, security, social, esteem, and self-actualisation. He believed that businesses to grow, first, physiological needs must be satisfied to move to the security needs. Since the security need is satisfied, one then moves to social needs where everyone needs a good collaboration within the organisation, having an opportunity related to corporate social responsibility. The esteem need refers to the valuation of what people do in the organisation, empower them, and evaluate their performance and reward them. Finally, self-actualisation, the top level of needs where an organisation becomes competitive through creativity and innovation. Self-actualisation positions the business (Maslow, 1954; Erasmus, et al., 2015; Jurist, 2019). It seems that these women were working to strategically shape their businesses with extensive experience. Lionnesses of Africa (2016) reported that most of the 20 top Rwandan successful women entrepreneurs resigned from employment to fulfil their business self-actualisation.

Entrepreneurs who start a business under the pull factor label are called opportunity entrepreneurs. Their socio-economic situations are stable. They start businesses to grow. They need to fulfil their business ambitions which most of the times associated with the spirit of dominance, influence in the community and increase visibility. They do not have a problem to find capital start-up compared to pushed entrepreneurs (necessity entrepreneurs). In addition, opportunity entrepreneurs had more access to stakeholder initiatives compared to necessity entrepreneurs, because their businesses were organised and performing well (Rwirahira, 2018).

Vis (2012); Hakuzimana (2017) stated that women changed their way of thinking, and they tried to grow in entrepreneurial activities. Rwandan women are of the view that the Rwandan government is now encouraging them to create their own businesses rather than to wait for government to provide job opportunities. Interestingly, some women discovered opportunities, and they opened businesses to exploit those opportunities.

Rwirahira (2018) obtained divided opinions concerning government initiatives that support the creation and growth of women SMEs in Kigali. But most women-owned SMEs in Kigali complained about not benefitting from these initiatives. Although women's' SMEs in Kigali struggle to survive, they need funds to grow their businesses.

Push factors to start business: Table 3 above indicates that more than two-thirds 76% (N=311) of women-owned SMEs in Kigali surveyed agreed that push factors were the main reason to start a business. More than half 57.2% (N=234) of women-owned SMEs in Kigali started a business due to the unemployment situation. Only 5.9% (N=24) experienced job dissatisfaction. Other reasons to start businesses were less 5% for each and they totalised 12,8% (N=53).

The current research found that the majority 57.2% (N=234) of women-owned SMEs in Kigali started businesses due to unemployment. A possible explanation for this might be that they were pushed to start businesses to generate income to satisfy their needs since they could not find a job on the labour market. They did not have an entrepreneurial intention. Those who were educated, stated that they may close their businesses anytime when they find employment in public or private sector, despite their decisions to launch their businesses. They struggled to find capital start-up. Several reports have shown that necessity entrepreneurs often are unemployed looking to survive. The poverty situation pushes them to start small-sized businesses with little start-up capital borrowed from family or friends. They run a business alone, and their income is lower compared to that of opportunity entrepreneurs (Kelley, et al., 2011; Nieuwenhuizen & Nieman, 2014; Fairlie & Fossen, 2017).

Malunda (2014) reported that every year thousands of graduates enter the labour market but, they cannot find jobs in public/private sectors. The Rwandan government initiated a project "hanga umulimo" means create your own job. Those who are unemployed, particularly women, received government financial contribution and training to set up their businesses.

The research of Fatoki (2014) about factors motivating young South African women to become entrepreneurs revealed a higher mean value of 4.55 with a standard deviation of 1.082 that women under 35 years of age became entrepreneurs due to a lack of employment. It should be noted that in order for women-owned SMEs in Kigali to run a business, they must request permission to do so.

Request for Permission to Start A Business

Table 4 indicates whether women-owned SMEs in Kigali requested permission from their husband or family to start a businesses. The data presented in the table are in four categories: accepted permission; refused permission; not requested permission; and husband initiative.

Request Permission or not to start a business	Frequency	Percent	Valid Percent	Cumulative Percent
Accepted permission				
Yes I did and my husband was supportive	227	55.5	55.5	55.5
Yes I asked for permission from my family and they were supportive (single)	36	8.8	8.8	64.3
Refused permission				
Yes, I asked for permission from my family but they were not supportive (single)	5	1.2	1.2	65.5
Yes I did but my husband was not supportive	9	2.2	2.2	67.7
Not requested permission				

No husband, I made the decision myself (widow)	14	3.4	3.4	71.1
No, I did not	77	18.8	18.8	89.9
No, I did not ask for permission from my family (single)	11	2.7	2.7	92.6
Husband initiative				
It was my husband proposition	25	6.1	6.1	98.7
Missing values	5	1.2	1.2	100.0
Total	409	100.0	100.0	

Women accepted permission to start a business: The results, as shown in Table 4 above, indicate that the majority 64.3% (N=263) of women-owned SMEs in Kigali respectively married living with husbands 55.5% (N=227) and single females 8.8% (N=36) surveyed requested permission from husbands or families to launch businesses, they received full support from them.

A possible explanation for this permission and support from husbands might be that women viewed living in a town like Kigali was expensive and their husbands proposed them to start businesses.

Another explanation for this is that in Table 3 which indicates that 57.2% (N=234) of women-owned SMEs surveyed were unemployed; their spouse or families supported them to create businesses, jobs, and income to support themselves and their families. These results reflect those of Mukamana, et al. (2017) who also found that some husbands' failure to provide the necessities for their families and they decided to support their wives to open an SME.

Women refused permission to start a business: In these results, as indicated in Table 4 above, there is a disappointing point regarding 3.4% (N=14) married and single females-owned SMEs in Kigali who requested permission from their spouses or families to start businesses, but were refused permission and support to start businesses to meet their entrepreneurship intention.

They were not discouraged, they were forced and opened businesses to realise their dreams. Some conservative Rwandan males still believe that females should depend on males despite the government's effort to promote gender equality. Lack of husband or family support increases women-owned businesses in Kigali to fail. These results are in line with (Essa, 2018) who found patriarch and stereotype behaviour among some of the Rwandan communities who seek to disempower women and prefer them to be performing home activities, rather than becoming involved in entrepreneurial activities.

Women who did not request permission to start a business: Results in Table 4 above demonstrates that 24.9% (N=102) of respondents did not request permission from anybody to start a business. What is surprising is that 21.5% (N=88) respectively 18.8% (N=77) of women-owned SMEs in Kigali living with their husbands and 2.7% (N=11) single females did not ask permission to husbands or families to start new ventures. Perhaps, they felt discouraged or refused to launch businesses and they decided to start businesses without requesting any assistance. It often happens in a Rwandan society when women have a need to explore a business venture, they are fearful to talk about it, because of being rejected. They prefer to take the risk and deal with the challenges afterwards. It is in this context this group of women-owned SMEs in Kigali decided to start their businesses without contacting their husbands or family.

This finding is consistent with that of Essa (2018); Kamberidou (2020) who found that some women revolted and claimed their right to contribute actively to the entire country activities as their male counterparts and started their businesses. Despite the stereotype and patriarch environment and challenges they encounter, their businesses are progressing today. These results also indicate that 3.4% (N=14) of women-owned SMEs in Kigali were widows.

They decided by themselves to start businesses. After the 1994 Rwanda genocide, many men were killed and women were around 70% of the total population. They had to take complete family responsibilities to raise the children. Entrepreneurship was one of the options to generate income as a survival need for their families. These findings are in line with The United States Agency for International Development (2009); Amour-Levar (2018); Essa (2018) who stated that after the 1994 genocide, women started businesses all over in-country, they showed the ability to run and grow businesses that increased their credibility toward government and stakeholders. Women entrepreneurs in Rwanda strongly contributed to socio-economic development. Their initiative to embrace entrepreneurship impressed government and stakeholders; they created various initiatives such as Centre d'appui aux Petites et Moyennes Entreprises Centre (CaPMER); the Gender Monitoring Unit (GMU) to support women entrepreneurship to achieve their businesses ambitions.

Husband initiative: Another important finding is indicated in Table 4 above was that 6.1% (N=25) of women-owned SMEs in Kigali, stated they were proposed by their husbands to start businesses. It can be argued that their husbands had realised having wives at home could be used to generate income to support their families. Due to the initiative from husbands to launch their businesses, it seems that men became closer to their wives, in assisting them to manage successful businesses. In accordance with the present results, previous studies of Vossenber (2016); Wolf & Frese (2018) have demonstrated that husbands physical, psychological, and resources also supported their wives in their businesses. Furthermore, they found that women entrepreneurs strongly contributed to the socio-economic development of a country. Another possible explanation of this husband's initiative to propose their partners to start a business may be attributed to the gender parity. The husbands may be among the young generation.

The young generation and the older one have different views on gender parity where the young are flexible and moderate. They believe that women could run businesses like men. On the another hand, many of the older generation men are still conservative and have denied the equal ability between men and women to conduct business. The young generation shares the same view with the President Paul Kagame who strongly support women enterprises and promotion of gender equality in all spheres life of the country. The next results discuss the challenges experiencing women entrepreneurs in Kigali.

Constraints Facing Women-Owned Small and Medium Businesses in Kigali

The previous results revealed whether women asked permission to start business or not. These findings focused on constraints experiencing women-owned SMEs in Kigali. Only those constraints above 70% of agreement on statement as constraint presented in tables. Others, only discussed. Every response over 50% and above were considered as a constraints experiencing women-owned SMEs in Kigali.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	8	2.0	2.0	2.0
	Neutral	23	5.6	5.7	7.6
	Agree	142	34.7	34.9	42.5
	Strongly agree	234	57.2	57.5	100.0
	Total	407	99.5	100.0	
Missing	System	2	0.5		
Total		409	100.0		

Fear of failure was the biggest constraint being faced women-owned SMEs in Kigali. As shown in Table 5 the result indicates that 92.4% (N=376) agreed with the statement that fear of failure is a constraint experienced. These findings should be attributed to background stereotype behaviour that ascribed women as being weak to run a successful business.

This finding corroborates with the Global Entrepreneurship Monitor 2016/2017 report on women's entrepreneurship (Kelley et al., 2017).

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	5	1.2	1.2	1.2
	Disagree	18	4.4	4.4	5.7
	Neutral	70	17.1	17.3	23.0
	Agree	168	41.1	41.5	64.4
	Strongly agree	144	35.2	35.6	100.0
	Total	405	99.0	100.0	
Missing	System	4	1.0		
Total		409	100.0		

Table 6 illustrates that over two-thirds of respondents 77.1% (N=312) agreed with the statement that a bribe of government officials is a constraint experienced by women entrepreneurs in Kigali. Some of them may be already asked a bribe to obtain the service they legal supposed to have free of charge or on a particular amount of money. Denied bribery equal delay obtaining service, missing service, and opportunity or penalised. These results support the Rwanda bribery index 2018 report (International, Transparency, 2018).

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	15	3.7	3.7	3.7
	Disagree	32	7.8	7.9	11.5
	Neutral	66	16.1	16.2	27.8
	Agree	203	49.6	49.9	77.6
	Strongly agree	91	22.2	22.4	100.0
	Total	407	99.5	100.0	
Missing	System	2	0.5		
Total		409	100.0		

As presented in Table 7, the large majority of respondents 72.3% (N=294) agreed with the statement that high taxes were a constraint. Beside high taxes, there is other expenses business pay to operate for instance rent, electricity, water and salaries. Some women entrepreneurs may go back to informal business where they don't register on taxes regime, and there are fewer expenses. A strong relationship between these results and Vis (2012) and Mukama (2017) has been reported in the literature.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	7	1.7	1.7	1,7
	Agree	31	7.6	7.6	9,3
	Neutral	79	19.3	19.4	28,7
	Agree	205	50.1	50.4	79,1
	Strongly agree	85	20.8	20.9	100,0
	Total	407	99.5	100.0	
Missing	System	2	0.5		
Total		409	100.0		

The findings presented in Table 8 point out that the majority 71.3% (N=290) of respondents agreed with the statement that lack of management skills was a constraint women-owned SMEs experienced running business. Lack of business management ability leads a business to failure or stagnation. Start a business may be easy but keeping its doors open and move forward requires management skills. Lack of management skills may have contributed to the lower number of women's small, medium, and large businesses rather their businesses concentrate in informal and micro enterprises (Mbabazi, 2015; NISR, 2018).

The results 68.9% (N=281) confirming HIV/AIDS a constraint facing women-owned SMEs in Kigali were disappointing. People stigmatised HIV/AIDS, it hurts businesses of those who tested HIV/AIDS positive. Consumers could not support their businesses in fear to being contaminated.

The results indicate that women-owned SMEs in Kigali 68.7% (N=279) do not have entrepreneurship skills, they run business traditionally. There is some evidence that a lack of entrepreneurship skills may affect business performance and growth (Kelley, et al., 2017; Private Sector Federation, 2018). Also 68.1% (N=277) respondents agreed with the statement that lack of market opportunities is a constraint experiencing women entrepreneurs in running SMEs in Kigali.

Other constraints experiencing women-owned SMEs in Kigali include high transport cost 62% (N=250); high telecommunication cost 60.6% (N=247); lack business experience 58.8% (N=239); lack of incubator center 57% (N=232); inability to obtain public tender 53% (N=216), and sexual harassment 50.3% (N=205).

CONCLUSION AND RECOMMENDATION

The purpose of this study is to identify the constraints experiencing women entrepreneurs in doing small and medium business in Kigali. The constraints fear of failure 92.4% (N=376). A bribe of government officials 77.1% (N=312). High taxes 72.3% (N=294). Lack of management skills 71.3% (N=290) were identified as major constraints women-owned SMEs facing in running SMEs Kigali. This research has shown that unemployment was the main reason that pushed women-owned SMEs in Kigali to start businesses. Furthermore, 64.3% received permission and support from their husbands or families to start businesses.

This research contributes to the existing body of knowledge in women entrepreneurship by indicating the constraints experiencing women entrepreneurs in Kigali and providing the factors such as unemployment, having time for family, self-actualisation, and job dissatisfaction that influencing women entrepreneurs to start businesses in Kigali, and to which extent, husbands or families support women's initiative to create their own businesses. The limitation of this research, is unfortunate that it did not include rural women-owned businesses, large, and informal

businesses. The evidence from this research suggests that entrepreneurship should be viewed as a career path rather an option for unemployed survival. There was an improvement toward gender parity. Some men understood and supported women entrepreneurial initiatives. However, greater efforts are needed to set free any woman who needs to start a business.

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