

Women Entrepreneurs' Support Projects and Their Contribution on the Welfare of the Beneficiaries in RWANDA

Case Study: Kigali City Province in NYARUGENGE District

¹<Muhayimana Victoire>&²<Martin Kimemia >

^{1,2}Institut d'Enseignement Supérieur de Ruhengeri, P.O. Box: 155 Ruhengeri-Rwanda

uwavicy@gmail.com

Abstract: This paper explores women entrepreneurs' support projects and their contribution on the welfare of the beneficiaries in Rwanda. It provides detailed information for people interested in improving their knowledge about women's support projects performance, by providing updated information and analysis from the state of mushroom project in Kigali city Nyarugenge district. Through analyzing findings according to each objective, the researcher found out there is a significant contribution of women entrepreneur's support projects on the welfare of the beneficiaries through capacity building. It showed that being entrepreneurs had an impact on the increase of their revenue, monthly savings, expenditures, malnutrition reduction and their working capital. The results found out that the women entrepreneur's support projects contribute 55% to the welfare of its beneficiaries.

Keywords: Entrepreneur, Beneficiaries, A project, Women entrepreneurs' support projects, Welfare.

1. Introduction

In just over a decade, reforms in the political and legislative arena have placed women's empowerment at the forefront of government's priorities and granted women in Rwanda sweeping rights. In that aftermath of the genocide, they were

seen as key to the country's recovery and development (International Finance Corporation [1]. Rwanda is one of the Sub-Sahara African countries that has made greater strides in Promoting gender equality, and empowerment of women as evidenced in its achievements: (i)The reduction of poverty among Female Headed Households (FHH) from

Corresponding Author: Muhayimana Victoire

66.3 percent to 60.2 Percent (between 2001 and 2006) and expected to further decline to 48 percent by 2012; (ii) Gender parity in primary education; (iii) gender equality in participation in policy making (56 Percent share of women in parliament); and (v) the institutional structure for gender Mainstreaming established [2]. As a result of these reforms, 42% of Rwandan businesses are now owned by women; as compared for instance with 18 per cent in Congo. Women's labor force participation is significant, with participation rates at a high 79.5%, and over 50 % of the labor force. They also comprise 58% of enterprises in informal sector which accounts for 30% of Gross Domestic Product (GDP) and they make a significance contribution to the country's economy through their business activities which are well distributed across sectors [3].

In most of the countries ,the governments spend a lot of money to support various projects in development of various economics and social development but the women entrepreneurs are neglected due to have been neglected for so long , this post a barrier to welfare of households. Recently from 2008 in Rwanda some projects were launched to support women , these supporting projects are making significant contribution to the welfare of their beneficiaries and they are meeting some challenges that hinder them to achieve their objective which need to be investigated.

This topic of women in entrepreneurs has been largely neglected both in society in general and in the social sciences. Basing on the researches above and given the achievement and increased role of Rwanda women entrepreneurs 'support projects on the welfare of beneficiaries in Rwanda, there are still challenges and achievements that need to be investigated. That's why this study was an attempt to identify the contribution of women entrepreneurs 'support projects on the welfare of beneficiaries in Rwanda.

The objectives of this thesis are to scrutinize the contribution of women entrepreneurs 'support projects on the welfare of beneficiaries in Rwanda , To identify the challenges faced by women entrepreneurs supported mushroom project and how they are addressed and To determine the impact of mushroom projects on the welfare of its beneficiaries.

Background of women entrepreneurs' support projects

Women-owned businesses indicate the need for management and technical skills and better access to training facilities to grow their businesses. New initiatives are starting to respond to this need. Expanding such training to a wider range of women would help address their clear desire for greater skills development and training [5]. The report is informed by an in-depth legal and regulatory analysis, but also reflects the successes and challenges highlighted by the women interviewed. While this report documents barriers facing women in the private sector, it also showcases Rwanda as a success story and in many respects a model for others to follow. The stories of the businesswomen in Rwanda illustrate how women are overcoming the tragedy of genocide and becoming even stronger, as they create new hope and opportunities while rebuilding their society. Changes to matrimonial, inheritance, and land laws have sought to give women the right to inherit land. Unlike in many neighboring countries, the new laws override customary law, which often denied women property rights. The constitution stipulates that women should make up 30 percent of representatives not only in parliament, but in all decision making bodies. This has resulted in unprecedented representation of women at all levels of government: 49 percent in the lower chamber of parliament, 30 percent in the senate, 44percent in the Supreme Court; and 40 percent of provinces are governed by women. This remarkable progress in the political arena is paralleled by the success and strength of women in business Voices of Women [6]. Women's labor force participation is significant, with participation rates at a high 79.5 percent, and over 50 percent of the labor force. Rwandan women

head 42 percent of all enterprises. They also comprise 58 percent of enterprises in the informal sector, which accounts for 30 percent of GDP, and they make a significant contribution to the country's economy through their business activities, which are well, distribute across sectors. This strong participation of women in the informal sector is mirrored in other post-conflict countries, such as Liberia, where recent research found that women entrepreneurs were much more likely than men to own completely informal enterprises. The authorities nonetheless recognize that more progress is needed for women on the economic front. [7]

Women entrepreneurs

Despite years of legislative effort, women still face discrimination in the work force. However, small business has been a leader of offering women opportunities for economic expression through employment and entrepreneurship. Increasing numbers of women are discovering that the best way to break the 'the glass ceiling' that prevent them from rising to the top of many organizations to start their own companies. In fact, women are opening businesses at rate about twice that of the national average. Women entrepreneurs have even broken through the comic strip barrier. About 69 percent of women-owned businesses are concentrated in retailing and services (as most businesses); Female entrepreneurs are branching out rapidly into previously male-dominated industries. According to the center of women's business researcher, the fastest-growing industries for women –owned companies are construction, transportation, communications, utilities and agribusiness. Although the businesses women tend to be smaller than and require half as much start-up capital as those men start, their impact is anything but small. The nearly 11million women –owned companies in the united state employ more than 19.1 million workers and generate sales of more than \$2.5trillion a year! Women now own about 48%of all privately-held businesses in United States. Female entrepreneurs today are more likely than ever to be highly educated and to have managerial experience in the industries in which they start their companies [8].Women

entrepreneurs may be defined as woman or a group of women who initiate, organize and run a business enterprise. Women who innovate, imitate or adopt a business activity are called 'women entrepreneurs.'

A woman entrepreneur can be defined as a confident, innovative and creative woman capable of achieving self-economic independence individually or in collaboration, generates employment opportunities for the others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life.

Women entrepreneurs 'support projects worldwide

i) Supporting Women Entrepreneurs Project I

TESK, the Turkish Confederation of Craftsmen and Tradesmen proposed the project "Supporting Women Entrepreneurs I" for EC financing already in 1997 as they clearly perceived the growing role of women in the Turkish economy. The "Supporting Women Entrepreneurs Project I" has been focused on the promotion of entrepreneurship among women and young entrepreneurs by establishing five training and consultancy centers in Ankara, Bursa, Denizli, Mersin and Çorum. The first year of the project aimed at the establishment and staffing of the centers and studies, research and pilot training sessions to find out the actual training needs of women and how best the information and services would be delivered to them [9].

In addition to the concrete results obtained, the project has also been positively assessed by the EC Monitoring and Evaluation team who gave a Highly Satisfactorily scoring to the overall project realization. The project is in line with the actions carried out by the EC to promote equal opportunities, gender awareness and women entrepreneurship at European level and the efforts made by the Turkish institutions to support women active involvement in the society and economy of the country [10].

Women entrepreneurs 'support project in Africa

i) Women's Entrepreneurship Development and Gender Equality South Africa.

The Global Entrepreneurship Monitor for South Africa (GEM) found that women entrepreneurship could be the key to unlocking economic growth for South Africa; if better and more targeted support is made available to them. It recommends that improving female levels of self-employment is imperative in the South African context and that interventions aimed at increasing female participation in the SME sector, are an important strategy for economic development in South Africa[12].

The GEM and international research shows that women entrepreneurs are less risky to finance than men, have significantly lower rates of failure; and create more jobs than their male counterparts, however, men are 1.6 times more likely to be involved in early stage entrepreneurship or established businesses than women.

The global recession holds significant challenges and opportunities for small entrepreneurs in general and when reviewed from a gender perspective even more so. Women generally lack the necessary resources for starting and developing their own businesses and due to a multitude of obstacles, South African women entrepreneurs still remain on the periphery of the national economy. Some of the chief barriers to promoting women in business include cultural and societal problems, the psychological impact of cultural norms, employment legislation and policy, lack of information, training, finance, markets, technology and business infrastructure, absence of vehicles for skills development and capacity building, fragmented approaches to identifying issues and developing strategy to influence policy affecting business and government interventions: Women entrepreneurs are, however, not a homogenous group; Often treated as such, groups of women entrepreneurs with less power and voice are often overlooked in small enterprise development initiatives. The justification for promoting women's entrepreneurship development and gender equality internationally is

threefold: Gender equality is a key goal in itself as stated in international agreements such as the UN Convention on the Elimination of All Forms of Discrimination of Women; 2 Herrington , Kew , Kew , 2008; Global Entrepreneurship Monitor (GEM): South African Report, 2008; 3 Herrington , Kew , Kew , 2008. Global Entrepreneurship Monitor [13]

ii) Support for Growth-oriented Women Entrepreneurs in Kenya

The African Development Bank (AfDB) has taken an important step in furthering its understanding of the needs of African women in small and medium enterprises (SMEs). Fostering women's entrepreneurship development is crucial for the achievement of Africa's broader development objectives, including poverty reduction and economic development. It is within this framework that the Bank initiated a program involving the publication of a book and a film on the theme: "Enhancing Development in Africa – African Women in Business", which focuses exclusively on women-owned SMEs in the market place. On the basis of the initial conclusions of the study on African women entrepreneurs (AWE) as well as the major conclusions of a workshop on the same topic, held in Addis Ababa on June 3rd, 2003, ILO and AfDB agreed to jointly explore possibilities for supporting growth-oriented women entrepreneurs in pilot countries, starting with Kenya where the Bank already has extensive contacts. More particularly, the AfDB intends to cooperate with the ILO and other key partners in developing an integrated solution to support financing for growth-oriented "very small" (VS) and small and medium enterprises (SMEs) owned by women, with the Bank addressing funding needs and the ILO providing technical support through the work of its WEDGE team[14].

iii) Strengthening Women Entrepreneurs in Uganda

On 5th December 2007 the Embassy of Norway on behalf of the Ministry of Foreign Affairs signed an agreement to support the project "Strengthen Women Entrepreneurs in Uganda" with the Ministry of Finance Planning and Economic Development. The development objective of the

project is to enhance the participation of women in both rural and urban areas, in economic development in order to contribute to job creation, improved household incomes; improved food security; promote value addition in agriculture; promote access to markets and financial services and alleviate poverty in the rural communities[15].

This project seeks to provide gender sensitive training and business support services for small women entrepreneurs in the urban and rural areas of Uganda. The target beneficiaries of this project are existing women entrepreneurs heading small and medium enterprises (SMEs) or planning to start a business in Uganda. The project aims to enhance access to existing business development services provided by Enterprise Uganda, by enabling women entrepreneurs to establish and/or strengthen their enterprises by overcoming obstacles to accessing finance and Business Development Services (BDS), so that they can survive and compete in an increasingly global economy. Concretely, the project expects to overcome the main barriers faced by women entrepreneurs in the SME sector in Uganda, covering both urban and rural women all around the country. It seeks to support creation and expansion of the businesses by providing business development services to women associations/groups. The program offers the following: Entrepreneurship training workshops- that aim at enhancing the competence of women running SME's on such concepts as goal setting, confidence building, negotiation skill, information seeking and access to credit. Business health checks- that will critically assess the organizational strategy, management of business operations, human resources and financial control systems. Business counseling services- that will offer tailored business support and advisory services to Women SMEs using business counselors [16].

Women entrepreneurs 'supporting projects in Rwanda

D) Empowering Young Women Entrepreneurs (EYE) Project

In 2009, Never Again Rwanda launched the 3-year EYE Project made possible by the generous support of USAID

from the American people. The Eye Project's goal is to contribute to the empowerment of Rwandan women through vocational skills and leadership training so they can gain paid employment, or to be self-employed, and understand and stand up for their rights. The project targets 156 out-of-school female youth between the ages of 18-24 who are members of Never Again Rwanda to be trained over a period of 3 years [17].

ii) Youth-Initiated Projects (YIP)

With support from the Global Fund for Children, Never Again Rwanda launched Youth-Initiated Projects in 2009 in order to empower youth as positive change-makers in their community. Through YIP, NAR youth members learn and use a step-by-step process for identifying, developing, and implementing a project that positively contributes to the community while building on their own skills and talents as leaders. In addition to receiving training and on-going technical support, NAR youth members can apply for project seed money to further empower them in carrying out youth-led projects[18].[19]

Conceptual frame work

The conceptualizing and analyzing of women entrepreneurs' support project is based on the theory that gender is a social construct and that gender relations are constructed and reconstructed As a results of behavior of men and women themselves depending on the changes in economic and historic events in society [20] Rwandan women with support of government, civil society, NGOs and other supporting institution initiated various tools to empower themselves. Women entrepreneurs 'support projects are having powerful impact on the welfare of its beneficiaries in Rwanda today through their trainings and funding. This results into putting beneficiaries groups, association and cooperatives for mutual support. There are different projects that support women entrepreneurs in NYARUGENGE district who contribute to the welfare of beneficiaries effectively.

2. Materials and method

2.1. Description of the study area



Figure 2: Nyarugenge District

Shown within Kigali Province and Rwanda

Country	Rwanda
Province	Kigali
Capital	Nyarugenge
Area	
• Total	134 km ² (52 sq mi)
Population (2012 census)	
• Total	284,561
• Density	2,100/km ² (5,500/sq mi)

Fuigure 1: MAP OF RWANDA

Nyarugenge is a district (*akarere*) in Kigali Province, Rwanda. Its heart is the city centre of Kigali (which is actually towards the west of the urban area and the province), and contains most of the city's businesses.

2.2. Methodology

The researcher collected data through the use of secondary data by reading manuals, conference reports, journals, books and reports. Primary data was also used by going to the field, ask questions to the beneficiaries of the mushroom projects and stakeholders. The questionnaires were distributed to the beneficiaries of mushroom projects. The targeted population was the women entrepreneurs who invest in the field of entrepreneurship in Nyarugenge district, the stakeholders of mushroom projects in Duterimbere asbl. The total number of population was 1350 which was the number of women entrepreneurs that were supported by mushroom project of Duterimbere asbl and the stakeholders of mushroom project in Duterimbere asbl. The sample size was 110people, made of 94 beneficiaries 15 technicians and 1 manager in order to find out the contribution of women entrepreneur's support projects to the welfare of its beneficiaries. The independent variables for this study was women entrepreneurs 'support projects attributes while dependent variable was welfare of beneficiaries .The women entrepreneurs 'support project attributes include capacity building , job creation and innovation while welfare of beneficiaries measure were Contribution to household income, Improved standard of living ,malnutrition alleviation, education and medical care. The interrelated variables include political, funds and culture environment. Therefore the researcher developed the above model which guided her in carrying out the research basing on independent variables and dependent variables.

Analysis of women entrepreneurs' support projects and their contribution of on the welfare of beneficiaries in Rwanda

There are several projects that support women entrepreneurs in Rwanda namely EYE project, mushroom project, women for women and YIP. After the presentation of women entrepreneurs' socio-economic characteristics of women entrepreneurs this part show how the analysis of data collected in mushroom project were analyzed according to research questions. It shows how the welfare of women entrepreneurs has increased as a result of being

entrepreneurs by comparing their monthly savings, expenditures, and working capital both before and after being entrepreneurs. It analyzes how women entrepreneurs contribute to family development, Unemployment reduction, mushroom project, local development and the challenges they face.

Contribution of women entrepreneurs’ support projects to community employment

Women entrepreneurs ‘support project contribute to job creation in Rwanda by capacity building of women hence giving jobs for their neighboring communities as indicated in the table 1.

.Table 1: Number of employees by sector

Business type	Number of employee	Percentages
Mushroom agriculture	2130	87,3
Manufacturing	213	8,7
Trade and services	96	4,0
Grand total	2439	100

Source: field survey data (September, 2012)

3. Results

The results indicate that mushroom agriculture employ 87.3% of total employees because it composed with a combination of many activities which require sometimes working in cooperatives; 8.7% of total employees are in manufacturing sector which can extend depending on the raw material they use; 3.9% are employed in trade which show that trade does not employ many people. The results

show that many women entrepreneurs are in mushroom project and handcraft sector and they employ many people.

Women entrepreneurs ‘support project contribute to the development of the society through capacity building, they give contributions in for construction local schools, hospitals, and they give advises of all nature for the development of their community as indicated in the bar chart.

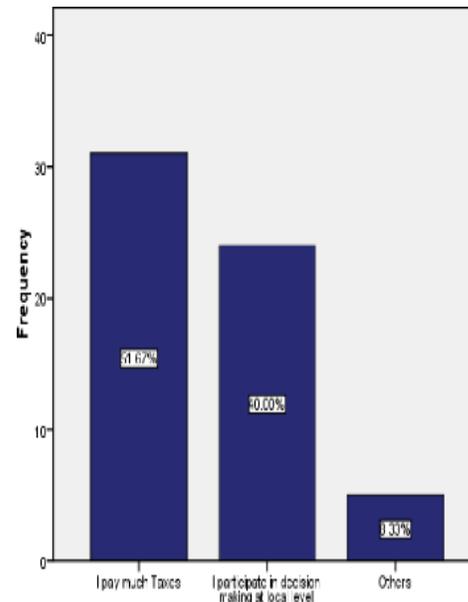


Figure3: Activities women entrepreneurs’ support project contribute more in the development of the society

Source: Field survey data (September,2012)

The Figure 1 shows that women entrepreneurs ‘support project contribute a lot to the development of the society since they responded according to the activities they think they contribute more to the development of Rwanda. 51.7% stated that they train more women so, they are able to start their own businesses hence they pay taxes which are used by the government in various activities that the government of Rwanda is engaged in, essential government operations such as infrastructure projects, military and educational systems, paying salaries, public investments, and financing various projects; while 40% stated that they participate in decision making at local level which mean that

they help orphans, they give vocation trainings at local level for other women to become entrepreneurs, vacancy jobs to students, they participate in taking decisions regarding the development of their districts, sector, cells, some stated that they help homeless, some stated that they pay for poor people health mutual funds, some said they give seeds to poor people for agriculture development, some pay school fees for the youth;8.3% others stated that they contribute to environmental protection, they give extra contribution for local security, they give contribution in constructing a local school.

As part of the development, development starts at home and expands to other after raising the wellbeing of the family. Women entrepreneurs' support project contribute to the welfare of the families of beneficiaries since they provide the capacity building to the women hence become entrepreneurs and they provide nutrition, school fees, good health, and sometimes they had a big family after the table indicating how their life style has raised as a result of being entrepreneurs we will analyze how an increase in the family size (number of dependent+ Number of children) may affect the increase in current monthly expenses.

Women entrepreneurs indicated that after being trained by mushroom project their life standards has changed, most of them were able to cultivate the mushroom others joined different kinds of businesses which changed their life style some stated that they bought a car or motorbike other stated that they constructed a house etc. which show the increase in their quality of life.

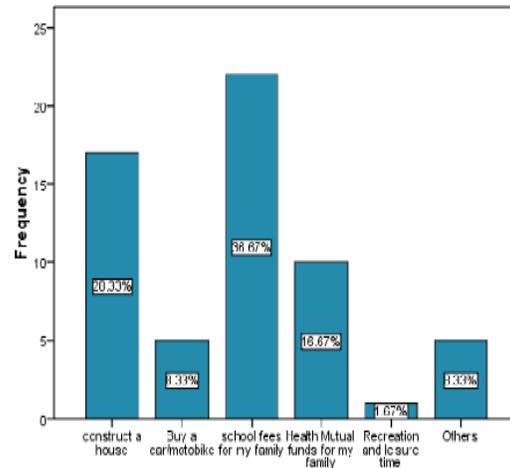


Figure 4: Changes in live standards after being trained by mushroom project and become entrepreneurs

Source: Field survey data (2013)

The Figure 2 shows how the training from mushroom project helped women entrepreneurs improve their life standards. Results show that entrepreneurship enabled 28.33% of the sampled women to construct a house, 8.33% bought a car or a motorbike, 36.67% managed to pay 7school fees for their children or dependents in primary, secondary school and for some at university level, it help 16.67% of them to pay their family health mutual funds,1.6% is at the level in which she has paid money for her family for recreation and leisure in parks,8.33% consist of other specific contribution to the family not quoted like, feeding the family with quality food, it helped to buy animal for husbandry, it helped to become a land owner, It helped access to clean water

Women entrepreneurs' support projects contribute to the welfare of beneficiaries in Rwanda in many ways as it has been discussed and have a great impact as indicated previously but they are many challenges that hinder their development. In these part women entrepreneurs' support projects highlighted their challenges and show how they tried to solve these challenges as indicated in the figure 2.

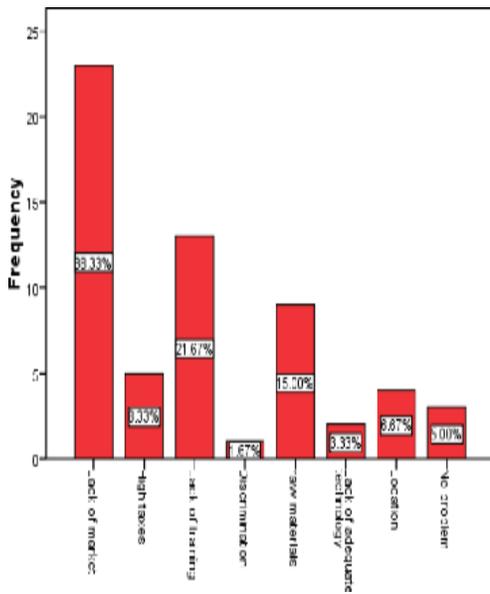


Figure 5: Challenges faced by women entrepreneurs' support projects

Source: Field survey data (2013)

The Figure: 2 indicates 38.3% of women entrepreneurs' support projects stated that the big challenge they are facing is that the women entrepreneurs supported by this project lack market of their mushrooms since most of Rwandans are not familiar to them. Some women entrepreneurs said they had specific customers from abroad not at local level and permanent customers and sometimes when they get a market the payment at time become difficult some said it is caused by poor marketing system; 21% of women entrepreneurs stated the lack of enough training as their big challenges. Women entrepreneurs indicate they need trainings in communication skills, management skills and technical skills and specific trainings regarding their particular business; 15% of women entrepreneurs stated lack of raw material as a challenge for them. This challenge was indicated by women entrepreneur in manufacturing sector who has small factory since they use raw material from abroad and they pay it at high cost; 8.3% of women entrepreneurs stated high taxes as a challenge for their performance. Many women entrepreneurs mentioned high taxes as a big challenge but they said it is an obligation no

needs to consider it as a challenge one stated that her small factory pay 70% that's for big company not for a business which operates in art and handicraft sector; 6.7% of women entrepreneurs stated location as a challenge for their development. A location which is far from infrastructure facilities was mentioned by some women entrepreneurs; 5% of women entrepreneurs stated that they don't face any challenge in their activities; 3.3% of women entrepreneurs stated the lack of adequate technology in their activity. As mentioned by women entrepreneur many of them don't use computer and internet to market their products; 1.7% of women entrepreneurs stated they faced discrimination in property ownership since her business was imitated by another and nothing has been done to protect her property right. The challenges quoted hinder the performance of women entrepreneurs who responded at the questionnaire.

4. Summary of Major Findings

Women entrepreneurs' support projects are a world leader in promoting gender equality, providing an encouraging example of how in Rwanda have made a lot of progress in economy and Rwanda countries affected by conflicts can seize the reform momentum in its aftermath to support the empowerment of women. Women entrepreneurs are relatively young, and many turned to business in the years following the genocide. In fact, of the small enterprises operating in Rwanda, almost 70 percent were established within the last 10 years. A 2002 study of women entrepreneurs found that the majority is engaged in agriculture and retail sector (82 %), with the rest focusing on services (16 to 17 %) and manufacturing (1 to 2 %) many of their businesses are successful and large. The government's emphasis on cooperatives has had a positive impact on women's enterprise development. As indicated many women entrepreneurs were supported by mushroom project and now are in mushroom growing, art and handicraft sector through their mushroom growing, basket weaver cooperatives, others are in trade and service sector others are in manufacturing sector. The study showed that women

entrepreneurs' support projects helped women entrepreneurs to raise their standards of living and help them to contribute to the welfare of their families through innovation, savings, jobs creation, increase of household income and they contribute to the welfare beneficiaries in Rwanda.

Women entrepreneurs' support projects highlighted lack of market, lack of enough trainings, high taxes, discrimination in property right, and raw materials as their top challenges that hinder the development of women entrepreneurs. 38.8% of Women entrepreneurs highlighted lack of market; 15.8% lack of enough trainings; 32% high taxes; 21% lack of raw materials. Many researches on women entrepreneurship indicates that women entrepreneurs contribute to the development of their country despite of different challenges they meet in their daily business life. This study has shown the socio-economic characteristics of women entrepreneurs, and the study showed how they contribute to the welfare of beneficiaries in Nyarugenge district and indicate that 87.3% of total employees employed by women entrepreneurs in different sectors. The analysis showed that being entrepreneurs had an impact on the increase of their monthly savings, expenditures and their working capital. The results found out that the mushroom project contributes 55% to the welfare of beneficiaries in Nyarugenge district, which helped as evidence. This research has helped in identifying women entrepreneurs' support projects and their contribution on the welfare of beneficiaries in Rwanda, and increase the existence knowledge on women entrepreneurship.

5. Conclusion, Recommendations and Suggestions

This study investigates women entrepreneurs' support projects and their contribution on welfare of beneficiaries in Rwanda and it took into account women entrepreneurs supported by the mushroom project in Kigali city province, Nyarugenge district. The whole study was divided into five parts which helped to find out the answers to the research

questions. The results indicate that there is positive relationship between some variables that women entrepreneurs' support project use to contribute to the welfare of beneficiaries such as capacity building, innovation, income to household, local development, family development, alleviation of malnutrition, education. The results indicate that women entrepreneurs' support project constitute a driving force in the welfare of beneficiaries since they create more jobs, they contribute to house hold income, alleviation of malnutrition, education, they contribute to savings which boost investments and they contribute to the development of the beneficiaries' families.

The research findings has shown that there is still much to be done for the development of women entrepreneurs' support projects since they are still challenges that affect these projects. These recommendations are directed to Rwandan Government for the development of women entrepreneurs. To increase the number of projects that support women entrepreneurs, Expand the market for women entrepreneurs, by increasing the number of trade fairs and provide support for women entrepreneurs to participate in many trade fairs since it is an opportunity for marketing women entrepreneurs' Products. Increasing trainings and workshop for women entrepreneurs in communication skills, Business plan, ICT use in their activities, trainings related to their type of business, Trainings that will help women to start and expand their business, management and technical skills. Facilitate women entrepreneurs in getting loans and credit. Increase researches and surveys on women entrepreneurs' support projects and women entrepreneurs to know their challenges.

The future researchers can carry out their researches about the role of women entrepreneurs' supports projects to economic development of Rwanda and To enrich this study they can explore the projects that provide funds to finance women entrepreneurs and their impact to Rwandan economy.

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Author's profile

1. MUHAYIMANA Victoire (MBA/project management) obtained her BBA and MBA/project management from the faculty of social sciences in Mount Kenya University. her areas of specialization are business administration and project management. She taught in mount Kenya university since 2012 and she is currently teaching with INES-RUHENGERI(RUHENGERI INSTITUTE OF APPLIED SCIENCES) as a lecturer and an entrepreneurship development and management coordinator.

She is also a consultant in SPARK and INES –BIC (BUSINESS INCUBATION CENTER) on different types of trainings concerning business plan development and its implementation. She also works as an expert of “ACCELERATE SUMMIT” in business plan pitching and business ideas in box.

3. Mr KIMEMIA Martin(MBA/strategic management)

His has been a lecture in MOUNT KENYA UNIVERSITY SINCE 2011.