Educating women entrepreneurs in Kigali, Rwanda

Expanding capabilities for enhancing entrepreneurship in a socially just context?

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“Empowering women and ensuring gender equality ultimately enriches communities and entire nations. This is something that we as Rwandans understood long before gender equality became fashionable or the catch-phrase in development discourse. Historically, during our liberation struggle, and even more recently in re-constructing our country, women have contributed greatly and have been at the forefront of political, economic and reconciliation initiatives. Because empowering women is also a vital precondition to socio-economic transformation, by accelerating progress in this regard, we are actually speeding up our own development. Of course, greater participation in political processes is very good, particularly in reversing a long history of patriarchy and discrimination – but that alone will not affect sustainable change. We have seen that equality and empowerment are given their true meaning when leaders take policy beyond the usual rhetoric and improve service delivery to women, girls, and the families they belong to.”

- Paul Kagame,

*President of the Republic of Rwanda at the International Forum on the Role of Leadership in Promoting, Accelerating and Sustaining Gender Equality and Women’s Empowerment - Kigali, 17 May 2010*
Abstract

The Rwandan government envisions to create a middle-income, knowledge-based society with a middle class of entrepreneurs as the backbone of development processes in which women and men equally participate. As a result, many women have been starting businesses and the percentage of female owned enterprises in the capital currently is 43.1 percent. Nevertheless, a lack of education and skills has been identified as performance barrier of women owned enterprises and across Rwanda self-employed women have indicated a need for education and training in order to improve their business practices. This study investigates the exact nature of these education needs and identifies what entrepreneurship education programmes are currently offering to look for similarities and discrepancies. In addition, my intention has been to clarify the development impacts made by women’s self-employment activities in light of current challenges in the SME environment to specify if and how women entrepreneurs contribute to the country’s development processes.

Women entrepreneurs in Kigali identified a lack of knowledge about financial management, business management, business innovation, resilience in doing business and market information. Entrepreneurship education programmes only partly cater to these needs by offering business plan writing which incorporates financial- and business management skills, but they pay limited attention to business innovation, resilience in doing business and market information. The preferred ways of learning by women are sharing experiences, expert talks and mentoring, which were all used by education programmes though to a lesser extent than wished for by women. Training programmes often make use of classroom presentations given by a teacher or business expert, while women entrepreneurs are looking for more interactive ways of learning that combine theory and practice by means of interaction and discussion, for example through mentoring. Additionally, women prefer participating in education programmes that take into account their business and home responsibilities by offering flexible schedules and additional services such as child care. Programmes do not seem to take this wish into account but aim to include after-training care and the local, Rwandan context throughout their programmes in order to ensure a better balance between theory and practice. Following these findings, it has been recommended that education programmes should be clear about the contents, ways of learning and programme design of their trainings in order to ensure beneficiaries are well informed about what to expect before choosing to participate, and that once participating both women entrepreneurs and programme staff hold the right expectations.
The development impacts of women’s self-employment activities exist on personal and national levels. First of all, women’s money and assets increase and raise household spending on food, school fees and healthcare. Secondly, women earn respect and appreciation, mainly from husbands, which results in changing gender relations within the household. National development impacts resulting from women’s self-employment activities are economic through job creation, increasing income from taxes and decreasing aid dependency, as well as social through effects on reconciliation and stability in the country. These impacts were identified in light of current challenges in the Small and Medium Sized Enterprises (SME) environment, of which cultural and social barriers affecting women’s position in society were recognised as most severe. Current gender relations prevent women from equal participation because mindsets among the population assume men are the ones earning money, while women are staying inside the homes. Another challenge facing women entrepreneurs is a lack of access to finance due to a traditional banking system in which SMEs, and mainly ones owned by women, are being underestimated. Banks and loan providers often ask collaterals which women alone cannot provide, thereby missing out on the opportunity to have promising business ideas funded. If the Rwandan government truly aims for equal participation of men and women entrepreneurs and wants both to contribute to development processes, these challenges in the SME environment should be tackled in order to allow women to participate on par with their male counterparts.

[Key words: Women Entrepreneurs, Education, Capabilities, Development, Social Justice, Rwanda]
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<tr>
<td>BREC</td>
<td>Babson-Rwanda Entrepreneurship Centre</td>
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<td>CA</td>
<td>Capability Approach</td>
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<td>DRC</td>
<td>Democratic Republic of Congo</td>
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<td>EAC</td>
<td>East Africa Community</td>
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<td>LLL</td>
<td>Lifelong Learning</td>
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<td>MDG</td>
<td>Millennium Development Goals</td>
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<td>MINEDUC</td>
<td>Ministry of Education</td>
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<td>MIGEPROF</td>
<td>Ministry of Gender and Family Promotion</td>
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<td>MINECOFIN</td>
<td>Ministry of Finance and Economic Planning</td>
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<td>MINICOM</td>
<td>Ministry of Trade and Industry</td>
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<td>NISR</td>
<td>National Institute of Statistics for Rwanda</td>
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<td>OECD</td>
<td>Organisation for Economic Cooperation and Development</td>
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<td>PS</td>
<td>Programme Staff</td>
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<td>PSF</td>
<td>Private Sector Federation</td>
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<td>RPF</td>
<td>Rwanda Patriotic Front</td>
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<td>SME</td>
<td>Small and Medium Sized Enterprise</td>
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<td>SSA</td>
<td>sub-Saharan Africa</td>
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<td>UN</td>
<td>United Nations</td>
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<td>UNDP</td>
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1 Introduction

On October 31, 2011, the Pre-G20 event Growing Economies through Women Entrepreneurship was hosted by the US and the Organisation for Economic Cooperation and Development (OECD) in Paris, France. This event highlighted the critical role self-employed women can play in the global economy if their potential is unleashed. As Melanne Verveer, US Ambassador at Large for Global Women’s Issues, stated during the conference: “None of our countries can afford to perpetuate the economic inefficiencies and barriers facing women entrepreneurs. When we increase women’s participation in the economy and unleash their productive potential, we can bring about a dramatic impact on the competitiveness and growth of our economies.”

Three months earlier, I attended a conference organised around the same topic which took place in Kigali, Rwanda. While this conference was organised by the East Africa Community (EAC), its results showed that also in non-OECD countries a belief in the importance of women entrepreneurs exists. The EAC Conference on the Role of Women in Socio-Economic Development and Women in Business: Unlocking Business Opportunities for Women in an EAC Common Market, was opened by Rwanda’s Head of State, President Paul Kagame, who, in his keynote speech, explained: “In Africa today, women constitute 70-80% of the total agricultural force, a third of the global manufacturing labour force and a third of the micro and small scale enterprises business population. (...) Ironically however, women still struggle with low incomes, unemployment, unequal access to financial resources and legal obstacles that impede them from maximising their full potential as entrepreneurs. It is clear, therefore, that the EAC needs to properly harness this energy and talent as an important contribution to the region’s socio-economic transformation.”

Both these events, but also much of the recent literature, consider entrepreneurship to be an important mechanism for economic development, innovation and welfare effects (Acs et al. 2011; Gries and Naudé 2011). In addition, the critical position women take in development was already recognised during the formulation of the Millennium Development Goals (MDGs), but also more recently by the World Bank (2011a) who presented its 2012 World Development Report on Gender

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Equality and Development and the OECD’s Gender Initiative recognising Education, Employment and Entrepreneurship (the three E’s) as necessary for reasons of fairness and equity, and out of economic necessity (OECD 2011). As Acs et al. (2011: 393) sum up, “the motivation for considering female entrepreneurship in both developed and developing economies arises from our increasing understanding of the significance of the role of women in creating, running and growing businesses as a fundamental driver for economic growth, development and poverty reduction.”

This thesis illustrates the case of Rwanda, a country showing an interesting example of how women and entrepreneurship can be incorporated into development processes. Even though in Western countries Rwanda is still mainly known for the devastating 1994 genocide in which around one million Tutsi and moderate Hutu were killed, much has happened since then, and the Rwandan government has been trying hard to eliminate the ethnic divides in the country, focusing on a prosperous future with a shared Banyarwanda identity⁴ (Bijlsma 2009: 226). In the aftermath of the conflict and in light of demographic changes (women made up 70 percent of the population after the war due to the fact that more men were murdered, imprisoned or in exile (Hamilton 2000)), the new government placed significant emphasis on the potential of women as leaders for peace (Baines 2005: 224) and development. As Abbott et al. (2011: 8) explain, Rwanda has recognised the need to mainstream gender and promote women’s educational, political and economic empowerment as part of its strategy for poverty reduction.

Nevertheless, Rwanda is said to still be a society characterised by a patriarchal social structure in which men dominate women economically, socially, culturally and politically (Ministry of Gender and Family Promotion (MIGEPROF) 2010: 14). Economically, women are said to be less empowered in terms of independent employment and access to financial services (Abbott et al. 2011). In addition, socially constructed roles and responsibilities in the country are believed to account for inequalities in terms of development opportunities and in the management and control over economic resources (MIGEPROF 2010: 8-9). In other words, while laws and institutions play a major role in promoting gender equality and empowerment of women, complex, deeply embedded and often taken for granted cultural attitudes seem to make it difficult for legal and institutional reforms to be effective (Abbott et al. 2011: 8).

Besides promoting gender equality and women empowerment, Rwanda has progressively recognised the potential of entrepreneurship in the country’s development processes. Its Vision 2020, a plan envisaging the short-term future of the country, aspires to transform Rwanda into a middle income, knowledge-based society with a middle class of formal and informal entrepreneurs as the

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⁴ Banyarwanda means ‘those who come from Rwanda’ (Bijlsma 2009).
backbone of this process (Ministry of Finance and Economic Planning (MINECOFIN) 2000: 3). Gender is one of the cross-cutting issues throughout this document, placing specific emphasis on supporting education for all, eradicating all forms of discrimination, fighting against poverty and practicing a positive discrimination policy in favour of women (MINECOFIN 2000:19). One of the tools being recognised as essential for the country to become a sophisticated knowledge-based economy with effective entrepreneurs is human-resource development through education and training.

According to Naudé (2008: 24), improving human resources and entrepreneurial ability has been recognised as vital in order to build up an entrepreneurial force that might contribute to development processes. Specifically in a developing country context it has been pointed out that management capabilities and capacity needs to be strengthened, and that entrepreneurs require multiple, balanced skills (Naudé 2007: 19). It is believed that when the quality of entrepreneurs diminishes, restrictions from the credit markets tighten, leaving poor countries in a, what Naudé (2008) has called, self-reinforcing ‘entrepreneurial’ development trap, and entrepreneurship education and skills training are believed to be essential to avoid getting stuck in such a trap (Naudé 2008: 31). Furthermore, Naudé (2007) has identified that a lack of adequate training and education for women entrepreneurs specifically can limit organisation change and growth strategies in fragile states, thereby possibly diminishing post-conflict development.

Across Rwanda, women entrepreneurs have indicated the need for management and technical skills plus better access to training facilities (Cutura 2008; Tzemach 2006; Hamilton 2000). President Kagame, in his speech at the EAC Conference, also pointed out that “it is important that we invest in training to equip women (...) with skills to increase productivity and also manage their businesses.”5 As Rwanda is striving towards the existence of a well-equipped entrepreneurial force, it is of value to investigate what exactly, in terms of training and education, women entrepreneurs are in need of in order to improve their businesses. In addition, one might wonder whether everyone who has an interest also has the opportunity to enhance their knowledge and skills and if and how a middle-class of entrepreneurs might be contributing to development processes.

Consequently, this fieldwork research has elaborated on the entrepreneurship education needs and possibilities of female entrepreneurs in Rwanda. More specifically, I decided to focus on the situation in the capital, Kigali, as it is the economic heart of the country and the city where most entrepreneurship education programmes are being offered. Interest was in hearing opinions and

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experiences about contents, ways of learning and design of entrepreneurship education programmes from both participants and non-participants as well as programme staff. In addition, I elaborated on the development impacts self-employed women make in the country, and investigated existing challenges in the Small and Medium Sized Enterprises (SME) environment that might need attention if Rwanda wants to truly create a middle class of entrepreneurs that contributes to the creation of a middle-income, knowledge-based society. As a result, the main research question of this study is:

What needs and possibilities for entrepreneurship education do self-employed women in Kigali, Rwanda have, and what development impacts do their self-employment activities make?

The following four sub-questions will be explored in order to answer the main research question:

1) What motivations do women entrepreneurs have to become self-employed?
2) What entrepreneurship education needs do self-employed women have and how do they want these lacking needs to be addressed?
3) What do entrepreneurship education programmes currently offer to self-employed women and how does this relate to education needs of female entrepreneurs?
4) What are the perceived development impacts of women entrepreneurship in Kigali, Rwanda, and what challenges in the SME environment currently limit these impacts?

The following chapter presents the research context, introducing Rwanda and how entrepreneurship and gender equality are being integral parts of the country’s development strategies. Next, the research methodology and methods are explained and an elaboration on ethical considerations and the scope and limitations of this research will be given. Thirdly, the theoretical framework is presented including entrepreneurship for economic development, enhancing capabilities through entrepreneurship education and social justice by means of women economic and educational participation. The three chapters thereafter show the research findings, focusing on women business owners in Kigali, on entrepreneurship education and training practices and on the development impacts of women’s self-employment activities in Rwanda, as well as challenges in the SME environment that might constrain these development impacts. The concluding chapter summarises findings, answers the main research question and presents recommendations for future research.
2 Rwandan People as the Country’s Resources

Rwanda is a small, landlocked country in Eastern Africa, and with almost 11 million inhabitants on 26,338 km² it is the most densely populated country on the continent. The country borders in the west with the Democratic Republic of the Congo (DRC), in the north with Uganda, in the east with Tanzania, and in the south with Burundi. The country’s capital, Kigali, is centrally located, has a population of around one million people and is one of the country’s five districts. The other four are conveniently named Northern-, Eastern-, Southern- and Western Province. Kinyarwanda is the national language, while English and French are also recognised as official languages (Republic of Rwanda 2003). To introduce the context of this research, this chapter will present the historical background of Rwanda and its strategies regarding economic development, entrepreneurship, gender equality and women’s economic participation.

2.1 Historical background

Before I started this research, even before arriving in Rwanda, it became clear that the history of the country is complex and that it is not an easy task to give a description of the sensitive events that have happened, of which some are not even resolved yet. Nevertheless, for this research I considered it appropriate to briefly give insights into the recent history of the country to inform the reader about where Rwanda came from and about the paths it took to arrive at where it is now.

The population of Rwanda is largely comprised of two ethnic groups: the Tutsi (about 14%), who had been the dominant political and economic force until independence, and the majority Hutu (about 85%), who took power after 1961 (Dagne 2009: 1). Differences between these groups are small and it has been believed that Hutu and Tutsi all share the same ethnic heritage, though its origins are disputed. Their relationship was said to be based on interdependency and power, but the Rwandan society was dynamic and changing, and intermarriage and social mobility were not uncommon (Dowden 2008: 228-229). Orbinski (2008: 41) explains how over decades distinctions between Tutsi and Hutu were enlarged: “The Rwandan King Rwabugiri, who ruled during the late nineteenth century, created an ethnic class system that distinguished the Hutu agriculturalist from the Tutsi cattle pastoralist and established the Tutsi as the dominant ruling class of the Kingdom. (...) German colonial masters exploited the division between the groups, using the Tutsis as their chosen native overlords in an often brutally enforced system of colonial control.” When Belgium took power over Rwanda after World War I, it further reinforced ‘ethnic differences’, counting Hutu and Tutsi in a
1933 census, and marking Rwandans as one or the other with state-issued identity cards (Orbinski 2008: 42). In the years after independence, the Hutu government, being put in place by the Belgians just before they left, gained more power after having been oppressed by the Tutsi for years, and Hutu politicians regularly attacked Tutsi power-holders and those related to them, which caused many Tutsi to resettle or take the road to exile (Desforges 1999).

Meanwhile, children of Tutsi refugees in Uganda formed the Rwanda Patriotic Front (RPF) and launched a military offensive against government troops inside Rwanda (Dagne 2009). The offensive did not succeed, but led to peace negotiations reaching to an agreement in 1993, known as the Arusha Peace Accords, and backed by a United Nations (UN) peace-keeping force set in place to assist a peaceful transformation to a sharing of power. Nevertheless, the ethnic struggle had become so grounded in society that the planned peace agreements only led to more violence, because both parties shared a fear of renewed oppression by the other. Then, in April 1994, the Presidents of Rwanda and Burundi along with several government officials were killed when their plane was shot down as it approached the airport of Kigali (Dagne 2009). Who was responsible for this shooting has, until today, not been resolved. Nonetheless, these killings touched off the genocide of the Tutsi, the murders of moderate Hutu opposed to the government and the renewed war between the Rwandan government and the RPF (Desforges 1999). In the first ten weeks after April 6, an estimated one million people were slaughtered by government forces and Hutu militia, and millions of Hutu refugees fled to neighbouring DRC after RPF troops took control in Kigali and ousted the Hutu government in July 1994 (Dagne 2009).

It is very hard to imagine the impact of such an extremely violent period on a country. Thousands of people were displaced, many others were wounded or orphaned, and infrastructure and houses were ruined. Surprisingly enough, on a continent where war-affected countries face a high risk of repeating conflict, Rwanda has shown impressive development efforts in a relatively stable political context. Today, its economy is one of the fastest growing in Africa, and the country has a Human Development Index growth of 2.92 percent between 2000 and 2011 (United Nations Development Programme (UNDP) 2011). According to its 2007 Human Development Report, Rwanda is firmly on the path of resurgence and economic development, after a long and difficult process of recovery (UNDP 2007: 1). In addition, the country has made considerable progress in reaching the MDGs, especially in terms of education and health. Nonetheless, poverty levels remain high and in 2005/06, 56.9 percent of the population were living below the poverty line (African Economic Outlook 2008: 523), making Rwanda one of the poorest countries in the world.
2.2 Vision 2020 and private sector development

In the year 2000, after a national consultative process, the Rwandan government formulated the future of its country in Vision 2020. This vision “aspires for Rwanda to become a modern, strong and united nation, proud of its fundamental values, politically stable and without discrimination amongst its citizens” (MINECOFIN 2000: 3). The document consists of several pillars, and what especially stands out is the attention being paid to human capital and economic development. Specifically, the third pillar aims for “development of an efficient private sector spearheaded by competitiveness and entrepreneurship”, and the fourth pillar identifies “comprehensive human resource development, encompassing education, health, and ICT skills, aimed at public sector, private sector and civil society” (MINECOFIN 2000: 3-4). The government has recognised that “for Rwanda’s development the emergence of a viable private sector that can take over as the principle growth engine of the economy is absolute key” (MINECOFIN 2000: 15). It expects such a development to “not only be conducive for economic growth, but will also ensure the emergence of a vibrant middle class of entrepreneurs, which will help develop and embed the principles of democracy” (MINECOFIN 2000: 15). In addition, the need to educate people at all levels through vocational and technical education, skills-development, and on-the-job training has been recognised, and gender equality is present as a cross-cutting issue which is expected to be affected by the economic transformation, but will also play an important role in achieving the development goals (MINECOFIN 2000).

The Ministry of Trade and Industry (MINICOM 2010a) has recently recognised several milestones halfway Vision 2020. For example, exports of goods have increased significantly over the past decade, and an EAC Common Market has been put in place, accounting for the free movement of goods, services, labour and capital, expecting to greatly influence private sector development in Rwanda. In addition, Rwanda was ranked third business friendly destination in Africa, and second top reformer over the period of five years globally (World Bank 2011b). Overall, Rwanda ranks fiftieth on the ease of doing business, has undertaken ambitious land and judicial reforms, and has streamlined and remodelled institutions and processes for starting a business, registering property, and trading across borders (World Bank 2011b).

When looking at fostering entrepreneurship Rwanda seems to be taking an innovative and unique position, not just in sub-Saharan Africa (SSA), but around the world. Its education policy introduces a six-year entrepreneurship programme into curricula of ordinary and advanced levels of secondary schooling. These are being related to ‘developmental skills’, and do not aim for all students to become self-employed, but rather encourage students to think and act entrepreneurially in any kind of employment (Ministry of Education (MINEDUC) 2007). In addition, the MINICOM has developed a SME Development Policy which vision is “to create a critical mass of viable and dynamic
SMEs significantly contributing to the national economic development” and “to stimulate growth of sustainable SMEs through enhanced business support service provision, access to finance, and the creation of a conducive legal and institutional framework” (MINICOM 2010b). According to a recent survey by the National Institute of Statistics of Rwanda (NISR) (2011a), 123,526 businesses have been established in the country, of which the majority (92.6 percent) is micro, 6.9 percent is small, and 0.4 percent is medium sized. Because of the great number of micro enterprises in the country, the SME policy takes into account micro enterprises as well. As a result, 123,405 establishments in Rwanda belong to the SME category and this amount is growing.

2.3 Women’s economic participation

The fact that women were left as the main survivors of the genocide resulted in the existence of many female-headed households, and it made the government realise that women should be used as key players in the post-conflict nation building process. According to the World Bank (2011a), involving Rwandan women in the post-conflict transition helped align policy priorities with the needs and concerns of women. Currently, Rwanda is globally known as making a strong commitment to gender equality in all areas of social and economic life and it recognises the importance of women being represented in political organisations (Abbott et al. 2011). Within parliament this has resulted in women being more than fifty percent of elected members, though in other high positions, such as Ministers, Senators, Directors Generals and Mayors, men still clearly hold a majority (NISR 2011b: 5).

According to the 2009 Gender Equity Index, which measures the gap in education, economic activity and empowerment between men and women in a given society, Rwanda is ranked third (Social Watch 2009). This surprising position for an SSA country is caused by the fact that the government has both mainstreamed gender and put in place specific measures to promote gender equality and empower women (Abbott et al. 2011: 25). For example, gender equality has been enshrined in the Rwanda Constitution, and it is a cross-cutting issue in Vision 2020, the Economic Development and Poverty Reduction Strategy, and the 2010 Gender Policy. The latter has been designed because “while gender received more attention than other cross-cutting issues, recommended policy priorities and budget commitments for gender equity were not sufficiently incorporated into sector programmes” (MIGEPROF 2010: 7). In addition, Rwanda has ratified several international conventions and protocols on gender equality and women’s empowerment, such as the Convention on the Elimination of All Forms of Discrimination Against Women, the Beijing Declaration and Platform for Action, and the EAC Gender and Community Development Framework.
In brief, how Rwanda has been implementing gender laws and policies seems impressive, and it cannot be denied that much progress has been reached. Nonetheless, challenges remain. According to UNDP (2007), the majority of Rwandan women still has to benefit from the legislative reforms and policies put in place. The EAC review of progress towards gender equality and empowerment (EAC 2009) concluded that there remain inequalities between women and men especially in the areas of micro finance, land acquisition and other asset ownership. As Abbott et al. (2011: 34) explain, “poverty is feminised in Rwanda; that is, women are more likely than men to be dependent workers or earning an income that is below the national poverty line”, even though “women make up the majority of the workforce and do the majority of the work.” MIGEPROF has recognised that “Rwandan society is characterised by a patriarchal social structure that underlies unequal social power relations between men and women”, and “gender inequalities have not seen as unjust, but as respected social normality.” As such, a need exists to challenge the deeply embedded cultural attitudes that underpin the subordination of women and are preventing the promotion of gender equality and empowerment of women (EAC 2009; MIGEPROF 2009; Umurungi et al. 2009).

When looking at women entrepreneurs in Rwanda, they are a significant and growing force in the private sector. According to NISR (2011a), 26.3 percent of SMEs are owned by women and the percentage of female managers in the capital is even higher with 43.2 percent. Nevertheless, challenges in doing business for women entrepreneurs have been identified and include a lack of human capital, a shortage of financial capital, infrastructure challenges, and insufficient institutions (Tzemach 2006), as well as access to markets, coordination and networking (USAID 2009), and the disproportionate burden women face inside the home compared to men, which means that many women have less time to devote to their business (Cutura 2008). At the same time, women have made great strides in terms of starting new businesses alone or in partnership, and are making progress towards formally registering their ventures (Cutura 2008).

To sum up

This chapter intended to portray current Rwanda by explaining where the country came from and presenting where it is today in terms of economic development, entrepreneurship and women’s economic participation. Some of the information mentioned here will be extended in the theoretical framework of chapter 4 through links with theories on economic development, entrepreneurship and women’s economic participation, though first, in the following chapter, an explanation will be given of the methodology and methods underlying this research.
3 Research Methodology and Methods

After have introduced the background and rationale of this research and the history and context of Rwanda, this chapter will present the perspectives underlying my research approach. The following sections will elaborate on methodological choices and will explain the ontology and epistemology, the research methodology, the research methods and techniques, the data analysis process, challenges and ethical considerations and limitations to the research.

3.1 Ontology and epistemology

This research takes the ontological position of constructivism, which asserts that social phenomena and their meanings are in a constant state of revision and are being accomplished by continuous interaction though social actors (Bryman 2008: 19). In this study, the phenomenon of ‘entrepreneurship education for self-employed women’ is therefore constructed through interaction between women entrepreneurs, staff of entrepreneurship education programmes, government institutions, strategies and policies and the socio-economic and cultural environment of the country. Because social actors related to this phenomenon come and go and contexts change, its meaning will differ from time to time and from one location to another. As a result, instead of seeing culture as an external reality that acts on and constraints people, it can be taken as an emergent reality in a continuous state of construction and reconstruction (Bryman 2008: 20).

The epistemological background of this research is interpretivist, emphasising an understanding of the social world through examining the interpretation of that world by its participants (Bryman 2008: 366). Interpretivism takes a relativist perspective, in which multiple realities can be experienced and knowledge is enquired to lead to a more informed understanding of these realities (Sumner and Tribe 2008: 59). As Sumner and Tribe (2008) explain, relativism emphasises the social constructions of meaning and is premised on the idea that reality does not exist independently from our experiences. Within a relativist strand, academic research should strive towards more sophisticated and inclusive constructions of the world through interaction between the researcher and the researched, and hence towards gaining access to people’s ‘common-sense thinking’ (Bryman 2008: 16). What appeals to me in a relativist epistemology is a critical tone on absolute truths and values, while local truths and values are highly appreciated and believed to be specific in nature and time (Sumner and Tribe 2008: 63).
3.2 Research methodology

The research methodology following from the ontological and epistemological choices is qualitative, which emphasises the ways in which individuals interpret their social world and it embodies a view of social reality as a constantly shifting emergent property of individuals’ creation (Bryman 2008: 22). To gain a better understanding of respondent’s interpretations of social reality, the research design is influenced by insights of critical ethnography, which focuses on addressing processes of unfairness because of a commitment based on moral principles of human freedom and wellbeing (Madison 2005). The critical ethnographer is inspired by (self-) reflexivity, and by the notion of dialogue between the researcher and other participants in the study (Madison 2005: 9). Ethnographic research combines observing behaviour, engaging in conversations, conducting interviews, collecting documents, and trying to develop an understanding of the culture of the group and people’s behaviour within the context of that culture (Bryman 2008: 402-403). Usually, ethnographic research entails long periods of time in the field, though because of the limited time span of this research only a micro-ethnographic study could be executed (Bryman 2008: 403), where focus was on the particular aspects of education needs and possibilities for self-employed women and on the development impacts of women’s self-employment activities.

Furthermore, the research was exploratory, which is a form of preliminary research that aims to increase understanding of a concept without intending to solve it (McDaniel and Gates 2010). In addition, the research has been cross-disciplinary, with an economic perspective on private sector development and entrepreneurship, and a critical social view on education, human capital development and gender equality. Cross-disciplinary research, where two or more disciplines are used as angles to analyse a research problem, is gaining importance within the field of international development studies because often a development strategy or process impacts more than just one discipline (Sumner and Tribe 2008), of which Rwandan’s Vision 2020 is an apparent example.

Quality criteria

In order to assure high quality research, social research evaluation quality criteria have been taken into account throughout the design, execution and analysis of the research, known as trustworthiness and authenticity (Guba and Lincoln 1994; Becker et al. 2006).

Trustworthiness consists of credibility, transferability, dependability and conformability. Credibility, the extent to which a set of findings are believable, has been taken into account by ensuring that the research has been carried out according to the canons of good practice (Bryman 2008: 377) thereby leading to an increased level of congruence between concepts and observations. Transferability, the extent to which a set of findings are relevant to other settings, and dependability,
the extent to which a set of findings are likely to be relevant to a different time, can be judged according to the contextual information providing others with a database for making judgements about the possible transferability of findings to other milieu, and to research procedures that have been spelled out accessibly and in great detail. Nonetheless, keeping the ontological and epistemological backgrounds of this study in mind, I do not believe that exact replicability of this study is possible because of context and time specific characteristics and the influence I made in my role as a researcher. Conformability, the extent to which the researcher has not allowed personal values to intrude to an excessive degree, has been taken into account, though some values have materialised during the course of research because of the identifiable specifics of the topic as a female researcher. As such, I have recognised and acknowledged that research cannot be value free, though I have aimed to ensure that there is no unimpeded incursion of values in the research process.

In addition, Guba and Lincoln (1994) suggested criteria of authenticity, consisting of fairness, and ontological, educational, and catalytic authenticity, which concern the wider political impact of research. Fairness signifies that that the research fairly represented different viewpoints among members of the social setting, as will be clarified in chapter 5 (Bryman 2008: 379). Ontological authenticity asks whether the research helps members to arrive at a better understanding of their social milieu, and educative authenticity asks whether the research helps members to appreciate better the perspectives of other members of their social setting (Bryman 2008: 379). What could be identified during the research was that women from different backgrounds already quite well understood and knew what women from other backgrounds were capable off or not. Catalytic authenticity, finally, asks whether the research acted as an impetus to members to engage in action to change their circumstances (Bryman 2008: 379), which will be encouraged by distributing policy recommendations following this research among respondents.

3.3 Research methods and techniques
As I executed an exploratory, critical micro-ethnographic study this research combined several qualitative methods and techniques for gathering the data, including semi-structured interviews and participant observations as tools. In addition, documents from external sources have been analysed before, during and after the research, and I kept a field diary to make sure any thoughts, questions or ideas were noted down. As a result, I felt like a researcher throughout my stay in the country, which aimed at creating a broad idea of the local context and research subjects.

Since the beginning of 2011, the Dutch organisation SPARK, in collaboration with BidNetwork, is working in Kigali as part of the United Entrepreneurship Coalition, a MSFII subsidised programme
from the Dutch Ministry of Foreign Affairs. Their office has been the base from where I have been working and planning my research, interviews and observations. Moreover, their local partners and beneficiaries turned out to be an important source of information for this study.

**Semi-structured interviews**

Semi-structured interviews with various actors in Kigali represented the primary method of obtaining the data necessary for answering all four sub-questions. I considered semi-structured interviews most appropriate for the focus on my research since I did formulate initial research ideas, but also wanted to leave space for issues I could not have anticipated before. I had planned on recording all the interviews, nonetheless during the execution I noticed that not all respondents felt comfortable to be recorded (which I clearly asked them while explaining the purpose and goal of the interview) and when I noticed more critical and personal answers in non-recorded interviews, I decided to only make extensive notes during the interviews. After each interview I immediately digitalised these notes so that no information was lost. In addition, I decided to opt for strict anonymity in interviews, which I had assured my respondents beforehand while planning the interview and again just before the interview started to maximise the extent to which they felt able to express their own thoughts.

I interviewed eleven programme staff (PS) from ten entrepreneurship education programmes of which three are specifically focusing on women, while seven are focusing on both men and women. These education programmes were organised by international organisations, government institutions, universities and local non-governmental organisations. The respondents held various functions, such as director, programme manager, programme assistant or training coordinator. Seven of them had experience as a teacher of entrepreneurship education. Six of the interviews were recorded and transcribed, one was held over Skype and four were not recorded due to respondent’s constraints. All of the interviews lasted between 30 and 70 minutes, with the average interview taking around 45 minutes. My general sampling strategy was a mixture of convenience and snowball sampling, starting from introductions to local partners involved in SPARK’s project to contacts from these local partners and other random linkages. As I usually spoke to only one person from an organisation, the data gathered cannot be used to generate insights into individual programmes. Consequently, all programmes are treated together under the umbrella term of ‘education programmes’ and I have refrained from making distinctions between programmes in my conclusions.

Secondly, I interviewed thirty women entrepreneurs (WE) who own a business in Kigali. Most of them (23) were or had been participating in entrepreneurship education, either through specific training programmes or as part of formal education. Twenty of my respondents were involved in manufacturing activities, while ten were involved in the service industry. In addition, twenty women
could be interviewed in English, while eight only mastered the Kinyarwanda language and two
interviews were conducted in French, which lead to ten interviews being conducted with the
assistance of a translator. Five of the interviews were recorded and transcribed, from the other
twenty-five only detailed and extensive notes have been digitalised. All interviews lasted between 30
and 90 minutes, with the average interview taking around 50 minutes. My general sampling strategy
was the same as for programme staff members, starting with beneficiaries of local partners involved
in SPARK’s project to contacts from these local partners and other random linkages. This resulted in
interviewing a rather diversified group of women, who have in common that they own a business in
Kigali. Yet their backgrounds, social status, family situations and educational experiences are
completely different and regularly influenced responses about motivations, education needs and
development impacts. Therefore, limited generalisations about women entrepreneurs as a group can
be made and references to relevant background characteristics will appear throughout the analysis.

**Participant observations**

A second research method used for data gathering is participant observation. Specifically, I was
interested in classroom practices of entrepreneurship training programmes focusing on just women
and both men and women, thereby taking into account the responses being given during the
interviews. Classroom practices, in this regard, relate to ways of teaching, contents of courses and
levels of interaction and discussion between students and students and a teacher.

I executed five observations, starting after already having executed some interviews, but not
yet all. Due to the fact that I had some knowledge from the interviews, the classroom observations
clarified information though at the same time raised new questions. As such, they were value adding
to the remaining interviews and the other way round. As a researcher, I took the role of observer-as-
participant (Bryman 2008: 410) where I was mainly an interviewer and participants were very aware
of my role as researcher. My participation was limited, though sometimes desired and wished for by
participants and teachers, especially during the observations with participants of the same age as I
am. My general sampling strategy was again a combination of convenience and snowball sampling. I
started by observing courses and activities from partners of SPARK, but ended up in other places too
due to a longer presence and visibility to other actors.

**Document analysis**

Finally, document analysis represented another main method of obtaining necessary data. I analysed
six official government documents: the Constitution of the Republic of Rwanda, Vision 2020, the
National Gender Policy, the SME Development Policy, the Private Sector Development Joint Sector
Review, and the Economic Development & Poverty Reduction Strategy Paper 2008-2012. Before leaving for the field, I scanned and summarised the majority of the documents and used the broad themes emerging from this review to phrase my interview questions. After having conducted my interviews, I again read and analysed each document against my current understanding of the context and situation regarding entrepreneurship education for women in Kigali. In addition, while doing research new documents became available through contacts in the field and better access to local literature. The most useful were a needs assessment for women and youth entrepreneurs executed by the Private Sector Federation (PSF), a research done by the Babson-Rwanda Entrepreneurship Centre (BREC) on entrepreneurship service providers, and curricula and training materials from various entrepreneurship education providers in the capital.

Data-analysis
Data analysis was mostly qualitative, consisting of coding interview transcripts, observation reports and documents, identifying categories and themes and moving back and forth between data and between data and theory. Already in the field, some intuitive codes and sub-codes came up in mind, but not until back in The Netherlands these codes were actually used and categorised related to the research questions. I used an online software package, Dedoose, to organise my collected data as a tool to uncover connections, relations and influences between categories and themes.

Analysing government documents, external consultancies and entrepreneurship education programme materials was done in stages before, during and after the research period. To distinguish clearly between data gathering and data analysis, it will always be identified when findings arise from documents, and when they appear from interviews and observations. Document analysis, in that regard, has been used as a triangulation tool in order to strengthen or weaken primary data findings.

A small part of my data analysis was quantitative, as some numerical data from respondents, such as age, years of business experience, and experience with entrepreneurship education were analysed in relation to specific responses and arguments being given. As the amount of quantitative data was relatively comprehensible, I could use the analysis function of Dedoose to help order and organise the findings and observe nameable differences.

3.4 Challenges and ethical considerations
Although Rwanda has been relatively stable since the end of the 1994 genocide, consequences and personal traumas are still affecting daily life of the population. My research intention was to leave out such issues, as its focus and perspective were mostly future based and not looking back to the
past. Nonetheless, in some circumstances I could not ignore the fact that situations of women, or certain programme characteristics, were present because of the country’s history. This challenged me as a researcher, as I felt the wish to focus on how the country might be able to move forward not by looking back where it came from, but by identifying where it is now. Eventually, it turned out that responses made relating to the history of the country were not substantial, nor sufficient to link to effects on current entrepreneurship training needs and practices. As a result, they remained personal stories which I took into account, but will respectfully leave out of this thesis.

Secondly, a challenge arose when I asked respondents to critically think about opportunities and constraints following government actions related to entrepreneurship and education practices for women. In the Rwandan social climate, it is difficult to find critical voices or constructive feedback about government practices. Only after spending more time with respondents, convincing them of complete anonymity in their responses, and rephrasing questions several times I did receive informative and insightful feedback on current government practices. I do think, however, that I received most of these responses because I could explain I was working for SPARK, a well-known and trusted NGO whose work has been appreciated by respondents.

A third challenge I encountered relates to language. Since English is one of the three official languages, I had, probably naively, expected more people to be capable of speaking it. Nevertheless, I regularly noticed constraints and in ten out of the thirty interviews held with women entrepreneurs I had to make use of a translator. As mostly these language issues did not come up until actually meeting the woman for the interview, it often turned out to be a friend or acquaintance of the interviewee to help translating. Though I am eventually satisfied about my data gathering processes, working with an unknown translator is a challenge I did not prepare myself well enough for. As a result, some information has definitely been lost in translation.

A final challenge I encountered in the field relates to raising expectations I could not live up to. Despite my clarifications towards respondents that I was doing academic research and not long-term involved with Spark, beneficiaries often assumed I could change circumstances due to my connections. I tried diminishing these expectations, which only sometimes succeeded, and eventually decided that all I could do was give them well-meant entrepreneurial advice, contact details and information about training possibilities and make use of their product or service.

Scope and limitations
The scope of this research extends itself to Rwanda, and in Rwanda to the capital, Kigali. As a result, a limitation to this research is that it does not reflect a complete picture of entrepreneurship education needs and possibilities for women entrepreneurs in Rwanda, as it is can be expected that differences
between urban and rural environments exist. Nor can the findings be one-on-one translated to other African or developing countries, as I believe contextual specifics, arising from cultural and social patterns, but also from government intentions and interventions, play a big role in what women entrepreneurs need and are able of in terms of entrepreneurship education. As a result, findings will not be generalisable to other contexts nor other moments in time. In addition, the time available for executing this fieldwork has only been ten weeks, which is a short period to fully understand a new context and cross-check data.

Nevertheless, the research outcomes might contribute to the wider debates and ongoing discussions about female entrepreneurship in developing countries and the importance of education and training for increasing entrepreneurial capacity. In addition, I aim for this research to be an informative tool for entrepreneurship education programmes in Kigali, as it sketches an exploratory overview of training needs of female business owners, and I hope it might spark discussions about current government strategies related to women entrepreneurship in Rwanda, thereby opening up possibilities for revisions and adaptations of relevant policies.

To sum up

This chapter intended to clarify how I approached my research question methodologically by elaborating on ontological and epistemological choices and by presenting the research methodology and various methods used. Keeping in mind these choices, the next chapter presents the theoretical framework where this research has been based on. I will introduce several theories and concepts that need to be defined in order to use the framework as ‘a lens’ through which data findings have been analysed. The operationalisation and conceptual scheme show how ‘entrepreneurship for economic development’, ‘education for expanding capabilities’ and ‘women participation for social justice’ can be linked and are affected by the socio-cultural environment and government policies and strategies in current Rwanda.
4 Theoretical Framework – From Encouraging Entrepreneurship to Empowering Women?

This thesis is being constructed around the notions of entrepreneurship and entrepreneurship education with a focus on women and their impact on development. Many definitions of entrepreneurship can be found in literature, and Olomi (2009: 9) explains that “definitions are important because they affect how we operationalise entrepreneurship development in research, policy development and implementation or curricula reforms.” As this study takes up a relativist perspective, I especially believe in the importance of local, contextual definitions that take into account relevant actors and situations and are regularly reviewed to encompass shifting realities.

In general, I see entrepreneurship from a behavioural angle as did Schumpeter (1934), who distinguished entrepreneurs from other business owners by suggesting that the former are individuals who combine resources in new ways, for example through introducing new products, new methods of production, marketing or delivery or opening up new markets. Here, the entrepreneur is described according to certain critical functions he or she is supposed to perform, rather than simply from an occupational point of view in which the entrepreneur owns a business. Furthermore, entrepreneurship is defined as “a way of thinking, reasoning and acting that is opportunity oriented (...) whereby individuals become aware of the self-employment career option, develop ideas, take and manage risks, learn the process and take the initiative in developing and owning a business” (Chigunta et al. 2005: v). With these general definitions in mind, ‘the lens’ used to look at self-employed women in Kigali, their needs and possibilities for entrepreneurship education and the development impact of their entrepreneurial activities elaborates on ‘entrepreneurship for economic development’, ‘education for expanding capabilities’, and ‘women participation for social justice’.

Appendix A presents an operationalisation of the main concepts ‘entrepreneurship’, ‘human development’ and ‘social justice’ into dimensions, variables and indicators. ‘Entrepreneurship’ consists of national, social and personal development impacts, ranging from economic and political to household and individual status indicators. ‘Human development’ consist of achieving the functioning of entrepreneurship by expanding capabilities and practicing agency. Finally, ‘social justice’ consists of redistribution, recognition and representation which are being defined in an education context. Additionally, the conceptual scheme in figure 4.1 below clarifies connections between concepts and influences of the broader socio-economic, cultural and political environment.
This conceptual scheme visualises how the specifics of the socio-economic, cultural and political environment determine interaction between and individual reasoning of self-employed women and entrepreneurship education programmes. Women’s education needs correspond to a wish for expanding capabilities, achieving the functioning of entrepreneurship and contributing to the improvement of human development, which can be realised through interaction with entrepreneurship education programmes. Additionally, redistribution, recognition and representation of women entrepreneurs in education programmes might take place through facilitating access to quality education, identifying and acknowledging women’s needs and including women’s voice in claims for redistribution and recognition. Addressing redistribution, recognition and representation of women again depends on interaction between and individual reasoning of women entrepreneurs and education programmes, and might be influenced by an increase in human development through women’s free choices in expanding capabilities. At the same time, being free in choosing capabilities to expand can be influenced by redistribution, recognition and representation of women in education programmes. Through this interplay, it is believed parity of participation between men and women in a socially just environment might be created. The following sections will elaborate on these various concepts, theories, relations and influences.
4.1 Entrepreneurship for economic development – developing a country?

For long, there have been mixed beliefs about the possible role of the local private sector in economic development strategies of Southern countries. Most influential development strategies did not look at the potential of private sector development and even the most recent package of MDGs hardly touches upon the issue. It does aspire to “achieve full and productive employment and decent work for all” (UN 2010: 8), but no clear elaboration exists on how this should be accomplished. The one goal that mentions the private sector by focusing on a global partnership for development (UN 2010), seems to be more concerned with what the private sector in the West can contribute to development in the South than how local private sector development can be strengthened.

Nevertheless, as Acs and Virgill (2010) explain, after unsuccessful attempts of development through import substitution and infant industry protection programmes and mixed results from export promotion strategies, Southern countries are beginning to focus on their business environments by creating economic spaces which are conducive to private enterprises. As a result, the promotion of entrepreneurship and the promulgation of SME policy have become important development prescriptions (World Bank 2005). Especially in SSA, the importance of the SME economy to economic and social development is almost undisputed and is high on the policy agenda (Rogerson 2001). Naudé (2010: 5), explains that “entrepreneurship drives structural change and economic growth, thereby opening up further opportunities for more productive wage employment, specialisation, and labour mobility, and allows people to escape from both absolute and relative poverty and informality.” As a result, national governments and international organisations are beginning to focus on improving countries’ business and investment environments resulting in more attention to the role of the private sector as an important engine for economic growth and a de-emphasis on the role of government planning (Acs and Virgill 2010).

According to Desai (2009) and Rogerson (2001), entrepreneurship is often credited with many positive changes in developing countries, such as job and wealth creation, innovation and related welfare effects. In addition, entrepreneurs can play a significant and driving role in structural transformation of an economy from being predominantly rural and agricultural based to being urban and manufacturing and service sector based (Naudé 2010: 5) Also, it is believed that entrepreneurship creates bottom-up, local and regional level activities with benefits for host locations, addressing immediate and short-term problems (Desai 2009: 1). In addition, entrepreneurship is seen as offering potential solutions to problems that are affecting the provision of global public goods – such as ensuring peace (Naudé 2011a: 5), which is of importance to Rwanda as a country evolving from conflict. Other authors also recognised that countries need active,
equitable and profitable private sectors if they are to graduate from post-conflict aid-dependency (Boudreaux 2007; Shkolnikov and Nadgrodkiewiez 2008; Bray 2009).

At the same time, entrepreneurship can undermine economic development, when slow economic growth and few job opportunities lead to rising self-employment among people with low levels of entrepreneurial ability (Naudé 2008: 24). Here, the distinction between opportunity and necessity entrepreneurship can be made. Necessity entrepreneurs engage in entrepreneurship to avoid unemployment, whereas opportunity entrepreneurs pursue a recognised opportunity for profit (Reynolds et al. 2005; Storey 1994). In developing countries, necessity-driven entrepreneurship (associated with high unemployment) predominates, and the African experience appears to be that the majority of start ups are the result of ‘enforced entrepreneurship’ rather than the pull of market opportunities, creating businesses that are least efficient and least remunerative (Rogerson 2001). For Rwanda, aiming to create a middle class of entrepreneurs contributing to the country’s development processes, it is important to identify and act towards motivations and challenges of women entrepreneurs so that possible development impacts can be enhanced.

**Small and medium sized enterprises**

This research has been focusing on SMEs. According to Naudé (2011a: 6), the study of entrepreneurship has often been concerned with small businesses because they dominate employment in both advanced and developing countries, and many leading scholars in entrepreneurship have in recent years described the emergence of an ‘entrepreneurial economy’, wherein small businesses play an increasingly important role in innovative activities. Many countries and institutions have varying definitions of what constitutes a small firm. The basis for categorisation is often a combination of quantitative and qualitative criteria, such as number of employees, capital invested, number of shareholders, market share, market coverage, composition of management, and degree of formalisation (Olomi 2009: 5). In Rwanda, SMEs consist of micro, small and medium sized enterprises that meet the conditions mentioned in table 4.1 below.

<table>
<thead>
<tr>
<th>Size of the enterprise</th>
<th>Net capital investments (Million RWF)</th>
<th>Annual turnover (Million RWF)</th>
<th>Number of employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Micro Enterprise</td>
<td>Less than 0.5</td>
<td>Less than 0.3</td>
<td>1 to 3</td>
</tr>
<tr>
<td>Small Enterprise</td>
<td>0.5 to 15</td>
<td>0.3 to 12</td>
<td>4 to 30</td>
</tr>
<tr>
<td>Medium Enterprise</td>
<td>15 to 75</td>
<td>12 to 50</td>
<td>31 to 100</td>
</tr>
</tbody>
</table>

*Table 4.1: Definition of SMEs in Rwanda*

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6 The exchange rate Euro – RWF (Rwandan Frank) is approximately 1:800 (November 2011).
Even though formal definitions exist, it is important to realise that the SME sector is fairly heterogeneous, that it includes a diverse range of enterprises in terms of organisation, activities, size, motives and ownership, and that individual firms might be at different stages of development, face different sets of opportunities and challenges and may need entirely different forms of intervention (Olomi 2009; Rogerson 2001). As a result, different groups of SMEs will have “different contributions to make to the dual objectives of poverty and growth” (Mead and Liedholm 1998: 70). Therefore, some groups of SMEs need policy support that increases the likelihood to survive and earn higher and more reliable levels of income, while other groups need policy support that improves their possibilities to grow and expand beyond national borders.

In addition, one should not underestimate the importance of context, history, path dependency and the role which good institutions and governments play (Naudé 2011a: 8). As Rogerson (2001: 116) explains, this variability introduces a degree of caution in attempts to replicate the bases for success-stories and stresses the need to ‘localise’ the policy experience to different environments. It is therefore important to first examine a country’s specific entrepreneurial activities in order to design effective policies that are relevant to its nature and context (Desai 2009). Acs et al. (2007: 124) sum up that “a strong cultural context that supports entrepreneurial activity” is one which “will lead to more individuals perceiving entrepreneurship as a desirable economic choice.” Hence, Rwanda’s focus on human capital development and entrepreneurial support services while aiming to create a middle class of entrepreneurs as the backbone of their development processes might work well. Nevertheless, we should be cautious according to Lazonick (2008), who recognises that “policies that place too much stress on entrepreneurship as the key to economic development can undermine the collective and cumulative process of organisational learning required for innovation to occur.” In other words, if the Rwandan government aims to encourage people to consider the possibility of self-employment, they should also focus on improving the SME sector by enabling innovative practices through offering learning possibilities.

Next to the macroeconomic environment of a country, microeconomic factors play a role in how an entrepreneurial culture can be shaped and enhanced. According to Rogerson (2001: 18), successful enterprises have relatively stable access to markets and to capital from outside sources and are run by entrepreneurs with a capacity to innovate and take risks. Furthermore, the concept of ‘social capital’, a set of informal values or norms shared among members of a group that permits them to cooperate with one another, becomes important. The ‘trust’ engendered by social capital enables members of a society to coordinate their activities with lower transactions costs (Fukuyama 2000: 99). According to Audretsch et al. (2006), dense networks of entrepreneurial firms are beneficial to entrepreneurial activity and they affect enterprise performance by providing
entrepreneurs with information about the wider world, such as technologies and emerging market opportunities. In addition, it has been acknowledged that entrepreneurship is a matter of skills and the ability to learn is crucial (Rogerson 2001: 119). Berkowitz and DeJong (2005:27), in their study on effects on entrepreneurship and economic growth, find that education has a strong and positive effect on entrepreneurship. Goedhuys and Sleuwaegen (2000) similarly found that those entrepreneurs with larger stocks of human capital, in terms of education or vocational training, are better able to adapt their enterprises to a constantly changing business environment. In brief, education to increase human capital is seen as positive for self-employment activities, as extended below where entrepreneurship education and its potential outcomes are linked to the capability approach and the notion of human development.

4.2 The capability approach and entrepreneurship education – developing a person?

Recently, many development practitioners have started to subscribe to the notion of development as ‘human development’, wherein the goal of development is to enlarge the positive freedoms or capabilities people enjoy, as described in the capability approach (CA) associated with Sen (1999) and others. According to Naudé (2011a), human development tends to adhere to a multidimensional concept of development, of which economic development is a necessary, though not sufficient requirement. So far, economists have especially focused on the impact of entrepreneurship on economic output, and not so much on human development (Naudé 2010, 2011a, b). Below, the meaning and relevance of the CA in this research will be clarified and explanation will be given about how entrepreneurship education might lead to increasing human development.

The capability approach

The CA has been defined as a broad normative framework for the evaluation and assessment of individual well-being and social arrangements, for the design of policies and for proposals about social change in society (Robeyns 2004). According to Sen, the focus in development should be on what people are able to do and be, on the quality of their life and on removing obstacles in their lives so that they have more freedom to live the kind of life they value (Robeyns 2004: 4). As Sen (1999) explains, development in general should be a process of expanding the freedoms that people enjoy. As a result, human development requires that people not be passive recipients or bystanders in their lives but that they have agency (Gries and Naudé 2011). Agency in this perspective is defined as “a person’s ability to pursue and realise goals that he or she values (...) the opposite of a person with
agency is someone who is forced, oppressed or passive” (Alkire 2005: 3). The CA is a concentration on freedom to achieve in general and the capabilities to function in particular, and the core concepts of this approach are ‘functionings’ and ‘capabilities’ (Saito 2003). Capabilities refer to a person’s “ability to achieve a given functioning”, while functionings are “valuable activities and states that make up people’s well-being” (Alkire 2005: 1). Expanding people’s capabilities therefore means expanding their positive choices or ‘real freedoms’ over functionings. The essence of the CA is to expand people’s freedoms to choose amongst these functionings those that they value the most – these can become their achieved functionings.

It has been believed that people’s freedoms depend on social and economic arrangements, for example facilities for education (Unterhalter 2003:10), as well as political and civil rights (Sen 1999: 3). Thus, there also exist unfreedoms that deny someone the opportunity to achieve or promote valuable functionings. According to Sen (1999), what people can positively achieve is influenced by distinct types of freedom, such as political freedoms, economic facilities, social opportunities and protective security. Sen has argued that the space of capabilities provides an ethically satisfactory way of looking at socially just equality, and according to Nussbaum (2003) this implies that to the extent that a society values the equality of persons and pursues that as among its social goals, equality of capabilities looks like the most relevant sort of equality to aim at.

Nonetheless, Sen has been criticised for failing to supplement his framework with a coherent list of capabilities (Nussbaum 2003). In addition, the usefulness of the CA has been contested because of disagreements about the valuation of capabilities and the relative weights to be assigned to them making inter-personal comparisons of well-being difficult (Nussbaum 2003). In my opinion, these undefined aspects reflect the theory’s usability and expands its scope, as it opens up space for local adaptations and conceptual modifications. In addition, I believe it provides opportunities for introducing the approach in fields of study not traditionally related to human development, such as entrepreneurship and education for self-employment, as elaborated below.

**Entrepreneurship and the capability approach**

Building on Sen’s work, Gries and Naudé (2011) provided a formal model of entrepreneurship in human development. They explained how functionings are made possible by access to resources, which may include entrepreneurial capital and opportunities, and also depend on personal abilities and aspirations and the institutional context. In other words, being entrepreneurial is a potential functioning and by turning this into an actual functioning appropriate policy related to entrepreneurship development and human capital development may contribute to an expansion of people’s capability sets and positive freedoms (Gries and Naudé 2011: 217).
In this research, entrepreneurship is considered a functioning because it relates to how people work and it can be valued for various reasons apart from it being a vehicle for material gain. “It may provide a sense of achievement, of identity and of being accepted; it may provide independence and it may provide a lifestyle” (Gries and Naudé 2011: 217). Nevertheless, it should not always be assumed that entrepreneurship is in fact a functioning, because there are many instances where being entrepreneurial may not be valued, for example when people are forced to be entrepreneurial and they lose their agency (Gries and Naudé 2011: 218). On the other hand, people may not have the ability to become entrepreneurial even if they wanted to. This could be due to insufficient entrepreneurial capital, a constraining environment or a lack of an enterprising culture (Enstrin et al. 2006). According to Gries and Naudé (2011: 222), for entrepreneurship policies to be consistent with human development will require these policies to increase the value attached to entrepreneurship as a functioning. Such policies would recognise that not everyone wants to be an entrepreneur and that people ought to be able to choose wage employment. Hence, policies that raise the status attached to entrepreneurship and the cultural perceptions of entrepreneurship, including of female entrepreneurship, may matter (Minniti and Naudé 2010).

The capability approach and education

Sen (1999) has argued that education plays a role in broadening human capability by expanding the range of capabilities, by increasing the possibility of achieving valuable functionings and by teaching values in exercising capabilities. The notion of capability implies a large scope of benefits from education, which include enhancing well-being and freedoms of individuals and people, improving economic production and influencing social change (Sen 1999: 293). According to Tikly and Barret (2009), Sen identifies education as having an instrumental value in terms of supporting livelihoods, generating income and reducing human insecurity, but also a redistributive effect (for instance women’s education for closing the gender gap in employment and income) and an empowering effect through contributing to realising democratic freedoms and enhanced social participation.

It thus seems like Sen identifies education as an ongoing process of expanding capabilities, leading to achieved functionings and contributing to well-being, influencing many aspects of people’s lives from early childhood to adulthood. This notion might be related to the concept of lifelong learning (LLL), a paradigm recognising that learning may stretch out across a lifetime, is not restricted to educational systems, and incorporates formal and informal learning (Field 2006). Linked to an economic context, LLL supports the reaching out of disciplinary practices into the workplace where theoretical knowledge is combined with knowledge derived from work experience, as a new form of
knowledge that has use value (Nicoll and Fejes 2011). As such, LLL broadens human capability and its practical implication relates well to objectives and outcomes of entrepreneurship education.

**Entrepreneurship education and training**

According to Rogerson (2001: 131), the image of support for business development services in SSA has not been good because many training programmes have been seen as having a limited impact through failing to reach larger numbers of beneficiaries and being poorly informed by the needs and priorities of target groups. Nonetheless, since the new millennium a policy turnaround has been taking place with a renewed interest in the supply and recognition of the importance of business service provisions for SME development (Jeans 1998). Overall, the need for a more ‘balanced’ approach towards the support for SMEs began to emerge (Dawson 1997) and several researchers started arguing that business development services “have a key role to play in stimulating innovation and promoting self-sustaining growth” (Dawson & Jeans 1997: 8). Additionally, the critical importance of appropriate education systems to promote entrepreneurship and to prepare school leavers for self-employment has been stressed in several African studies, for instance by McGrath and King (1995) and by Kent and Mushi (1995). More recently, Gries and Naudé (2010) also illustrated the importance of entrepreneurial ability as a function of both culture and education in a particular country, as well as of economic development policies of governments.

As a practice, entrepreneurship education appears to include many dimensions and possible capabilities. Naudé (2008) explains how knowledge shared by existing successful entrepreneurs might be valuable to starting entrepreneurs and that successful entrepreneurship requires obtaining broad, practical skills. Lazear (2004) agrees and encourages multiple or balanced skills instead of specialisation. Education programmes should therefore include skill-building courses such as networking, negotiation, leadership, management capabilities, product development and creative thinking (Dana and Wright 2004; Kuratko 2005; Naudé 2007). Hitt et al. (2001), finally explain that insights into entrepreneurial strategies are essential in deciding on the direction and future of one’s enterprise. In addition, Tikly and Barret (2009: 8) have identified general core capabilities that a quality education would seek to facilitate in a SSA context. They include autonomy, knowledge, social relations, respect and recognition, aspiration and voice. Nevertheless, an individual’s capability set will differ depending on forms of disadvantage such as rurality, disability, ethnicity, gender and relations of power and inequality (Tikly and Barret 2009: 8). Therefore, it can be assumed that for women entrepreneurs in Kigali these capabilities will depend on backgrounds and hence not be relevant to all, though it might be worthwhile to take them into account while designing entrepreneurship training programmes for a specific group of beneficiaries.
To sum up, in order to achieve the functioning of entrepreneurship, and hence contribute to improving human development, education programmes should focus on the expansion of capabilities needed to achieve this functioning. As there is no specific set of capabilities available, their definitions will depend on social and economic circumstances, political freedoms and human rights, and people’s individual capability sets. In other words, contextual circumstances and local policies matter and influence the possibility to enhance capabilities, which might partly depend on how a country takes into account social justice, as will be explained in the next section.

4.3 Social justice: redistribution, recognition and representation – developing a woman?

In development theory, the role of women and their agency has been found central for change towards social justice (Dreze and Sen 1989). Particularly education and employment have been stressed as essential to the empowerment of women, and social change and equal rights for women have been suggested to occur through self-employment and powerful positions in society (Sen 1999). Cerne and Tolba (2011) suggest that in order to understand if female entrepreneurship could be understood as a means to the empowerment of women and part of social change towards social justice, one needs to consider the capabilities of women and entrepreneurship towards a society based on social justice. Below, I will introduce the concept of social justice, and link it to women’s economic empowerment, the CA and the role of entrepreneurship.

Social justice

According to Young (1990), social justice relates to the morally proper distribution of benefits and burdens among society’s members, which can include material resources, but also nonmaterial social goods such as rights and self-respect. This inclines with the social justice framework of Fraser (2005), who defines justice as *parity of participation*, requiring social arrangements that permit all to participate as peers in social life. Overcoming injustice means dismantling institutionalised obstacles that prevent some people from participating on a par with others (Fraser 2005: 73). Three kinds of obstacles to participatory parity have been identified (Fraser 2005: 73-75). First of all, economic forms of injustice rooted in the political-economic structure of society might lead to exploitation, economic marginalisation and deprivation. Secondly, cultural forms of injustice can be present in social patterns of domination, non-recognition and disrespect. Thirdly, political forms of injustice might exist within the nature of a state’s jurisdiction, which tells us who is included in, and who excluded from, the circle of those entitled to a just distribution and reciprocal recognition. According
to Fraser (1995), these injustices are pervasive in contemporary society and rooted in processes and practices that systematically disadvantage some groups of people vis-à-vis others.

It must be emphasised that the social justice debate is complex and not all Western notions of the concept will be appropriate in a SSA context (Tikly and Dachi 2009: 120). Therefore, it is important to realise that understanding issues of social justice requires taking into account broader social, cultural, economical and political contexts. In addition, Robeyns (2003) has pointed out that not all aspects of Fraser’s framework have been developed extensively, as the notion of participatory parity remains rather vague about what participating on par actually means and for whom. Even so, when elaborating on entrepreneurship education needs and possibilities of women in Rwanda, and the development impacts their self-employment activities might make, I do feel that the injustices identified by Fraser can help to explain their position, challenges and opportunities, also related to expanding capabilities, improving human development and the country’s development processes.

**Striving towards social justice**

To overcome economic injustice, or Fraser’s first dimension, it is believed that economic restructuring such as redistributing income or reorganising the division of labour is necessary (Fraser 1996: 7). These remedies are referred to as ‘redistribution’, and related to education, redistribution means access to a quality education and the potential outcomes that arise from this (Tikly and Dachi 2009: 121). When looking at self-employed women in Rwanda this signifies having access to an entrepreneurship education that leads to improved knowledge and skills in order to start-up or continue a successful business.

To overcome cultural injustice, or Fraser’s second dimension, cultural or symbolic change should occur, such as revaluing disrespected identities and recognising and valorising cultural diversity (Fraser 1996: 7). These remedies can be referred to as ‘recognition’ and mean that we need to identify and acknowledge the claims of historically marginalised groups, such as women (Tikly and Dachi 2009: 121). With regard to female entrepreneurs in Rwanda, it is thus important to first identify and then acknowledge their education needs in order to be able to effectively address them. As the country has established many strategies and policies yet, it would be interesting to find out whether these currently sufficiently recognise women’s needs or can be adapted and improved.

The third dimension of political justice concerns ‘representation’, and tells us who can make claims for redistribution and recognition and how such claims are to be judged (Fraser 2005). In addition, representation concerns the procedures that structure public processes of disputation (Fraser 2005: 75). Within educational systems representation relates to the right of individuals and groups to have their voices heard in debates about education and to actively participate in decision
making (Tikly and Dachi 2009: 121). For women entrepreneurs in Rwanda this signifies having an equal stand in discussions about their education, and to be able to participate in dialogues with peers, teachers and institutions. The third political dimension of justice is inextricably interwoven with the economic and cultural questions of justice and representation is believed to be inherent in all claims for redistribution and recognition (Fraser 2005: 78).

As mentioned earlier, women entrepreneurs in Rwanda seem to experience socioeconomic mal-distribution, cultural misrecognition and misrepresentation in the educational and economic systems of the country, despite progressive efforts for gender equality in all areas of social, economic and political life (Abbott et al. 2011). Rwanda’s Gender Policy (MIGEPROF 2010) highlights women’s marginalised position and their economic dependence on men in the socio-economic context and their subordination due to patriarchal social structures in the socio-cultural context. It is believed that these socially constructed roles and responsibilities within Rwandan society are leading to inequalities in terms of development opportunities (MIGEPROF 2010: 9). At least from the literature, a gap thus seems to exist between discourse and practice, and remedies are needed in order to encourage the full participation of women entrepreneurs in the SME economy and entrepreneurship education programmes by acknowledging their voice and by offering them equal opportunities.

Social justice through entrepreneurship (education)
For women specifically, entrepreneurial activities have been recognised as a highly significant way to engage in the market economy, as it is a vehicle to construct employment opportunities, including when these are scarce or when discrimination in the labour market does not facilitate women’s participation (Acs et al. 2011: 394). In addition, women are seen as a critical driver of entrepreneurship in light of their unique role in the household and because of the rise in female-headed households across developing countries (Horrell and Krishnan 2007). Nevertheless, as Acs et al. (2011) explain, the fact that women everywhere play a less than proportionate entrepreneurial role suggest the existence of gender-based obstacles and the potential for major welfare gains if the reasons could be understood and addressed. Possible obstacles and injustices have been identified by Nchimbi and Chijoriga (2009: 127-128), based on research among self-employed women in Tanzania, Ethiopia and Zambia. They argue that at the micro level, the main issues are limited education, skills and business experience, while at the meso level, the main constraints are limited access to support services, and at the macro environmental level, the main barrier to women-owned enterprises is a cultural environment that makes it more difficult for women to start and run enterprises due to their traditional reproductive roles.
With regards to education, the focus of this research, it has been found that particularly beyond secondary school it is one of the most important characteristics of successful women entrepreneurs (Aterido and Hallward-Driemeier 2011) and formal but also vocational education is important in forming entrepreneurial ability (Goedhuys and Sleuwaegen 2000). These considerations are important because disadvantages and discrimination in education and the labour market in many countries makes that women most often do not have the same entrepreneurial experiences as men. For women entrepreneurs to be part of social change and social justice, Sen’s (1999) CA appears to be helpful, as it considers how individuals reason regarding what they see would lead to a meaningful life in the perspective of well-being in a society (Cerne and Tolba 2011: 9). Therefore, it is important to understand how capabilities and functionings of women and entrepreneurship are constituted, for example by observing what can be learned from policies, research and education regarding female entrepreneurship. Additionally, understanding the institutional environment but also individual reasoning and interaction, in this study by women entrepreneurs and programme staff, is important (Cerne and Tolba 2011). Only then, educating women entrepreneurs might contribute to expanding capabilities and to their redistribution, recognition and representation in a society striving towards equal participation for both genders, of which Rwanda seems to be an impressive example.

To sum up
This theoretical framework, which constitutes ‘the lens’ used to analyse the data, started by identifying entrepreneurship for economic development in a developing country context, then elaborated on expanding capabilities and enhancing human development through entrepreneurship and entrepreneurship education, and finally suggested how, from a social justice point of view, entrepreneurship education for self-employed women might expand capabilities and is a possible way of arranging redistribution, recognition and representation of women in a certain environment.

The next chapters will analyse the findings of this study, starting below with women business owners in Kigali, their personal and business backgrounds, and their needs for entrepreneurship education in terms of contents, ways of learning and programme design issues.
5 Women Entrepreneurs in Rwanda’s Capital

With 43.2 percent of businesses in Kigali owned by women, it is no surprise that you find many female entrepreneurs when walking around in the city. Owners of food shops in Nyamirambo and stationary shops in Mu Mujyi, the fruit sellers in Remera and the seamstresses in Kimironko, they are all women and they are all proud of what they have accomplished. This chapter will present the diverse backgrounds of these women entrepreneurs, and aims to answer the first two sub-questions of this research concerning women’s motivations to have started a business, and their entrepreneurship education needs in terms of contents, ways of learning and programme design. In this way, the capabilities women entrepreneurs wish to be expanded will be identified. As a result, this chapter represents the first and longest of three data analysis chapters and studies both primary and secondary data obtained in the field: interviews, observations and the 2009 PSF consultancy report. This report, though only incorporating 100 businesses in the whole country, turned out to be an informative source about women business owners.

5.1 Background characteristics of self-employed women

As mentioned in the methodology, the backgrounds of the thirty women entrepreneurs varied enormously. This is partly a result of my ‘snowball’ sampling strategy, but at the same time the backgrounds of most Rwandans are also very different, so in that sense this is a broad, generalised overview rather than a research focused on one distinguished group of women. Some background characteristics are worth pointing out as they appear to influence responses to other topics.

Of the thirty women fifteen are married, thirteen are single and two are widowed. In addition, eleven respondents were mothers, of which three single women, and nineteen did not have children. The thirty respondents, the youngest being 22 and the oldest being 57, can be divided into eight age groups and six business experience categories, ranging from less than one year of experience to over twenty years of experience as entrepreneur. In addition, the twenty-three respondents that have had experience with entrepreneurship education have been involved in very different types of programmes and courses. Two studied entrepreneurship during their bachelors programme, twelve were involved in programmes focusing on women and nine were involved in programmes focusing on both men and women. The seven who did not follow any entrepreneurship education all fall in the upper four age categories. Below, table 5.1 lists the thirty interviewees and categorises them according to background characteristics.
<table>
<thead>
<tr>
<th>Interview</th>
<th>Age group</th>
<th>Marital status</th>
<th>Children yes/no</th>
<th>Entrepreneurship education yes/no</th>
<th>Experience (in years)</th>
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<td>No</td>
<td>No</td>
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<td>Yes</td>
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</table>

Table 5.1: Overview of women entrepreneurs

In addition, it is important to realise that these women belong to different social segments rather than one reflecting a certain income or social status. Throughout the interviews, it was interesting to notice that respondents themselves could give insights into these different segments of women and their specific challenges and opportunities. Interviewee WE11 elaborated on how she sees three groups of women in Kigali, and explained that there are, “women at the grassroots, those who have not gotten a chance to go to school, but are very hard workers and are really sustaining a family.” These grassroots women are present throughout the capital, selling fruits and vegetables at markets and repairing clothes in small shops in the city centre. Without making generalisations, I would place around ten of my respondents in this category. Besides the grassroots women, Kigali knows “the women who are in the cities, doing some business but still need training to know for example when
they have made an income” (Interviewee WE11). These women, categorised as a middle class of female business owners, own small enterprises in the city, such as a little shop or basic salon. Around eight of my respondents seem to belong to this segment of women. WE11 considers herself to belong to the final category of women, “who feel now we should do something bigger, something with millions, something to employ other people. What men are doing we can also do it.” This group of high class women are in the better parts of the city, in areas close to top-end hotels and business centres. Around twelve of my respondents appear to belong to this group of female entrepreneurs.

This social division of grassroots, middle class and upper class women, though not officially documented nor generally identified by all respondents, comes back throughout the remainder of this and following chapters. It will turn out to be another useful characteristic to keep in mind when identifying entrepreneurship education needs and possibilities for women entrepreneurs in Kigali, as well as the development impacts caused by their self-employment activities.

5.2 Why women choose for self-employment

A starting point in all interviews was to find out the specific motivations for women to have become self-employed. According to PSF (2009: 17), reasons that motivate women’s entry into business include: availability of demand; passion for business; inheritance from family; looking for new opportunities; imitating others; inspiration from trainings; profit making; joblessness; and lack of other alternatives. As explained in theory, distinctions between necessity and opportunity entrepreneurship can be made here. For women business owners in Kigali it is of importance to find out their specific motivations, as pursuing opportunity entrepreneurship will be more in line with the visions and goals of the government, aiming at creating a middle class of entrepreneurs, while necessity entrepreneurship might oppose government ideals and diminish possible development processes, as Rogerson (2001) explicated.

When identifying motivations, most women explained they had had more than one reason for becoming self-employed, such as: ‘to earn more money’; ‘no other job opportunities available’; ‘to support my family’; ‘passion for the product or service’; ‘being my own boss’; and ‘having a family background in business’. Interestingly, why women had started a business was often a combination of opportunity and necessity motivations, with opportunity motivations predominating. WE14, belonging to the higher social segment of women, explained how she felt the timing to become self-employed was good because she had experienced employment for some years, giving her sufficient self-confidence in the industry, and “it was almost like a time in Rwanda where everyone was going self-employed.” As a result, she felt pressured to think about her own future, and when she felt
supported by family and friends she decided to start her own business. The main reasons mentioned to have chosen for self-employment were a ‘passion for the product or service’ and ‘to earn more money’, both mentioned by eleven out of thirty respondents. This indicates that women choose for a specific type of business because of a personal link with the product or service, though start a business in the first place because they expect to earn more money than when employed.

Grassroots women were generally motivated to start a business to earn more money, support their family and because of a lack of other job opportunities. Women from the middle and higher social segment received more support to start a business and chose for self-employment to be their own boss. Younger entrepreneurs more often mentioned a passion for the product or service, and were also the ones who became entrepreneurs because of their study background. I would argue this is partly because of recent increasing opportunities to follow entrepreneurship education where younger people benefit from. Finally, the motivation to start a business because of a passion for the product or service was more often mentioned by women who had followed some kind of entrepreneurship education and they more often felt encouraged by others to start a business.

5.2 Education needs of women entrepreneurs

The main part of the interviews elaborated on business knowledge and skills and whether women feel they are able to effectively run their business. In other words, do self-employed women miss capabilities needed to achieve the functioning of entrepreneurship? Unanimously, women explained they never feel they possess sufficient knowledge and can always learn more in order to get better. Literature also explicates that limited education, skills and business experience are obstacles for women’s performance (Nchimbi and Chijoriga 2009) and across Rwanda, women entrepreneurs have indicated the need for management and technical skills plus better access to training facilities (Cutura 2008; Tzemach 2006; Hamilton 2000). According to PSF (2009: 34), the majority of women business owners is drawn from secondary education and there is an urgent need for ‘basic skill-based training’. Nevertheless, what exactly are these ‘basic skills’? Throughout the interviews, respondents came up with examples of knowledge and skills gaps, which has led to a diverse range of education needs of which ‘financial management skills’; ‘business management skills’; ‘business innovation knowledge’; ‘resilience in doing business’; and ‘market information’ were mentioned most.

Financial management skills

Twenty out of thirty women mentioned ‘financial management skills’, consisting of creating financial statements, keeping books of accounts and organising daily administration, as their main education
need. These skills were often labelled as ‘hard’, ‘confusing’ and ‘boring’, inclining it is not the type of business activity women prefer doing. Women generally identified financials as an important aspect of doing business, which might be why they are afraid to make mistakes and therefore indicate a need for education about the subject. In its most basic form, knowledge about financial management relates to simple bookkeeping skills needed in order to clarify how much money comes in and is being spent and how much profit is being made. WE1 explains that “women don’t know what comes in and goes out”, which is when “they start losing money, sometimes even without knowing it.” Respondent WE17 recognises this from her own experience, and tells me that women “don’t always realise that expenses they make are related to their business”, which results in “people losing money without realising it.” More advanced financial management skills relate to preparing financial statements for accounting purposes, budgeting and estimating investment possibilities. For most women in the lower and middle social segment, these type of financial management skills are not relevant because of the small size of their company. Nevertheless, some of the respondents in the higher social segment are growing fast and are considering or already acting internationally, whereby advanced financial management skills were identified as relevant education needs.

**Business management skills**

The second education need, mentioned by seventeen women entrepreneurs, is ‘business management skills’. This is a general term describing how to run day-to-day operations in a business, such as sales, stocks, customer care and employee management, without losing sight on the bigger picture of managing the enterprise. Financial management, elaborated on above, can be included in business management skills but because it had been mentioned separately so often I decided to specifically identify financial management as the main education need of women entrepreneurs.

WE30 explained how she needs knowledge on “how to actually run the daily operations of the business, how to deal with my employees, how to deal with the customers, how to plan the process and how to keep track of finances.” She is a recent start-up belonging to the grassroots segment of women and admits that “almost every day things happen that make me doubt about what we are doing.” In addition, women identified knowledge about general business management skills as very essential. WE12, a fast-growing entrepreneur with ambitious future plans and belonging to the middle segment of women, explains that “as the owner you need to know about all the operations otherwise you won’t learn from experiences and you don’t know where things go wrong if they go wrong.” The higher segment of women entrepreneurs, owning relatively large companies and dealing with multiple suppliers and buyers, have linked business management skills to time
management and business planning and processes, indicating that they also relate to the need of improving the efficiency and effectiveness of doing business.

**Business innovation knowledge**

Twelve respondents, mainly young entrepreneurs from the middle segment, identified a need for ‘business innovation knowledge’. Business innovation incorporates elaborating on your business idea and showing innovative behaviour as an entrepreneur whereby your business is filling a gap in the market and does not copy existing enterprises. According to PSF (2009: 15), most women business ventures are clustered in the commerce and services sector. Consequently, they advise women business owners to diversify and enter into other business sectors. Several respondents agree, and WE1 believes “focus should be on the business idea – some women think their idea will work, but once they put it on paper the reality looks different.” Related to being innovative and having a good business idea, WE23 identifies the importance of having the right mindset as an entrepreneur. She often hears from women “that what they need is money, and then the rest will follow – but if you don’t have a good idea and [right] mindset it will not bring you anywhere.” WE4 agrees this is important, and recognises that she herself might lack “some kind of innovative mind”, though she does not know whether this aspect can be easily taught.

This information reflects that learning to be innovative in business might not be as easy as improving, for example, bookkeeping skills which is a ‘hard’ skill to master and therefore more objective. Women who have followed entrepreneurship education indicated the need for business innovation more frequently, indicating it might currently be lacking in programmes. This specific education need can be linked to the theoretical discussion of whether entrepreneurship can at all be taught, which is something not everyone agrees on. As reflected in literature (Lazear 2004), many entrepreneurship skills can be obtained through education, though what counts for all new skills to obtain, you need to really want it, and a right mindset will make it easier to acquire new skills.

**Resilience in doing business**

‘Resilience in doing business’, indicated by eleven women, relates to learning about the downsides of doing business, getting prepared for hard times and receiving information on how to deal with challenges. From her own experiences and knowing those of other women entrepreneurs, WE22 explained that “some people don’t realise it is quite a tough process which does not always pay off right away”, though a good preparation before starting a business “should avoid that this becomes an obstacle and discourages women to continue.” WE2 agrees and explains that “it is important that we know that being self-employed is not easy, that it will take time to be successful and that
drawbacks will happen, which should not change our drive, it should simply be a state of mind.”

In the current Rwandan environment where the government is strongly encouraging entrepreneurship amongst its citizens and where entrepreneurs are to be the backbone of development processes, it is necessary that business owners are stable and have growth perspectives. Therefore, in order to limit failures whereby losing money and time, learning about resilience in doing business seems to be an important educational need for self-employed women.

*Market information*

‘Market information’, mentioned by ten women mainly belonging to the lower social segment, relates to receiving information about competitors, customers, opportunities and challenges in the market, and to obtaining information about training opportunities, financing possibilities and support services. WE24 explains how she is “missing information about possibilities and opportunities, for example about education programmes but also about new business possibilities.” In addition, market information signifies industry specific rules and regulations, such as health and hygiene standards, but also export regulations for certain product groups. WE17 explains how “due to a lack of information about the markets, products and services are not up to quality standards that these markets require”, and “women simply don’t have the information and knowledge about it, so they keep on making the same, without realising that it is not going to be accepted in other markets.”

Furthermore, market information takes into account context specific rules on taxation, registration and formalisation issues. According to PSF (2009), only 13 percent of women business owners is aware of the taxation system in the country. WE17 identifies it is important for women business owners to keep good records because if they cannot show a clear overview, the government automatically request 4 percent tax. However, if women would keep good records the tax percentage would be much lower, so “they are losing money simply because they don’t have the knowledge and training on how to do good bookkeeping” (Interviewee WE17). In this regard, information on taxation also seems to coincide with resilience in doing business, as this might cause problems along the way if business owners are not fully informed beforehand.

**5.3 Preferred ways of learning for self-employed women**

The second part of this chapter focuses on women’s preferred ways of learning in entrepreneurship education programmes. These relate to teaching practices that have been suggested by the women themselves either through reflecting on experiences with entrepreneurship education or by
brainstorming about how they assume to be most successful in grasping knowledge and learning new
skills. Three ways of learning were preferred: ‘sharing experiences’; ‘expert talks’; and ‘mentoring’.

**Sharing experiences**
Twenty-two respondents identified ‘sharing experiences’, by means of interaction within the
classroom with colleagues and with a teacher or business expert, as their preferred way of learning.
This is a practical and pro-active way of learning in which challenges can be shared and solutions can
be discussed. From literature it also became clear how knowledge shared by existing successful
entrepreneurs might be valuable to starting entrepreneurs (Naudé 2008). Most women who had
participated in an entrepreneurship training programme explained how sharing experiences between
participants and facilitators was very effective for learning, because it aims to combine theory and
practice, where what has been learned is also being applied in the practicalities of doing business.
Women who had not followed entrepreneurship education share this view, such as WE22 who
explained that “a good way of [learning] for me is in a workshop formation, in which you can share
experiences with colleagues and teachers and where you can learn from each other.”

Nonetheless, not all respondents agree and WE24 illustrates that she “would like to have a
teacher explaining all the different concepts” because classmates “are all running different
businesses and it won’t be too interesting to know each and everyone’s details.” In other words, it
might be that sharing experiences can be made more relevant when industry specific needs and
wishes are taken into account, though at the same time it might open up minds when entrepreneurs
from different industries are placed together. From the literature it can be observed that interactive
learning approaches are considered more effective in enabling learners to develop entrepreneurial
skills, especially when the learning approach responds to individual learning needs (Olomi 2009: 62-
63). In this regard, literature seems to argue that sharing experiences is most relevant when industry
specific needs are taken into account.

**Expert talks**
The second preferred way of learning identified by fourteen women business owners mainly
belonging to the middle and higher social segments, are ‘expert talks’, or classes given by successful
business owners, preferably Rwandan, who share their knowledge and experience, thereby
combining theory and practice. Leach (1996) also recognised this as a successful way of obtaining
entrepreneurship skills, especially for women. WE17 identified that “seeing someone who has
succeeded in business, someone who is also local, who also lived in the country for a long time will
make women aware of realising that they can do it too.” From her own experience as a participant in
an entrepreneurship training programme, WE23 explains that hearing experiences from other business people was the most useful part of the training. “They came to talk about their business, and especially their journey to where they are now, after we would have had a theoretical class, so in that way we reflected on what we had just learned with experiences from the field.”

In addition, from women’s responses it became clear that having local experts in front of a classroom not only teaches them valuable entrepreneurial knowledge and skills, it is also an inspirational way to create the right mindset. WE29 thought listening to experts increased her ambitions, was inspiring and “really useful, as we could talk to Rwandans who actually made it, who are very successful, so they were a good example for us.” In other words, expert talks are seen as especially useful when the participants can relate to the experts because they came from similar circumstances as the learners and in that way act as role models.

**Mentoring**

Finally, ‘learning through a mentor’ who is available to answer business related questions, and preferably is a person women can relate to or see as a role model, was identified as a preferred way of learning by thirteen respondents, mainly women who had had experience with entrepreneurship education before. WE18 has identified that “what most people are missing is mentorship”, and WE3 suggests that mentorship should become an aspect of more training programmes, so that “women can ask for expertise and experience from people who went through the same process.” From her own experience as a participant in a training programme focusing on women entrepreneurs, WE11 explained that they all got a mentor in the same business field, which gave her a lot of new information and insights in the business. WE23 experienced mentorship from her husband, a different but effective source, and explains how “he offered me some kind of business mentorship, and now he operates in the same premises so that he can offer help and support anytime we need it.”

The 2009 PSF consultancy also found that a majority of respondents strongly agrees that there is a need for a mentor to coach them after training sessions in order to apply acquired skills (PSF 2009: 38). In other words, mentoring can be used as a method to put the theoretical part of following a training into the actual practice of running a business with someone’s personal support and advice, thereby again relating to ‘combining theory and practice’.

### 5.4 Preferred programme design of entrepreneurship trainings

The final part of this chapter relates to more general preferences of when, how and to whom entrepreneurship education programmes should be being taught. Overall, many different suggestions were being given, but ‘flexibility’ and ‘classroom diversity’ were mentioned most.
Flexible around business and home responsibilities

Seven women, all belonging to the higher social segment, preferred an education programme that is scheduled flexibly around business responsibilities. WE25 explains that “the difficulty with trainings is that we need to find time away from the office.” This preference for flexibility is straightforward, but also complicated because women have different businesses and varying responsibilities. Generally, it has been suggested that flexible around business responsibilities means a training should not take too much time and that part of the learning can be done individually by reviewing notes, making assignments and putting what has been learned into practice.

Besides, seven women identified that education programmes should be scheduled flexibly around home responsibilities. WE1 suggests that “either it should be possible to bring young children to class, or classes should be held on a good time of the day when children are at school, or when husbands or other family can take care of them.” As with business responsibilities, home responsibilities are different for each participant. Nevertheless, it is again suggested that classes should not be held more than one or two times a week, and programmes might think about offering solutions to home responsibilities, for instance by offering child care or individual ways of learning that can take place at home or in the business – such as mentoring and on-the-job training.

Scheduling flexible around business and home responsibilities has especially been mentioned by women who have not yet participated in entrepreneurship education programmes, indicating that women who have participated before do not seem to be worried about scheduling other responsibilities while following an education programme.

Teaching men and women entrepreneurs in one classroom

Different opinions exist about whether entrepreneurship training programmes should be specifically designed for women or not. WE27 explains how she does “not need a separate training for women business owners”, because “when you start entering the male dominated industries you better learn how to deal with them in every aspect.” The overall impression I got from women, especially those belonging to the higher social segment, is that they indeed feel they can participate in mixed training programmes, while at the same time they sometimes ‘like’ taking a special position and being preferred over male colleagues. In this regard, the danger is that a sole focus on women leaves out men who also need to learn about their competitors, the market environment and challenges and opportunities, such as an increasing amount of women business owners. In my view, in a society striving towards gender equality, entrepreneurship training programmes should not forget about the male business owners when trying to empower self-employed women. Educating men and women separately or together is an often-recurring discussion, especially in higher education. With regard to
entrepreneurship education it has been believed that women and men should be taught the same knowledge and skills of entrepreneurship and both should be informed about the gendered landscape and its norms of masculinity and femininity (Nelson and Duffy 2010), thereby implying attention should be given to gender but not necessarily in a separate context.

To sum up

This chapter intended to answer the first two sub-questions of this research concerning motivations of women to become self-employed and their education needs in terms of contents, ways of learning and programme design. The specific outcomes have been analysed by taking into account personal characteristics of the respondents such as age, social class and experience with entrepreneurship education. From analysing it has become clear that women’s backgrounds are diverse and regularly influence the specific responses given about motivations and education needs. As a result, the most important outcome for both sub-questions seems to be that responses depend on many factors, though general preferences exist as indicated throughout this chapter. This diversity of motivations and education needs should be taken into account when entrepreneurship education programmes are being designed to increase the relevance of different forms of intervention.

The following chapter will elaborate on what entrepreneurship education programmes in Kigali are currently offering to women entrepreneurs, thereby intending to answer the third sub-question of this research. Aim will be to identify similarities and differences between the education needs identified by women and the possibilities for education that exist to eventually conclude on possible suggestions for improving entrepreneurship training programmes.
6 Entrepreneurship Education for Self-Employed Women

In Kigali, you find SME support services around every corner, focusing on ‘credit access’, ‘business skills’ and ‘entrepreneurial training’, sometimes just for women, sometimes for youth and sometimes for anyone who is interested. Newspapers also regularly pay attention to these services, not at least with a link to the, often international, donor involved in setting up such services. In the following pages, focus will be on the third sub-question of this research and interest is in finding out programme contents, designs and ways of learning of entrepreneurship education, analysed from interviews with programme staff, programme documents and the 2009 PSF consultancy. The outcomes of this chapter will be compared to the responses given by women entrepreneurs concerning their needs for entrepreneurship education in the former chapter.

6.1 Entrepreneurship service providers in Rwanda

In July 2011 the Babson-Rwanda Entrepreneurship Centre (BREC) executed a research with the intention to present an overview of the entrepreneurship service providers in the country. This resulted in an informative report that aims to explain how individual activities of SME support services fit into the larger picture of entrepreneurship development in the country. BREC (2011) identified that entrepreneurs in Kigali have the most access to support services compared to people in rural areas, that most programmes have predetermined timeframes due to support through donor funds, that active, opportunity-driven entrepreneurs with some proficiency in English are granted most support opportunities and that curricula generally cover basic business principles and come from tested international sources with local adaptations made.

The report concludes that there is hardly any communication and coordination between the entrepreneurship service providers in Rwanda, despite similarities in their visions and goals. In addition, most actors have very little monitoring and evaluation systems in place to measure the impacts of their programmes and there seems to be a noticeable lack of services such as business incubation, technical support and access to market information. Finally, many of the service providers do not offer post-programme support to their entrepreneurs, which BREC (2011: 8) identifies as “a critical component that can help beneficiaries put their learning into action”, and was also identified by women as something they prefer, for instance through mentoring.

Though the above mentioned findings encompass activities in the whole country and are not only focusing on entrepreneurship education for women, they give useful insights into the current
situation regarding entrepreneurship service providers and it is interesting to identify whether the responses from programme staff in my research strengthen or weaken these findings. I asked staff members of entrepreneurship education programmes what they offer in terms of contents, ways of learning and programme design and whether and to whom requirements to participate exist. As explained before, the eleven staff members interviewed are working for ten different organisations, of which three are specifically focusing on women and seven are focusing on both men and women tough sometimes offer specific activities for women only.

6.2 Contents of entrepreneurship training programmes

Analysing programme curricula and training schedules was a useful starting point in identifying what education programmes are offering. One training programme, not limited to women entrepreneurs, starts with identifying the purpose of doing business and the profile of the entrepreneur. Then it covers skills as market research, customer analysis, human resource management and financial management and it ends with writing a business plan. Another programme, focusing on women, concentrates on improving technical skills with an emphasis on basic accounting and finance, marketing, promotion and selling, operations management, human resources and business plan writing. A third training programme, designed for youth, incorporates entrepreneurship practices ranging from opportunity recognition to marketing, business structures and business plan writing. In other words, differences and similarities between programmes exist and the range of topics being dealt with is extensive, which also followed from the responses of programme staff. The contents most often mentioned are ‘business plan writing’; ‘business management skills’; ‘financial management skills’; ‘entrepreneurship skills’; and ‘practical information’, which mostly relate to teaching ‘hard’ skills. This extensive range of education contents corresponds to theory which identified that training programmes should include broad skill-building courses (Dana and Wright 2004; Kuratko 2005; Naudé 2007).

Business plan writing

The educational component mentioned most, by eight out of eleven respondents, is business plan writing, which appears to be something several training programmes see as their ‘end product’. Business plans incorporate many aspects, from financial statements to marketing and customer care, and aim to create a complete overview of the company, including strengths, weaknesses, opportunities and threats. In some cases, a competition is being organised awarding the best business plans with support, either financially or through advice. PS1, introducing an entrepreneurship
education programme focusing on women, elaborated that “it is an eight-week course whereby you have to write your own business plan and then you have to present it in front of judges.” The women with the best business plans “will be selected and go to the United States to meet other women who have exactly the same business.” In other words, business plan writing is the overarching aspect of what is learned and is eventually used as a selection tool to distinguish best performers.

Nevertheless, criticisms exist on whether business plan writing as an important content of entrepreneurship training should be so present. PS9 explained that “there is a lot of attention on business plan writing, but many women have a low level of education so they don’t even know how to clearly write a plan that also makes sense.” In addition, women entrepreneurs themselves, as became clear from the former chapter, did not indicate a need for business plan writing, and PSF (2009) has found that only 11.7 percent of self-employed women in Rwanda owns a business plan. Even though training programmes focus on its development, it thus seems like many women are not reached or are not using the business plan in their management activities.

*Business management skills & Financial management skills*

Secondly, business management skills and financial management skills, both indicated by seven respondents, were mentioned as contents of entrepreneurship training programmes, thereby corresponding to women’s education needs identified in chapter five. As explained before, business management skills incorporate the overall day-to-day management tasks of a business. PS10 developed an entrepreneurship training programme, and explained that after having investigated needs of women entrepreneurs, “the result was a training for SMEs in basic business managing skills, consisting of topics such as business planning, customer care, communication and risk management.” PS6 explicated how their programme, focusing on youth, takes into account a wide range of management skills, by aiming “to provide students with a thorough introduction to the subject, elaborating on opportunity recognition, cost analysis, market research and business structures.”

The financial management skills are listed separately again as they are the most specific education content mentioned by programme staff. It was identified that financial management skills are a challenging topic to teach, and need a lot of elaboration and practical examples. PS7 explained how their curricula will even be extended with extra accounting as beneficiaries had specifically asked for more extensive elaboration on the topic. In other words, whereas business plan writing and business management skills are overarching contents of entrepreneurship education programmes, financial management skills are a very specific focus of most programmes and clearly one that programme staff consider important, thereby corresponding to the needs of women entrepreneurs.
Entrepreneurship skills

Furthermore, teaching entrepreneurship skills is what programmes take into account according to six respondents. Compared to business management skills, entrepreneurship skills elaborate more on thinking and acting entrepreneurial, from leadership and empowerment trainings to strengthening business ideas and focusing on business innovation. In this regard, entrepreneurship skills partly coincide with the education need identified by women for knowledge on business innovation. PS11 explains how their programme starts “with passion and an idea, and then the theoretical aspects will follow.” Even though this educational component is mentioned quite regularly, I noticed it is often mentioned in combination with business management skills and that the aspects belonging to business managements skills, such as financial management, marketing, customer care, and so on, are more frequently elaborated on than what has been identified as belonging to entrepreneurship skills. As indicated before, my impression is that this might be because the business management aspects can be labelled more as ‘hard’ skills, whereas entrepreneurship skills seem to belong to ‘soft’ skills and are therefore more difficult to teach.

Practical information

Another content that was mentioned less but is worth indicating here because it corresponds to what women identified as an education need, is practical information. This relates to information about registering a business, paying taxes and the possibility of forming cooperatives. PS3, a teacher and working for a training programme focusing on women, experienced that most women own informal businesses and do not want to get registered because they prefer to hide their incomes from tax authorities. He indicates that they would always encourage the female business owners to get registered because the government is providing more support to those who are officially known and it will open up women’s possibilities for financial support. PS4, working especially with men and women from grassroots communities in Kigali, explained to me how, as part of their training programme, they are “finding and setting up cooperatives” and also supporting participants by linking them to microfinance institutions to increase chances for getting financial assistance.

Nevertheless, the practical information offered by education programmes does not seem to take into account information concerning access to markets, industry specific rules and regulations and possibilities for support services. Women entrepreneurs identified this as an education need and BREC also indicated that programmes are missing this aspect. In other words, improvements can be made here to cater more to the needs of beneficiaries in education programmes.
6.3 Ways of learning in entrepreneurship training programmes

A second subject covered in interviews with programme staff were the ways of learning they incorporate in their trainings. By analysing curricula, insights in different ways of learning used became clear. One education programme mainly consists of classroom presentations elaborating on theory and offers periods of ‘field work’, when students individually work on market research and business plan writing. A second programme teaches partly within classroom settings, partly through mentoring and partly through after-programme care. A third programme mainly offers classroom presentations facilitated by experienced Rwandan entrepreneurs, and incorporates homework assignments, case studies and group discussions to elaborate on theory. From the interviews with staff members it also became clear that programmes often use multiple ways of learning throughout their trainings in order to elaborate on entrepreneurship knowledge and skills. At the same time, PSF (2009) identified that training programmes can be improved by incorporating multiple ways of learning, thereby combining theory and practice through on-the-job training, coaching and mentoring. In other words, what has been analysed from curricula and interview transcripts might contradict with what is being offered in practice. The ways of learning mentioned most are ‘sharing experiences’; ‘classroom presentations’; and ‘mentoring’.

Sharing experiences

The way of learning most used, according to eight respondents, corresponds to what women have identified as their preferred way of learning, namely sharing experiences. PS7 explains that their programme “knows a lot of interaction inside and outside of the classroom”, where “the teacher acts as a facilitator and former students are used to participate in order to share their experiences and give guidance on teaching.” PS3, an experienced teacher, identifies that his way of teaching incorporates significant sharing with participants, because he wants “to open up their mind and get into a kind of debate”, because “that’s how you learn more from the theory.” In other words, this way of learning aims to balance theory and practice, which at the same time has been suggested to improve within training programmes according to five staff members. PS8 explained, “we focus on learning, then doing, but we should be learning as we do.” From observing, this is definitely something to pay attention to as some classes were a simple enumeration of facts and data without elaborating on practical examples and experiences.

In addition, some classes that did encourage sharing experiences seemed to be less effective due to the atmosphere being created. During one class the teacher tried hard to encourage interaction, but the students preferred to first study the assignments alone before sharing their doubts or solutions. In my opinion this might have been because of a rather aggressive way of asking
questions from the teacher’s side, as well as the toughness of the subject and language struggles as the class was held in English, the non-native language of all participants and the teacher. In sum, if sharing experiences is preferred, creating a comfortable classroom sphere will work motivating. On the other hand, PS8 argues that sharing experiences is not always easy in the Rwandan context due to student’s mindsets. As a foreign teacher, he observed a learning culture that does not allow for equal sharing and interaction. He has noticed that students are often looking for simple repetition of teachers’ materials instead of creatively thinking about the subject, which, for him, is not what sharing experiences is about. As a result, PS8 has found a need for a more active and reflexive learning culture instead of passive sitting back, which shows it is not just the teacher who is responsible for the encouragement of sharing experiences as a way of learning.

**Classroom presentations**

Secondly, it turned out that classroom presentations, often with the help of PowerPoint, are regularly used as a way of learning, as mentioned by six respondents. Programme staff often intends to use a presentation solely as support device to clarify some theoretical concepts while the actual teaching is done by means of exercises, active learning and sharing of experiences. In some cases, the classroom presentation is being given by an expert in the field, either a successful business owner or someone who can share knowledge on practical issues and regulations, making the presentation less static than just someone explaining theory. During one of my observations I noticed that the teacher is in front of the group in a roundtable setting, but moving around a lot and trying to be on all sides equally to get eye contact with the participants. The PowerPoint presentation clarified some terms and theoretical issues, was regularly referred to, but not what participations were constantly staring at, thereby leaving room for discussion and asking questions. Women did not mention a classroom presentation as a preferred way of learning, though they did identify expert talks as useful. In sum, as long as presentations are not a sole enumeration of theory, but are combined with expert talks and sharing of experiences they are preferred tools for transferring knowledge according to both programme staff and women entrepreneurs.

**Mentoring**

Finally, the mentoring aspect, also often mentioned by women as a useful way of learning, came up in various interviews with programme staff, though not as often as women would wish for. It turns out to be a way of learning that some programmes have incorporated while others share the wish for incorporating it. One of the programmes that has already been teaching by means of mentoring and is specifically focusing on women is designed by PS7, and she explains that “women stay with their
mentor for a business and cultural exchange”, in order to learn from each other’s experiences. Another and less direct way of offering mentoring support is explained by PS3, who, as part of a programme focusing on women, helped participants by opening email id’s, and linking them to enthusiastic volunteers who were willing to provide monitoring, evaluation and mentoring services.

In addition, I observed a training about how to be a mentor, where experienced women business owners were linked to less experienced women business owners. This training was held for the first time, and offered to women who had already participated in a general entrepreneurship training. Enthusiasm for this training was high, as 16 experienced women could be linked to 16 less experienced women. The teacher very clearly explained that what he wants from the women is to share their own business life to the mentee, because their experiences have something to add to less experienced business owners. Because mentoring is a way of learning that many women entrepreneurs identified as a need, it is interesting to find that it seems to be a way of learning that is increasingly being used among entrepreneurship training programmes in Kigali.

6.4 Programme design of entrepreneurship training programmes

A third subject discussed with staff members were specific programme design choices, as also identified by women’s preferences. Many different designs were identified, though most of them were not as frequently mentioned as the educational contents and ways of learning. The ones standing out are ‘after-training care’; ‘Rwandan context’; and ‘beneficiaries’ input’.

After-training care by programme staff

Six staff members mentioned after-training care as part of their programmes. PS11, staff member and teacher in a programme focusing on out-of-school youth, explained that after the training they execute follow ups in the field and they answer participant’s questions and guide them with handling problems. Another programme also incorporates after-training care but with a limited time span of one year. PS4 elaborated that they “keep following them to make sure that the training has really made an impact.” In general, programme staff recognises the importance of after-training care, and PS9 explained, “when we did follow ups in the field we encountered that a lot of women didn’t really know what to do with the business plan they had been working on”, because “theory is so different from practice, and it is hard to put into practice what women have been learning during trainings.”

This is interesting information as still five out of eleven training programmes do not take into account after-programme care and clearly improvements can be made here. This has also been observed by programme staff themselves, by the BREC report identifying a lack of post-programme
support, and by PSF (2009: 19-20), who suggests improvements in training programmes by incorporating monitoring and evaluation services about the impact and application of what has been learned. PSF agrees and identifies that “after the training, the most essential part is the coaching and follow up in the field”, and “visits to the beneficiaries’ companies should be made to see what they are doing with the new knowledge, but especially to guide them in using what they have learned in an effective way.” As women entrepreneurs identified a need for follow up and mentoring in the field to put theory into practice, it seems like improvements can be made here.

**Incorporating the Rwandan context**

Another design issue that entrepreneurship education programmes take into account is ‘having a Rwandan context in the training’, for example by inviting experienced business owners or by incorporating the Rwandan business environment into assignments and discussions. Furthermore, programmes aim at using ‘experienced teachers’, who have extensive classroom experience preferable around entrepreneurship education issues. In the best case, the experienced teachers are also successful Rwandan business owners who cannot only teach in a professional way, but are also able to share local context challenges and opportunities. Few programmes mention both these programme design aspects though, and during my observations two out of five classes were given by foreign teachers, though all five seemed to be experienced and professional. At the same time, staff members suggested improvements in their training programmes to use more experienced Rwandan entrepreneurs as teachers. Here again, current practices and suggested improvements seem to be contradicting. Because women identified a preference for learning through expert talks by local, experienced business owners, incorporating the Rwandan context in training programmes is something staff members should pay attention to.

**Who decides on programme design**

Interestingly, just as many programmes explained they take into account beneficiaries’ opinions while designing a training, as programmes do not take into account these opinions. As Tickly and Dachi (2009) explicated, having a voice and participate in decision making concerning educational contents and design means representation is taking place, one of the three remedies Fraser (1996) identified against social injustice. Throughout the interviews with entrepreneurs, women did identify they would like to see programmes consider their feedback afterwards in designing future training programmes, showing they feel confident in raising their voice and giving their opinion, though not necessarily during their own participation in training programmes.
In general, programme staff explained how they improve trainings based on feedback and evaluation, but from conversations it often stood out that substantial parts of their programmes are based on international standards rather than beneficiaries wishes or feedback. During the observations I also found diverse practices. For example, the training on mentoring was organised and designed after beneficiaries’ requests, but another class made use of an international textbook, a foreign teacher and examples in Dollars. In short, it seems like training programmes indeed are divided between designing programmes with beneficiaries input or not, which might be a result of who is teaching, who is funding the programme or a pre-decided time span of the training. Nevertheless, this study did not find sufficient information to draw conclusions about these issues, suggesting additional research is necessary in order to understand who decides on programme design and why, and what impact this has on the programme execution and effectiveness.

6.5 Requirements to participate in entrepreneurship training programmes

A final part of answering the third sub-question of this research regarding what entrepreneurship training programmes currently offer, identifies to whom they offer their programmes. In other words, do requirements to participate exist, and if so, what are these requirements? In general, all programmes have some requirements because of a limited number of participants they can accept. The selection criteria most often looked at are ‘having a business (idea)’; ‘financial feasibility’; ‘English sufficiency’; ‘literacy’; or that applicants are ‘between certain age brackets’. In addition, programme staff explained how they are sometimes looking for the ones who are most in need, compared to participants who might have more opportunities to get into other training programmes. PS3 explained how for them, a programme specifically focusing on women, “the objective was to ensure that [those who most need it] get into the programme, (...) without means or resources and with probably no or very little education background.”

Nevertheless, this does not hold for all programmes, especially because some request English language sufficiency, as BREC identified as well. This leaves a huge amount of women, mainly from the grassroots, out of training programmes. In addition, it seems like programmes who do not require English and focus on the group of women who are most in need of participation, are less effective because of language issues. PS9 has been very critical and explained that, “there is a focus on grassroots women but then the classes are being taught in English and there is a translator who repeats everything in Kinyarwanda”, which causes “so much to get lost in translation.” She recognised this to be a downside of more training programmes, and does not understand why not more use is being made of Rwandan knowledge and expertise, because “there are plenty of experts
who speak Kinyarwanda and who are very well able to deliver a message on business development.” As some programme staff recognised a focus on grassroots women as possible improvement for their training programmes, PS9’s suggestions do not seem to stand loose. As a result, requirements to participate that are being put in place should be relevant for the programme staff and participants, and should come back in the programme design, ways of learning and contents in order to make the training effective for both beneficiaries and the programme itself.

To sum up

This chapter intended to answer the third sub-question of this research by identifying what entrepreneurship training programmes offer to whom in terms of contents, ways of learning and programme design, and how those relate to education needs identified by women in the former chapter. It turned out that variations between programmes exist, though most focus on improving business management skills by writing a business plan after classroom presentations that incorporate interaction and sharing of experiences. Business plan writing was hardly mentioned by women as an educational need, though business management skills and financial management skills, both aspects of business plan writing, were identified as important by them as well. Programme staff identified they make use of mentoring as a way of learning, but not as often as women entrepreneurs would wish to see this happening. In addition, programmes aim to take into account after-programme care and the Rwandan context, but are very divided about adapting programmes based on beneficiaries’ wishes and feedback. Women identified a wish for using a locally relevant context in training programmes, though suggested different design issues such as flexibility around business and home responsibilities. In sum, gaps between women’s needs and possibilities seem to exist, as well as differences between what can be analysed from programme documents and earlier consultancies and what has been told by staff members of entrepreneurship education programmes.

The following chapter will look at the final sub-question of this study and identifies the impact of self-employment on women’s lives, their social environment and the national context, and it sketches the SME environment women entrepreneurs are active in by presenting its challenges, barriers and suggested improvements.
7 Development Impacts of Women’s Self-Employment Activities

According to the Rwandan government, a middle class of entrepreneurs will facilitate as backbone of the country’s development processes towards a middle income, knowledge-based society. In this regard, it is interesting and important to find out how exactly entrepreneurship might influence these processes. This final data analysis chapter will elaborate on the fourth sub-question of this research and the second part of the main research question concerning the development impacts of women entrepreneurship in the country. Furthermore, current challenges for women entrepreneurs in the Rwandan SME environment will be presented, thereby identifying how development impacts are being restricted and might increase when barriers are removed.

7.1 Personal development impacts

When asking women about the impact of their self-employment activities, personal impacts were often the first ones to come to mind, either related to increasing human development or to influencing their social environment, which is interesting because not much literature could be found on the personal impacts of women’s self-employment activities. All women were positive about having become an entrepreneur, despite the fact that some impacts of becoming self-employed were negative. Nevertheless, the positive impacts prevailed and I am under the impression that women entrepreneurs would not want to go back to becoming someone’s employee.

Owning money and assets

First of all, twelve women, from all social segments, identified that becoming self-employed resulted in owning more money and assets, thereby becoming financially independent and improving living standards. As for some women this was also a motivation to become self-employed, it is good to know that it seems to eventually come true. WE21 explained to me how she has “more earnings now, not just a monthly salary, but actually really good profits”, and “acquired some assets, some land, which I can sell again for better prices.” Nevertheless, earning good money is not the first thing that happens after starting a business, as it takes time before most enterprises become profitable. WE30, who only started her business three months before I met her, told me that “slowly our income is increasing, but still costs are high so we’re not getting too enthusiastic yet.” Increasing income and assets from self-employment activities means that redistribution through reorganising the division of labour is taking place, and as Fraser (2005) explains, this leads to lower levels of economic injustice.
It became clear that additional income being made by women is often being spent in the household, on food and clothes, but also school fees and health expenses. WE24 explained how becoming self-employed removes some limitations for the family, as “extra income is earned, which means extra expenses can be made and women often spend these on valuable things, such as food, education and healthcare of children and family members.” There seems to be a general belief that women spend their money more wisely by thinking about their household and family, while men easily spend their money on things that concern themselves. WE14 explained that “when you invest in a woman you are investing in a society”, thereby identifying the importance of self-employment activities among women as the returns seem to be beneficial to the broader environment.

Respect and appreciation
Secondly, ten women, belonging to all social segments, mentioned how their self-employment activities are leading to respect and appreciation from others, mostly from their husbands or men in general, who are positively surprised that women are taking steps to become independent. The women who mentioned this impact of entrepreneurship were all younger than 45 years, which might be due to the fact that the younger generation is placing more emphasis on equal voices and responsibilities for men and women. WE9 explained how “as a successful entrepreneur people look at you with respect, especially if you are a woman.” In addition, women explained how their self-employment activities resulted in changing household dynamics in which men and women execute different tasks and have a different relationship than before. WE18 explained that “because women are stepping up you see less cases of gender based violence, because the man can see that his wife is contributing to the family and she no longer asks the husband for money.” In other words, she identifies how more husbands and wives now are ‘partners’. WE19 sees similar changes and explains that “women become independent from their husbands, which empowers them and will improve their status and opportunities.” In other words, women’s employment activities cause recognition and representation of women within the household, where their needs are identified and acknowledged and their voices are heard while participating in decision making.

These are interesting outcomes in a country where men are still expected to be the main breadwinners and where women’s work is often less appreciated. The fact that gaining respect and appreciation has been identified by women as an important personal impact seems to imply that there is a wish for changing gender relations. In other words, this impact relates to the need for recognition as identified by Fraser (1996) and it appears that women’s self-employment activities might be one step in the search for social change towards social justice.
7.2 National development impacts

Besides the personal impacts of self-employment activities, interest was in elaborating on the national development impact women make as entrepreneurs. Overall, I noticed that especially older entrepreneurs and women belonging to the middle and higher social segment came up with national impacts they make as a self-employed woman.

Positive impact for economic development

Most responses related to national impacts elaborated on economic consequences, explaining that self-employment among women is ‘positive for economic development’, which encompasses that more jobs are being created and more taxes are being paid, leading to less aid-dependency. Half of the women interviewed mentioned one of these aspects as following from their self-employment activities. WE19 explains that “the government has realised that it cannot grow the economy without the help of women, simply because there are a lot of women.” WE16 agrees and explains that how the Rwandan government is encouraging entrepreneurship is good, because “it will drive our economy into a state of less dependency on aid and foreign money, and more entrepreneurs will create more employment, and because we also pay taxes we contribute to the country’s economy.”

When asking programme staff about the development impact self-employed women make, they would almost immediately come up with national impact, more so than talking about personal impacts of entrepreneurship activities among women. PS10 explained that “as 60 percent of Rwandans is female, they are an added value to the economic development of this country and it is therefore very good if more women become self-employed.” PS9 agrees and identifies that “women entrepreneurs have a big role to play in economic development because they will improve household status but also help the national economy by paying taxes and providing employment.” In sum, national impacts identified relate to the theory on entrepreneurship for economic development that identified job and wealth creation, less aid dependency and benefits for the host location as important outcomes of entrepreneurship activities (Naudé 2010; Desai 2009; Rogerson 2001).

Reconciliation and stability

Secondly, reconciliation and stability were mentioned as national development impacts caused by self-employment activities among women. One of the programme staff members is clear about how they see women economic participation contributing to a country’s stability, and states that “entrepreneurship among women naturally gives them a better future, and it is good for a countries’ development and economic stability”, which might lead to “less civil wars and outside interference.” In addition, one of the women interviewed explained how her type of business, a bookstore, might
have a positive impact on reconciliation processes in the country, and identifies that “putting people together and read, read together about the history and discuss, don’t keep quiet, that is what this country should encourage”. This relates to the theoretical insights given by Boudreaux (2007), Shkolnikov and Nadgrodkiewiez (2008), Bray (2009), and Naudé (2011a), that entrepreneurship activities among women influence peace and stability in post-conflict regions.

Both economic development and reconciliations impacts are in line with what the Rwandan government is aiming at, and also why it is incorporating women in all aspects of the country’s development processes. A side note that should be made here is that several respondents explained that development impacts might be positive only if women actually succeed in becoming a successful entrepreneur. It is not for everyone, which is a point of significance which is not receiving much attention. As a result, the government’s discourse on entrepreneurship seems to be incomplete, as it solely focuses on the positive outcomes of self-employment activities without taking into account a reality in which entrepreneurship will not be preferred by everyone. In this regard a link can be made to the work of Gries and Naudé (2011), who recognised that entrepreneurship policies will only be consistent with human development if these are to increase the value attached to entrepreneurship as a functioning and when they recognise that not everyone wants to be an entrepreneur, thereby also increasing the possibilities for other job opportunities. For the Rwandan government, it would be useful to consider these side notes throughout their ambitious policies and strategies.

7.3 Challenges in the SME environment

Having elaborated on the development impacts of women’s self-employment activities, this section identifies challenges for women entrepreneurs and suggests possible improvements so that development impacts might increase. A general, core improvement mentioned by women entrepreneurs and programme staff is that it is now time for the government to start evaluating the policies and strategies that have been put in place with the help and experiences of beneficiaries, such as the Chamber of Women Entrepreneurs. In that regard, it can be identified if and where gaps exist between discourse and practice and revisions can be implemented in order to increase the relevance and effectiveness of government’s actions.

Furthermore, PSF (2009) identified main challenges in the Rwandan SME environment, especially for women entrepreneurs, to be ‘access to finance’; ‘market access’; ‘poor infrastructure’; ‘insufficient and unskilled labour’; ‘legal environment and unpredictable rules and regulations’; and ‘taxation’. To tackle these challenges, strategies for business support and encouragement were
identified (PSF 2009), such as the development of an entrepreneurial culture by means of training, study tours, field visits and strengthening of business development support centres, increasing market and information access, addressing legal issues by simplifying registration procedures and improving access to finance. In other words, broad challenges and contextual improvements were identified, which also occurred during the interviews. I therefore did not limit this section to challenges and improvements in the field of entrepreneurship education, as it is important to realise that education is not the only key to increasing the development impact of women entrepreneurship. As Rogerson (2001) identified, more aspects add up to the success of an enterprise, such as access to finance, access to markets and the entrepreneur’s capabilities. Nevertheless, the challenges that have been identified will be linked to entrepreneurship education practices as to suggest points of attention in the design and implementation of training programmes.

Social and cultural barriers

The challenge most often mentioned, by women from all social segments, were social and cultural barriers that prevent equal participation of women entrepreneurs. This corresponds to findings of Nchimbi and Chijoriga (2009) who identified that in Tanzania, Ethiopia and Zambia a macroeconomic barrier to performance of women-owned enterprises is a cultural environment that makes it more difficult for women to start and run enterprises. WE30 identified that in Rwanda as well “a lot of women still think that men are the ones who work, they are the ones who arrange everything and women just let it happen like that”, and “some men still live with the idea that women are the ones staying at home, and that their duty is to protect them by keeping them inside.” WE17 suggests a need for a mindset change, because “the stigma is still so big and it discourages women from taking the step and trying to set up a business.” Interestingly, exceptions exist, and WE28 identified a recent trend in the SME environment that “there are more businesses co-owned by husbands and wives.” In addition, she sees the younger generation to be much more aggressive, and expects major changes in gender relations during the coming decade when this young generation starts leading the country.

Another challenge related to this issue was identified by PS9, who explained that “the problem is that women don’t know how and when to access business development services”, and that even though many services are available, “there exists a lack of information about what these centres specifically offer.” She recognised that for women accessing this information is harder because of the culture where “women don’t easily travel by themselves.” WE17 explained that “as a business person it is important that you are eager to meet new people and share your ideas and stories with them”, however, “for a lot of women this means getting into a position which is not socially and culturally excepted, as a lot of business deals or appointments are made in places where
a lady would not go to.” Nchimbi and Chijoringa (2009) identified this in their research as well, and explained that at the meso level, main constraints for women entrepreneurs are limited access to support services, including loan levels suited to the business needs, and technical and management training and advice. In other words, unfreedoms as identified by Fraser (1996) seem to exist in the social and cultural environment that limit women from being able to expanding their capabilities. For entrepreneurship education programmes, but also for other business service providers and government institutions, a need thus seems to exist to focus on redistribution, recognition and representation of women entrepreneurs in order to strive towards equal participation of both men and women in the SME environment.

In addition, another challenge in Rwandan culture and social relations that affects doing business and entrepreneurship in the country can be labelled as trust. WE18 found “that many businesses, not only women, have this trust issue”, which she identifies as being a result from Rwandan culture in which “people tend to do everything for themselves.” This is caused by a fear “that when they talk to someone about their idea they think they will steal it.” The theory identified that social capital, in the form of cooperation, trust and networks, facilitates information access and lobbying for better policies (Fukuyama 2000). It seems like the Rwandan SME environment could benefit from more trust and better interpersonal relationships as it might strengthen and increase opportunities of women entrepreneurs if they collaborate and partner with others. Of course, this is easier being said than done, though from observing it seems like improvements are already being made as efforts are being put in setting up a chamber of women entrepreneurs, and alumni networks of women who have participated in training programmes, as well as mentoring systems between more and less experienced business owners. For education programmes, a suggestion would be to include learning about networking, cooperating and partnering in their trainings.

Access to finance
A second challenge in the SME environment, mainly identified by women from the middle and higher segment, is access to finance for women entrepreneurs. WE27 argued that “to encourage more women to go into entrepreneurship there should be a focus on access to finance”, because “when you are just starting a company they always ask for collateral which you simply don’t have as a starting entrepreneur.” WE23 agrees and argued that there exists a traditional banking sector, which is “blind for opportunities”, underestimating women and SMEs in general. WE1 sees improvements in the banking sector as the first precondition for Rwanda to seriously encourage entrepreneurship, and argued that “women should be treated more serious in their ideas and beliefs, and banks should change some policies so that loans are not only given when collateral can be exchanged.”
Programme staff agrees that it should become easier for female entrepreneurs to access loans and finance, and also recognises a banking culture in which men are being favoured over women and where support for SMEs is lacking. A solution to overcome this challenge might be that training programmes and banks should try to collaborate so that both have more security and probabilities in becoming successful. Another suggestion being given is that small entrepreneurs can collaborate in order to access finance, because the main barrier is often that financial institutions ask for some tangible assets or collateral which people with small budgets cannot provide. In other words, redistribution in terms of access to finance, and recognition in terms of acknowledging needs for financial support seems to be necessary for women to be equally treated in the banking sector. Entrepreneurship education programmes focusing on women might have a role to play here by looking for cooperating with loan providers, as well as encouraging their beneficiaries to collaborate with colleagues and request access to financial services in pairs or cooperatives.

To sum up

This third analysis chapter aimed at answering the final sub-research question by looking at the perceived development impacts of women’s self-employment activities. As the analysis showed, personal impacts were clearly most often identified by respondents, which related to becoming financially independent and having more money to spend on household issues and gaining respect and appreciation by other people. The national impacts were mostly related to economic development, explaining how women’s self-employment leads to more jobs, higher tax incomes, and less aid dependency. In light of these development impacts, it has been interesting to elaborate on current challenges that exist and prevent possible impacts from increasing. Most importantly, cultural and social barriers in terms of gender relations and trust prohibit women entrepreneurs from full participation. In addition, it has been believed that access to finance is a necessary improvement to facilitate SME development among women entrepreneurs. Finally, respondents argue it is the governments’ responsibility to start revising and implementing policies and strategies with beneficiaries’ knowledge and experience.

The final chapter below will conclude this thesis by summarising the findings of the four sub-questions, answering the main research question, and presenting recommendations for future research.
8 Will women entrepreneurs help the African Gorilla to become the next Asian Tiger?

The theoretical framework sketched how entrepreneurship education for women can lead to expanding capabilities, thereby achieving the functioning of entrepreneurship and hence contributing to the improvement of human development. When women entrepreneurs are free to choose the capabilities they prefer to expand, it is believed socially just equality is aimed for in which issues of redistribution, recognition and representation are addressed. Nevertheless, capabilities of women and entrepreneurship are constituted around a certain context (Cerne and Tolba 2011), and depend on policies and strategies, cultural perceptions, the institutional environment and individual reasoning. With Rwanda in mind, where male and female entrepreneurs are expected to be the backbone of development processes, the institutional environment, government strategies and policies, but also the cultural- and socio-economic context should thus enable an environment in which women can participate on par with men (Fraser 2005) and can freely choose the capabilities they wish to expand in order to achieve the functioning of entrepreneurship (Gries and Naudé 2011). This research specifically looked at education to be one of the vehicles in creating such an environment while taking into account the wishes of the government to become a middle income, knowledge-based society. In sum, the main research question being investigated was: “What needs and possibilities for entrepreneurship education do self-employed women in Kigali, Rwanda have, and what development impacts do their self-employment activities make?”

8.1 Discussion of findings

The backgrounds of women owning SMEs in Kigali are very heterogeneous. Female business owners vary in terms of age, business experience, social status, from grassroots communities to middle and higher income groups, as well as educational background. In addition, their motivations to have started a business were broad and diverse, ranging from opportunity to necessity motivations. As the theory explicated, these variations imply the need for different forms of interventions in terms of educational and financial support services, because some firms will be looking for survival strategies while others are aiming for expansion (Olomi 2009; Rogerson 2001). In general, grassroots women entrepreneurs aim to financially support their families though are often struggling to survive and become stable, while higher social segment women wish to be their own boss, show a passion for the product or service they are selling and own steady companies that sometimes even operate
across borders. Government policies and strategies and entrepreneurship education programmes seem to not be explicit about the diversity of SMEs motivations and challenges and, consequently, the different education needs self-employed women possess to expand their capabilities.

**Preferred and actual contents of entrepreneurship education programmes**

Nchimbi and Chijoriga (2009) identified limited education and skills as a main performance barrier at the micro level for women entrepreneurs in Ethiopia, Tanzania and Zambia, and Cutura (2008), Tzemach (2006) and Hamilton (2000) already concluded that self-employed women across Rwanda are in need of management and technical skills. These broad findings from earlier research have been specified as explicit education needs throughout the interviews with women. First of all, women want to improve their financial management and general business management skills in terms of bookkeeping, marketing, customer care, human resource management and business planning. Secondly, younger entrepreneurs are looking for knowledge on business innovation practices and self-employed women from the grassroots are missing market information.

That young women identify business innovation as a need is important, because in order for entrepreneurship to contribute to economic development, as Rwanda aims at, a country needs diverse and innovative enterprises (Acs and Virgill 2010; Naudé 2010). For education programmes the topic of innovation might become more important over time, because with entrepreneurship curricula being implemented in secondary and tertiary education, ‘hard’ skills in financial- and business management will eventually face less demand. Innovation, on the other hand, will continue to be relevant as it depends on the business environment, market opportunities and industry specifics, which continuously change. In addition, lacking access to information about the market identified by grassroots women includes information about doing business, industry specifics, taxation, training possibilities and financing opportunities, which were also identified by Nchimbi and Chijoriga (2009) as one of the performance constraints for women entrepreneurs in their study. In an environment where the government aims for entrepreneurs to be successful and contributing to development processes, access to such information seems indispensible in order to expand capabilities and set up sustainable and competitive businesses.

Entrepreneurship education programmes indicated that they often focus on business plan writing, incorporating business management and financial management aspects. Women have not identified a need for business plan writing, though the contents have been recognised as relevant. Additionally, women entrepreneurs, BREC (2011) and PSF (2009) indicated a need for a better balance between theory and practice, which might be enhanced when focus is on the actual implementation of the business plan, thereby creating knowledge with use value (Nicoll and Fejes
Furthermore, the need for business innovation and market information identified by women is only partly addressed by education programmes by paying attention to entrepreneurial skills and practical information. At the same time, staff members suggest programme improvements by more extensive elaboration on these aspects, indicating current practices are not working sufficiently.

**Preferred and practiced ways of learning**

Interactive ways of learning responding to individual learning needs, such as sharing experiences with other business owners, have been recognised as effective in enabling learners to develop entrepreneurial skills (Olomi 2009; Naudé 2008). Both women entrepreneurs and training programmes identified this way of learning as useful, though relevance might depend on its implementation and different opinions could be observed. Women explicated how sharing experiences with business owners from similar industries has advantages because of recognisable challenges and opportunities, while sharing experiences with entrepreneurs from different industries might provide new insights. Olomi (2009) found sharing experiences might be especially relevant when it takes into account individual learning needs, thereby conflicting with women’s ideas about sharing with colleagues from different industries.

Sharing experiences was identified as being most relevant with entrepreneurs who can be seen as role models for participants in training programmes, which Leach (1996) identified as an effective way of learning for women specifically. According to the outcomes of this study, these role models are preferably Rwandan and successful business owners who can share information about the country’s business environment and about challenges they faced throughout their business career. Role models are also suggested to act as mentors, a way of learning that especially women from the higher class with experience in training programmes preferred. Mentors can guide women entrepreneurs in their daily business practices, and advise them on threats and opportunities that may lie ahead. This way of learning has been suggested as part of after-training care, when participants put the theory discussed during the training programme in practice within their own enterprise, which again relates to the discussion on LLL that aims to combine theoretical knowledge with knowledge derived from work experience (Nicoll and Fejes 2011).

**Preferred and actual design of entrepreneurship education programmes**

In terms of programme design, women are looking for education programmes that take into account their business and home responsibilities, thereby requesting a flexible schedule. Nevertheless, it were mainly women who did not have any experience with participating in training programmes who expressed this wish, indicating that once participating women seem to be able to manage studying,
working and running a household at the same time. Furthermore, women did not indicate a specific need for following education separately from men. This corresponds to the literature which argues that women and men should be taught the same knowledge and skills of entrepreneurship, and that both should be informed about the gendered landscape of the SME economy (Nelson and Duffy 2010). In other words, training programmes solely focusing on women entrepreneurs might consider increasing attention to the role of both genders in the SME environment.

Some entrepreneurship education programmes mentioned how their design takes into account after-training care by means of monitoring and evaluating its effectiveness. Nevertheless, PSF (2009) and BREC (2011) indicated that after-training care is currently lacking for most entrepreneurship service providers, and many staff members recognised a need for improving this aspect of their programmes. In addition, programme staff explained they aim to design programmes that comprise the Rwandan context, though BREC (2011) found most programmes are based on international standards and only know minor adaptations to include the local context. In other words, the way staff members sketched the design of their programmes contradicts with findings from earlier research, as well as with improvements suggested by staff members themselves in this study. In sum, it seems like programme staff identifies needs for recognition and representation throughout their own practices by improving monitoring and evaluation and local training adaptations.

The discussion of findings shows that differences exist between education needs and possibilities of women entrepreneurs, resulting in suggested improvements listed in table 8.1 below.

<table>
<thead>
<tr>
<th>Recommendations for entrepreneurship education programmes</th>
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<tr>
<td>Be more specific about the target group of the education programme, and design curricula and ways of learning according to beneficiaries’ needs in order to reach planned and expected outcomes for both parties involved</td>
</tr>
<tr>
<td>Implement a better balance between theory and practice, either within the contents, through ways of learning or by means of after training care</td>
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<tr>
<td>Enhance the relevance of sharing experiences as a way of learning by ensuring experiences can be shared with people women entrepreneurs can relate to</td>
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<tr>
<td>Improve the use and effectiveness of business plan writing by focusing on the implementation of the plan after the training has been finished</td>
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<tr>
<td>If a sole focus on women entrepreneurs exist, incorporate the position of men within the SME environment as they will be women’s partners, suppliers, competitors and customers</td>
</tr>
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</table>

*Table 8.1 Recommendations for entrepreneurship education programmes*

The recommendations propose that education programmes should clearly inform potential beneficiaries about the contents, ways of learning and programme design of the training they are
offering. This will ensure that beneficiaries apply for the right programme and participate with the right expectations, thereby providing entrepreneurs with relevant forms of intervention (Olomi 2009; Rogerson 2001). This might also improve the use of sharing experiences, as beneficiaries will hold similar expectations. Additionally, training programmes should incorporate a better balance between theory and practice, for instance through mentoring, expert talks and a focus on the implementation of business plan writing in the daily practices of women’s activities, and they should not forget about the position of men within the SME environment.

To conclude, in line with Rwanda’s goals on gender equality and male and female contribution to development processes, and various suggestions done by women entrepreneurs and programme staff regarding specific education needs and ways of learning, it might be recommended that training programmes take into account redistribution, recognition and representation of self-employed women to strive towards parity of participation (Fraser 2005). By offering women access to quality education, by identifying and acknowledging their education needs and wishes, and by including their voice regarding decision making about education programmes (Tickly and Dachi 2009), steps towards parity of participation and social justice might be taken. Furthermore, by addressing their redistribution, recognition and representation in entrepreneurship education programmes injustices will be diminished, and women’s freedom to choose among capabilities those they want to expand might enhance, thereby aiming to achieve the functioning of entrepreneurship and possibly contributing to an increase in human development (Cerne and Tolba 2011).

**Development impacts of women’s self-employment activities**

Theory specified that entrepreneurship is a good way for women to engage in the market economy (Horrell and Krishnan 2007), and data findings strengthen these theories as women, mainly from the middle and higher social segment, and programme staff identified positive national impacts related to the creation of jobs, an increase in taxes, less aid dependency and reconciliation and stability. The latter effects are of special importance for Rwanda as a post-conflict society and coincide with conclusions from Boudreaux (2007), Shkolnikov and Nadgrodkiewiez (2008), Bray (2009), and Naudé (2011a), that entrepreneurship activities among women influence peace and stability in post-conflict regions. Furthermore, theory sees women as a critical driver for development due to their role in the household (Acs et al. 2011), and this study identified that women’s self-employment activities give them more time and money to spend on family matters, such as food, clothes, school fees and healthcare. What has been less extensively elaborated on in literature is the personal impact entrepreneurship has on women, though from the data it became clear that these impacts were the first women shared. Particularly, self-employment activities increase women’s money and assets,
thereby leading to financial independence, and respect and appreciation from other people, mainly their husbands and other men. Women from all social segments identified these personal impacts of their self-employment activities which relate to redistribution, because incomes are being rearranged, to recognition, because women identify they feel other people respect and appreciate their activities, and to representation, because women’s voices are increasingly heard (Fraser 2005).

**Challenges for women in the SME environment**

It can be expected that the development impacts of women entrepreneurship identified above can increase when current challenges in the SME environment are being tackled. Nchimbi and Chijoriga (2009) found that a barrier to performance of women-owned enterprises in Ethiopia, Tanzania and Zambia is a cultural environment that makes it more difficult for women to start and run enterprises. Women and programme staff in Kigali also identified *cultural and social barriers* as the main challenge for women entrepreneurs, though PSF (2009) did not recognise this challenge. Gender relations is one of these barriers, and indicates how Rwandan men and women are still under the impression that it is the man who has to provide economically, while the woman is expected to perform other tasks mainly related to the household. This also causes that it is harder for women to get informed about doing business, about training possibilities and about financial support, as women are not always expected to travel by themselves to obtain this information. In addition, programme staff and women entrepreneurs recognised a traditional banking sector preventing women from *accessing finance*, because their SME activities are generally underestimated and women alone cannot provide the collaterals being asked in return of loans.

These challenges suggest the presence of injustices, not just economically and socially, but also politically because women have less voice and are not always expected to decide about their redistribution and recognition. In addition, these barriers prevent women from expanding their capabilities, might they have the wish to achieve the functioning of entrepreneurship. In other words, even though impacts have been recognised to contribute to national development, social change and personal empowerment, just as policies and strategies are aiming for, a gap seems to exist between discourse and practice in which not all women entrepreneurs are yet able to participate on par with their male counterparts. This means impacts can be increased if the reasons for these barriers can be understood and addressed, which Acs et al. (2011) found to possibly lead to major welfare gains.

Following the findings related to the second half of the main research question regarding development impacts of women’s self-employment activities and current challenges in the SME
environment that possibly weaken these impacts, policy recommendations can be identified and are presented in table 8.2 below.

<table>
<thead>
<tr>
<th>Recommendations for government’s strategies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revise policies and strategies concerning entrepreneurship and recognise a diverse field of SMEs with different needs for intervention and support services</td>
</tr>
<tr>
<td>Revise policies and strategies in collaboration with target groups and take into account their experiences so far to see where improvements can be made</td>
</tr>
<tr>
<td>Put in place sufficient and effective support services that cater towards beneficiaries needs and wishes and make them available for those who are interested</td>
</tr>
<tr>
<td>Provide market information about doing business, industry rules and regulations and support services in such a way that all who are interested can access it</td>
</tr>
<tr>
<td>Incorporate and recognise the position of men within gender policies and strategies, as gender equality will not be reached with a sole focus on women</td>
</tr>
</tbody>
</table>

Table 8.2 Policy recommendations government’s strategies

The main recommendations relate to revising policies and strategies with knowledge on the diversity of SMEs and experiences of target groups, for instance the Chamber of Women Entrepreneurs, in order to become more specific about interventions and support services needed in the SME environment. Additionally, with the aim for creating a middle-class of male and female entrepreneurs that facilitates as the backbone of development processes leading to the creation of a middle-income, knowledge-based society, this study suggests an extension of current support services catering towards beneficiaries’ needs and better access to market information for all who are interested in becoming self-employed. Finally, incorporating and recognising the position of men within gender policies and strategies might be a first step towards addressing gender obstacles in the current SME environment. If Rwanda wants to strive towards parity of participation amongst its citizens, these recommendations might enhance that women become free in choosing among those capabilities the ones that will make them achieve preferred functionings in order to improve human development, and they might lead to redistribution, recognition and representation of women entrepreneurs in the wider society.

8.2 Recommendations for future research

This exploratory research on women entrepreneurs in Kigali has been designed around the concepts of entrepreneurship for economic development, education for expanding capabilities and women participation for social justice. The study aims to add to knowledge and insights about entrepreneurship education needs and possibilities of self-employed women, as well as the impact of
their self-employment activities on development processes, though at the same time raises new questions and enhances the need for additional research. In a context where equal participation of both genders is aimed at, future research on possible differences between education needs of men and women entrepreneurs will increase understanding about the necessity of specific attention to self-employed women. Such research should increase the relevance of government policies and strategies, as well as services offered by education programmes. Secondly, I suggest future research about the impact of who decides on programme design on the effectiveness of trainings. This relates to identifying the influence of incorporating a local context in trainings, as well as monitoring and evaluation practices whereby beneficiaries’ experiences are taken into account. Thirdly, future research on the social and cultural barriers in the SME environment is needed in order to understand its roots, presence and possibilities to address them, and to identify ways for women entrepreneurs to participate in the market economy despite these barriers. Finally, for Rwanda’s sustainable future, additional research should focus on the environmental impact of entrepreneurial activities in the country, thereby focusing on the second cross-cutting issue of Vision 2020 which aims to address the imbalance between the population and natural resources. With an increasing amount of people choosing the possibility of self-employment, effects and consequences of entrepreneurship on the environment and sustainable development are of indispensable value.

Additional research choices

Future research about women entrepreneurs could consider using additional research methods to increase possibilities for triangulation of data findings. First of all, focus groups with women entrepreneurs might be used to elaborate on more specific education needs, as well as extensive insights into policy evaluations and suggestions for feedback on government strategies and education programmes. In addition, incorporating welfare and household effects as quantitative data could give more specific insights into economic development impacts of women entrepreneurship. Finally, it can be recommended to use different theories in order to analyse the subject from multiple angles, thereby creating a more informed understanding of the issue in this specific context. One theory that came to mind while writing is Freire’s conscientization, which aims at developing a critical awareness of one’s social reality through reflection and action, and sees learning as a key process which depends upon uncovering real problems and actual needs (Freire 2006). In combination with participatory research methods, this theory might enhance more specific education needs of women entrepreneurs in which beneficiaries are aware of their social reality and accompanying problems.
8.3 To sum up

As explained before, my intention with this research had been to look into the future of Rwanda not by looking back where it came from, but by identifying where it is now. Instead of reflecting on its horrific past, a subject Rwandan people can still not even understand themselves, I wanted to focus on where the country wants to go to in terms of women entrepreneurship and identify whether the road that has been taken knows obstacles or needs maintenance. While doing research, I noticed my respondents appreciated this angle, because what Rwandans want is to create a better future for themselves and their country, without being reminded about the events of April 1994 all the time.

While living in the country for three months and trying to become part of the society as good as possible as a white outsider, I noticed Rwanda is showing impressive and innovative behaviour. With a focus on women entrepreneurship this research only highlighted one aspect of development efforts and showed that the road towards parity of participation, in which women are free to choose the capabilities they want to expand, has been taken but seems to not yet be fully constructed. As WE14 ended the interview, “we don’t know yet if we are doing the right thing, but at least we are doing something and future will tell whether we did the right thing or not. If not, we will just change the direction and try again, because the people here simply want to succeed and they won’t stop trying until they do.” In other words, Rwandans are ambitious and see a bright future for themselves, a view shared by many national and international experts despite recurring criticisms on the state of democracy, transparency and freedom of press in the country. What remains to be seen is whether the progressive economic development efforts will diminish these criticisms and create a stable, conflict-free society in which all Rwandans, belonging to the grassroots, middle income or upper class social segments, can equally participate and benefit from growth and prosperity. Given the fact that Rwanda still is one of the poorest countries in the world with 60 percent of the population living below the poverty line, the question for the coming years will be: is the African gorilla the next Asian tiger, and will women entrepreneurs play an integral and equal part in the efforts to get there?
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## Appendix A – Operationalisation of main concepts and theories

<table>
<thead>
<tr>
<th>Concepts</th>
<th>Dimensions</th>
<th>Variables</th>
<th>Indicators</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Entrepreneurship</strong></td>
<td>Development impact</td>
<td>National</td>
<td>Economic – job and wealth creation; innovation; service sector growth; less aid dependency; decreasing poverty levels; urbanisation</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Political – government policies and strategies that raise the status attached to entrepreneurship and recognise that not everyone wants to be self-employed</td>
</tr>
<tr>
<td></td>
<td>Social</td>
<td>Society</td>
<td>Society – peace, reconciliation and stability; social justice equality through parity of participation and redistribution, recognition and representation of women</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Cultural – perception of women entrepreneurship among society members</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Household</td>
<td>Household – changing gender relations; decreasing GBV</td>
</tr>
<tr>
<td></td>
<td>Personal</td>
<td>Status (respect and appreciation); empowering</td>
<td>Welfare effects (increasing income and assets); financial independence</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Expanding capabilities; achieving functioning; increasing human development</td>
<td></td>
</tr>
<tr>
<td><strong>Human Development</strong></td>
<td>Achieving functioning – ‘being an entrepreneur’</td>
<td>Expanding capabilities</td>
<td>Making positive choices; having real freedoms about gaining knowledge and skills</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Social and economic arrangements; political and human rights</td>
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<td></td>
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<td></td>
<td>Perception of women entrepreneurship among society members</td>
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<tr>
<td></td>
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<td></td>
<td>Government policies and strategies that raise the status attached to entrepreneurship and recognise that not everyone wants to be self-employed</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Social change for social justice</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Lifelong learning – combine theory and practice (theory with use value)</td>
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<tr>
<td></td>
<td>Practicing agency</td>
<td>Free and actively able to pursue functioning</td>
<td></td>
</tr>
<tr>
<td><strong>Social Justice</strong></td>
<td>Redistribution</td>
<td>Access to quality entrepreneurship education</td>
<td>Gaining knowledge and skills</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Expanding capabilities</td>
</tr>
<tr>
<td></td>
<td>Recognition</td>
<td>Identify education needs and wishes</td>
<td>Through dialogue among women entrepreneurs, programme staff, and government officials</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Acknowledge education needs and wishes</td>
<td>Within education programmes and classroom practices</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Throughout government strategies and policies</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Representation</td>
<td>Parity of participation</td>
<td>Participate in decision making regarding educational programmes</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Inclusion in claims for redistribution and recognition</td>
<td>Access to entrepreneurship education</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Identified and acknowledged needs and wishes</td>
<td></td>
</tr>
</tbody>
</table>
Summary of thesis

Educating women entrepreneurs in Kigali, Rwanda

The Rwandan government envisions to create a middle-income, knowledge-based society with a middle class of entrepreneurs as the backbone of development processes in which women and men equally participate. As a result, many women have been starting businesses and the percentage of female owned enterprises in the capital currently is 43.1 percent. Nevertheless, across Rwanda self-employed women have indicated a need for education and training in order to improve their business practices. This study investigates the exact nature of these education needs and identifies what entrepreneurship education programmes are currently offering to look for similarities and discrepancies. In addition, the development impacts made by women's self-employment activities has been clarified in light of current challenges in the small and medium sized enterprises (SME) environment to specify if and how women entrepreneurs contribute to the country’s development processes.

Women entrepreneurs in Kigali identified a lack of knowledge about financial- and business management, business innovation, resilience in doing business and market information. Entrepreneurship education programmes partly cater to these needs by offering business plan writing which incorporates financial- and business management training, but they pay limited attention to business innovation, resilience in doing business and market information. The preferred ways of learning by women are sharing experiences, expert talks and mentoring, which were all used by education programmes though to a lesser extent than wished for by women. Training programmes often make use of classroom presentations given by a teacher or business expert, while women entrepreneurs are looking for more interactive ways of learning that combine theory and practice. Additionally, women prefer participating in education programmes that take into account their family responsibilities by offering flexible schedules and additional services such as child care. Following these findings, it has been recommended that education programmes should be clear about the contents, ways of learning and programme design of their trainings in order to ensure beneficiaries are well informed about what to expect before choosing to participate, and that once participating both women entrepreneurs and programme staff hold the right expectations.

The development impacts of women's self-employment activities exist on personal and national levels. First of all, women's money and assets increase and raise household spending on food, school fees and healthcare. Secondly, women earn respect and appreciation, mainly from husbands, which results in changing gender relations. National development impacts resulting from women's self-employment activities are economic through job creation, increasing income from taxes and decreasing aid dependency, as well as social through effects on reconciliation and stability in the country. These impacts were identified in light of current challenges in the SME environment, of which cultural and social barriers affecting women's position in society were recognised as most severe. Current gender relations prevent women from equal participation because mindsets among the population assume men are the ones earning money. Another challenge facing women entrepreneurs is a lack of access to finance due to a traditional banking system in which SMEs owned by women are being underestimated. If the Rwandan government truly aims for equal participation of men and women entrepreneurs and wants both to contribute to development processes, these challenges in the SME environment should be tackled in order to allow women to participate on par with their male counterparts.