

Thirteenth International Conference on Public Management, Policy, and Development

# ***“Entrepreneurship for Sustainable Development”***



***Kigali, Rwanda, Eastern Africa***  
***June 23-27, 2024***

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Welcome to Kigali Rwanda from Vice Chancellor of East Africa University of Rwanda, Prof. Callixte Kabera

Dear Conference Attendees,

Welcome to Kigali, Rwanda! It is an honor to have you all here for the 13th International Conference on Public Management, Policy, and Development. This significant event has been made possible through the collaborative efforts of CIMPAD, EAUR, AUCA, UR, ULK, SFR and many other dedicated partners.

The journey to this conference began in 2022 when CIMPAD first engaged with us at EAUR. Initial meetings took place in early 2023, and the first CIMPAD team visit to Rwanda occurred in June 2023. This visit was essential for identifying the venue and making initial contacts, including discussions with officials from the some Ministries and the US Embassy. However, it wasn't until September 2023, when another team led by CIMPAD President Peggy Valentine visited, that the conference planning truly gained momentum. Since then, we have conducted numerous online meetings to ensure every detail is meticulously planned.

I extend my deepest gratitude to our sponsors, supporters, participants, and media partners who have made it possible for this conference to take place at the Kigali Conference and Exhibition Village from June 24th to 26th, 2024. Your contributions have been invaluable in bringing this event to fruition.

I would also like to thank the universities that will be actively participating, particularly the University of Rwanda, Adventist University of Central Africa, and Kigali Independent University . Your involvement is crucial in making this conference a platform for meaningful dialogue and collaboration. Additionally, I acknowledge the NGOs, especially Strive Foundation, for their unwavering support.

Finally, I express my sincere appreciation to the government officials who will grace this event with their presence. Your support underscores the importance of entrepreneurship for sustainable development in Rwanda and beyond.

Let us embrace this opportunity to expand our thinking, commit to innovative solutions, and work together to shape a brighter future through entrepreneurship.

With warm regards,



Prof. Kabera Vice Chancellor, Ph.D  
East African University Rwanda , EAUR

Letter from CIMPAD's Conference Co-chair

Dear Conference Attendees,

Welcome to the 13th International Conference on Public Management, Policy, and Development! We are thrilled to have you join us in Kigali, Rwanda, for this landmark event, made possible through the collaborative efforts of CIMPAD, EAUR, AUCA, UR, ULK, SFR and many other dedicated partners. Together, we are embarking on an exciting journey to explore the theme: "Entrepreneurship for Sustainable Development."

This conference brings together a diverse group of entrepreneurs, policymakers, government officials, NGOs, and stakeholders from around the globe. Our mission is to create a dynamic platform for addressing global challenges and seizing opportunities within the entrepreneurship ecosystem. We will delve into lessons learned from Rwanda, Africa, and beyond, with a strong focus on harnessing entrepreneurship as a catalyst for economic development, particularly in empowering youth and women entrepreneurs.

Our five conference tracks promise to be rich with insights, discussions, and opportunities for lifelong networking:

1. Innovation and Sustainable Business Practices
2. Policy and Governance for Entrepreneurship
3. Access to Finance and Mentorship
4. Entrepreneurship and Public Policy
5. Entrepreneurship and Education, Culture, and Gender

Each track is designed to engage, inform, and inspire, offering a wealth of knowledge and perspectives that you can take back to your respective fields.

We hope this conference ignites your passion and provides you with actionable insights to drive sustainable development in your communities. Thank you for being a part of this transformative experience. Let's work together to shape a brighter future through entrepreneurship.

With warm regards,

A handwritten signature in cursive script that reads "Leslee Battle".

Leslee Battle, PhD.

CIMPAD Conference Planning Chair

## LETTER FROM EAUR Conference Planning Co-Chair

Dear Conference Attendees,

Welcome to the 13th International Conference on Public Management, Policy, and Development! We are thrilled to have you join us in Kigali, Rwanda, for this landmark event, made possible through the collaborative efforts of CIMPAD, EAUR, AUCA, UR, ULK, SFR and many other dedicated partners. Our theme, "Entrepreneurship for Sustainable Development," sets the stage for an exciting journey exploring the role of entrepreneurship in driving sustainable economic growth.

Our five conference tracks promise to be rich with insights, discussions, and networking opportunities.

Track 1 will cover sustainable entrepreneurship best practices, green entrepreneurship, circular economy transformations, technology for social impact, and sustainable supply chains.

Track 2 will explore entrepreneurship policies, regulatory reforms, government incentives, intellectual property rights, and promoting entrepreneurship in conflict-affected regions.

Track 3 will discuss innovative financing models, venture capital, financial inclusion for women entrepreneurs, business incubators, and mentorship.

Track 4 will address entrepreneurial approaches to public health, education and skill development, technology for good governance, peacebuilding, and social inclusion.

Track 5 will focus on fostering innovative education, empowering women, promoting entrepreneurship in music and arts, exploring tourism and hotel management opportunities, and advancing healthcare in Rwanda.

Our heartfelt thanks go to all the subcommittees who have worked tirelessly to bring this event to life, including Venue and Accommodations; Exhibitions and Resource Mobilization; Speakers; Session Management; Registration and Operations Logistics; Excursion/Educational Tours; Media, Communication, and Publication; Project Assessment Team; Finance Committee; Protocol Committee; and the Scientific Committee, with specialized committees for each track.

Thank you for being part of this transformative experience. Let's work together to shape a brighter future through entrepreneurship.

With warm regards,



CIMPAD Conference Planning Co- Chair  
MBONIMANA Gamariel, Ph.D



**CIMPAD**

Letter from CIMPAD President

Dear Colleagues:

On behalf of the Consortium for International Management, Policy and Development (CIMPAD), I welcome you to the 13<sup>th</sup> International Conference in beautiful Kigali, Rwanda. For more than 25 years, CIMPAD has convened a biennial international conference on the African continent to provide a forum for those in government, academia, private business and NGOs to share their practices and research. As a nonprofit and nonpartisan organization, we also provide technical support and training for a variety of groups and promote innovation among women and youth.

The conference theme, “Entrepreneurial Management and Policy for Sustainable Development in Africa is timely. It supports the Ministry of Information Communication Technology and Innovation, and its mission to address national priorities for economic growth and poverty reduction. As we offer opportunity for women and youth to become entrepreneurs, they will have the capacity to create jobs, bring communities together and inspire others to be successful.

We are grateful for our collaborators and esteemed universities, governmental and nonprofit organizations who have made this conference possible. Thank you East African University of Rwanda (EAUR), University of Rwanda, Adventist University of Central Africa and all other partners.

As we immerse ourselves in the vibrant local culture, experience the positivity of the region’s history, and enjoy the warm hospitality, may we expand our thinking and commit to solutions that support entrepreneurship for a brighter Rwandan future.

Best regards,

**PeggyValentine**

Peggy Valentine, Ed.D.  
CIMPAD President and  
Conference Chair

## **AGENDA**

### **Preconference Sunday June 23:**

**4pm:** Tour of the Kigali Genocide Memorial

**Evening:** Welcome Reception- Marriott Hotel

### **Day 1: Monday June 24**

Master of Ceremony (MC): Phodidas Ndamyumugabe

08:00 am Registration

National Anthem

09:00 Greetings:

Calixte Kabera, Vice Chancellor of East Africa University of Rwanda

Peggy Valentine, President of CIMPAD

\_\_\_\_\_ Vice Chancellor of University of Rwanda

\_\_\_\_\_ Vice Chancellor of Adventist University of Central Africa

\_\_\_\_\_ Vice Chancellor of Kigali Independent University

09:30 Welcome Address: Minister of Trade and Industry

09: 40 President of ULK,

09:50 Vice Chancellor of AUCA

10: 00 Entertainment by EAUR Impumuza cultural troop

10:10 Launch of University Students Entrepreneurship and Innovation Fund

Peggy Valentine & Kabera Callixte

10:20 Poetry reading:” *The Pride of Rwanda*” by Ricky McKinney

10:25 Introduction of Keynote Speaker- Gamariel Mbonimana

10:26 Keynote Address: Phodidas Ndamyumugabe

10:30 Tea Break Explore Exhibits and Vendors

10:55 Conference sponsors speeches or presentations

11:15 CIMPAD Gender and Youth Entrepreneurship Initiatives: A Panel Discussion

**Moderator:** Harvey L White, Affiliated Professor, University of Delaware Biden School

**Panelists**

Mukanama Clemence  
Executive Director  
Pan African Empowerment Rwanda

Matilda Mlotha  
Founder and Managing Director of Zomera Fruit  
Propagation

Justin Jere  
Innovator and Certified Entrepreneur  
Create an Effective Fuel Free Generator

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11:45 Cow for Women Projects in Rwanda- Dr. Harvey White

12:00 Introduction of Keynote Speaker: Dr. Leslee Battle

12:05 Keynote Address: Ritha Gatsinzi Umutesi, Executive Coordinator, Irembo

12:20 Entertainment by EAUR Impumuza cultural troop

12:30 Explore Poster Exhibits and Vendor Tables

1:00-2:00 **Lunch**

**\*Concurrent Sessions- Day 1**

|           | <b>Track 1: Innovation and Sustainable Business Practices</b><br><br>Moderator/Chair: Cyeze Emmanuel<br>Minute taker1: Francoise Agahozo<br>Minute taker2: Iribagiza Patience<br><br>Location:0R04                                          | <b>Track 2: Policy and Governance for Entrepreneurship</b><br><br>Moderator/Chair: Lynet Moronge<br>Minute taker1: Denys Uwimpuhwe<br>Minute taker2: Igiraneza Patrick<br>:<br>Location:0R09 | <b>Track 3: Access to Finance and Mentorship</b><br><br>Moderator/Chair: Mutesi Jean Claude<br>Minute taker1: Mbonaruza Ferdinand<br>Minute taker 2: Dusabe Isimbi Cecile<br><br>Location:1R05             | <b>Track 4: Entrepreneurship and Public Policy</b><br><br>Moderator/Chair: Onuorah Martins Onyekwelu<br>Minute taker1: Nkundabaramye Vincent<br>Minute taker 2: Benimana Darius<br><br>Location:1R09          | <b>Track 5: Entrepreneurship and Education, Culture and Gender</b><br><br>Moderator/Chair: Leslee Battle<br>Minute taker1: Manirakiza Jean Baptiste<br>Minute taker 2: Muhoza Belise<br><br>Location: 0R01 |
|-----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2:00-2:20 | Asuma Mariita Nchaga, & Murongo Esau<br><br>Kampala International University, Uganda<br><br><i>Effectiveness of Leadership Personality on Organisational Performance: A case study of Sony Sugar Company in Awendo Migori County, Kenya</i> | Isaac Kazungu<br><br>Moshi Co-operative University<br><br><i>Market Innovations and Export Performance of African SMEs: A Review</i>                                                         | Wongani Langa<br><br>Malawi University of Science and Technology (MUST)<br><br><i>Economic Viability of Youth Enterprises in University Incubation Programs: A Case Study of Thyolo District in Malawi</i> | Butera Edison<br><br>Adventist University of Central Africa (AUCA)<br><br><i>Students' Entrepreneurship Skills and Entrepreneurial intention in Rwanda: A Case of Selected Private Universities in Rwanda</i> | Joseph George Mupondi<br><br>Great Zimbabwe University<br><br><i>Early Entrepreneurship Education approach: Transforming art education and art frontiers in Zimbabwe</i>                                   |
| 2:20-2:40 | Denys UWIMPUHWE & Modeste UWIMANA<br><br>East African University Rwanda (EAUR)<br><br><i>The contribution of information</i>                                                                                                                | RUGAZURA Ephraim & Baikirize Moses<br><br>East African University Rwanda (EAUR)<br><br><i>Water scarcity- Challenging the future generation</i>                                              | Kalulu Ronald<br><br>Mountains of the Moon University Fort Portal Tourism City. Uganda<br><br><i>Digital revolution and its influence on tourism</i>                                                       | Givewell Munyaradzi, Joseph George Mupondi<br><br>Great Zimbabwe University, Masvingo, Zimbabwe                                                                                                               | Enock NYISINGIZE<br><br>East African University Rwanda (EAUR)<br><br><i>The integration of holistic education</i>                                                                                          |

|  |                                                                                                    |  |                                                                                             |                                                                                                                  |                                                                                                                         |
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|  | <i>technology to effectiveness of Farmers' Field Schools. The case of the Rwanda coffee sector</i> |  | <i>development in Rwanda. Case of selected Tour and travel agencies in Rubavu district.</i> | <i>Arts Entrepreneurship in Zimbabwe: Developing a typology for youth empowerment and enterprise development</i> | <i>and regulator's policies for today and tomorrow's successful business leaders: Educational partners' perspective</i> |
|--|----------------------------------------------------------------------------------------------------|--|---------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|

TEA BREAK : 2:40-3:00

|           | <b>Track 1: Innovation and Sustainable Business Practices</b><br><br>Moderator/Chair: Cyeze Emmanuel<br>Minute taker1: Rosa Padilla<br>Minute taker2: Iribagiza Patience<br><br>Location: 0R04               | <b>Track 2: Policy and Governance for Entrepreneurship</b><br><br>Moderator/Chair: Lynet Moronge<br>Minute taker1: Gatsinzi Patrick<br>Minute taker2: Igiraneza Patrick<br><br>Location: | <b>Track 3: Access to Finance and Mentorship</b><br><br>Moderator/Chair: Mutesi Jean Claude<br>Minute taker1: Mbonaruzza Ferdinand<br>Minute taker 2: Dusabe Isimbi Cecile<br><br>Location: 1R05 | <b>Track 4: Entrepreneurship and Public Policy</b><br><br>Moderator/Chair: Faustin Gasheja<br>Minute taker1: Barayandema Jonas<br>Minute taker 2: Benimana Darius<br>Location: 1R05                                                                    | <b>Track 5: Entrepreneurship and Education, Culture and Gender</b><br><br>Moderator/Chair: Leslee Battle<br>Minute taker: Manirakiza Jean Baptiste<br>Minute taker 2: Muhoza Belise<br><br>Location: 0R01                                   |
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| 3:00-3:20 | Methode Yusufu Abdoulkarim<br><br>University of Rwanda<br><br><i><b>Promoting AMR-Free Practices: The Rwanda One Health and Innovation Club's Interdisciplinary Approach at the University of Rwanda</b></i> | Valery Louw<br><br>University of South Africa (UNISA)<br><br>Framework towards creating a conducive workplace environment for women empowerment in the South African Public Service      | Mukanyangezi Marie Therese & <b>Sibomana Providence</b><br><br>Kibogora Polytechnic/ Nyamasheke District<br><br><b>Effects of employee social support and work-family conflict in Rwanda</b>     | Bazimya Blaise<br><br>East African University Rwanda (EAUR)<br><br><i><b>The Contribution of National Rehabilitation Service to the reduction of street kids and their development in Rwanda. A case study of National Rehabilitation Service.</b></i> | Geoffrey Shahanga and Momole kasambala<br><br>Tanzania Institute of Accountancy (T.I.A)<br><br><i><b>Entrepreneurship Clubs and its Impact on Business Startup among Female Students: The Case of Tanzania Institute of Accountancy</b></i> |

|           |                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                          |                                                                                                                    |                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                      |
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| 3:20-4:00 | <p>RUGAZURA Ephraim &amp; Baikirize Moses</p> <p>East African University Rwanda (EAUR)</p> <p><i>Analysis Rural Farmer's response to climate change and variability in Rwanda</i></p> | <p>NKUNDABARA MYE Vincent, CYUZUZO Aimé Christian and NDIYAYE UWIMANA Innocent</p> <p>Kigali Independent University (ULK)</p> <p>National Professional Internship Programme (NPIP) for Higher Learning Institutions Graduates and their Future Employment Opportunities: A Study from Rwanda Development Board (RDB)</p> | <p>Mukarutesi Dative</p> <p>University of Rwanda</p> <p><i>Resilience of female entrepreneurship in Rwanda</i></p> | <p>Kiiza Mark and Dusableyazu Hildbrade</p> <p><i>University-Industry of labour force:</i></p> <p><i>Transformative practices in socioeconomic realities of higher education in the Great Lakes Region of Africa</i></p> | <p>Gamariel Mbonimana, Dr. Denys Uwimpuhwe, and Jean Paul Mbabazi</p> <p>East African University Rwanda (EAUR)</p> <p><i>Enhancing Higher Education Resilience through Predictive Models in Rwanda. A case of East African University Rwanda</i></p> |

## Day 2: Tuesday June 25

08:00am Registration & Explore Poster Exhibits and Vendor Tables

09:00am Welcome to Day 2- Disburse to selected sessions

### Morning Presentation Schedule

| Track 1: Innovation and Sustainable Business Practices                                                                                   | Track 2: Policy and Governance for Entrepreneurship                                                                  | Track 3: Access to Finance and Mentorship                                                                                                               | Track 4: Entrepreneurship and Public Policy                                                                                                  | Track 5: Entrepreneurship and Education, Culture and Gender                                                           |
|------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|
| <p>Moderator/Chair: Cyeze Emmanuel</p> <p>Minute taker1: Rosa Padilla</p> <p>Minute taker2: Iribagiza Patience</p> <p>Location: 0R04</p> | <p>Moderator/Chair: Lynet Moronge</p> <p>Minute taker1: Gatsinzi Patrick</p> <p>Minute taker2: Igiraneza Patrick</p> | <p>Moderator/Chair: Mutesi Jean Claude</p> <p>Minute taker1: Mbonaruzza Ferdinand</p> <p>Minute taker 2: Dusabe Isimbi Cecile</p> <p>Location: 1R05</p> | <p>Moderator/Chair: Faustin Gasheja</p> <p>Minute taker1: Francoise Agahozo</p> <p>Minute taker 2: Benimana Darius</p> <p>Location: 1R09</p> | <p>Moderator/Chair: L. Battle</p> <p>Minute taker1: Manirakiza Jean Baptiste</p> <p>Minute taker 2: Muhoza Belise</p> |

|            |                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                              |                                                                                                                                                                                                        |                                                                                                                                                                                                             |
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|            |                                                                                                                                                                                                                                                        | Location: 0R09                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                              |                                                                                                                                                                                                        | Location: 0R01                                                                                                                                                                                              |
| 9:00-9:20  | <p>Kalulu Ronald</p> <p>Mountains of the Moon University<br/>Fort Portal<br/>Tourism City,<br/>Uganda</p> <p><i>The impact of protected areas to the development of host communities in Rwanda. A case study of Gishwati-Mukura national park.</i></p> | <p>Sihle Duma &amp; David Bell</p> <p>Paul H. O'Neill<br/>School of Public and Environmental Affairs<br/>Bloomington, IN, USA</p> <p><i>Part 1: The Pitfalls of legislative oversight: a case study of KwaZulu-Natal Legislature's portfolio committees.</i></p> | <p>Gisanabagabo Sebuchuzi &amp; Masengesho Esther Josiane</p> <p>Adventist University of Central Africa (AUCA)</p> <p><i>Effects of Locating Street Traders on their Socio-Economic Living conditions in Kigali City</i></p> | <p>Callixte Kabera<br/>Vice Chancellor<br/>East African University<br/>Rwanda (EAUR)</p> <p><i>Entrepreneurialism in tourism and economic growth in Rwanda: Challenges for policy formulation</i></p>  | <p>George Atisa,</p> <p>University of Texas Rio Grande Valley USA</p> <p><i>Regulatory Reforms for a Vibrant Startup Ecosystem: Lessons from Successful Nations</i></p>                                     |
| 9:20-9:40  | <p>Nshunguye Justin</p> <p><i>Innovation and sustainable business practices using IT platforms</i></p>                                                                                                                                                 | <p>David A. Bell</p> <p>Paul H. O'Neill<br/>School of Public and Environmental Affairs<br/>Bloomington, IN USA</p> <p><i>Part 2: Civil Society and Legislative Oversight in Africa: Who is Watching the Watcher?</i></p>                                         | <p>Dr. Radjab Nyabyenda</p> <p>East African University Rwanda (EAUR)</p> <p><i>International Trade and Economic growth of India: A Time Series Econometric modeling</i></p>                                                  | <p>Umuhoza Belyse &amp; Mbonimana, Gamariel</p> <p>East African University Rwanda (EAUR)</p> <p><i>Ecotourism's Impact on Community Development: A Case Study of Nyungwe National Park, Rwanda</i></p> | <p>Aphrodise Nsabimana</p> <p>Adventist University of Central Africa (AUCA)</p> <p><i>Establishing a Private School in Gihango Sector, Rutsiro District, Western Province, Rwanda: Needs Assessment</i></p> |
| 9:40-10:00 | <p>Jean Claude Mbonimpa &amp;</p>                                                                                                                                                                                                                      | <p>Faustin Gasheja, Twesige Daniel, Shema Jean Bosco,</p>                                                                                                                                                                                                        | <p>Alain Amani Manzi ,</p>                                                                                                                                                                                                   | <p>Berhanu Mengistu</p>                                                                                                                                                                                | <p>Jean Claude Karekezi</p>                                                                                                                                                                                 |

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|             | <p>Maria Cristina Zaccone</p> <p>Università Cattolica del Sacro Cuore and University of Rwanda</p> <p><b><i>Unpacking Individual-Level Drivers of Innovation and Social Innovation in Resource-Constrained Context</i></b></p> | <p>Barayandema Jonas.</p> <p>University of Rwanda (UR)</p> <p><b><i>Challenges and Opportunities for Small and Medium Enterprises (SMEs) in Leveraging the Africa Continental Free Trade Area (AfCFTA)</i></b></p> | <p><i>Kigali Independent University (ULK)</i></p> <p><b>Determinants of Investors' Participation on the Rwanda stock Exchange</b></p> | <p>Old Dominion University USA</p> <p><b><i>The Tribalization of Politics in Africa and Its Impact on Nation Building and Good Governance: The Case of Ethiopia</i></b></p> | <p>Esther Josiane Masengesho</p> <p>Babcock University and Adventist University of Central Africa</p> <p><b><i>Empowering Women Entrepreneurs: Financial Inclusion and Gender-Sensitive Funding</i></b></p>                                                                       |
| 10:00-10:20 | <p>Isabella Hanson</p> <p>Cornell University-student USA</p> <p><b><i>"I Matter" Poetry and Art Project - Entrepreneurial Approaches in the Arts</i></b></p>                                                                   | <p>Mpfareleni Mavis Netswera</p> <p>University of South Africa</p> <p><b><i>Legislative and policy framework empowering women's entrepreneurship in South Africa</i></b></p>                                       |                                                                                                                                       | <p>Byiringiro Andre</p> <p>Kigali</p> <p><b><i>Peacebuilding through Entrepreneurship: Contributions to Conflict Resolution</i></b></p>                                     | <p>Henry Stanley Mbowa, Mbabazi Phelix Businge, Paul Ssemaluulu, Marus Eton</p> <p>Kabale University Kabale Municipality</p> <p><b><i>Effect of Women Empowerment on Small and Medium Enterprises Performance among Women-Owned Businesses in Wakiso District, Uganda</i></b></p> |

10:20-10:40 AM: Tea Break

|             | <b>Track 1: Innovation and Sustainable Business Practices</b><br>Moderator/Chair: Cyeze Emmanuel<br>Minute taker1: Rosa Padilla<br>Minute taker2: Iribagiza Patience<br><br>Location: 0R04                 | <b>Track 2: Policy and Governance for Entrepreneurship</b><br>Moderator/Chair: Lyn et Moronge<br>Minute taker1: Gatsinzi Patrick<br>Minute taker2: Igiraneza Patrick<br><br>Location: 0R09  | <b>Track 3: Access to Finance and Mentorship</b><br>Moderator/Chair: Mutesi Jean Claude<br>Minute taker 1: Mbonaruzza Ferdinand<br>Minute taker 2: Dusabe Isimbi Cecile<br><br>Location: 1R05 | <b>Track 4: Entrepreneurship and Public Policy</b><br>Moderator/Chair: Faustin Gasheja<br>Minute taker1: Francoise Agahozo<br>Minute taker 2: Benimana Darius<br><br>Location: 1R09          | <b>Track 5: Entrepreneurship and Education, Culture and Gender</b><br>Moderator/Chair: Leslee Battle<br>Minute taker1: Manirakiza Jean Baptiste<br>Minute taker 2: Muhoza Belise<br><br>Location: 0R01                        |
|-------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 10:40-11:00 | Patrick Gatsinzi, Livingstone Byandaga, & Peter Kasaija<br><br>East African University Rwanda (EAUR)<br><br><i>Business models in climate information services for entrepreneurial promotion in Rwanda</i> | Daniel Mulindwa<br><br>Adventist University of Central Africa (AUCA)<br><br><i>Outsourcing and Internal Audit Function: A Comparative study of the Public and Private Sectors in Uganda</i> |                                                                                                                                                                                               | Muhirwa Jean pierre<br><br>East African University Rwanda (EAUR)<br><br><i>The Impact of Laboratory Experiments on Teaching Physics in Rwanda: A Case Study of Groupe Scolaire Nyabirasi</i> | Darius BENIMANA, University of Rwanda, Medical Student<br><br><i>Shewell Enterprise: Supporting Teen Mothers and Post-Abortion Girls in Rwanda Through Mushroom Cultivation Training and Startup Creation</i>                 |
| 11:00-11:20 | UWAYO Pacifique<br><br>East African University Rwanda<br><br><i>Wetland conservation and avitourism development in Rwanda. A case of Rugezi Swamp-Northern Province</i>                                    |                                                                                                                                                                                             |                                                                                                                                                                                               | Gamariel Mbonimana<br>Esther Chukwumere Adaeze-<br><br>East African University Rwanda & Business woman<br><br><i>Entrepreneurial Initiatives in Promoting Sobriety and Community Well-</i>   | Jean Pierre Muhirwa, Jesse Nannyumba<br><br>East African University Rwanda (EAUR)<br><br><i>Empowering Educators and Learners in ICT integration in STEM education in Rwanda through Teacher Professional Development and</i> |

|             |                                                                                  |  |  |                                                                                                                                                                                                                                                             |                                                                                                                                                                               |
|-------------|----------------------------------------------------------------------------------|--|--|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|             |                                                                                  |  |  | <i>being in Higher Education</i>                                                                                                                                                                                                                            | <i>Learners ICT Literacy</i>                                                                                                                                                  |
| 11:20-12:40 | Claudette Uwamahoro<br><br>University of Rwanda<br><br><b><i>Pig Farming</i></b> |  |  | David A. Bell,<br><br>Paul H. O'Neill<br>School of Public and<br>Environmental Affairs<br>Bloomington, IN<br>USA<br><br><b><i>Environment, Sustainability &amp; Governance; SDG; and Social License: NGOs at the intersection of China &amp; Africa</i></b> | Appoline Kabera<br>Bazubagira &<br>Christine Kapita<br>Umumararungu<br><br><b><i>Women's self-discovery and empowerment, a foundational of sustainable transformation</i></b> |

12:40-1:20 Lunch

1:20- 1:40 Explore Exhibits and Vendor Tables

1:40-4:40: City sightseeing

### Day 3: Wednesday June 26 ( ½ day)

All sessions on Wednesday 26<sup>th</sup> June 2024 are related to Track 5

|           | <b>Track 5:<br/>Entrepreneurship and Education, Culture and Gender</b>                                                                   | <b>Track 5:<br/>Entrepreneurship and Education, Culture and Gender</b>                                                               | <b>Track 5:<br/>Entrepreneurship and Education, Culture and Gender</b>                                                             | <b>Track 5:<br/>Entrepreneurship and Education, Culture and Gender</b>                                                                 | <b>Track 5:<br/>Entrepreneurship and Education, Culture and Gender</b>                                                                   |
|-----------|------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
|           | Moderator/Chair:<br>Faustin Gasheja<br>Minute taker1:<br>Barayandema Jonas<br>Minute taker2:<br>Iribagiza Patience<br><br>Location: 0R04 | Moderator/Chair:<br>Lynet Moronge<br>Minute take1r:<br>Gatsinzi Patrick<br>Minute taker2:<br>Igiraneza Patrick<br><br>Location: 0R09 | Moderator/Chair:<br>Cyeze Emmanuel<br>Minute taker1: Rosa Padilla<br>Minute taker 2:<br>Dusabe Isimbi Cecile<br><br>Location: 1R05 | Moderator/Chair:<br>Faustin Gasheja<br>Minute taker1:<br>Francoise Agahozo<br>Minute taker 2:<br>Benimana Darius<br><br>Location: 1R09 | Moderator/Chair:<br>Leslee Battle<br>Minute taker:<br>Manirakiza Jean Baptiste<br>Minute taker 2:<br>Muhoza Belise<br><br>Location: 0R01 |
| 9:00-9:20 | Enock NYISINGIZE                                                                                                                         | Aurelie Mukabalisa, <i>Kayigema Jacques</i>                                                                                          | BAIKIRIZE Moses &                                                                                                                  | Emmanuel Cyeze, Casamayor, Rosa Padilla and                                                                                            | Cyprien Sikubwabo                                                                                                                        |

|            |                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                            |
|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|            | <p>East African University Rwanda (EAUR)</p> <p><b><i>Internationalization of Higher Education in Rwanda: A Paradigm Shift for Public Policy Makers and Educational Entrepreneurs</i></b></p>                                                 | <p><i>&amp; Musabyimana Ruzima William</i></p> <p>Adventist University of Central Africa (AUCA)</p> <p><b><i>A Christian Entrepreneur: A Narrative Inquiry on Pr. Ezra Mpyisi's Legacy</i></b></p>                                                             | <p>RUGAZURA Ephraim</p> <p>East African University Rwanda (EAUR)</p> <p><b><i>Women entrepreneurs: A driving force behind Rwanda's economic growth: A case study Kigali City</i></b></p>                                                           | <p>Manirakiza Jean Baptiste</p> <p>Adventist University of Central Africa (AUCA)</p> <p><b><i>Promoting Entrepreneurship and Education for Innovation and Economic Growth in Rwanda a case study of AUCA.</i></b></p>                                               | <p>Kigali Independent University (ULK)</p> <p><b><i>Transitioning from Academia to Workforce: Addressing the Challenges Faced by University Graduates in Securing Employments in Labor Market</i></b></p>                                  |
| 9:20-9:40  | <p>Dominique NZABANDORA</p> <p>Lincoln University College Malaysia</p> <p><b><i>Analyzing the contribution of local communities to the development of community-based tourism in Rwanda. A case study of Kitabi Cultural Village.</i></b></p> | <p>Nyirandimukaga Berthilde,</p> <p>University of Technology and Arts of Byumba, Rwanda</p> <p>Gahizi Emmanuel, East African University Rwanda,</p> <p><b><i>The effect of Entrepreneurial Approach and Women Socio-Economic Development in Rwanda</i></b></p> | <p>Enock NYISINGIZE</p> <p>East African University Rwanda (EAUR)</p> <p><b><i>The Tripartite Gap Analysis of Public Policy, Curricula and Entrepreneurial Educational Approaches: Case Study of Higher Learning Institutions in Rwanda</i></b></p> | <p>Emmanuel Cyeze, Dr.Casamayor, Rosa Padilla and Manirakiza Jean Baptiste</p> <p>Adventist University of Central Africa (AUCA)</p> <p><b><i>Promoting Entrepreneurship and Education for Innovation and Economic Growth in Rwanda a case study of AUCA</i></b></p> | <p>Patrick Gatsinzi, Alfred Mukuru sesazi, Ngendahimana Samuel, and Nanyumba Jesse</p> <p>East African University Rwanda( EAUR)</p> <p><b><i>Rethinking education for entrepreneurship innovations for sustainable development</i></b></p> |
| 9:40-10:00 | <p>Butera Edison</p> <p>Adventist University of Central Africa (AUCA)</p> <p><b><i>Entrepreneurial Student-Centered Learning Ecosystems and Entrepreneurial</i></b></p>                                                                       | <p>Rick McKinney</p> <p>AME Zion Church, USA</p> <p><b><i>The African American Spirit of Entrepreneurship</i></b></p>                                                                                                                                          | <p>Promoting Entrepreneurship and Education for Innovation and Economic Growth in Rwanda a case study of AUCA</p>                                                                                                                                  | <p>Ndahimana Umutohiwase Marie Fidele , Turabumukiza Jehovahnis, Uwanyirigira Leontine</p> <p>Strategies for promoting domestic tourism to foster general tourism growth and ensure</p>                                                                             | <p><i>Isaie RUKUNDO</i></p> <p>Entrepreneurship Opportunities in advancing Healthcare in Rwanda</p>                                                                                                                                        |

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|  | <i><b>Intention in Rwanda:<br/>A Case of Selected Private Universities in Rwanda</b></i> |  | By Cyeze Emmanuel ,<br>Casamayor, Rosa Paddilla and Mr. Manirakiza Jean Baptiste<br><br>Affiliation<br>University :<br>Adventist University of Central Africa (AUCA) | sustainable practices. A case study: Adventure Lovers Ltd. |  |
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10:00 Tea Break & Explore Exhibits and Vendor Tables

10:30 **Keynote #1**\_\_ I. A. Mayaki, Former Prime Minister of Niger, Former CEO NPCA and AUDA-NEPAD, African Union Special Envoy on Food Systems

11:30 Rapporteur and Pathway Forward

12:20-1:20 LUNCH

**Day 4: Thursday June 27<sup>th</sup>: Educational Tours**

**Day 5: Friday June 28<sup>th</sup>: Educational Tours**

# **The African American Spirit of Entrepreneurship**

## **Author:**

Rev. Ricky R. McKinney, Sr.

## **Introduction**

African Americans have always been entrepreneurial, which can be traced back to slavery, the Jim Crow era, and the Civil Rights movement. Despite institutional racism of segregation, inequities in education, job opportunities, housing policies, and policing, African Americans have found a way to buy property, build businesses, educate their children, and use the court systems to protect their freedoms. (Snoba, 2021; Walker, 1986)

## **Entrepreneurship and Slavery**

Many are aware that as forced laborers, African American slaves endured the hardships of working on tobacco and cotton farms under the harshest living conditions. Even those who worked as housekeepers were relegated to brutality as they cooked, cleaned, and took care of the slaveowners children. Yet, some African Americans found a way to purchase their freedom through making money. As a young, enslaved man, Lunsford Lane, an entrepreneur tobacconist from North Carolina, bought freedom for himself and his family. He improved smoking tobacco by adding flavor and invented the pipe for smoking and sold them for 10 cents. He established businesses and sold his tobacco under the brand name “Edward Lunsford Lane in Raleigh, Chapel Hill, Fayetteville, and Salisbury North Carolina. In six to eight years, he had raised one thousand dollars, enough to purchase his freedom. He would later be tarred and feathered by jealous whites and escaped by train to leave North Carolina. (Kickler, 2024)

The end of slavery in 1865 did not result in freedom without challenges. African Americans had to contend with challenges to employment, healthcare, education, and voting rights. The challenges also recreated market opportunities for African American entrepreneurs to meet the demands of their community (Walker 1986, Boyd, 2010).

## **Entrepreneurship Post Slavery**

During the post-slavery period, African American small businesses became exceedingly popular. This included shoemaking, barbering, hairdressing, seamstress and more. One of the most famous entrepreneurs of that time was Madame C.J. Walker (1867–1919). She was a child of Louisiana sharecroppers. Her invention of the first successful hair straightening comb led to national franchise business and provided careers to tens of thousands of Black women as sales

agents. She also struggled during the Jim Crow era and made ends meet by washing clothes for whites. Despite her struggles, she was able to establish an incubator by creating startup salons to help other Black women. She loaned them money and offered affordable installment plans to construct or renovate locations for salons. (Freeman and Milway, 2020)

Another entrepreneur in the hair care and beauty supply business was Annie Turnbo-Malone. She created the “Poro” brand that was established in major US cities, Canada, the Philippines, the Caribbean, South America, and Africa. She recruited and trained sales agents and created nearly 75,000 jobs for women of color. (Quintana, M 2009; Walker, 1986)

The south’s first black millionaire was Robert Reed Church (1839–1912). He made his wealth from real estate. During the yellow fever epidemic, many people moved from Memphis, TN. He had the resources to buy vacant property that he would later rent and earn an enormous amount of wealth. He founded the city's first black-owned bank, Solvent Savings Bank and Trust, to help the African American community acquire loans to establish their own businesses. (Kranz, 2004; Mfonobong, 2021 )

By 1920, there were tens of thousands of small Black businesses, many of them were insurance companies. Various organizations were established and included national associations of bankers, funeral directors, insurance, retail real estate and finance corporations. (Weems, 1986, Boyd, 1998, Kranz, 2004)

As Black businesses grew, some would be punished for their success. A case in point was Tulsa Oklahoma’s Black Wall Street where African Americans pooled their resources and built wealth to foster successful businesses in the Greenwood neighborhood during Jim Crow discrimination. O.W. Gurley, an entrepreneur had purchased 40 acres of land, opened a rooming house, and provided loans to help other Black people start their own businesses. J.B. Stradford opened a luxury hotel that was considered the largest Black-owned hotel in the country, with 54 guest suites, a pool hall, saloon, and a dining room. Eyewitnesses testified about low flying airplanes shooting Black men in the streets. Black businesses and homes were burned and hundreds were killed at the hands of a white supremacist terrorist group, between May 31 and June 1, 1921. These mobs of white residents were thought to be appointed as deputies and armed by city government officials. (Shilling and Byford, 2024; Messer et al. 2018)

Post Jim Crow era, African Americans have historically lived under a dual criminal justice system that subjects them to heavier policing, racially biased stops, searches and seizures, imprisonment, violence, and even death at the hands of the state. In so many ways, the experiences of free Black people during the era of slavery provided a blueprint for the way future generations would have to negotiate the world. Through collective strength, African Americans

have survived and used discrimination as a steppingstone to navigate life and achieve success (Weems, 1996; Barney 2008).

### **African American Entrepreneurship Today**

African American entrepreneurs have started their own independent businesses as a means of freedom, as opposed to buying a franchise location or an existing small business. They entered business for themselves because they wanted to become their own boss, to pursue their passion, inspired by new business ideas. Many were not satisfied with the status quo of corporate America (Brown, 2023).

Today, African American entrepreneurs make up an important part of the small business economy and there are opportunities to grow these businesses more. There were 161,031 African American-owned businesses in operation in 2021, with \$183.3 billion in annual receipts, according to the most recent data available. Despite these gains in running small businesses, African American owners must navigate the disparity of a considerable funding gap between whites and black-owned businesses. It is because injustices occur in the financial system, wherein black business owners have been historically oppressed and discriminated against.(Leppert 2024)

Although there was an uptick in African American businesses after the COVID 19 pandemic, their businesses were impacted by struggles to receiving funding and financial aid. A small business survey conducted by the Federal Reserve System, in fall 2020, found that 79% of white-owned firms got all the funding from the Paycheck Protection Program, and only 43% of Black firms did. After public outcry, subsequent rounds of funding focused more on helping small businesses, self-employed people, and underserved communities. African American business leaders had to punt as a result of loss revenue, some experienced permanent and temporary closures, in many cases, they had to reduce their budget, cut their own wages, and figure out how to increase revenue (Snoba 2021; Leppert, 2024).

According to a study commissioned by Intuit Books, 79% of Black business owners say they've experienced racism from a customer—with 48% reporting they had a racist customer interaction at least once in the past year. (Brown, 2023) Whereas much has changed, much has remained the same. As an entrepreneur, one must capture the vision that enables them to see further than the obstacles that loom ahead.

In addition to funding disparity, there is a lack of parity when African American business leaders are compared to whites. African Americans make up about 12.4% of the US population, but they represent only 2.4% of U.S. businesses. This disproportionate representation is just the opposite

for white Americans, who made up a majority (86%) of business owners while they represent about 59% of all people living in the U.S (Leppert, 2024)

African Americans have a lengthy history of entrepreneurship, and the majority of African American businesses are in health care and social assistance, followed by professional and technical services.

### **Hope on the Horizon**

There is hope that the tide is turning towards more African American entrepreneurship. In the District of Columbia and Maryland, African Americans dominate in leading small businesses. Georgia also has the largest concentration of African American small business owners in the US. It is of interest to note that populations in these regions have the largest concentrations of African American residents (Leppert, 2024).

On a national level, African American businesses are up 14% from 2020, according to the Census Bureau. Post COVID, over 1.2 million African Americans were self-employed in February 2022, compared to slightly under 1.1 million pre-COVID. Through their entrepreneurial spirit, African American business owners accounted for 26% of all websites created for new businesses since the pandemic began, compared to 15% before. (Leppert, 2024) An example of this success is the McBride Sisters Wine Company (Malick, 2022). They used the internet as a tool to become visible and reach a larger market than would have been possible pre-internet.

Most are aware of successful African American entrepreneurs like media mogul Oprah Winfrey who became involved in numerous enterprises, basketball superstar Magic Johnson, named by Ebony magazine as one of America's most influential Black businessmen in 2009 (Mfonobong 2021). With support and cultivation of today's African American youth, more of them have the potential to become entrepreneurs. In this Millennium we must educate and prepare ourselves to become more knowledgeable of our economic environment, and our social injustices. As businesspeople it is important to improve on our trends and invest in our businesses and practices. It is not enough for us to compete, we must win! Standardization of any good practice will equate to incoming revenue. African American business owners will continue to confront the racist challenges in America. Today, as were years earlier, we must see the challenges of racism as opportunities to rise and leave a standing legacy for our youths.

### **Discussion**

We now live in an era where many options are available to African American entrepreneurs that may reduce experiences of racist practices. If one launches a business at home and uses social media where products can be bought or sold without showing a face, there may be a leveling of

opportunity. The use of social media marketing tools and home-based business opportunities can also be beneficial in cost savings and makes it easier to start a business ( Bartoloni, S and Ancillai, 2023; Zhang et al 2022). Social media marketing options reduces the amount of time in communicating a business. What used to take years to share a product around the state can now be communicated globally with precision in a matter of seconds. Building a business website and design can further assist the entrepreneur in engaging the customer. A well-functioning web page is crucial in finding and marketing to new customers. Social media streams can be helpful in scheduling presentations on sales promotions, building customer awareness, and making announcements of upcoming events that can lead to business growth.

Operating a home-based business is a rapidly growing alternative for small business operations in America and can have some rewarding features for African American entrepreneurs as well. Some of the benefits of working from home include flexibility of hours worked and cost savings. Astronomical childcare and commuting expenses can save an inordinate amount of time and money. Additionally, working from home saves on business startup costs and the home-based business entrepreneur can eliminate the high expense of leasing or buying a commercial space to conduct business.

### **Skills and Experiences**

Based on the author's skills and experiences as a successful entrepreneur, the following content is offered for consideration. Some of the content can be found in business journals (Haan and Bottorff, 2024) as it relates to business plans, financing, and marketing. The approach offered by the author below is unique and based on individual experiences.

### **Identify the need**

As a need arises, products are born. When providing a product, one must know their product inside and out. Product knowledge is particularly important, enthusiasm is equally important, and lastly integrity must meet the customer demand. Successful entrepreneurs separate themselves from the average salesperson by using the mentioned notables. Knowledge separates, and enthusiasm closes sales. Invest in role playing the sales pitch. There's one thing all entrepreneurs must accept to go further than the rest. To be an effective entrepreneur, one must sell him or herself to their prospects first. People buy from people they trust. When you have proven to have a reasonable success record, share the experience with others. The entrepreneur should be able to reproduce themselves because that allows added value. Through standardized practices, or what I call, "the cookie cutter technique" which says, you do it the same way each time to get a winning result. Recreating your successful self-conveys, if you do what I have done, then you will get the results I got! With that sharing mindset, you may recruit the next Michael Jordan of sales or services, therefore broadening your income base.

### **Have a dream**

If one wants to become an entrepreneur, one must simply have a dream. In the simplest terms, “find a need, and fill it.” The skills needed to be successful, whether it is a business that provides a service or product, it must be carried out with the highest quality of enthusiasm. If you desire to provide a service, then customer service must yield a 100% rate of satisfaction. In America, the customer enjoys the idea of leverage. To assist you in reaching full customer satisfaction, the entrepreneur must listen carefully to the customer’s compliment or complaint, then make the appropriate recommendation. In business, a seasoned entrepreneur knows never to argue with their customers.

### **Prospecting**

Prospecting is the term used to assist in making the decision to become an entrepreneur. In prospecting, you answer the obvious question, who will I seek to provide a service, or where will I go with my idea? How will I bring my idea to market; are a few questions to consider. When you know who, what, when, where, and why you want to provide your service or product, you have mostly cleared the way to begin your business. It is a clever idea to have a parallel position to supplement your income till you are in full operation. Always minimize start-up cost when carrying out your dream. Never overextend yourself but be willing to take necessary risks that will have positive impacts. In the African American entrepreneur world, “job” stands for “just over broke” because as an entrepreneur the earning potential is endless. The earning possibility should be one of, if not the higher reason to give birth to your entrepreneurial spirit.

### **Consultation**

In the early days, the entrepreneur would first consult the family. If the response were favorable, they would take it to the next step. Then the entrepreneur hopeful would drop small hints around town, then listen in the community for feedback. They would gain information from their family, friends, neighbors, and the church community. They would hear from one another what the people's needs were. Then the new business hopeful began to do a little public relation. They would talk about an idea amongst the community, and they would have many conversations with family, polling them for an opinion. It is of the utmost importance to have some supporters that believe in you also. Some would get out amongst the community and shake a few hands, have a few laughs, while at the same time mentioning their business ideas. Deciding what to do in business and which way to go can be challenging. Therefore, some beginning legwork should be performed

### **Resilience and Determination**

One of the top traits that make African American entrepreneurs thrive in business is their strong resilience and determination in order to overcome adversity. The successful African American entrepreneur possesses an unwavering ability to overcome adversity, with the determination to push through challenges that may arise along their entrepreneurial journey. Such determination is unwavering; considering the risk knowing there is a possibility that racism in America pertaining

to comparative business against whites could potentially lead to the end of life. African American entrepreneurs have often faced such historical constraints and systemic barriers that have hindered their progress in business. These entrepreneurs recognize that whites have religiously used fear tactics as a deterrent; that involved beatings and hangings and the like to deter African American entrepreneurs from engaging in wealth that leads to the pursuit of happiness. Despite these obstacles, the African American entrepreneur has consistently demonstrated an innate resilience to rise above these challenges and succeed in their ventures. It is said, there is no rest for the weary.

They have come to understand there is no turning back. These entrepreneurs must harness determination for the long term of their success, and determination is a key ingredient that African American entrepreneurs have in abundance. This is based on their history of living in America and the determination to rise above self-defeat, even when the rumination of racism is present. Determination for success involves, “keep going;” and seeing your vision to fruition. Successful people know that they can count on themselves to soar above the competition and evaluate their processes for improvement. In business, the African American entrepreneur can decide to stop and turn on a dime when needed; they in essence expect the unexpected shifts that makes America move the goal post. Suffice to say, the only thing constant in business is change. They know how to come in early and stay late to meet the demands of a thriving business. They understand that building a successful business is not an overnight achievement but requires consistent effort and dedication over time.

### **Growth Mindset**

In addition to resilience and determination above circumstances, the African American entrepreneurs have the power of a growth mindset. They understand they must nurture a growing mindset. Well, how do you do that? You have to inspect what you expect. They believe that their abilities and intelligence can be developed through dedication and hard work. This mindset stems from the origin of our being, this mindset enables them to embrace challenges, learn from setbacks and constantly improve themselves and their businesses with a mountainous work ethic that stems from the African heritage.

### **How to overcome obstacles when African American entrepreneurship is not supported.**

One must face the reality that many Americans think that African Americans are not able to become successful entrepreneurs. Some may think that your product is inferior, your methods are not of quality, and their job is to keep you in poverty. The more successful African American Entrepreneurs become, the more scrutiny one undergoes, just like the McBride Sisters (Mallick, 2022). It is of utmost importance to embrace principles of integrity and moral decency to be successful as an entrepreneur! Obstacles will occur, and when they do, one can be equipped to handle them if they are prepared.

**Knowing your history**

Knowledge is power, and it is crucial for any African American entrepreneur. One must know their history, including the slave trade and its benefits to the American economy, how the black population is treated worldwide, and that one is often judged because of skin color. Knowing one's history can lead to understanding of why some people think and respond the way that they do. Such knowledge can be empowering to the entrepreneur in their approach and response to circumstances that may be encountered.

**Higher Learning**

Most would agree that the value of higher learning serves to overcome obstacles. Equipped with knowledge, one can somewhat level the playing field, and demonstrate success in starting and growing a business. Historically as a people, the struggles African Americans have endured served to push the African American entrepreneurs of America to get a piece of the success pie. Noteworthy accomplishments of African American entrepreneurs empower generations of people to continue the noble fight of justice and achieve their dreams. Education undoubtedly unlocks the door to access.

**Belief in Self**

The African American entrepreneur is incredibly strategic in a society that does not necessarily want to see blacks prosper. In business, the black man must believe in himself; he must be willing to make the necessary adjustments to compete in a society against him. One of the deadliest poisons to avoid is "drinking the Kool-Aid, that others may see African Americans as "less than." It is often said, "as a man sees himself, so is he." Such lies of inferiority can undermine one's ability to succeed.

**Having a Comeback**

To be successful in business, one must be ready with an answer. When society says, "no" the African American entrepreneur must know the correct response, better known as the comeback. If one such potential customer says no, then you must know why it is a no. Whenever we are not ready for business it will show up in real time, when we are in the real market. Knowing your comebacks means that you have studied every sales option and opportunity, in terms of a pushback from a customer that there could be, and you are ready to entertain the "why."

Overall, one must be alert to challenges of being an African American entrepreneur. No time for sleeping, you sleep when the job is done. Society that does not want to support you wants to use the one thing you cannot change against you: your skin color. They can never be led to believe that you are not smart enough or brilliant enough to provide services and products that will meet and exceed others' expectations!

## **An overview of lessons learned**

There are many lessons that can be shared on entrepreneurship from the author's perspective.

1. The first is to listen to the heart. The African American entrepreneurial spirit is a deep-rooted seed of faith. One should never be afraid to listen to the heart, it will tell you at various times in life the way to go. At the end of the day, you can only count on yourself to make the impossible possible.
2. Never approach an endeavor half-heartedly. Treat any business as a business and not a hobby, because hobbies do not pay. Never be afraid to fake it until you make it! Nobody knows you just started your business, nobody knows you have not sold your first product, and they should not know, because you share confidence with them.
3. Dress for success. African American entrepreneurs must always dress for success and look the part, because they realize it is a real selling job. Each phase of your operation is to book an appointment, sell a product, or recruit another person, who will assist in growing your business. Keep up your personal hygiene. It is important to get the proper rest daily, 8-10 hours per day preferably to be successful.
4. Set goals. Keep the main things, the main things. Keep your goals posted openly, so you can see them and work toward achieving them. Post long-term goals (2-5 years) and short-term goals (6-12 months) exposed and keep accurate record of your progress. Register what worked well, and track performances relating to productivity and register what did not work well to adjust accordingly.
5. Use time wisely. Invest in a regular fitness training workout and wellness dietary program at the beginning of each day. It is up to you as an entrepreneur when your business is operating. How well you do with your time management is valuable, once you use your time, you can never get it back; although it is considered a benefit, use your time wisely.

Here are a few Nevers to consider:

1. Never work out of desperation because desperate people do desperate things.
2. Never be afraid to ask for the sale! Be the expert of your product or service, and you will get the sale or the contract.
3. Never spend more than you are bringing in income.
4. As a good entrepreneur, never think passing out a business card makes you successful!
5. Do not make promises you know you cannot keep. Stay relevant to your market, to avoid burnout. Get your customers' information, name, phone number, and e-mail address. The name of the game is taking names and driving the sale. Make the contact at the promised time, and the customer will always respond positively and convert to business.

No matter the place or time in life, it is never too late to launch a business. That is what brings happiness and success to life!

### **Practical advice**

In the world of entrepreneurship, it is imperative to be flexible. One of the most crucial factors for business success in the post-pandemic era is flexibility. Often the only way to move forward and stay relevant entrepreneurs must create and at times recreate themselves. You will learn the value of adapting and overcoming to maintain a solid customer base. Many companies and small businesses have had to close for failure to change with the business climate. It has been stated before, “expect change, at the drop of a hat.” Change drives creativity. Successful people are willing to do what others are unwilling to do. You have thought of doing it another way, so be bold and proceed with your new approach. In this way you will not become stale and complacent. When you change the normal, you enjoy the new normal. Growing to a new level keeps the mind sharp and the desire to be the best stays as a target.

No risk, no reward. Sometimes, the spirit inside tells you to consider alternatives that can bring a new contract to your grasp, or boost sales. You cannot get stuck between decisions. The consummated entrepreneur, when faced with a decision can and will have to make the business decision that is best for the business you operate. You may not want to be faced with regret; saying, “if only I had made the decision a little sooner, I would have gotten the deal.” No time for would a, could a, or I should have. Take precautions, but do not over-think decision- making.

The quality of your product or service is paramount when it comes to presenting a business model. The cost of providing a service must be competitive within the market. Do your research, you do not want to price yourself out of the market. If you must land on the high end of the spectrum, the way to compensate for this is to know how to sell yourself. The market knows, all entrepreneurs are not created equal. You can build value in you by being a master of your craft. Many of the strategies discussed will come through for you at that exact time. See yourself at the top of the top earners’ listings. Discover what motivates you. Some are moved by the money, others are moved by trips, and yet some are moved by recognition. Whatever the motivation, set the table to book an appointment, sell a unit, and recruit another entrepreneur to assist in growth.

Always sell quality over quantity. It is better to have ten satisfied customers than to have a hundred disgruntled customers. Word of mouth from those customers that you have satisfied is the biggest contributors to success or failure of your company of one. Grow your business one customer at a time. Rely on their referral of their circle of family and friends to grow your business. All is needed are two friends, two neighbors, and two relatives from each of your existing customers and you will always have prospects to share your business with. An excellent product can always sell itself, but it cannot show itself. Show your products and make a few friends along the way, because no matter what business venture you pursue the customer that you handled with care will always be a repeat customer.

**Conclusion**

This paper has provided insight into African American entrepreneurship, which had its roots in slavery and continued through the Jim Crow era, post-Civil Rights movement and to the present time. These entrepreneurs have faced tough times and even lost their lives when deemed too successful as experienced in the Tulsa riots. They know the needs of their community and have made sacrifices to offer service.

Despite all of the gains made by African Americans, their underrepresentation in business needs to be addressed. The author has offered insight from his experiences as an entrepreneur. Lessons shared and words of wisdom from the author may serve as a guide to those considering a new business.

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# **Economic Viability of Youth Enterprises in University Incubation Programs: A Case Study of Thyolo District**

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## **1.0 Abstract**

In today's world where entrepreneurship continues to contribute a lot to the economic growth of countries across the world, business incubation has been considered a powerful tool by both developed and developing countries in accelerating the growth potential of entrepreneurs. Business incubators are among an assortment of initiatives to stimulate and support economic growth by promoting the creation and development of innovative companies and startups. This paper examines the economic viability of youth enterprises in university-based incubation programs to provide insights for the success of the program and businesses, efficient resource allocation, redesigning programs and curricular, and identifying profitable ventures that can attract more investments and can be scaled up at regional and global level. The study utilizes mixed-methods approach, employing both qualitative and quantitative analysis from business plans and survey data from 50 youth enterprises. Results show that 70% of the enterprises are profitable in the first year of operation although without proper operation requirements including business account, business registration, business plan bookkeeping and marketing strategies. The findings of this research are highly relevant for the sustainability of the youth businesses and the incubation programs across the region. Similar studies have found that 75% of SMEs are profitable in the first year in Sub Sahara Africa (I, Jajah., 2022). Insights of this study can be applied to other incubation hubs, development partners that support similar initiatives, policymakers, governments, and other research institutions.

**Key Words:** Economic viability, entrepreneurship, business incubation programs

## **2.0 Introduction**

Business Incubation Hubs have become a popular model to accelerate the evolution of entrepreneurs across the world and Africa in particular. A total of 550 innovation hubs and incubation centers were recorded in 2022 by GSMA's Ecosystem Accelerator index, the figure was a marked increase from 300 centers that were recorded by the World Bank 2016. More than 300 hubs are spread across 93 cities in 42 countries across the African continent. However, more than half of the hubs are concentrated in only 5 countries, namely: South Africa, Egypt, Kenya, Nigeria and Morocco. Most of the BI hubs are publicly funded across the world and are mostly

funded by development partners in Africa (J.Karambakuwa., 2022), this confirms the growing interest of policymakers and development partners in positioning BIs towards the road to economic growth and development. BI hubs have supported entrepreneurs with an expectation that they will grow into bigger companies with the ability to sustain themselves and contribute to the job market and other key sectors of local economies. The support covers different areas including office space and other related infrastructure, shared resources, business support, mentorship and coaching, access to networks, and financing linkages. (OT Adeosun, IA Shittu, 2022).

Bruneel, J, 2012, suggests that there is little systematic evidence of BIs' efficacy in promoting job and wealth creation over the past 2 decades. Furthermore, research has found little or no evidence of BIs' contribution to university–industry interaction, innovation activity, or firm performance. Hackett and Dilts (2004) pointed out that there has been an absence of an adequate theoretical lens to consistently analyze BIs' activities, over two decades after this study, not many theories and models have been developed and studies conducted to clearly measure the impact of BI hubs. This study finds it important to look into the relationship between how entrepreneurs are structured and the potential success of such entrepreneurs in a BI program. Structural characteristics of enterprises before being enrolled into a BI program have a direct effect on the outcome of the BI program (citation).

Shepard, J.M. (2013), who looked at the historical evolution of business incubators from 1959 to 2012, by analyzing the business characteristics of corporate mission, plans and strategies, leadership/management, staff competence and expertise, facilities and resources, and technology for each generation, concluded that BIs became widespread in the 1980s, primarily as providers of office space, agglomerating companies under the same roof. Shepard, J.M. (2013), indicates that the basic premise of business incubators remained unchanged across time. The idea of nurturing a new and fledgling business until it can manage on its own, much like an incubator does for premature and newborn babies, still provides the impetus for business incubators today. However, business characteristics have evolved and grown more sophisticated over the years in response to situational and contextual forces. Certain characteristics have been retained, while others have undergone change.

Throughout the 1990s, BIs expanded their value proposition beyond offering infrastructure and providing in-house business support services geared towards accelerating new firms' learning process (Lalkaka and Bishop, 1996). Recently, the value of these networks for new firms triggered a new type of BIs that includes preferred access to networks as part of their value proposition (Hansen et al., 2000). Current BIs constitute the third generation of incubators typically focused on new technology-based firms (Aerts et al., 2007), in contrast to the first generation emphasizing real estate provision and the second generation including intangible services. Yet extant literature largely overlooks how this evolution of BIs' value proposition has affected service portfolios and management practices. Large-scale and industry studies, for example, (EC, 2002, Knopp, 2007,

OECD, 2020, OECD, 2021, Tornatzky et al., 2022) show differences in BIs' value proposition but fail to offer an explanation. Moreover, findings from previous studies including only first and/or second-generation BIs may not necessarily apply to the current generation (Bruneel, J, 2012). Our study therefore follows the approach of Amezcua et al. (2013), who draw on the resource dependence theory to pose that business incubators act as intermediaries that stand between incubated entrepreneurial ventures and their business environment. We would like to extend this finding by looking at how current BIs can leverage the characteristics of enterprises to meet their needs and offer superior BI services that have a lasting impact.

## **2.1 Problem Statement**

In Africa, poverty rates exceed 70% of the population, this is compared to 46.9% globally (Baar S. et al., 2023). According to the World Bank Doing Business Report (2020), Sub-Saharan Africa is on 6<sup>th</sup> position on the world ranking for a conducive environment to do business against 7 regions of the world including east Asia and pacific, Europe and central Asia, High income countries, Latin America and Caribbean, Middle East and North Africa and South Asia, sub Saharan Africa fell from 3<sup>rd</sup> to 5<sup>th</sup> on the pace of business regulation reforms (WBG, 2020). Unemployment rate is above 6.8% in Sub-Sahara Africa compared to 5% globally, this rate has been the highest over the past decade (Fergusson R., 2021). Over 50% of the unemployed are people below 30 years of age, (Fergusson R., 2021). There is a financing gap of 72% for SMEs in Sub-Saharan Africa, against 30% globally (A. Gakusi, 2021). According to UN, Financing for Sustainable Development Report 2023; 75% of start-ups in Sub Sahara Africa are going to survive in the first year to 90% globally. Policy support towards youthful enterprises by governments in Sub Sahara Africa has been rated poor, this is compared to other regions (A. Gakusi, 2021). Although African policymakers are now increasingly viewing business incubation as a tool to grow enterprises especially those owned by young people, not much has been done to fully explore how Business incubators can be instrumental in developing more economic sectors. In Malawi, many Business incubation hubs have mushroomed providing support to entrepreneurs and how they can overcome a lack of key business skills, infrastructure problems, market linkages and reach, financing, ICT, and increasing productivity. Gaps still exist in finding and defining proper models for incubation and how Institutions of Higher Learning can leverage opportunities to support young people including their own students and graduates, this paper tries to understand through such a university business incubation model how youth enterprises with different characteristics can be supported, and how a robust incubation program can benefit such youthful enterprises, towards building robust startups, enterprises and SMEs that can build sustainable economic sectors and contributing to the economic growth potential of their countries.

## **2.2 Research Objectives**

The study aims to achieve the following objectives;

6. Assess revenue of youth enterprises across business categories and gender
7. Assess operation performance of youth enterprises.

## 8. Identity support systems necessary for youth enterprises

### 3.0 Materials and Methods

The research is based on primary data from 50 youth enterprises enrolled in a business incubation program at Malawi University of Science and Technology. The data was collected using a digital semi-structured questionnaire through a survey that was undertaken before the start of the incubation program to understand the background and the characteristics of the businesses. The semi-structured questionnaire included the following modules 1) Demographics 2) Business Information 3) Revenue 4) Market trends, 5) challenges and threats 6) business opportunities 7) pricing 8) sales and other business-related modules.

### 4.0 Results

It was found that 88 % of the enterprises generate a revenue of less than \$300 per month. 44% of the enterprises have equity of less than \$300, refer to table 1 for actual results. 95% of the enterprises have operated for less than 5 years. 90% are not formally registered with government for both tax and business operation license. All the enterprise owners have never been trained in Business management or attended any business incubation program.

**Table 1**

| <b>Revenue per month-USD</b> | <b>Percentage of Revenue</b> | <b>Count of Revenue</b> | <b>Count of business Equity</b> | <b>Percentage of Business Equity</b> |
|------------------------------|------------------------------|-------------------------|---------------------------------|--------------------------------------|
| <i>60 to 300</i>             | 46                           | 23                      | 11                              | 22                                   |
| <30                          | 24                           | 12                      | 2                               | 4                                    |
| 30 to 60                     | 18                           | 9                       | 9                               | 18                                   |
| 600 to 3000                  | 2                            | 1                       | 24                              | 48                                   |
| >3000                        | 10                           | 5                       | 4                               | 8                                    |
| <b><i>Totals</i></b>         | <b>100</b>                   | <b>50</b>               | <b>50</b>                       | <b>100</b>                           |

All the enterprises are owned by youths of not more than 30 years old. They do not have proper operational structures including procurement procedures, financial management plan, business bank accounts, marketing strategy and a business plan. Only 5% of the enterprises have never managed to qualify for a business loan from local financial institutions.

### 5.0 Discussion

#### 5.1 Revenue Generation

A rating scale for revenue indicates that about 46% of the youth enterprises have a revenue of about \$60 to \$300 with 24% getting less than \$30 a month and only 10% of the enterprises generate

over \$3000 per month. This is against business equity of between \$60 and \$300 for 11% of the enterprises and 24% business equity between \$600 and \$3000.

As much as most enterprises (24%) have higher business equity, \$600 to \$3000, its only 2% how are generating similar revenue stream. Over 80% of the enterprises are generating less than \$300 per month for equities less than \$300. With higher business equity, it is not automatic that revenue will increase, there are factors that must be considered which the incubation program is set to address.

## **5.2 Operation Performance**

About 20% of the enterprises have operated for less than 1 year with only 5% operating for more than 5 years. Business experience has an impact on the performance, 90% of the enterprises are not formally registered to conduct business, the 10% enterprises registered have all been operating for more than 5 years. About 80% of the enterprises are in Agricultural trading without any form of collaboration and partnership, these enterprises source of income is from own savings against a decreasing revenue stream. Only 4 enterprises out of the 50 have ever taken a business loan for equity, of which they are able to generate revenue above \$3000 a month.

All the enterprises projected that the market trends will continue to increase with more customers requiring their products and services, poor economic performance of the country, caused mainly by a 44% devaluation in November 2023 will continue to hit hard on the enterprises with cost of materials and goods increasing by 50%-70%.

## **5.3 Business Support Systems**

The main source of equity for all the 50 enterprises is own savings which comes from farming activities and petty trading. Only 10% of the enterprises have had access to finance for their businesses. All the enterprises do not have own place of business, 70% are operating from their homes and without any training in business management. Only 10% of the enterprises are registered to conduct business.

All the enterprises indicated that sourcing high quality raw materials for their businesses is not a problem, with an increasing market and demand for their products. The lead supply time for over 90% of the enterprises is 1 week. All the 50 enterprises have never been supported with any training, incubation services or any form of coaching. 80% of the enterprises do not keep business records including budgets, profit and loss account and other related financial statements. 70% of the enterprises do not have business accounts for their enterprises, are not audited and the account is not separate from the personal bank account. Clear business strategy is not available in all the 50 enterprises. The enterprises do not have any other form of support systems including procurement process, payment processes, marketing and sales strategy and other key areas of business management.



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# Effects of Locating Street Traders in Their Socio-Economic Living Conditions in Kigali City

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## **Abstract**

Street vending activity is considered as an important source of informal employment resulting from lack of limited lucrative employment, hence leading many people to move from their villages to cities searching for employment where they expect to get better pay. Arriving to cities, the opportunity to get well paid jobs being scarce, they end up in street vending activities to earn their living. In Rwanda, the street vending activity being considered as illegal under the motive of keeping clean Kigali City and the secondary cities. To attend to living conditions of people involved, Government of Rwanda has initiated a project of locating and offering them a place where they should conduct their businesses in formal markets. The aim of this paper is to evaluate the contribution of this initiative of locating street traders in formal markets on their living conditions. It employed a descriptive study design on sample of 372 street traders that was drawn from around 4,647 street vendors relocated in formal market in Kigali City. With the F-statistic of 27.617 with *p-value of 0.000* findings confirm that locating street vendors at a well-known market and safer place has a significant effect on the improvement of their living conditions at all levels of significance. Majority of those who were street vendors in Kigali City are currently working in small self-managed and profit making units. However, the amount of Frw 50,000 given to street vendors as starting assistance is perceived as small to sustain their business. Similarly, the backward movement of some to street vending activity is to be strictly discouraged because not only hamper the initiative but also can reduce the potential multiplicative effect of the amount that government gives as support to located street vendors.

**Key words:** Street vendors, living conditions, Kigali City, Rwanda

## **INTRODUCTION**

“Street vendor” called “market vendor” in some countries refers to trading activities that are conducted at marketplace, pavement of roads and sometimes at home-place (Cohen, Mihir and

Horn, 2000). Bhowmik (2005) defines a “street vendor” as a person who sales goods to the public without having a permanent location. Street vendors involve in a wide range of businesses, such as food, drinks, clothing and hand crafts. They operate in various locations and situations, thus influencing the urban situation in different ways. Street vending activity is considered as an important source of informal employment resulting from lack of limited lucrative employment, hence appearing to be an alternative of employment opportunity. For example, in sub-Saharan Africa, street trade accounts for 43 per cent of all informal non-agricultural employment (Sally Roever and Skinner, 2016).

In developing countries, the segment of street vendors has roots in lack of employment in rural areas on which adds poverty that lead many people to move from their villages to cities searching for employment where they expect to get better pay (Bhowmik, 2005). Arriving to cities, the opportunity to get well paid jobs being scarce, they end up in street vending activities to earn their living adversely affected by this status. The worse of the matter resides in the fact that to such existing pool of street vendors, join workers who were previously employed in the formal sector and lost their jobs resulting to structural problems leading sometime closures of businesses, restructuring of employees in some troubled companies or mergers or acquisitions. Therefore, in order to strive for survival, the new unemployed groups of people go for street trading.

Some studies have reported positive effects of street vending activities (Anjaria, 2006; Chung et al., 2010; Sally Roever and Caroline Skinner, 2016). They argue that street vendors contribute to the security and provide services to people who do not have sufficient time to go to shop in the formal market and to those who also have limited financial means. In some countries however, including Rwanda Street vending activity is considered as an illegal activity. This view is supported by some studies such as that of Cohen et al. (2000); Donovan (2008); Mitullah (2003) among others because they associate street vending activities to unclean cities, source of theft and cities’ congestion, hence obstructing the traffic. Therefore, countries engage in fighting street vending activities to keep cities clean and eventually preventing also adverse effects of street vending activities as discussed earlier. In line with the perceptions of having a modern and clean cities, eviction and relocation campaigns are undertaken usually by city authorities to “clean up” the city and make it more “attractive” (Anjaria, 2006; Donovan, 2008; Milgram, 2011). City authorities have adopted various strategies to manage or regulate street vending activities, ranging from the eviction of those street vendors from the cities or relocating and grouping them to the formal designated zones.

In some cities where street vendors are perceived as a source of trouble, bringing chaos and disorder in cities, eviction is often the adopted strategy to get rid of those troublemakers in cities. It involves the use of bulldozers to remove their illegal structures next to formal building and aside roads in order to restore “order” and “sanity” to the city life (Rajagopal, 2001; Sally

Roever and Caroline Skinner, 2016). Examples of such evictions have been undertaken in India, Vietnam, Mexico, the Philippines, South Africa, and in other developing countries in Africa (Anjaria, 2006; Donovan, 2008; Drummond, 2000).

In other cities, to manage and regulate street vending activities locating and grouping street vendors into designated formal zones or markets has been a strategy adopted. This approach offers numerous potential benefits for street vendors themselves as well as for the cleanness and security of cities, approach adopted by Rwanda. Properly planned vending zones can help in reducing overcrowding on paths and streets, improving pedestrian flow and safety. It is argued that grouped vendors can collectively monitor their surroundings, deterring criminal activities and enhancing safety in the area. The availability and location of vending zones may affect the rental market, potentially leading to shifts in supply and demand for commercial and residential spaces.

In Rwanda, with the motive of keeping clean Kigali City as well as the secondary cities, the government of Rwanda (GoR) through local government institutions has deployed security agents (DASSO) to bring order on the street. Unfortunately, in carrying out this assignment they confiscate goods that are traded by street traders, making worse their living conditions as the small means of living were confiscated. As the running after street traders by those security agents was considered as a short term solution, GoR has initiated a project of locating them to formal markets where they should conduct their businesses. This paper seeks to find out the outcomes of that initiative of locating street vendors to formal markets on their living conditions.

The rest of the paper is organized as follows: section 2 presents the literature review to the observed change on living conditions of street vendors due the grouping factor, section 3 explains the research hypothesis, tool and sample determination, and section 4 presents and discusses findings while section 5 concludes the paper.

## **LITERATURE REVIEW**

This section discusses the different perceptions of street vending activities in cities' organisation and living conditions on concerned persons. The presence of street vendors can influence these aspects in both positive and negative ways.

On one hand Street vendors contribute to the local economy and offer affordable goods to urban populations, can be a source of keeping security, and has the potential to improve tax collection efficiency.

In Bangkok and Thailand, for instance, the financial and economic recession of 1997 compelled people into the Street Food (SF) trade as a source of income and employment (Chung, Ritoper, & Takemoto, 2010). The central and municipal governments of Thailand and Bangkok,

respectively, went to the extent of encouraging citizens to take up street vending as an alternative source of income during the hard period of financial crisis (Chung et al., 2010). Harper (1996, cited in Donovan, 2008) also reported that during economic turmoil in the 1990s in the province of Kuala Lumpur, the Mayor of the province relaxed regulations on vendor licenses, hence opening a room for more areas in favor of street vending to take place.

On top of being a source of employment opportunities and income street vendors' contributions to the life in urban areas go beyond their own self-employment. They drive demand for a wide range of products and services provided by other informal stakeholders, including but not limited to transporters, tea, jus and water sellers, market porters, security guards, and recyclers of waste resources among others. They also cause demand for products and services provided by formal sector public as well as private actors, including but not limited to transportation, and formal shops and suppliers from whom they source their goods (Sally Roever and Caroline Skinner, 2016). Street vending is being considered as one of the few readily available avenues of employment open to women who look and need to earn a living (Cohen, et al., 2000).

In other circumstances, street vendors are perceived contributing to security for more established shop business owners and the general public as a whole, hence maintaining a watchful eye over some events that the security guards may not be aware off. They occasionally show up to intervene in case of accidents and emergencies happening on the streets (Anjaria, 2006). It has been reported that In Mumbai, street vendors have at several occasions have protected women against the unforeseen sexual harassment (Anjaria, 2006). Say differently, street vendors can act as informal security surveillance agents, contributing to increased safety through unpaid natural surveillance.

On the other hand, the presence of street vendors in cities can also be the cause of many urban management challenges, including while not limited to those related to cleanness, security, tax evasions among others.

In line with the cleanness of cities, it is assumed that street vending to an indicative sign of channel and harbors of dirt in cities, thus causing uncertainty to investors and tourists to consider those cities as their choice for destination (Sally Roever and Caroline Skinner, 2016). It is under this consideration and in order to attracting those economic actors that governments discourage street vending activities. In addition to its negative potential effects on the image of cities, street vendors have frequently been perceived as creating a safe harbor, through their established overcrowding of streets, for facilitating petty crime. In this case, street vendors are considered as unreliable people who, in direct or indirect collaboration with thieves and drug dealers harm the public and pedestrians (Austin, 1994). Taking advantage to the congestion of city streets, street vendors are perceived as facilitating thieves to operate easily, hide and allowing them to move

unseen, a situation that adversely distresses the activities of more established formal business (Donovan, 2008).

Similarly, street vendors are also perceived as creating unfair competition for more established shop owners, subsequently reducing the profits of shop owners by offering pirated and counterfeit goods and commodities for sale at very low prices (Mitullah, 2003). For example, the owners of shops in Mumbai, India, and in Bogota, Colombia, have expressed their concerns regarding street traders. They argue that those street traders provide unhealthy competition and drain the income of more established, registered and taxpaying shop owners (Donovan, 2008; Rajagopal, 2001). Similarly, Steel (2012) reports of more established shop owners in Cusco, Peru, who raised their complain about their loss of autonomy over the sale of products and the unfair competition that street vendors bring with them, with its associated declines in sales and earnings of official established businesses.

In the same vein, Crossa (2009) reports that in Mexico City, there is a complicity of alliance between street vendors and shop owners whereby street vendor sell products on the street on behalf of shop owners, hence putting in disadvantageous position of shop owners who do not work closely with street vendors.

In relation to tax collection, street vending activities have been reported of being channels of tax evasion. As many street vendors operate informally and may not have any formal tax registration, this causes challenge to tax collectors to track them. Even if they were to be tracked in be integrated to the formal tax system, they still have limited income that may not be taxed in some countries with progressive tax systems.

## **METHODOLOGY**

This section describes the main methodological aspects relating to the primary data for this study. Specifically, it discusses the dependent variable, independent variables, sampling and data collection.

Studies have employed a number of varying approaches to assess the effect of locating street trades to a formal location and sensitizing them for groups' formation. Bhowmik (2005) made a review of studies in almost twelve countries in Asia capturing social economic living conditions that were affected by the 1997 financial crisis in many countries of Asia. Those countries faced severe economic crisis leading to many industries closing down rendering hundreds of thousands of workers unemployed, hence giving rise to street vending activities. This approach got limitation to access information directly from the concerned individuals targeting to make ends-meet of living. Studies such as (Mohapatra, 2012; Ilona Steiler and Chediel Nyirenda, 2021) that of adopted a qualitative approaches. Some others made use of quantitative survey based on sample drawn using quantitative equation (Bhasker Vijaykumar Bhatt & Ayushi Dineshchandra

Jariwala, 2018; Hogg R. and Tannis, 2009) while others adopted mixed methods (Jacob Olang'o Onyango, Olima and Dr. Onyango, 2012).

In regard to the nature of the study that aims at assessing the effect of grouping street traders that calls for inferential analysis and , this paper adopts the quantitative approach of of Krejcie and

Morgan ( 1970),  $n = \frac{N * Z_{\alpha/2}^2 * pq}{E^2(N-1) + Z_{\alpha/2}^2 * pq}$  to draw the sample.

n = the size minimum of the sample

N: is the total number of located street vendors in the 16 markets in Kigali City.

Z = is the value that specifies the level of confidence you want in your confidence interval to analyze data. Typical levels of confidence for surveys are 95%, in which case Z is set to 1.96.

p and q are the population targeted proportions.

E = the acceptable margin error. In this study, E is estimate at 5%.

Out a total population of 4,647 persons a sample of 372 was drawn. Out of the 372 sampled respondents, 343 comprising of 297 (86.6%) females 46 (13.4%) males provided valid responses. A pre-test was conducted to measure content validity and reliability using the Cronbach Alpha Test before approving tools to be used and the validity score was 0.77.

## FINDINGS

This section presents findings in capturing the effects of locating street vendors to formal market on their living conditions in Kigali City. The effect is measured using inferential statistics through polynomial regression models which helped in hypotheses testing.

### 3.1 Contribution of Locating Street Vendors in a formal market on the improvement of their Cooperative Skills

This sub-section shows the level of contribution of locating street vendors in formal market on the improvement of their skills in working in cooperatives.

*Table 1: Contribution of Locating Street Vendors in a formal market on the improvement of their Cooperatives Skills*

| Model      | Unstandardized Coefficients |            | Standardized Coefficients | T      | Sig. |
|------------|-----------------------------|------------|---------------------------|--------|------|
|            | B                           | Std. Error | Beta                      |        |      |
| (Constant) | 3.293                       | .291       |                           | 11.327 | .000 |

|                                                                                         |       |      |       |       |      |
|-----------------------------------------------------------------------------------------|-------|------|-------|-------|------|
| Offered work place                                                                      | -.002 | .044 | -.002 | -.047 | .963 |
| Security at new location                                                                | .209  | .055 | .203  | 3.807 | .000 |
| $R = 0.203$<br>$Adjusted R^2 = 0.041$<br>$F\text{-Statistic} = 7.273$ , Sig.= 0.001     |       |      |       |       |      |
| Dependent Variable: Cooperatives Skills<br>Predictors: (constants, Security, Workplace) |       |      |       |       |      |

The results in Table 1 indicate that there is a low relationship between locating street vendors and their skills in making cooperatives with  $R = 0.203$  and  $Adjusted R^2 = 0.041$ . The F-statistic of 7.273 with  $p\text{-value}$  of 0.001 indicates that locating street vendors at a well know market place has a significant effect on beneficiaries' improvement working relations through cooperatives at 99.9 percent level of confidence.

Estimated coefficients indicate that only on sub-variable related to the formal geographical location of street vendors that is security is significantly influencing the enhancement of cooperative skills at all levels of significance ( $p\text{-value} = 0.000$ ). This suggests that 1-unit increase in security due to being located in the market place allow beneficiaries to improve their skills in cooperative formation and working by 0.203 units.

### 3.2 Contribution of Locating Street Vendors in a formal market on Income Generation of beneficiaries

This sub-section shows the level of contribution of locating street vendors in formal market on the improvement of their skills in working in cooperatives.

Table 2: Contribution of Locating Street Vendors in a formal market on Income Generation of beneficiaries

| Model                                                                                 | Unstandardized Coefficients |            | Standardized Coefficients | T      | Sig. |
|---------------------------------------------------------------------------------------|-----------------------------|------------|---------------------------|--------|------|
|                                                                                       | B                           | Std. Error | Beta                      |        |      |
| (Constant)                                                                            | 2.956                       | .273       |                           | 10.821 | .000 |
| Offered work place                                                                    | .060                        | .042       | .076                      | 1.435  | .152 |
| Security at new location                                                              | .227                        | .052       | .231                      | 4.394  | .000 |
| $R = 0.248$<br>$Adjusted R^2 = 0.062$<br>$F\text{-Statistic} = 11.187$ , Sig.= 0.001  |                             |            |                           |        |      |
| Dependent Variable: Income Generation<br>Predictors: (constants, Security, Workplace) |                             |            |                           |        |      |

The results in Table 2 indicate that there is a low relationship between locating street vendors and their income generation with  $R = 0.248$  and  $Adjusted R^2 = 0.062$ . The F-statistic of 11.187 with  $p\text{-value}$  of 0.000 indicates that jointly locating street vendors at a well know market

place has a significant effect on beneficiaries' improvement in income generation at all levels of confidence.

Estimated coefficients indicate that only on sub-variable related to the formal geographical location of street vendors that is security is a significant contributor to the improvement of income of located street vendors at all levels of significance (p-value = 0.000). This suggests that 1-unit increase in security due to being located in the market place allow beneficiaries to improve their income generation by 0.231 units at all levels of significance.

Even though the direct influence of locating street vendors does not affect income generation, yet some improvements have been recorded following this initiative in terms of behavior changes in mode of saving and amount saved as reported on this table 3.

*Table 3: Mode of saving and monthly saving*

| <b>Description</b>                  | <b>Before joining the formal market (%)</b> | <b>After being located to formal market (%)</b> | <b>Change (%)</b> |
|-------------------------------------|---------------------------------------------|-------------------------------------------------|-------------------|
| <b>Mode of saving</b>               |                                             |                                                 |                   |
| None                                | 27.1                                        | 12.0                                            | -15.1             |
| Community and Saving Credit         | 53.6                                        | 63.8                                            | 10.2              |
| SACCOs                              | 5.0                                         | 20.7                                            | 15.7              |
| Bank                                | 0.0                                         | 1.2                                             | 1.2               |
| Other                               | 14.3                                        | 2.3                                             | -12.0             |
| Total                               | 100.0                                       | 100.0                                           |                   |
| <b>Amount saved per month (Frw)</b> |                                             |                                                 |                   |
| No saving at all                    | 2.0                                         | 0.0                                             | -2.0              |
| Less than 5,000                     | 8.9                                         | 5.8                                             | -3.1              |
| 5,001 – 10,000                      | 20.0                                        | 11.1                                            | -8.9              |
| 10,001 – 15,000                     | 19.1                                        | 13.1                                            | -6.0              |
| 15,001 – 30,000                     | 17.1                                        | 20.4                                            | 3.3               |
| 30,001 – 50,000                     | 24.9                                        | 26.9                                            | 2.0               |
| Above 50,000                        | 8.0                                         | 22.7                                            | 14.7              |

|              |              |              |  |
|--------------|--------------|--------------|--|
| <b>Total</b> | <b>100.0</b> | <b>100.0</b> |  |
|--------------|--------------|--------------|--|

Data from the Table 3 above reveal that before being located to the formal market only 72.9% of street vendors were saving using different channels. After joining the formal market the percentage of those making savings increased to 88.0% of which 21.9% are using formal financial sectors (SACCOs and Bank) while before only 5% of street vendors were using SACCOs as a saving mode. Understandably the initiative to located street vendors to formal markets has contributed to mindset changes in terms of savings and the choice of more secured channels of saving that is the formal sector. In regard to the monthly amount saved, a positive change is observed from not having any amount saved to 14.7% increase in those who have been able to save more than Frw 50,000 per month as a result of working in a safer and stable place.

### 3.3 Contribution of Locating Street Vendors in a formal market on Food Security of beneficiaries

This sub-section shows the level of contribution of locating street vendors in formal market on the improvement of food security of beneficiaries.

*Table 4: Contribution of Locating Street Vendors in a formal market on of food security of beneficiaries*

| Model                                               | Unstandardized Coefficients |            | Standardized Coefficients | T     | Sig. |
|-----------------------------------------------------|-----------------------------|------------|---------------------------|-------|------|
|                                                     | B                           | Std. Error | Beta                      |       |      |
| (Constant)                                          | 3.231                       | .332       |                           | 9.722 | .000 |
| Offered work place                                  | .126                        | .051       | .133                      | 2.489 | .013 |
| Security at new location                            | .127                        | .063       | .108                      | 2.021 | .044 |
| <i>R</i> = 0.177                                    |                             |            |                           |       |      |
| <i>Adjusted R</i> <sup>2</sup> = 0.031              |                             |            |                           |       |      |
| <i>F</i> -Statistic = 5.526, Sig.= 0.004            |                             |            |                           |       |      |
| <i>Dependent Variable: Food Security</i>            |                             |            |                           |       |      |
| <i>Predictors: (constants, Security, Workplace)</i> |                             |            |                           |       |      |

The results in Table 4 indicate that there is a low relationship between locating street vendors and their food security with  $R = 0.177$  and  $Adjusted R^2 = 0.031$ . The F-statistic of 5.526 with *p-value* of 0.004 indicates that locating street vendors at a well know market place has a significant effect on beneficiaries' improvement on food security at 99.6 level of confidence.

Estimated coefficients indicate that by locating street vendors to the formal market location and providing a known place where the vendor conduct his/her business contributed significantly (*p-value* = 0.013) to food security of their households. This suggests that 1-unit access to a fixed and known place where the vendor exercise activities made the household food secured by 0.133 units at 98.7 percent level of significance. Similarly, locating street vendors to the formal market

location assured the security of the vendor conduct his/her business, hence contributing significantly ( $p\text{-value} = 0.044$ ) to food security of their households. This suggests that 1-unit enhance in security due to giving to a fixed and known place where the vendor exercises activities made the household food secured by 0.108 units at 95.6 percent level of significance.

### 3.4 Contribution of Locating Street Vendors in a formal market on Education of children from beneficiaries' households

This sub-section shows the level of contribution of locating street vendors in formal market on the improvement of education of beneficiaries' children.

*Table 5: Contribution of Locating Street Vendors in a formal market on of education of beneficiaries' children*

| Model                                               | Unstandardized Coefficients |            | Standardized Coefficients | T     | Sig. |
|-----------------------------------------------------|-----------------------------|------------|---------------------------|-------|------|
|                                                     | B                           | Std. Error | Beta                      |       |      |
| (Constant)                                          | 2.432                       | .373       |                           | 6.518 | .000 |
| Offered work place                                  | .183                        | .057       | .169                      | 3.217 | .001 |
| Security at new location                            | .249                        | .071       | .185                      | 3.527 | .000 |
| <i>R</i> = 0.259                                    |                             |            |                           |       |      |
| <i>Adjusted R</i> <sup>2</sup> = 0.062              |                             |            |                           |       |      |
| <i>F</i> -Statistic = 12.264, Sig.= 0.000           |                             |            |                           |       |      |
| <i>Dependent Variable: Food Security</i>            |                             |            |                           |       |      |
| <i>Predictors: (constants, Security, Workplace)</i> |                             |            |                           |       |      |

The results in Table 5 indicate that there is a low relationship between locating street vendors and education of beneficiaries' children with  $R = 0.259$  and  $Adjusted R^2 = 0.062$ . The F-statistic of 12.264 with  $p\text{-value}$  of 0.000 indicate that locating street vendors at a well know market place has a significant effect on the improvement in education of beneficiaries' children at all levels of significance.

Estimated coefficients indicate that by locating street vendors to the formal market location and providing a known place where the vendor conduct his/her business contributed significantly ( $p\text{-value} = 0.001$ ) to improving education of beneficiaries' children. This suggests that 1-unit access to a fixed and known place where the vendor exercise activities contributed to afford children's education by 0.169 units at 99.9 percent level of significance. Similarly, locating street vendors to the formal market location and assuring the security of the vendor conduct his/her business contributed significantly ( $p\text{-value} = 0.000$ ) to improve the education of children of beneficiaries. This suggests that 1-unit enhance in security due to giving to a fixed and known place where the vendor exercises activities helped beneficiaries in improving education of their children by 0.185 units at all levels of significance.

### 3.5 Contribution of Locating Street Vendors in a formal market on Health improvement of beneficiaries

This sub-section shows the level of contribution of locating street vendors in formal market on health improvement of beneficiaries.

*Table 6: Contribution of Locating Street Vendors in a formal market on health improvement of beneficiaries*

| Model                                                                                      | Unstandardized Coefficients |            | Standardized Coefficients | T     | Sig. |
|--------------------------------------------------------------------------------------------|-----------------------------|------------|---------------------------|-------|------|
|                                                                                            | B                           | Std. Error | Beta                      |       |      |
| (Constant)                                                                                 | 2.960                       | .446       |                           | 6.631 | .000 |
| Offered work place                                                                         | .000                        | .068       | .000                      | -.005 | .996 |
| Security at new location                                                                   | .299                        | .084       | .189                      | 3.543 | .000 |
| $R = 0.189$<br>$Adjusted R^2 = 0.036$<br>$F\text{-Statistic} = 6.308, \text{Sig.} = 0.002$ |                             |            |                           |       |      |
| <i>Dependent Variable: Health</i><br><i>Predictors: (constants, Security, Workplace)</i>   |                             |            |                           |       |      |

The results in Table 6 indicate that there is a low relationship between locating street vendors and on health improvement of beneficiaries with  $R = 0.189$  and  $Adjusted R^2 = 0.036$ . The F-statistic of 6.308 with  $p\text{-value}$  of 0.002 indicates that locating street vendors at a well know market place has a significant effect on beneficiaries' improvement in health of beneficiaries at 99.8 percent level of significance.

Estimated coefficients indicate that only on sub-variable related to the formal geographical location of street vendors that is security is a significant contributor to the improvement of health of located street vendors at all levels of significance ( $p\text{-value} = 0.000$ ). This suggests that 1-unit increase in security due to being located in the market place allow beneficiaries to improve their health conditions by 0.189 units at all levels of significance.

### 3.6 Contribution of Locating Street Vendors in a formal market on living conditions of beneficiaries

This sub-section shows the level of contribution of locating street vendors in formal market on the improvement of living conditions of beneficiaries.

*Table 7: Contribution of Locating Street Vendors in a formal market on of living conditions of beneficiaries*

| Model                                                                                           | Unstandardized Coefficients |            | Standardized Coefficients | T      | Sig. |
|-------------------------------------------------------------------------------------------------|-----------------------------|------------|---------------------------|--------|------|
|                                                                                                 | B                           | Std. Error | Beta                      |        |      |
| (Constant)                                                                                      | 2.974                       | .176       |                           | 16.947 | .000 |
| Offered work place                                                                              | .073                        | .027       | .138                      | 2.739  | .006 |
| Security at new location                                                                        | .222                        | .033       | .338                      | 6.697  | .000 |
| $R = 0.374$<br>$Adjusted R^2 = 0.140$<br>$F\text{-Statistic} = 27.617, \text{Sig.} = 0.000$     |                             |            |                           |        |      |
| <i>Dependent Variable: Food Security</i><br><i>Predictors: (constants, Security, Workplace)</i> |                             |            |                           |        |      |

The results in Table 7 indicate that there is a moderate relationship between locating street vendors and living conditions of beneficiaries with  $R = 0.374$  and  $Adjusted R^2 = 0.140$ . The F-statistic of 27.617 with *p-value* of 0.000 indicate that locating street vendors at a well know market place has a significant effect on the improvement of living conditions of beneficiaries at all levels of significance.

Estimated coefficients indicate that by locating street vendors to the formal market location and providing a known place where the vendor conduct his/her business contributed significantly (*p-value* = 0.004) to improve of living conditions of beneficiaries. This suggests that 1-unit access to a fixed and known place where the vendor exercise activities contributed to of living conditions of beneficiaries by 0.138 units at 99.4 percent level of significance. Similarly, locating street vendors to the formal market location and assuring the security of the vendor conduct his/her business contributed significantly (*p-value* = 0.000) to improve the of living conditions of beneficiaries. This suggests that 1-unit enhance in security due to giving to a fixed and known place where the vendor exercises activities helped beneficiaries in improving of living conditions of beneficiaries by 0.338 units at all levels of significance.

### CONCLUSION AND RECOMMENDATIONS

The relationship between locating street vendors in formal markets and grouping then in organizations that oversee their interests and living conditions is very complex. While, relocating street vendors into designated zones can influence security keeping, cleanness's of cities,

improvement in tax collection among others, and has the potential to improve tax collection efficiency, the specific outcomes depend on the approach adopted.

The eviction of street vendors to cities by force may end up creating frustration while the relocation leads to cooperation and participation of beneficiaries into the process and is expected to build a conducive environment to sustain them in the transformative journey undertaken whereby Street vending organizations participate actively in handling street vendors' interests. Therefore, the street vendors' relocation policies should be designed and implemented in such a way that both the government officials and concerned street vendors' organization participate in the process. This mutual consultation will serve as a platform whereby any additional financial support and sensitization to stay in the market will take place for sustainable changes in living conditions of street vendors.

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# **Empowering Women Entrepreneurs: Financial Inclusion and Gender-Sensitive Funding**

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## **Abstract**

Over the years, women have been regarded as people who cannot engage in lucrative businesses and were denied all means and opportunities to engage in entrepreneurship especially in developing countries. The reality was that gender-sensitive funding has been a major concern when it means to support women in terms of finance till when it was proved that women are capable of doing businesses. Women play a vital role in economic development; however, women bear a disproportionately high share of poverty both globally and regionally. The gender gap in entrepreneurship still exists in socioeconomic development despite the rising number of women in companies and the huge growth in initiatives, legislation, and resources created to support and develop women's entrepreneurship. By taking measures to support women in developing countries, financial inclusion has improved over some decades and women entrepreneurs through financial literacy have been able to come up with new business ideas and innovation in order to continue supporting their businesses. In relation to this, about few decades ago a number of financial institutions including commercial banks, microfinances, government agencies and non-governmental organizations (NGOs) decided to support women businesses through grants, loans, financial aids, short-term loans, long-term loans, quick loans, mortgage loans and credit in order to continue sustaining their business enterprises in respect to their contribution in the economic growth. The main objective of the study was to examine the impact of access to finance and mentorship on empowering women entrepreneurs, financial inclusion and gender-sensitive funding in East African Community (EAC). Extant literature was reviewed while the innovation entrepreneurship theory was used. This article also provided insight on theoretical and evidences of how access to finance has contributed to women entrepreneurs, financial inclusion and gender-sensitive funding. This paper was carried out in East African Community. The population of the study is eight countries including Burundi, Kenya, Rwanda, Somalia, South Sudan, Uganda, Democratic Republic of Congo and Tanzania. Papers, articles, reports and testimonies published in English articulating how access to finance contributed to women entrepreneurs through financial facilities. Therefore, the study covered papers, articles and reports published from 2007 to 2024 so as to capture the period of world financial crisis in 2007.

**Key Words:** Access to finance, Entrepreneurs, Financial inclusion, Gender-sensitive funding, Women entrepreneurs

## 1.1 Introduction

Supporting women entrepreneurs is very crucial in the economic development of a nation since women play a major role in the decision making as it has been revealed in the most recent years. In this case, some countries have adopted a gender balance in the House of Representatives and most of the companies also adopted gender balance in their boards of directors.

According to Bazirake (2023), women-led business ventures have become a significant driver of economic and social advancement within the East African Community. The East African community's women entrepreneurs face several obstacles, such as restricted access to networks, education, and capital. Additionally, they are exposed to conventional roles and cultural norms, which may hinder their ability to succeed as entrepreneurs. Despite the fact that many cultures believe that a woman's place is at home; innovative companies have stepped up to create platforms that allow women entrepreneurs to thrive as vendors and even delivery agents, which boost their potential for growth (Bazirake, 2023).

In EAC, great progress has been made in promoting gender equality and women's empowerment, especially in encouraging women to start their businesses. However, there are still gaps, such as inadequate financial capacity and knowledge gap for women. Additionally, research revealed that 21.67% of women business owners lacked training, while 38.3% of them experienced market problems (Esnard, 2016).

In Rwanda, financial inclusion is comparatively significant as it has reached 93% of adults are formally or informally financially included with a very small gender gap at one percentage point. The gender gap widens, however, when it comes to accessing and using formal financial services (including banking products, mobile money, microfinance institution products, and savings and credit cooperative organizations SACCOs: overall, 77 percent of the adult population use formal financial services, but women are lagging behind men at 74 percent versus 81 percent. The percentage of the adult population using formal credit increased from 15 percent in 2016 to 22 percent in 2020. Saving through formal institutions grew from 49 percent in 2016 to 54 percent in 2020 as per 2020 Rwanda FinScope Survey.

Women account for just over half of the population in Rwanda, they remain underrepresented in the formal MSME sector and account for only 32.7% of registered enterprises, of which 62.2% are either micro or small. In the informal sector, which accounts for 30 percent of GDP, women are overrepresented and are responsible for 58% of enterprises. According to national surveys, women entrepreneurs also have a major impact on employment creation in Rwanda but mostly at a micro and small enterprise level with only 16 large enterprises recorded as being women-owned (Alliance for Financial Inclusion, 2023).

Though Rwandan women are active economically and represent 55.2 percent of the workforce, 87.6% participate in informal agricultural activities. The participation of women in the workforce

is higher (66.3%) in rural areas than in urban areas (53.5%). Furthermore, women run only 18% of well-structured companies, many of which are in the informal sector and generally comprise small businesses or micro-enterprises (Visser et al., 2016).

According to Mugabi (2014), in Uganda, women make up 52.5% of the labor force and are an important pool of potential talent to help Uganda meet its development goals, especially in the area of entrepreneurship and micro, small and medium enterprises (MSME) growth. However, it is generally known that women face more challenges than men in starting, managing and growing their enterprises as they are more likely to be impeded by a lack of the necessary capacities, skills and resources. They are more disadvantaged than men due to legal impediments, established cultural norms and attitudes about women's roles, less mobility, and the unequal demands of domestic responsibilities on women's time.

In Tanzania, while most MSME owners were women, management was rarely female (only 20%) with 42% having shared management between male and female. The report concludes that "male owners prefer to work on their own while women tend to involve others in running their businesses." Over 70% of men and women in Tanzania believed that opportunities for business were equal for men and women (FSD Tanzania, 2012).

In Somalia, women are largely responsible for growth in microenterprise activity and yet are not supported to grow and expand their businesses. A review of the World Bank's Small and Medium-Size Enterprises Facility in Somalia which provided business development services (BDS) to small and Medium Enterprises (SMEs) under the Somali Core Economic Institutions and Opportunities project (SCORE), reiterates that women-led businesses struggle to access funding even though there is demand for financing among female-headed SMEs. Financial service providers do not offer financial products that target women in Somalia (Ahmed, 2024).

In Democratic Republic of Congo, The World Bank's Global Findex reports that in 2017, 25.8% of the adult population of the DRC had an account with a financial institution, and that 24.2% of women had one. In absolute numbers, these percentages translate into some 10 million accounts overall and 6.7 million mobile money accounts. These numbers seem to be at odds with other figures for population given earlier and with Central bank figures for mobile money accounts, possibly as a result of different reporting periods, and the inclusion or otherwise of inactive accounts (Henriqueta et al., 2020).

## **2. Literature Review**

### **2.1 Access to Finance**

Several studies state that woman-led businesses have the potential to grow with the right funding coupled with higher sales growth, profitability, and increasing investment returns Cabrera and Mauricio (2017); Carranza, Dhakal and Love (2018). Extending microfinance credit to woman entrepreneurs, especially through microfinance financial institutions (MFIs), is indispensable in a bid to realize financial freedom amongst women and the community at large Cabrera and Mauricio (2017); World Bank (2018). According to European Investment Bank Report (2021), women constitute an estimated 80% of consumer purchasing choices, suggesting that woman-owned

enterprises habitually produce improved products. Consequently, the number of borrowers is rising at 5.6% annually, with a growing loan portfolio of 15.6% annually. Notwithstanding increasing efforts from MFIs to expand financial inclusion, over 1.7 billion adults in developing countries are deprived of access to the traditional financial system (European Investment Bank Report, 2021). Thus, the real effect of microfinance services on fostering the development of SMEs is frequently questioned (Banerjee et al., 2017).

The financial sector remains underdeveloped and only 28% of the adult population in Uganda has access to formal financial services. Banks and Savings and Credit Cooperatives (SACCOs) are generally not making significant efforts to reach out to the women's market, nor are they demonstrating a gendered approach in the design of financial products/ services or in attempting to gender-sensitize their operations (Mugabi, 2014).

Women entrepreneurs' knowledge of existing financial products is low. Financial literacy is low among women. Some initiatives exist for under-served populations and women account for over three-quarters of microfinance clients. However they are rarely considered as individual borrowers (mostly borrowing according to a group lending methodology) and they are not being linked to commercial banks. In addition, these financial services are only available in more urban parts of the country. Women-owned businesses that access loans do so mainly through group loan mechanisms. This is limiting and does not respond to the needs of all women (Mugabi, 2014).

## **2.2 Financial Inclusion**

It is undeniable that improving a woman's livelihood is vital due to the fact that women spend 90% of their earned income on education, healthcare, and housing on average compared to 60% of equivalent spending by men (Iskenderian, 2017). The path to increasing women's financial inclusion depends on addressing the specific demand- and supply-side barriers they face, and creating an inclusive regulatory environment (Holloway, Niazi & Rouse, 2017). Financial inclusion that is truly transformative in terms of women's productivity, livelihoods, and economic empowerment requires uptake and continued use of relevant financial products.

Earlier scholars revealed that encouraging female-owned enterprises to seek microfinance solutions such as personal loans and microfinance credit on flexible terms instead of commercial banks is critical to supporting the resilience of economies and new sources of growth (OECD, 2015). Moreover, microfinance instruments allow low-income woman entrepreneurs to build credit habits that would enable them to become more bankable. Considering the important role played by microfinance products, policymakers and academics have deliberated on new financing approaches for early-stage firms that articulate the strengths of microfinance loans in nurturing MSMEs exclusively in rural community settings (Bellavitis et al., 2017). Notably, the last two decades have witnessed several government-supported policies and programmatic solutions on gender-focused financing of MSMEs, financial inclusion, and education as pathways to achieving national economic prosperity (IFC, 2011). Despite all these efforts, the results differ vividly by nation, and overall, the untapped potential of woman entrepreneurs remains a lost opportunity for economic growth that the world can ill afford. Furthermore, the benefits these firms offer have

been inadequately documented and detailed in the current literature to account for women's full economic contribution (Kato, 2023). Therefore, this article on empowering women entrepreneurs: financial inclusion and gender-sensitive funding drew attention by the growing persistence of lack of woman-led enterprises to access external financing to withstand their business growth and improvement in the present business situation.

#### **2.4 Gender-Sensitive Funding**

As document by Mugabi (2014), policies are being implement to increase the capacity of banks, SACCOs and their staff to develop gender policies and increasingly understand and serve the needs of women entrepreneurs (awareness, tools, as stipulated by the National Gender Policy). The government of Uganda in partnership with existing banks and MFIs, establish a loan guarantee fund supporting loans to women entrepreneurs for both the start-up and development of women-owned MSMEs. Although there are some impressive initiatives specifically targeting women entrepreneurs, the generic financial institutions have not made significant efforts in demonstrating a gender approach in the design of financial products/services, in attempting to gender-sensitize their operations, or in reaching out to the women's market (Mugabi, 2014).

#### **2.4 Women entrepreneurs**

Women entrepreneurs have been identified as the new growth drivers and rising stars of the economies, bringing prosperity and welfare. They have been cited by a range of stakeholders as a significant "untapped source" of sustainable development (Minniti & Naudé, 2010). As Boateng (2018) recalls, historically, African female entrepreneurs have played a key role in economic development, whether out of survival/necessity or opportunity Anyansi-Archibong (2021); Moreno-Gavara and Jiménez-Zarco (2019). African female survival entrepreneurs generate revenues for their households based on their skills and charisma, while opportunity entrepreneurs have become leaders of relevant sectors such as textile, banking and finance, entertainment, oil or gas (Boateng, 2018).

Evidence in the literature reveals that 51% of small businesses in sub-Saharan Africa where all East African Countries belong too need additional capital than is currently accessible (IFC, 2011). Undeniably, short of consistent funding instruments, woman-led enterprises are inept at making the required investments desirable for growth, leading to inertia, yet micro financing credit instruments can assist firms in closing this critical gap. At the outset, formal woman-owned enterprises tend to be few, since they tend to focus on less profitable businesses (Kato, 2023).

This continues to be a global challenge including the developed countries, where woman entrepreneurs are strenuous in the sales, retail, and service sectors Demirgüç-Kunt and Klapper (2013), with small contributions in high-growth or hightechnology sectors. For that reason, recent surveys display that woman-owned enterprises have inferior overall sales turnover and profit dimensions than male-owned firms. Thus, supporting female entrepreneurs, expressly those in high-growth sectors, has the potential to create more new jobs, raise profits, boost millions out of poverty, and lead to greater socio-economic transformation of society (Kato, 2023).

## **2.7 Theoretical Framework**

The study was underpinned by the innovation theory of entrepreneurship which was propounded by Joseph Schumpeter, an Austrian economist and political scientist, in his book entitled ‘The theory of Economic Development’. In this theory, Joseph Schumpeter considered innovation as the main factor that affects development. From the world innovation, we can derive what this theory is about as innovation refers to any new policy that an entrepreneur undertakes to reduce the overall cost of production or increase the demands for his/her products. The innovation theory of entrepreneurship states that the primary role of entrepreneur is to introduce a new product, new production method, new market, new supplier, and a new industry structure. In relation to the study, women entrepreneurs may adopt the Joseph Schumpeter’ innovation theory of entrepreneurship by introducing new products, coming up with new production methods, penetrating new markets, adopting new suppliers, and also adopting new industry structure.

## **3. Material and Methods**

The study explored the existing literature on empowering women entrepreneurs: financial inclusion and gender-sensitive funding. The population of the study were eight countries namely: Burundi, Democratic Republic of Congo, Kenya, Rwanda, Somalia, South Sudan, Tanzania and Uganda. Papers, articles, reports and testimonies published in English articulating how access to finance contributed to women entrepreneurs through financial facilities. The study was carried out for a period of 17 years spanning from 2007-2023 in order to capture the global financial crises that shook the world in 2007. Therefore, papers, articles, reports and testimonies published from 2007 to date were included in the study.

### **3.1 Source of Data**

Articles were sourced from different reliable databases such as World Bank Publications, Governmental reports of the selected countries (Burundi, Democratic Republic of Congo, Kenya, Rwanda, Somalia, South Sudan, Tanzania and Uganda), International Labor Organization, USAID reports, Google Scholar and Google Search using keywords.

### **3.2 Article Screening**

Using the key words, relevant articles were screened by the title, abstract and full paper. Papers included in this study were papers that highlight the importance empowering women entrepreneurs, papers that connected financial inclusion vis-à-vis women entrepreneurs and gender-sensitive funding.

### **Search Strategy**

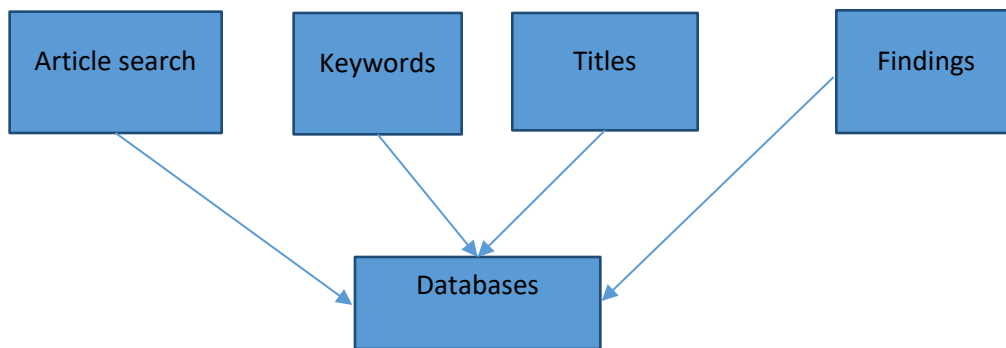


**Figure 1: Search strategy**

#### **4. Discussion of the Empirical Findings**

The findings of Rashid (2019) in the East African Community (EAC) revealed that women in Burundi, South Sudan, The Democratic Republic of Congo, Kenya, Rwanda, Tanzania and Uganda own businesses. For instance, in Kenya, females make up around 56 % of all business owners. With minor earnings and no public safety, the majority of enterprises in the EAC area continue to be mostly informal. In Democratic Republic of Congo, Female owned-businesses are often based in commercially more difficult locations, and they generate revenue by selling more but cheaper products. They put more resources into a presumably more diverse inventory of low cost products. Men, on the other hand, do higher value sales in locations close to other businesses and banks, while not reinvesting as much into their businesses, as indicated by higher bank account balances. Despite this, women agents are commercially more successful with 16 percent higher net profit on their overall businesses (Henriqueta et al., 2020).

Over a ten year period in Uganda, growth in the number of women-owned businesses has outpaced that of male-owned businesses by 1.5 times (236% compared to 153 %.) Even though women own 44% of the businesses establishments, they are mainly engaged in self-employment (86.2% of working women). Dedicated supports are not currently available to help those with growth potential to migrate to employer-businesses (Mugabi, 2014).

In practice, in Uganda, women are less likely than men to be hired in paid jobs due to direct and indirect discrimination. Women are not present in certain sectors deemed as “men’s work” and experience wage inequality. Nevertheless, women can register a business without the legal requirement to obtain their husband’s permission; they can register their businesses online or through local registration points; and they can obtain a business license for all types of businesses. The Registration of Companies Act (2012) simplified the registration process but many women entrepreneurs are not aware of the registration processes. According to the 2010/11 Census of Business Establishments (COBE), there were 458,106 businesses with fixed premises in Uganda with 44% owned by females and 56% by males (256,539) (UBOS, 2011).

Still in Uganda and Tanzania, the informal micro and small enterprises are sources of employment as they employed 62.2% of women in Uganda and 49.8% in Tanzania (ILO, 2012); while in Kenya, Women make up 70 to 80 % of those involved in small-scale and informal commerce (Makena et al., 2014). On the same note, in South Sudan, the role of women in economic development led the

World Bank through International Development to boost women's social and economic development by \$70 million (World Bank, 2022).

Other finds of a study carried out by Niyoyita (2023) in Rwanda indicated that financial inclusion status of women entrepreneurs in the area under study were education level of respondents, formal credits, formal savings and attractiveness of the financial products that Umurenge SACCOs possessed. The study also found that there was a significant difference in means of women entrepreneurs' income before and after joining the financial services delivered by Umurenge SACCOs. Similarly, a report by USAID (2022) indicated that women were able to access \$532,493 in agricultural loans in Rwanda. Another study by Mutambuka et al. (2016) revealed that women entrepreneurs affected social economic development at the rate of 78.3% in Rwanda.

In Burundi, men are twice likely to have an account compared to women. The most pressing concern is the low number of women clients (only 28.3%) among microfinance institutions (MFI) clienteles (Atta-Aidoo et al., 2022). The survey attributed this low level of financial inclusiveness to socioeconomic factors such as the low average monthly income of approximately US\$20 for more than 60% of the population, overdependence on agriculture and livestock as the main economic activity, and illiteracy level of approximately 40% of the population (Atta-Aidoo et al., 2022).

In addition, other challenges and barriers to financial inclusion included very low level of financial education among the population, low level of awareness of financial institutions, high use of informal financial services, and physical distance as a barrier to financial access outside the capital (MFPDE, 2024). Also, cultural barriers continue to systematically restrict mostly women from participating in the financial sector and as well as lack of collateral as a requirement in most financial transactions impedes women to have access to bank loans (Aterido et al., 2013).

Furthermore, poor access to tailored finance to women in Somalia contributes to limiting female entrepreneurship. An analysis of gender gaps in Somalia, in relation to financial and digital access, suggests that women face discrimination and considerable socioeconomic barriers to accessing jobs and livelihood opportunities. Traditionally, gender roles still limit women's employment opportunities, often excluding them from work in formal sectors, generating gender gaps in labor market participation (Ahmed, 2024).

## **5. Conclusion and Recommendations**

The study concluded that a high number of women are in the informal sector and this leads women to lack of financial empowerment. Barriers such as low level of financial literacy, culture hindrance, and gender imbalance remain the key challenges when it comes to women entrepreneurs. The study also concluded that lack of collateral for women limits them to access financial services from financial institutions in the East Africa Community region.

In addition, the study concluded that perception of some work/jobs that are designed for men not for women hinder women from participating in the financial sector and also limit their employment and job opportunities. Based on the findings, the study recommends that women in the informal sector should strive to formalize their businesses in order to have success in finance services such

as bank loans and other facilities. It is also recommended that there should be training to upgrade the financial literacy of women in the East Africa Community.

The governments of EAC should create channels of awareness so that women can explore the financial opportunities available for them to boost their businesses. It has been revealed that women play a greater role in economic development, therefore, countries in EAC should endeavor to break the culture barriers that hinder women from participating in business activities. As it has been also documented; women are challenged by collateral to access the loans from financial institutions, the governments should encourage women to group themselves into cooperatives in order to access a wide range of financial facilities. Furthermore, the study recommended that gender balance must be a key to strengthen and encourage women entrepreneurs; to understand that nothing is designed for men and not for women will bridge the gender gap in the East Africa Community region.

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# Enhancing AMR Free Practices: The Rwanda One Health and Innovation Club's interdisciplinary approach at the University of Rwanda

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## ABSTRACT:

**Background:** Antimicrobial Resistance is a serious concern to the healthcare industry, as demonstrated by the startling 4.95 million deaths in 2019—of which 1.27 million were directly linked to AMR. Since young people make up more than 60% of our population, it is crucial to highlight how students from a variety of fields at University of Rwanda convene and contribute to solving this pressing problem through “One Health” concept.

**Objective:** Formation of Club that promote One Health principles and combat AMR through awareness, education, interdisciplinary collaboration, and research.

**Methods:** Through TV and radio presentations, steward education, capacity building, research, and training for students studying healthcare and non-healthcare fields, the club is actively increasing awareness of AMR in Rwanda. We also aim to raise public awareness of health issues at Southern Province events such as Umuganda (mass cleaning) and Car-free day. For instructional updates on battling AMR, follow us on social media."

**Results:** 100 students have been enlisted by the club to promote the appropriate use of antibiotics and compliance with IPC regulations. Participatory capacity-building workshops with local university clubs have increased participants' confidence in their knowledge of AMR by 60% Twitter involvement among youth has been effective in raising awareness about AMR. The club has also created five research proposals that address AMR in all domains.

**Conclusion:** The club effectively tackles AMR with a diverse, youth-led approach, emphasizing the importance of expanding programs to promote responsible antimicrobial use and foster innovation in public health in Rwanda and beyond.

## INTRODUCTION:

There is no denying that the AMR is the next anticipated challenge to the healthcare sector. According to 2019 data, 4.95 million fatalities occurred, of which 1.27 million were directly linked to antimicrobial resistance (AMR); the majority of these deaths impacted children under

the age of five (Murray et al., 2022). Given that most fields of contemporary medicine would be unthinkable without access to efficient antibiotic therapy against bacteria, this is a significant public health problem (Blaskovich, 2020)

The world changed the moment Sir Alexander Fleming developed penicillin, the first antibiotic, in a lab at St. Mary's Hospital in London (Hoffman, 2020; *Nobel Lecture*, 1945). Antibiotics have significantly increased life duration and significantly decreased morbidity and death, making them particularly effective tools in the battle against infectious illnesses (Hoffman, 2020). But at this moment, with the trajectory we are heading towards, antibiotics and synthetic antibacterial antimicrobial agent are particularly at risk, but antifungals, antiparasitics, and antivirals are also at risk (*Global Action Plan on AMR*, 2015)

When microorganisms are subjected to antimicrobial selection pressure, they improve their fitness through Darwinian selection by expressing and gaining resistance genes, which they then pass on to other bacteria. Thus, the abuse and usage of antibiotics are significant contributors to the resistance phenomena; other major contributors include mechanisms that facilitate the local and worldwide transmission of resistant bacteria and their genes (Holmes et al., 2016) These consist of inadequate infection control, contaminated environments, and the geographic mobility of animals and people with infections (Burow & Käsbohrer, 2017) (Marti et al., 2014).

Due to AMR, common illnesses are become harder to treat with first-line conventional antibiotics, necessitating the use of more costly but newer, more focused treatments (Nowbuth et al., 2023)

A global action plan (GAP) on AMR was established by the World Health Organization (WHO) in 2015. One of the main tenets of the GAP is antimicrobial stewardship (AMS), which refers to the responsible use of antibiotics in humans and animals to optimize both their present effects and their likelihood of being available for future generations (*Global Action Plan on AMR*, 2015). In this regard, the World Health Organization (WHO) has also adopted the One Health approach, which it defines as “the collaborative effort of multiple health science professions, together with their related disciplines and institutions—working locally, nationally, and globally—to attain optimal health for people, domestic animals, wildlife, plants, and our environment.” (*One Health Basics | One Health | CDC*, 2023). The idea emphasizes the significance of balance and interconnection by focusing on the outcomes, reactions, and activities throughout the human, animal, and environmental sectors. Due to the interdependence of these three sources, a solitary approach that concentrates simply on health education will not provide positive outcomes. The best way to understand and manage AMR is from a One Health standpoint since resistance can originate in humans, animals, or the environment and spread to other things (WHO et al., 2021)

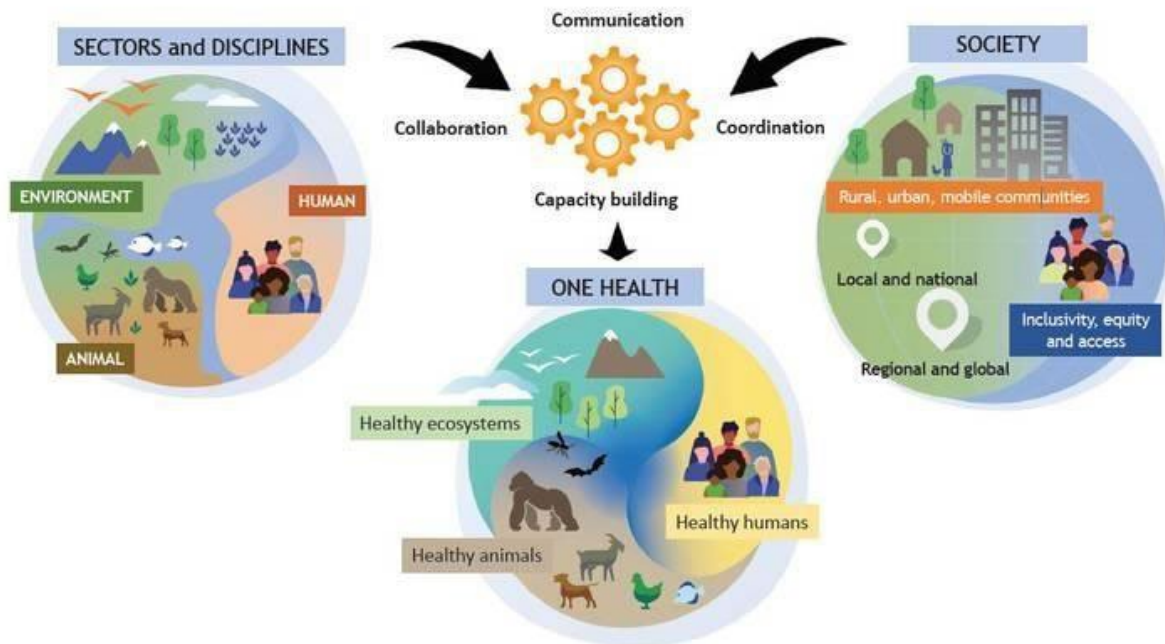


**Fig. Adopted from United Nations Environmental Program- One Health**  
 ((Environment, 2024)

There are reservoirs of resistance everywhere antimicrobials are used. These reservoirs include people, the surrounding communities and hospitals, animals, farm and aquaculture environments, water, soil, wildlife, and many other ecological niches contaminated by sewage, pharmaceutical industry waste, and farm runoff. Genes pertaining to bacteria are quite easily transferred inside and between humans, animals, and the environment. Any one industry's microbial adaptations to antimicrobial usage and other selection pressures are mirrored in every other sector

(Holmes et al., 2016; Huijbers et al., 2015). To preserve the general aim of maintaining the effectiveness of antibiotics for both humans and animals, a One Health approach to stewardship necessitates some alignment of actions in the several sectors (human, veterinary, and agriculture)(Weese et al., 2013). This may be a difficult task as it requires striking a balance between the occasionally conflicting interests of the various sectors. Usually, the interests of human health come first, although animal welfare and health are also significant factors (*WHO Guidelines on Use of Medically Important Antimicrobials in Food-Producing Animals*, 2017). Because there is minimal expertise developing evidence-based guidelines and little locally applicable high-level evidence, the production of guidelines—typically a valuable source of information—is hampered in LMICs(Agweyu et al., 2012). The application of guidelines is hindered even when they are accessible since they might not be customized for the intended audience, have contradictory advice, or be distributed in a restricted way (Nabyonga Orem et al., 2012)

According to a 2017 systematic review, 42% of African nations lack published studies on antimicrobial resistance [44], and Rwanda is clearly lacking in knowledge. Many LMICs have scarce resources, like Rwanda (Tadesse et al., 2017). As a result, there are few representative data on the prevalence of AMR in the context of invasive bacterial diseases and other infections; in the majority of cases, samples are only sent to referral centers for analysis from patients who have received extensive pre-treatment. Because there are insufficient diagnostics and representative surveillance data, Antimicrobial stewardship (AMS) is particularly challenging in low- and middle-income countries (LMICs). This makes it difficult for prescribers to make clinical decisions, difficult to write context-specific treatment guidelines, and difficult for policy makers to make well-informed decisions because it is unclear how serious the actual problems are. Robust, point-of-care diagnostic tests which can guide clinical decision making could solve some of the barriers (Do et al., 2016). In the context of Rwanda, there is alarming prevalence of AMR as indicated in study done in 2011 at Kigali University Teaching Hospital currently known as CHUK, highlighting the need for effective strategies to combat AMR as they was high rates of resistance including carbapenem resistance in UTI infections (Bizimungu et al., 2024). The limited body of research indicates that a number of low- and middle-income countries (LMICs) like Rwanda have extremely high rates of ABR, yet meaningful statistics are still hard to come by for some regions and the most common reason is resulting from factors, including inadequate infection prevention and control procedures, low vaccination rates, improper use and overuse of antibiotics, and poor sanitation (*Antimicrobial Resistance*, 2014; Laxminarayan et al., 2016).

The current evidence tell us Antibiotic prescriptions and/or supplies are supplied by a diverse range of individuals in various LMICs, including street sellers and healthcare professionals with varying educational backgrounds (such as midwives, pharmacists, dentists, nurses, and pharmacists) (Morgan et al., 2011; Viberg et al., 2010). For both prescribers and patients, getting objective information on the hazards of antibiotic abuse can be difficult (Thriemer et al., 2013). But even more alarming is that It has been discovered that doctors and senior medical students in a number of Low and middle income countries have outdated understanding about the best ways to utilize antibiotics (García et al., 2011; Quet et al., 2015). Furthermore, although health professionals in general acknowledged the importance of AMR, they did not frequently view it as an issue in their own practices (Quet et al., 2015; Thriemer et al., 2013)

AMR need to be a fundamental part of healthcare personnel' undergraduate and in-service training, as well as a prerequisite for graduation, in order to guarantee appropriate

comprehension and awareness. (Pulcini & Gyssens, 2013). But with the current education system being archaic, we cannot wait for the time the change comes. The aim of Rwanda One Health and Innovation Club (ROHIC) is to minimize infections in public and private

institutions, increase awareness, disseminate evidence-based information, and maximize the use of antibiotics for the health of both humans and animals. By tackling the complicated problem of AMR, ROHIC seek to have an influence on people's and animals' lives, enhance healthcare results, and create a more sustainable future (Shalo, 2021). The public health and animal health organizations' health promotion and health protection programs, consumer education campaigns for the general public and animal owners, farmer outreach programs, veterinary consultations, farm industry publications for farmers, veterinary curricula, and professional development programs for veterinarians and physicians are all opportunities to increase knowledge and comprehension of the One Health dimensions of antimicrobial resistance (McEwen & Collignon, 2018).

## **METHODS:**

The Rwanda One Health and Innovation Club employs a multifaceted and interdisciplinary approach to combat antimicrobial resistance (AMR) by youth advocates through various activities aimed at raising awareness, stewardship and fostering education on treatment failure among different sectors of the community at University of Rwanda and community around.

Firstly, Awareness Campaigns via TV and Radio Presentations: The club utilizes television and radio platforms to disseminate information about AMR to a broad audience. By engaging with these media channels, the club ensures that important messages about the threat of AMR reach both University of Rwanda students and the community around the country. Secondly, one of the core activities of the club involves educating stewards—individuals responsible for managing antimicrobials—across healthcare and non-healthcare sectors. Through targeted educational sessions, participants learn about responsible antimicrobial use and the consequences of misuse.

Moreover, the club is currently conducting research projects aimed at understanding the local dynamics of AMR and identifying effective strategies to combat it. These researches will serve as a basis for evidence-based interventions and policy recommendations. Furthermore, the club provides training sessions for students pursuing studies in both healthcare and non-healthcare disciplines part of our network. We are a large body of students from disciplines including but not limited to pharmacy, agriculture, dentistry, medicine, veterinary medicine and nursing. By integrating AMR education into non-formal training, the club ensures that future professionals are equipped with the knowledge needed to address this critical issue in their day-to-day vocation.

Lastly, the club actively participates in community events such as Umuganda (mass cleaning) and Car-free day in the Southern Province of Rwanda. These activities are attended by all classes of Rwandans (adults and youth) and at the end of the activities, they host different figures of the community to speak to the community. By leveraging these platforms, the club targets to reach a wide audience and engages the public in discussions about AMR and broader health issues. By raising awareness in the community, the people can know the correct use of medication and in their work as farmers or breeders.

## **RESULTS**

Rwanda One Health and Innovation Club has been working in the University of Rwanda actively promoting AMR stewardship, and since its establishment more than 100 members have been engaged in various activities and more than 600 are projected to have been engaged at the end of 2024. In addition to that, Members of ROHIC have benefited both physical and online sessions to discuss new evidences about AMR as well as establishing AMR stewards and champions to act as both trainers and ambassadors against AMR. They are engaged in the research and evidence-based approaches being established or published in this modern age as also using technology and social media to make a sizeable footprint. Moreover, through community and online engagement on Club's social medias and its members', ROHIC managed to engage and deliver AMR information to more than 200 individuals.

Last but not least, ROHIC has now over 3 research proposals under development by its members with supervision from seniors to contribute to body of knowledge in the field of antimicrobial resistance. These new research endeavors will contribute to the local awareness and to

understand the Rwanda's level in respect to the rest of the world as we combat AMR (Antimicrobial resistance).

## **DISCUSSION:**

AMR is a problem for all countries at all income levels. Its spread does not recognize country borders, and yet, it is still overlooked in many parts of the world; especially in developing counties. Rwanda, like many other sub-Saharan African countries, has been combating the burden of antimicrobial resistance (AMR) for decades. Today, the evolution of microbial pathogens able to resist antimicrobial treatment is seen as one of the most pressing public health crises according to Dr. Margaret Chan – former WHO Director, 2006-2017 (At UN, Global Leaders Commit to Act on Antimicrobial Resistance, n.d.), it has been estimated that if no action is taken against AMR, it will be the leading cause of death with 10 million victims per year by

2050 (New Report Calls for Urgent Action to Avert Antimicrobial Resistance Crisis, n.d.). For the past few decades, AMR has been a growing threat to effective treatment of an everincreasing range of infections caused by bacteria, parasites, viruses and fungi. Antimicrobial usage in animals, humans and agriculture results in spreading of antimicrobial residues into aquatic and terrestrial environment. AMR affects not only human health but also other sectors such as animal health, agriculture, food security, water and sanitation and economic development (Velazquez-Meza et al., 2022). Moreover, AMR results in reduced efficacy of antibacterial, antiparasitic, antiviral and anti-fungal drugs, making the treatment of patients difficult, costly or even impossible. There is need to minimize the health, social and economic impact of antimicrobial resistance. To avert this disaster, Rwanda developed and approved the One Health

Policy and the One Health Strategic Plan, that create better understanding of Antimicrobial Resistance from a One Health perspective through raising awareness and understanding on antimicrobial use, resistance prevention, and containment through effective communication and training, strengthening knowledge and evidence on antimicrobial use and resistance (Rwanda, n.d.). The NAP Emphasize the need to create One Health Clubs at the higher education institution, that will serve as platform for youth to engage in discussion and support government initiatives to combat AMR, and this is practical especially in LMICs where young people (15-35yrs) represent more than 60% of the African population. yet, they are sometimes excluded from meaningful engagement, development and implementation of AMR programs. Since our establishment, we have saw that 45% of our members did not have enough information about AMR despite being deployed in the agricultural fields, in hospital and clinical orations, or in animal farms. The end of our workshops showed very promising results for our club and our people as the knowledge is now at level of more than 90%. With Rwanda One Health Club we emphasize on youth-led intervention to raise awareness, advocacy, Stewardship, Treatment failure prevention and research to combat AMR burden.



3. Strengthen AMR surveillance systems to track the prevalence and patterns of antimicrobial resistance. This data is essential for guiding evidence-based interventions and monitoring the impact of interventions over time, and this area is still lacking emphasis.
4. Conduct behavioral studies among the general population in Rwanda to understand the drivers of antimicrobial misuse and identify effective behavior change interventions. Insights from these studies can inform targeted education and awareness campaigns.
5. Investigate the role of veterinary and agricultural practices in contributing to AMR and develop interventions to promote antimicrobial stewardship in animal health and food production.
6. Foster collaborations with pharmaceutical and biotechnology industries (IVI and BioNtTech, etc) to support research and development of new antimicrobial agents, vaccines, and diagnostics that can combat AMR.
7. Advocate for policy changes and regulations that promote responsible antimicrobial use, strengthen infection prevention and control measures, and support sustainable AMR-focused initiatives.
8. Expand community engagement and education programs to empower individuals and communities to adopt AMR-free practices. This includes promoting awareness about proper hygiene, sanitation (WASH and IPC), and the importance of completing antibiotic courses through AMR stewardship.
9. Invest in capacity building initiatives to enhance AMR-related skills among healthcare professionals, researchers, policymakers, and community leaders. This includes training programs on AMR surveillance, diagnosis, and treatment in different zones in Rwanda.
10. Further integrate the One Health approach into AMR interventions by strengthening collaboration across human health, animal health, and environmental sectors. This holistic approach is critical for addressing AMR comprehensively.
11. Develop strategies for scaling up successful AMR interventions and ensuring their sustainability. This may involve securing long-term funding, building local capacity, and fostering multisectoral partnerships.
12. Continuously evaluate the impact of AMR interventions and research activities to identify best practices and areas for improvement. Rigorous evaluation can inform evidence-based decision-making and resource allocation.

By focusing on these areas, the Rwanda One Health and Innovation Club, along with other stakeholders, can contribute to sustainable efforts in combating AMR and promoting a healthier future for Rwanda and beyond.

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# **Establishing a Private School in Gihango Sector, Rutsiro District, Western Province, Rwanda: Needs Assessment Research Proposal**

## **Author**

Aphrodise Nsabimana

## **ABSTRACT**

The purpose of the study was to explore the needs of parents who send their children to study in private schools which are located in remote areas to Gihango Sector for the sake of quality education provided by the private schools. The study intended also to examine the influence of these needs to the parental purchase power for a private school in Gihango Sector, Rutsiro District. The study used both descriptive research and correlational research designs. The study was conducted on 94 household's leader participants among 6683 household leader participants at 90% Confidence Interval. The study conducted in Gihango Sector, Rutsiro District from 23 to 30 April 2024. A pilot study was conducted on the sector that shares the same characteristics in Kanzenze in Rubavu District and showed that the questionnaire was reliable to measure what it is supposed to measure before administering the questionnaire in Gihango Sector located in Rutsiro District. Descriptive statistics, chi-square and regression were calculated using SPSS.22. The analysis of the data was done using quantitative technique via SPSS.22. The study indicated that there is a positive effect of school proximity (41.2%), and a negative effect of language of instruction (36.4%) and a negative effect of child neglect (19.5%) on the purchasing power of parents in Gihango Sector.

Then, recommendations to the administration of the Gihango Sector and the Mayor of Rutsiro District for the establishment of the new private school.

Keyword: parental purchasing power, needs assessment, school proximity, language of instruction, school feeding extra-curricular activities

Wordcount: 235

## **Introduction**

This study used a participatory approach (PR) as an orientation to research via the current practice of assembly of residents of cells which happens every Tuesday. It is a collaborative creation of knowledge by a group of stakeholders and ideas. Stakeholders establish mechanisms to apply knowledge, skills and attitude in the real situation toward making a change in actions.

In Canada, Macaulay et al. (2023) used participatory research approach and identified its benefits to the community members who valued the importance of scientific research as far as protecting the community interests and creating bonds between academia and the community on one hand. Participatory approach facilitates the future work in improving the existing common interest in various community on the other hand (Macaulay, Jagosh, Pluye, Bush, & Salsberg, 2013). This includes infrastructures such as access to quality schools, electricity, clean water and sanitation.

In this study in Rutsiro District, members of the community will have time to sit and think about how they can solve the problem related to quality education enhancement in rural areas using the available resources. The study focused on assessing whether there is a need of what kind of nursery school needed in Gihanga Sector which is represented by seven cells including Shyembe, Mataba, Congo-NIL, Bugina, Ruhingo, Taba and Murambi. The following are the research questions that guided this research:

1. Does the purchasing power for private schools depend on household residence in Rutsiro District, Gihango Sector?
2. Is there any significant effect of curriculum observed on purchasing power for Private Schools in Rutsiro District, Gihango Sector?
3. Is there any significant effect of school proximity on purchasing power for Private Schools in Rutsiro District, Gihango Sector?

### **Hypotheses**

H0<sub>1</sub>. Purchasing power for private schools do not depend on household residency in Rutsiro District, Gihango Sector

H0<sub>4</sub>. There is no significant effect of curriculum observed on purchasing power for private schools in Rutsiro District, Gihango Sector

H0<sub>3</sub>. There is no significant effect of school proximity on purchasing power for private schools in Rutsiro District, Gihango Sector

### **Methodology**

Gihango Sector is located in Rutsiro District in Western Province in Rwanda. The census of August 15, 2012 showed that Gihango sector has 6683 households. The study was conducted on 92 household leaders among 6683 households of parent participants using participatory approach in village assemblies which happen every Tuesday of the week in Rwanda. The study used purposive sampling. The respondent who meets the criteria of selection should meet the requirement of having a child who will have age 3 and more in September 2024 during cell assembly which happens Tuesday. The research instrument used the Likert scale of four levels 1. Strongly disagree, 2. Disagree, 3. Agree, and 4. Strongly Agree. A pilot study was conducted in

Kanzenze Sector in Rubavu District among 23 households which share the same characteristics with the parents of Gihango Sector in Rutsiro District. Table 1 describes the summary of case processed during

Table 1. Presentation on participation in Pilot study

| <b>Case Processing Summary</b> |                       | N  | %     |
|--------------------------------|-----------------------|----|-------|
| Cases                          | Valid                 | 12 | 52.2  |
|                                | Excluded <sup>a</sup> | 11 | 47.8  |
|                                | Total                 | 23 | 100.0 |

a. Listwise deletion based on all variables in the procedure.

Table 1 showed that 23 parent participants in a pilot study were able to fill and return the questionnaire where 52.2% contained valid cases. This indicate that they did not escape any question when answering the questionnaire at 52.2%. Table 2 presents the reliability of the questionnaire.

Table 2. Reliability analysis

| <b>Reliability Statistics</b> |            |
|-------------------------------|------------|
| Cronbach's Alpha              | N of Items |
| .879                          | 32         |

The internal consistency of the questionnaire was measured using SPSS.22 to calculate the reliability of the questionnaire composed with 32 items. Cronbach's Alpha of 0.879 indicate that the questionnaire is good to be used during the data gathering process based on the interpretation of Lee Cronbach who used the formula for the first time in 1951.

where N represents the number of items, C represents the average covariance between item-pairs, v represents the average variance, and  $\alpha$  represents coefficient alpha,  $\alpha = \frac{N \cdot C}{N \cdot v + N - 1}$ .

The reliability of  $\alpha \geq .9$  indicates excellent in internal consistency, the figure ranged .879 indicates good in internal consistency of the questionnaire. The figure ranged  $.8 > \alpha \geq .7$  indicates the acceptable internal consistency for the data gathering. The figure ranged  $.7 > \alpha \geq .6$  indicates questionable internal consistency (Statistics How To, 2024). The candidate

would have to rewrite the items or change the way of writing statements of the questionnaire.

The figure ranged  $.6 > \alpha \geq .5$  indicates a poor internal consistency. Here the candidate needs to review statements because they don't have the ability to measure what they are supposed to measure. The figure ranged  $.5 > \alpha$  indicates that the statement is unacceptable for the survey. It needs to be deleted from the questionnaire (Statistics How To, 2024). The candidate can adapt, adopt or use the other previously questionnaires with the prior permission of the previous researchers. Table 3 indicate how each item's internal consistency was measured before going for data gathering process.

Table 3. Cronbach's Alpha if Item Deleted

| Cronbach's Alpha if Item Deleted                                                           |          |
|--------------------------------------------------------------------------------------------|----------|
| My child is enrolled in a private school located in more than one kilometer                | 0.874622 |
| My child study in a private school located in less than one kilometer                      | 0.871783 |
| My child is enjoying the learning experience in a public school                            | 0.868552 |
| My child finds most learning activities stimulating and challenging in private school      | 0.877456 |
| My child learns using Kinyarwanda as language of instruction up to the lower primary level | 0.873789 |
| My child learns using English as language of instruction up to the lower primary level     | 0.881209 |
| My child learns using French as language of instruction up to the lower primary level      | 0.875586 |
| My child study in a private school to ensure safety and protection from any harm           | 0.868101 |
| My child is treated fairly in private schools                                              | 0.8677   |
| My child was taken to private school for individual support                                | 0.868101 |
| Private schools work in partnership with parents to care for and educate children          | 0.868101 |
| The private schools ask for my views                                                       | 0.867956 |
| The private schools take parents' views into account                                       | 0.871789 |
| My child follows the National curriculum                                                   | 0.885442 |
| My child follows Cambridge Assessment program                                              | 0.875754 |
| My child has 3 to 6 years but is not attending any pre-primary program                     | 0.886745 |

|                                                                                                                |          |
|----------------------------------------------------------------------------------------------------------------|----------|
| My child has a school age (7-12 years) but is not yet enrolled in any program                                  | 0.878084 |
| My child takes a balanced diet at school                                                                       | 0.876616 |
| My child has symptoms of malnutrition                                                                          | 0.885612 |
| My child carries potluck at school                                                                             | 0.877525 |
| I pay a maid to take care of my children                                                                       | 0.881871 |
| I use family and friends as informal childcare                                                                 | 0.875788 |
| I take my children in a daycare                                                                                | 0.875229 |
| I take my children to a childminder                                                                            | 0.873732 |
| I take my children to a pre-school                                                                             | 0.87788  |
| I take my children in out of school club                                                                       | 0.874278 |
| I take my children in summer camp                                                                              | 0.8711   |
| There is a need of a private school in each cell                                                               | 0.867812 |
| I can afford to pay school fees of 50,000Frw per term for a nursery class which happens from 9:00AM to 12:00PM | 0.879827 |
| I can afford to pay school fees of 45,000Frw per term for nursery classes should happens from 1:00PM to 5:00PM | 0.876311 |
| I can afford to pay school fees of 90,000FRw per term at primary level which uses National curriculum          | 0.87773  |
| I can afford to pay school fees of 150,000Frw per term at primary level which uses Cambridge curriculum        | 0.876723 |

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### **Data collection and ethical consideration**

The email requesting for during research in Gihango Sector was sent to the Mayor of Rutsiro District along with the recommendation from the Adventist University of Central Africa on March 25, 2024. The authorization to do research was approved on 19 April 2024. The consent form was attached to each questionnaire. Using cell's assembly, parent participants with children who will have three years and more participated in research. To two hundred and ten questionnaires were distributed but only ninety-three questionnaires were well filled at 93.87% response rate. During the discussion with parent participants in Tuesday's cell assembly of 23<sup>rd</sup> and 30<sup>th</sup> of April we were able to get the information needed and realized data saturation where the ideas were share by different participants and there was no more new idea.

### **Data analysis**

Using SPSS.22, descriptive statistics, chi-square test of independence and linear regression were calculated and data were analyzed. The regression line where  $x_1$ =school Proximity,  $x_2$ =Language of instruction,  $x_3$ =Child protection,  $x_4$ = Curriculum Observed,  $x_5$ =School Feeding Intervention;  $x_6$ =Extra-curricular Activities and  $Y$ =Parental Purchasing Power for Private Schools.  $Y = \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \beta_5 x_5 + \beta_6 x_6 + \text{Error}$

## Results

Table 4. Participation in research by cell in Gihanga Sector

|      |           | Count | Column N % |
|------|-----------|-------|------------|
| Cell | Congo-Nil | 29    | 31.5%      |
|      | Ruhingo   | 15    | 16.3%      |
|      | Shyembe   | 5     | 5.4%       |
|      | Taba      | 4     | 4.3%       |
|      | Bugina    | 7     | 7.6%       |
|      | Mataba    | 9     | 9.8%       |
|      | Murambi   | 23    | 25.0%      |

Research participants are most likely from Congo-Nil cell (count=29; 31.5%) and Murambi cell (count=23; 25.0%) and Rugingo Cell (count=15; 16.3%). A number of 3 individuals did not mention their respective cells. Figure 2 present the expected purchasing power for private schools by household residency.

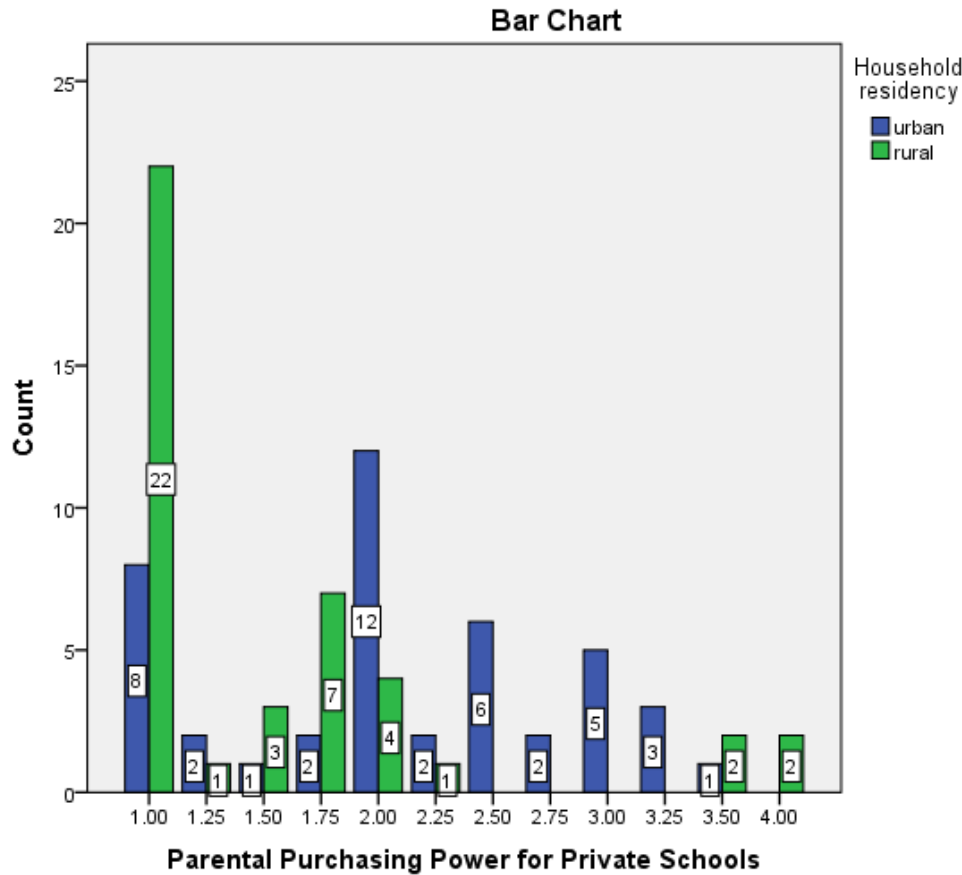


*Figure 2. Parental purchasing power for private schools by household residency in Gihango Sector*

Figure 2 indicate that 22 parent participants from the rural area strongly disagree with the statements related to taking their children in private schools. In addition, a number of 14 participants among 92 participants disagreed with all statements leading them to sending their children in public schools.

During the cell assembly they explained that they need support otherwise they can not afford the cost of education in private schools. They would express themselves in two words in Kinyarwanda language “dukeneye inkunga.” Which means that they are aware of their benefit of having their children in private schools despite their financial income. Table 5 presented the chi-square test of independency between purchasing power for private schools and household residency in Gihango Sector

### **Hypothesis Testing**

Table 5. Level of dependance between purchasing power for private schools and household residency in Rutsiro District, Gihango Sector

### Chi-Square Tests

|                              | Value               | df | Asymp. Sig. (2-sided) |
|------------------------------|---------------------|----|-----------------------|
| Pearson Chi-Square           | 33.283 <sup>a</sup> | 11 | .000                  |
| Likelihood Ratio             | 40.895              | 11 | .000                  |
| Linear-by-Linear Association | 9.642               | 1  | .002                  |
| N of Valid Cases             | 86                  |    |                       |

a. 20 cells (83.3%) have expected count less than 5. The minimum expected count is .98.

There is a relationship between purchasing power for private schools and household residency in Rutsiro District, Gihango Sector. Therefore, we reject the null hypothesis one and conclude that the purchasing power for private school depends on house hold residency. Figure 2 has explained this that twenty-two parent participants strongly disagreed that they can take their children to private schools.

Parents participants from the rural areas can afford public schools while parent participants from urban areas can afford also private schools. This chi-square statistic does not have the ability to predict purchasing power for private schools at Gihanga Sector. I only show the association of two categorical variables only. To predict the purchasing power trends in the future, purchasing power for Private school Model was created as table 6 describes it.

Table 6. Coefficient of determination of Purchasing power for Private Schools in Gihanga Sector  
**Model Summary<sup>b</sup>**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|---------------|
| 1     | .493 <sup>a</sup> | .243     | .184              | .72278                     | 1.819         |

a. Predictors: (Constant), Extra-curricular Activities, Child Protection, Curriculum Observed, School Proximity, School Feeding Intervention, Language of Instruction

b. Dependent Variable: Parental Purchasing Power for Private Schools

This model was explained by the fact that extra-curricular activities, child protection, curriculum observed, school proximity, school feeding intervention and language of instruction at 24.3%. there is a positive weak correlation between the above-mentioned predictors and purchasing

power for private schools. There are other factors that are likely to predict purchasing power of parents for private schools in Gihanga Sector like household income which was not discussed in this paper. Table 7 examines whether there is a relationship between predictor variables and purchasing power for private schools in Gihanga Sector.

Table 7. Analysis of variance around purchasing power for private schools in Gihanga Sector

**ANOVA<sup>a</sup>**

| Model |            | Sum of Squares | df | Mean Square | F     | Sig.              |
|-------|------------|----------------|----|-------------|-------|-------------------|
| 1     | Regression | 12.943         | 6  | 2.157       | 4.129 | .001 <sup>b</sup> |
|       | Residual   | 40.226         | 77 | .522        |       |                   |
|       | Total      | 53.169         | 83 |             |       |                   |

a. Dependent Variable: Parental Purchasing Power for Private Schools

b. Predictors: (Constant), Extra-curricular Activities, Child Protection, Curriculum Observed, School Proximity, School Feeding Intervention, Language of Instruction

Table 7 indicated that there is a high significance between extra-curricular activities, child protection, curriculum observed, school proximity, school feeding intervention, and language of instruction ( $F=4.129$ ;  $\text{sig}.0.001$ ). This indicated that anyone who want to establish a private school in Gihanga sector should consider these factors to be successful. Table 8 indicates how each predictor affects the future purchasing power for private schools in Gihanga Sector.

Table 8. Coefficient of regression on Purchasing power for Private Schools

**Coefficients<sup>a</sup>**

| Model                   | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|-------------------------|-----------------------------|------------|---------------------------|--------|------|
|                         | B                           | Std. Error | Beta                      |        |      |
| 1 (Constant)            | 1.084                       | .629       |                           | 1.723  | .089 |
| School Proximity        | .412                        | .125       | .354                      | 3.295  | .001 |
| Language of Instruction | -.364                       | .115       | -.359                     | -3.177 | .002 |

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|                             |       |      |       |        |      |
|-----------------------------|-------|------|-------|--------|------|
| Child Protection            | -.195 | .102 | -.207 | -1.916 | .059 |
| Curriculum Observed         | .116  | .126 | .099  | .917   | .362 |
| School Feeding Intervention | .221  | .132 | .180  | 1.676  | .098 |
| Extra-curricular Activities | .225  | .141 | .162  | 1.598  | .114 |

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a. Dependent Variable: Parental Purchasing Power for Private Schools

The interpretation of the regression coefficient table follows the following regression line  
 $EPS = .412 SP - .364 LI - .195 CP + .116 CO + .221 SFI + .225 ECA + E$ .

Table 8 showed that one-unit increase in school proximity is expected to increase units of future purchasing power for private schools in Gihanga sector ( $\beta = .412$ ;  $p = .001$ ). There is a high significant effect of school proximity on future purchasing power for private schools in Gihanga sector. During the Cell Assembly, parents explained that there are parents from Ruhingo cell who take their children to study at Kayove sector- around five kilometers from Congo-Nill cell- or Rubengera Sector of Karongi District.

Table 8 indicated that one-unit increase in language of instruction is expected to decrease units of future purchasing power for private schools in Gihanga Sector ( $\beta = -.364$ ;  $p = .002$ ). This shows how the language of instruction is the key to found a private school. Parents would choose not to send their children to school if they are aware that they learn using the language which is not desired by parents.

Table 8 showed that one unit increase in child protection led to decrease in units of purchasing power for private schools in Gihango Sector ( $\beta = -.195$ ;  $p = .059$ ). Rwanda National Police (2015) explained that illegal mining, gender-based violence, and family neglect affect negatively purchasing power for private school. Most of children dropout schools and are involved in illegal mining (Rwanda National Police, 2015). This shows that the child protection is the major challenge to education in Rutsiro District.

Table 8 indicated that one unit increase in curriculum observed did not lead to any increase in purchasing power for private schools in Rutsiro District, Gihanga Sector ( $\beta = .116$ ;  $p = .362$ ) or extra-curricular activities ( $\beta = .225$ ;  $p = .114$ ) organized in public schools for the competence-based curriculum is use in Gihanga sector do not show any significant effect on purchasing power for private schools in Gihanga Sector. Investors can use it or use either national or international curriculum and bring any best practice related to extra-curricular activities without any effect.

## Discussion of Findings

Similar findings which were discussed on the effect of school proximity on purchasing power for Philippines. The accessibility of schools that offer Information Technology major influenced school choice of students in Philippines (Bringula , 2012). In New Zealand, the study was conducted on 797 adolescent students enrolled in public secondary schools without bus schools in Dunedin District. Using geographic information system, distance was calculated and the t-tests, chi-square and regression were calculated and data were analysed. Findings indicated that distance to school and importance of school's proximity influence the school choice (Mandic, et al., 2017).

Similar findings on the language of instruction use and purchasing power for private schools were discussed. In Nepal, parents prefer to use English as medium of instruction which has been used in private schools. Parents tend to send their children in private schools which use English as medium of instruction (Ojha, 2018). This study supports findings from this study. Findings showed that parent participants indicated that there is a problem of English use in public schools in Gihanga Sector. Parents who can afford the cost of education in Private school send their children in Ecole Francophone de Kayove around more than five kilometers or they send their children at Rubengera Sector in Karongi District regardless the distance to school made by their children.

Similar findings on child protection and purchasing power for private schools are also discussed to support the results from this study. Ngabonziza and Sikubwabo (2022) conducted the study on investigating the causes of school dropout in nine-year basic education schools in Rwanda and their possible solutions in Rutsiro District. The study was conducted on 60 among 672 including 30 among 672 students who dropped out, ten headteachers, ten director of studies and ten in charge of discipline in nine-year basic education in Rutsiro District using purposive sampling technique. The study claimed that child labor and unwanted pregnancies affect negatively school attendance and academic achievement in Rutsiro District (Ngabonziza & Sikubwabo, 2024). This study explains well the results from the previous studies such as the one that was conducted on school dropout in Rutsiro District though the focus was only in Gihango Sector one of many sectors of Rutsiro District. This explains the problem related to child neglect at Gihanga Sector.

The study that was conducted by Lesné (2013) on the relationship between school fees, parental participation, and accountability in public schools in Madagascar. Using the derivative model, the study claimed that parent who pay more school fees are likely to be involved in school's decision-making committees in public schools (Lesné, 2013). This study is related to the way child protection can be avoided in Madagascar by paying school fees to avoid child neglect. The study showed the gap that it did not discuss on parent's participation, and accountability in private school. In the same perspective this study completed the one that was conducted in Madagascar by claiming that child protection has a negative effect to purchasing power for private school at 19.5% in Gihango Sector in Rutsiro District, Rwanda.

## **Conclusion**

This study claimed that the purchasing power for private school depends on household residency in Gihanga sector. Therefore, the null hypothesis one is rejected.

The study claimed that there is a positive influence of school proximity on purchasing power of parents for private schools in Gihanga Sector at 41.2%. The null hypothesis two was true; there is no significant effect of curriculum observed on the purchasing power of parents in Gihango District. Therefore, the null hypothesis three is three is rejected. There is a negative effect of the use of language of instruction on purchasing power for private school in Gihanga Sector at 36.4%. Misusing languages both at home and at school affect negatively the quality of education.

The study concluded that child protection influences negatively purchasing power for private school at 19.5%. the study indicated that competence-based curriculum, school feeding intervention and extra-curricular activities do not affect purchasing power for private schools in Gihanga Sector located in Rutsiro District. This study indicated that most of parent participant do not have the purchasing power to pay school fees in international schools.

This indicates that parents who can afford to pay school fees in private school can pay it regardless of the distance to school. During the village assemblies, parents from congo-Nil and ruhingo cells told me that they can send their children to study at Ecole Francophone de Kayove or to schools located in Karongi District.

Some parents want their children to use French as a medium of instruction in early childhood education and lower primary education and use of English as the language of instruction from upper primary education. This indicates that there is a need for private schools that can support those parents toward achieving sustainable development goals.

Parents need to be reminded about their role in contributing to the cost of education for their children. They should see education as an investment not as an expense. There should also be sessions of teaching foreign languages during the village assemblies because parents are also first teachers of their children.

Recommendations are formulated to the department of education at Gihanga Sector to organize discussions through village assemblies on the importance of education especially in early childhood. Mind set of parents will change and the purchasing power will increase toward equity in education

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# **Government Policies and Programmes Empowering Women Entrepreneurship in South Africa**

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## **ABSTRACT**

Support for women is associated with women empowerment and the advancement of gender equality across all sectors of society. Women empowerment is associated with the process of providing power to women that can be utilised to empower them in all spheres of their lives. Conventions signed between international organisations and governments the world over provide a framework within which gender equality and empowerment could be realised. In South Africa, the conception of women empowerment emerged from the imbalances of the past regime where the distribution of the resources was predicated along gender and racial lines. This paper reveals that South Africa has adopted gender responsive laws, policies, instruments and institutions that provide a conducive environment for the participation of women in the labour market and in the economy as entrepreneurs. Impediments to women empowerment and gender equality such as a lack of knowledge about the various funding options available to them and the perpetuation of gender-based barriers require special attention. The government should work hand in hand with other sectors of society towards a collective goal of creating an enabling environment for women entrepreneurs, specifically Black women so that they are not left behind.

**Keywords:** Public policy, women empowerment, gender equality, entrepreneurship, financial support

## **INTRODUCTION**

Women empowerment is associated with the process of providing power to women in various spheres, from social autonomy to economic stability and political representation (Staff Writer, 2024). While social empowerment of women involves the change in attitudes and behaviours that enable women to take charge of their lives, free from violence and discrimination, economic empowerment means providing women with equal opportunities for financial independence through employment, entrepreneurship and access to assets training, financial resources and services. On the one hand, political empowerment refers to increasing women's representation and participation in political and community decision-making processes (Staff

Writer, 2024; Faro, 2022). On the other hand, women empowerment is about creating an environment for women to exercise their rights and access opportunities on an equal footing with men (Staff Writer, 2024). This is referring to gender equality where both men and women are afforded equal power and opportunities. Gender equality is achieved by removing cultural, social and legal barriers that prevent women from having equal opportunities to men (Faro, 2022).

In this empowerment process, gender equality policies and interventions are important tools that provide a favourable environment in enhancing women's rights. Gender equality policies can be short or long term, and be seen in terms of equal opportunities, equal treatment, differential or affirmative treatment, fairness or equal outcomes. Through the lesbian, gay, bisexual, transgender, queer, intersex and more (LGBTQI+) movements, present-day understandings of gender, approaches and policies on gender equality have expanded and have become even become more complex (Hearn & Husu, 2016:1-2). First, this article reviews perspectives of women empowerment to clarify some of the approaches that can be utilised to socially, economically and politically empower women in society, namely the social empowerment perspective, economic empowerment perspective and political empowerment perspective. Second, the article explores the importance of women empowerment as it is related to gender equality from the international point of view. The latter sections analyse public policies and programmes that provide a conducive environment for the participation of women in the labour force and as entrepreneurs in South Africa.

## **PERSPECTIVES ON WOMEN EMPOWERMENT**

The theoretical overview of women empowerment is discussed to clarify the strategies that can be utilised to empower women in all spheres of their lives (Delgado, 2017:4). This background evaluates the level of empowerment of women, ranging from social autonomy to economic and political representation. According to Mahbub (2021:8), each viewpoint is significant because the tangible empowerment of women is possible only when women enjoy full access to economic resources, acquire more strength and courage for entering into politics and are afforded equal access to education and health care.

**Social empowerment:** The empowerment of women socially involves promoting social inclusion, equal rights and opportunities, as well as challenging social norms and prejudices that perpetuate discrimination and exclusion. This type of empowerment aims to improve the social status and well-being of individuals or marginalised groups within society (Martinez, 2022). It is also about women's right to decide about their sexuality, the number of children they aspire to have and the right to family planning methods and information to choose contraceptives. Other contributing elements of social empowerment are the right to proper healthcare, clean water, sanitation facilities and dignity. Lastly, women's right to safety and security and their ability to resist violence are also very important aspects (Delgado, 2017:2).

**Economic empowerment:** Economic empowerment of women focuses on improving their economic status and financial independence. It has to do with their access to and control over means of production, access to education, access to decent work and an income that they have control over, and meaningful participation in economic decision-making at all levels from the household to international institutions (Mahbub, 2021:5-6). Scholars believe that educated women have the capacity to fight against cultural practices that condemn them to oppressed position in society. Women's access to knowledge, information and new ideas improves their economic well-being. In a nutshell, capacity building through education, training and development creates sustainable livelihoods (Manuere & Phiri, 2018:61; Martinez, 2022). It's a pity that often, women have access to income but have no control over it - they have to hand over their salaries to their husband, son, brother or mother-in-law. Likewise, it is commonly known that millions of women and girls lose out on obtaining an income and education due to the time they spend doing household chores for their families (Delgado, 2017:2).

**Political empowerment:** One important approach to gender equality is the promotion of the participation of women in political processes and decision-making. It means to participate in society and to be able to make one's voice heard. It is about the right and ability to speak out, getting your voice heard, and making your opinion matter. This includes promoting women in government and political party politics as well as supporting women's involvement in civic engagement (Mahbub, 2021:6; Martinez, 2022; Delgado, 2017:2). It has been proven that women who are allowed to fully participate in government programmes as leaders and as beneficiaries have access to resources that they can use to alleviate poverty in their families (Manuere & Phiri, 2018:61). Dahlum, Knutsen & Mechkova (2022:2) further conceptualise political empowerment as the increased capacity for women to influence political decision-making via three pathways: (a) political representation in decision-making; (b) freedom of choice, guaranteed by protected civil liberties; and (c) opportunity to organise and effectively express one's voice.

It appears that all three approaches discussed above are interconnected. Together, they describe empowerment viewpoints that are used to explain the increasing need for women empowerment. Any single one of them should not be seen as empowering in isolation, but interacting and influencing each other (Delgado, 2017:2). Dahlum *et al.* (2022:2) highlight how political empowerment is instrumental in enhancing other human developmental outcomes, including positive economic effects of including various social groups, especially women, in different positions and processes.

## **GLOBAL PERSPECTIVE ON WOMEN EMPOWERMENT**

Globally, women empowerment and gender equality have been promoted by international organisations and governments the world over. Since its creation, the United Nations (UN)

through its member states have achieved important outcomes in advancing gender equality, from holding the first World Conference on Women in Mexico in 1975, the establishment of the Commission on the Status of Women, the adoption of the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1979 and the Beijing Declaration and Platform for Action global policy on gender equality in 1995. Recently, the UN member states adopted the 2030 Agenda for Sustainable Development (SDGs) as the agreed framework for international development featuring a stand-alone goal 5 on gender equality and the empowerment of women and girls (UN General Assembly, 2015:14). Among other targets, achieving SDG 5 requires member states to end all forms of discrimination against all women and girls everywhere and to ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life (UN General Assembly, 2015:35). Member states agreed to undertake reforms to give women equal rights to economic and other resources and financial services in accordance with national laws. They also agreed to adopt sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels (UN General Assembly, 2015:14).

The latest available data on SDG 5 show strides made by member states to make constitutional provisions on gender equality, laws that prohibit discrimination against women, and regulations mandating quotas and guaranteeing equal rights for men and women (UN Department of Economic and Social Affairs, 2022:10). Figures generated by the World Economic Forum's Global Gender Index show strides made in empowering women and in offering them the same opportunities as men. The Index is designed to measure the gender gap between women and men in areas of health, education, economy and politics in order to gauge the state of gender equality. For the 146 countries covered in the 2023 Index, improvement towards closing these gaps are visible (a) the health gender gap has closed by 96%, (b) the educational attainment gap by 95%, (c) economic participation gap by 60%, and (d) political empowerment gap by 22% (World Economic Forum, 2023:5).

The top ten countries in ranking order (Iceland, Norway, Finland, New Zealand, Sweden, Germany, Nicaragua, Namibia, Lithuania and Belgium) have closed at least 80% of their gender gap. Iceland at 91% takes the top position and continues to be the only country to have closed more than 90% of its gender gap. Sub-Saharan Africa's gender equality score is the sixth highest among the eight regions at 68%, ranking above Southern Asia and the Middle East and North Africa. Progress in the region has been uneven. Ranked 8<sup>th</sup> is Namibia, the highest-ranking in Sub-Saharan Africa with an attainment of 80% gender equality. Economic participation is at 78% equality and is ranked 19<sup>th</sup> globally (World Economic Forum, 2023:6). In the second and third positions, Rwanda and South Africa obtained an overall gender gap of 79% and 78%

respectively. At the current rate of progress, estimates are that it will take 102 years to close the gender gap in Sub-Saharan Africa (World Economic Forum, 2023:6, 26).

Regrettably, SDG 5 data also demonstrate that the world is not on track to achieve gender equality by 2030. Actually, it is estimated that it will take 280 years to close gaps by removing discriminatory laws and 140 years for women to be represented equally in positions of power and leadership in the workplace. Women hold only 26.4% of parliamentary seats globally and it could take close to 50 years for countries to achieve equal representation in national parliaments (Ross, 2023:22). The COVID-19 outbreak is partly blamed for exacerbating existing inequalities for women and girls across every sphere. Figures from the International Labour Organisation (ILO) show that the pandemic has had devastating consequences for both men and women, but women have been affected excessively. Women's employment declined by 5% compared with 3.9% for men. Additionally, among those who lost their employment, almost nine in ten women have become inactive, compared with seven in ten men. Certainly, their work life is likely to be interrupted for an extended period if appropriate measures are not implemented (ILO, 2021:23).

## **PUBLIC POLICY PROMOTING A CONDUCTIVE ENVIRONMENT FOR WOMEN EMPOWERMENT IN SOUTH AFRICA**

Achieving gender equality and empowering all women and girls around the world requires gender responsive laws, policies, strategies, instruments and institutions (UN Women, 2021:8). As a member of the UN, South Africa endorsed the CEDAW, the Beijing Platform for Action and the Sustainable Development Goal 5 on gender equality alluded to in the preceding section. The African Union (AU) recognises that gender equality is a fundamental human right and an integral part of regional integration, economic growth and social development. The continental body is committed to the principle of gender equality stipulated in Article 4 (1) of the Organization of African Unity (OAU) Constitutive Act of 2000. Member states, including South Africa have recently developed the AU's strategy for Gender Equality and Women's Empowerment (GEWE) 2018-2029 to ensure the inclusion of women in Africa's development agenda. For women and girls to be economically empowered and contribute to sustainable development, they must have equal access to quality education and control over productive resources (AU, 2019:9).

At the regional level, the Southern African Development Community (SADC) countries signed the Declaration on Gender and Development in 1997 to promote regional cooperation and collective action as a means of fostering gender equality. Through the Declaration, Member states commit themselves to, inter alia:

- Establish a policy framework for mainstreaming gender in all SADC activities, and in strengthening the efforts by member countries to achieve gender equality.

- Ensure the equal representation of women and men in the decision-making of member states and SADC structures at all levels.
- Promote women's full access to, and control over productive resources such as land, livestock, markets, credit, modern technology, formal employment and a good quality of life in order to reduce the level of poverty among women.
- Enhance access to quality education by women and men, and removing gender stereotyping in the curriculum, career choices and professions.
- Establish policy and institutional frameworks for advancing gender equality, setting up advisory systems with government and non-governmental organisations to monitor gender issues within the SADC Secretariat (SADC, 1997:3-4).

The Constitution of the Republic of South Africa, 1996 is hailed as one of the most advanced in the world. Due to the injustices of the past, its preamble honours those who suffered for justice and freedom that all South Africans enjoy today. South Africa now belongs to all who live in it. The Republic of South Africa is one, sovereign, democratic state founded on the values of non-sexism, human dignity, the achievement of equality and the advancement of human rights and freedoms (Republic of South Africa, 1996). The Bill of Rights enshrined in Chapter 2 protects the rights of all people in the country and affirms the democratic values of human dignity, equality and freedom. Equality includes non-discrimination by the state on the grounds of race, gender, sex, pregnancy, marital status, ethnic or social origin etc. The Bill further grants citizens political rights to freely make political choices, the right to education, the right to choose their trade, occupation or profession and the right to fair labour practices (Republic of South Africa, 1996).

Through the directive of the Constitution, several pieces of legislation were ratified, reviewed or removed if found to be discriminatory towards gender equality. Section 187 of the Constitution makes provision for the establishment of the Commission on Gender Equality (CGE) to promote respect for, protection, development and attainment of gender equality. The CGE is established in terms of the Commission on Gender Equality Act, 39 of 1996 to promote, protect, monitor and evaluate gender equality through research, public education, policy development, legislative initiatives, effective monitoring and litigation. At the turn of the millennium in 2000, South Africa adopted a National Policy Framework for Women's Empowerment and Gender Equality, outlining the country's vision for gender equality and how it would intend to realise this ideal. It details the overarching principles for mainstreaming gender in all sectors of the economy and society. This Gender Framework also establishes guidelines for South Africa as a nation to take action to remedy the historical legacy by proposing and recommending an institutional framework that facilitates equal access to goods and services for both women and men (Office on the Status of Women, 2000:2).

In the same fashion, gender-responsive acts of Parliament were passed by Parliament to ensure greater empowerment of women and to address inequalities between men and women. The National Education Act, No. 27 of 1996 aims to facilitate the democratic transformation of the national system of education into one which serves the needs and interests of all the people of South Africa and upholds their fundamental rights. The Labour Relations Act, No. 66 of 1995 aims to advance economic development, social justice, labour peace and the democratisation of the workplace. The Basic Conditions of Employment Act, No. 75 of 1997 gives effect to the right to fair labour practices and makes provision for the regulation of basic conditions of employment. The objective of the Skills Development Act, No. 97 of 1998 is to provide an institutional framework to devise and implement national, sector and workplace strategies to develop and improve the skills of the South African workforce. The Broad-based Black Economic Empowerment Act, No. 53 of 2003 aims to facilitate broad-based black economic empowerment by promoting economic transformation in order to enable meaningful participation of black people in the economy and to achieve a substantial change in the racial composition of ownership and management structures and in the skilled occupations of existing and new enterprises.

The South African legislative framework, which is highly influenced by the ideals of gender equality and women's empowerment expressed above, provides an enabling environment for the protection and promotion of women's rights. It allows for equal political representation of men and women in government positions, women's rights to education and fair labour practices in both private and public sectors. As South Africa's new dispensation founded in 1994 reaches 30 years, this is an opportune time to reflect on women's economic empowerment and their participation in the economy as workers, professionals and as entrepreneurs in particular.

## **FINANCIAL AND NON-FINANCIAL SUPPORT FOR WOMEN ENTREPRENEURSHIP IN SOUTH AFRICA**

It is the responsibility of the state to offer financial and non-financial support programmes that target women to facilitate their participation in the economy. The aim should not only about to afford women opportunities to participate in the economy, but also to reverse the imbalances of the past and the dismantling of structural obstacles and gender biases, which have impacted negatively on women-owned enterprises (Mjadu, 2022; Department of Women, Youth and Persons with Disabilities, 2020:4). A number of government agencies offer a wide range of assistance to women who want to start their own business, from advice, training and development to funding. Among these is the National Empowerment Fund (NEF), the only government agency mandated to promote and facilitate Black economic participation. The funding/loan model provides for amounts from R250 000 to R75 million across a range of sectors, for start-ups, expansions and equity acquisition purposes. The NEF has been in existence

for 20 years and has provided financial support worth more than R13.5 billion to 1 490 Black-owned and managed businesses. This financial support has been underpinned by various non-financial support such as entrepreneurial training, business incubation and referrals (NEF, 2023:40). As part of the NEF, Black owned businesses get first preference through the Women's Empowerment Fund (WEP) programme. The WEP is comprised of businesses that are 51% or more owned and managed by Black women to accelerate their growth, specifically in rural and township areas (NEF, 2023:83).

Another prominent government agency, the Small Enterprise Development Agency (SEDA) provides business-related information, advice, consultancy, training and mentorship services in all areas of enterprise development. These services aim to provide solutions related to various business functions, from production, human resources, finance, marketing and export development, to specific information about various industry sectors and how to start a business and access funding (SEDA, 2023:19). The service delivery network of Seda consists of Seda branches, Seda Enterprise Development Centres and Seda-supported Incubation Centres located throughout the country. Seda also takes information kiosks and mobile units into remote areas to provide access and support to rural entrepreneurs. In areas where it does not have office space, Seda shares premises with local municipalities and other partners (SEDA, 2023:19). Another state-owned enterprise offering support to women entrepreneurs is the Industrial Development Corporation's (IDC) Isivande Women's Fund, which provides affordable loans ranging between R30 000 to R2 million to formally registered businesses that are 51% women-owned enterprises. In the area of training capacity building, the Bavumile Skills Development Programme targets women who want to pursue their own businesses by offering them training on sewing, knitting, weaving and crafts to advance their skills and expertise in arts and crafts (Department of Women, Youth and Persons with Disabilities, 2020:5).

In an attempt to mitigate the negative impact of the COVID-19 pandemic on businesses and the economy altogether, various socio-economic relief measures amounting to a R500 billion package were announced, setting aside 40% of public procurement for women-owned businesses to broaden women's economic participation (Department of Women, Youth and Persons with Disabilities, 2020:10). Female-owned entrepreneurship accounted for 51% of support provided for informal and formal businesses such as spaza shops. As far as small enterprises debt relief facility was concerned, women accounted for 32% of the total SMME funding approved and Black-owned accounted for 67% of the total approvals. The Tourism Relief Fund helped thousands of beneficiaries with R50 000 each towards operational costs and had benefitted 3 861 women entrepreneurs. The Agriculture Relief Fund benefitted 33% of women in the farming industry (Department of Women, Youth and Persons with Disabilities, 2020:10-11).

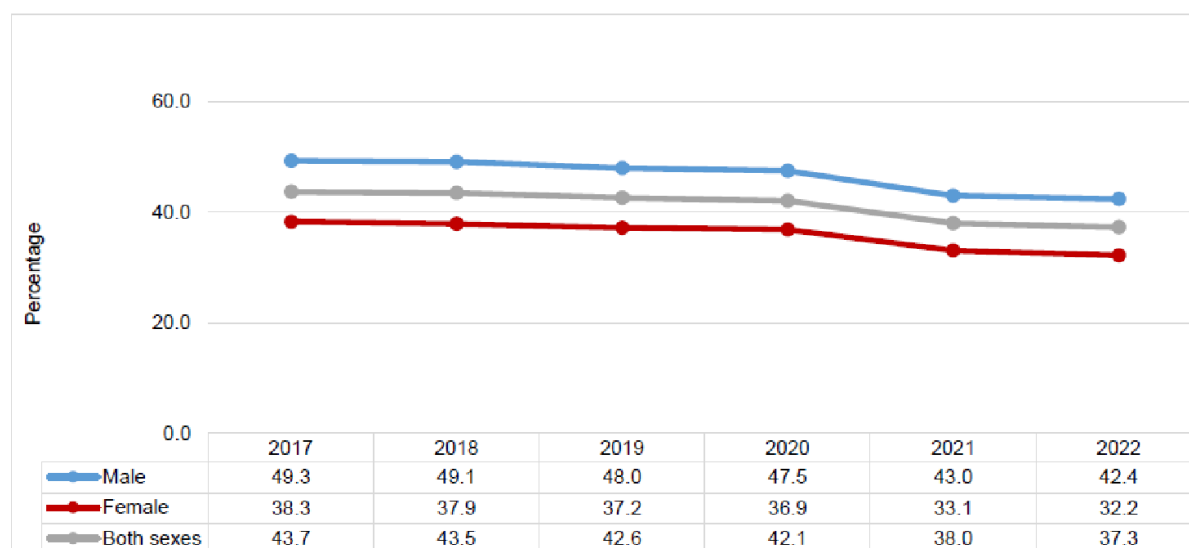
## **PARTICIPATION OF WOMEN AS ENTREPRENEURS IN SOUTH AFRICA**

Women’s ability to participate in the labour force as well as their ability to become entrepreneurs and have access to and control productive and financial resources is central to women’s empowerment. The main indicators of women’s empowerment discussed in this section are their inclusion in the labour force (employment rate) and their entrepreneur status. Earning an income is regarded as a powerful tool against poverty and marginalisation. Therefore, their participation in the economy is vital as it gives them access and control over resources and enables them to support their families (Statistics South Africa, 2022:16). While employment is defined as work done by persons of any gender to produce goods or provide services, even if it’s only for an hour for payment in cash or in kind (Statistics South Africa, 2022:16), women entrepreneurship refers to ‘an avenue by which women can become economically active and overcome a range of barriers that compromise their development and empowerment’ (Radebe & Smith, 2023:5).

### Labour force status by gender

The employment rate measures the number of people who have jobs as a percentage of the working age population. Population data show that more than half 51% of the South African population are female and more than two-fifths (42,0%) of households are headed by females.

**Figure 1: Employment rate by gender, Q1: 2017 – Q1: 2022**



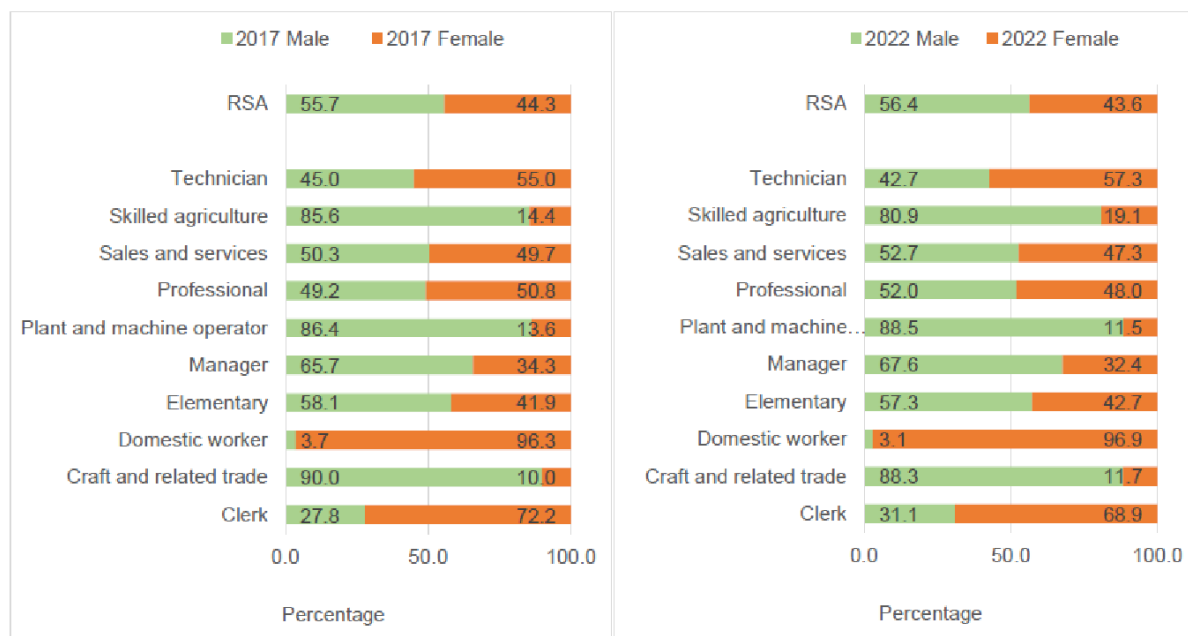
Source: Statistics South Africa (2022:22)

Figure 1 shows a trend analysis of employment rates in South Africa between 2017 and 2022. Nationally, employment rates gradually declined from 43% in 2017 to 37% in 2022. The male employment rates were generally higher than those of females. The gender parity ratio in employment widened from 0,77 in 2017 to 0,75 in 2022, indicating that more males were employed than their female counterparts. It appears that women’s active participation in the

economy is hampered by a real or perceived lack of opportunities, low levels of educational attainment and cultural beliefs that unpaid household chores should be women's primary activity. In fact, societal norms holding that men are breadwinners and women are household caretakers are prevalent across cultures and races in African society, and hinders women's recognition by society (Radebe & Smith, 2023:6).

Nevertheless, women have always contributed significantly to household income through informal economic activities. According to Statistics South Africa (2021:1), two billion people representing 61% of the world's employed population worked in informal employment in 2018 and just over 740 million were women. Even when women are able to access formal employment, gender stereotypes and cultural norms often limit them to certain positions, which tend to be lower paid than those occupied by men (Statistics South Africa, 2022:28). Figure 2 below shows the percentage distribution of occupational categories of males and females for 2017 and 2022.

**Figure 2: Percentage share in employment by gender and occupation, Q1: 2017 - Q1: 2022**



Source: Statistics South Africa (2022:22)

Figure 2 confirms that informal employment is a greater source of employment for women. The first most common occupation for females was working for households as domestic workers. The second and third most common occupations for employed females were working as a clerk and a technician respectively. A noticeable decline of 2% of females in managerial positions was

registered from 2017 to 2022. Other areas that show that females are slowly venturing into formal employment include plant and machinery, trade and skilled agriculture. Mid-Year Population Estimates of 2022 confirmed that the slow entry of women into specialised fields, traditionally associated with males, would delay gender representation within those fields, particularly in top management positions. The 2022 figures further showed that the majority of females mentioned grants, followed by remittances, as their main sources of income, while their male counterparts indicated income from a business and salaries/wages/commission as their main sources of income (Statistics South Africa, 2022a).

### **Women entrepreneur status**

A recent survey conducted by the Competition Commission of South Africa (CCSA) shed some light on how women entrepreneurs have been operating their formal and informal businesses in different sectors of the economy across in South Africa. A total of 309 women entrepreneurs participated in the survey. Firstly, the survey results show that the vast majority (55%) of the women who participated in the survey were between the ages of 30 years and 44 years (CCSA, 2023:17). Secondly, when asked to indicate their highest level of educational qualifications, 69% of them specified that they held a tertiary level qualification. Whereas 25% had a matric certificate, only 3% had primary education. Almost 2% indicated that they have no educational background (CCSA, 2023:18). The survey also sought to establish the industries in which women entrepreneurs typically operated (Table 1).

**Table 1: Sectors and value chains in which women entrepreneurs operate**

| <b>Sector</b>                              | <b>Type of services or products offered</b>                                                           | <b>% of responses from the survey</b> |
|--------------------------------------------|-------------------------------------------------------------------------------------------------------|---------------------------------------|
| Logistics, wholesale and retail            | Sales services, retail and wholesale product supply, transportation and storage services              | 23%                                   |
| Information, communication, and technology | Technology services, professional business services, public relations services and marketing services | 21%                                   |
| Accommodation, catering and entertainment  | General food supply, bed and breakfast, catering and events management                                | 18%                                   |
| Human health and social                    | Beauty, cosmetics and social services                                                                 | 5%                                    |

| <b>Sector</b>                   | <b>Type of services or products offered</b>          | <b>% of responses from the survey</b> |
|---------------------------------|------------------------------------------------------|---------------------------------------|
| work activities                 |                                                      |                                       |
| Education                       | Professional teaching and training services          | 5%                                    |
| Administrative                  | Administrative services                              | 4%                                    |
| Agriculture, forestry & fishing | Agricultural and fishery product supply              | 4%                                    |
| Manufacturing and mining        | Product manufacture and mining equipment supply      | 4%                                    |
| Construction                    | Building and maintenance services                    | 3%                                    |
| Real estate                     | Property and accommodation services                  | 3%                                    |
| Energy                          | Electricity, gas, steam and air, conditioning supply | 2%                                    |
| Finance                         | Financial and insurance services                     | 2%                                    |
| Water and waste management      | Water supply and waste management services           | 2%                                    |

Source: CCSA (2023:19)

The survey results depicted in Table 1 show that over 62% of the women entrepreneurs who participated in the survey were largely concentrated in sectors of the economy which offer services and products related to logistics, wholesale, retail, information, communication, marketing, accommodation, catering and entertainment. According to the most recent Mastercard Index of Women Entrepreneurs (MIWE) 2021 global ranking of 65 nations, women are making noteworthy progress socio-economically despite the vast uncertainties and profound challenges presented by the COVID-19 pandemic (Mastercard, 2022:12). The MIWE provides insight into the progress of women in business and entrepreneurship around the globe. The index draws on socioeconomic factors that nurture or hinder the ability of women to progress and thrive in the business world (Mastercard, 2022:9). In the continent of Africa, South Africa, Egypt, Tunisia, Angola and Botswana were among the 12 countries that recorded an increase in the indicator “women’s entrepreneurial activity rate” (Mastercard, 2022:42). The United States of America, New Zealand, and Canada took the lead on the MIWE global rankings, furnishing the conditions

required to facilitate women's access to financial support and services as well as their ability to start, operate and thrive in entrepreneurial activities (Mastercard, 2022:11).

Despite strides made towards tackling gender disparities in South Africa since 1994, the entrepreneurial environment presents some unique challenges. Research shows that gender-based barriers still exists, which restrict the ability of women entrepreneurs to start businesses, enter markets and thus sustain successful businesses (CCSA, 2023:4). The most critical obstruction is access to finance. One of the primary reasons for this is that women are less likely to own assets such as houses which lenders require as collateral (Botha, 2023). Additional reasons for the low uptake of government funding are a lack of accessibility of and knowledge about the various funding options available to the small business community, as well as a lack of funding readiness. Most entrepreneurs don't know where and how to apply for government funding. A government grant is the main funding mechanism for those who receive government funding. Others receive funding from government agencies such as the DTI, SEDA and the GEP (SME South Africa, 2022). This unfavourable environment is further complicated by issues relating to discrimination by gender and racial inequality, which compound the barriers that are faced by black women entrepreneurs. These barriers affect their ability to participate effectively and meaningfully in the economy and consequently have significant adverse effects for competitiveness of markets and inclusive economic growth (CCSA, 2023:4).

## **Conclusion**

Achieving gender equality and empowering all women and girls around the world requires gender responsive laws, policies, strategies, instruments and institutions. As a member of the global community, South Africa is a signatory to an array of collective agreements that provide a framework within which gender equality and the empowerment of women could be realised. In a bid to empower women entrepreneurs in South Africa, a number of government agencies provide financial and non-financial support to grow and sustain their small businesses. Despite these efforts, women's participation rates in the labour force remained lower as compared to their male counterparts. The most common occupation for women is working for households as domestic workers as compared to craft, machinery and trade categories that are most commonly occupied by men. Impediments to women empowerment can be eliminated through the review of public policies and programmes, access to funding and the enhancement of entrepreneurship training and education. The government should work hand in hand with other sectors of society towards a collective goal of creating an enabling environment for women entrepreneurs, specifically Black women so that they are not left behind.

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# Resilience of Female Entrepreneurship in Rwanda

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## **Abstract**

Agri-business has remained among the very important domains to Female entrepreneurs and its contribution to the country's wealth expectations, and the continued unfavorable challenges that have been unfair thereof. Female still have to find ways to overcome multifarious problems they face. The business problems that Female entrepreneurs confront with could be tackled through studying their daily practices and looking into their resilience characteristics. In addition to that, there is little literature regarding the resilience of Female entrepreneurs most especially in areas of Agri-domain businesses in Rwanda. This project aims to identify core challenges of poor performance of the Female enterprises and understand the resilience character of these Female entrepreneurs who have been able to survive the turbulent situations and come up with policy recommendations that would better lead to the survival and advancement of Female-owned enterprises in Rwanda. To investigate the phenomena, this project will use both quantitative and qualitative methods. Findings from this research will contribute to the academic literature promote research on female entrepreneurship and also addressing issues relevant to the policy and practical implementation. Entrepreneurs resilience behavior is considered to be where they have to continue their businesses by changing contingency strategies and goals.

## **Introduction**

The concept of women's entrepreneurship emerged in the literature around the late 1970s as a subdomain of the widely male connotated entrepreneur (Jennings & Brush, 2013). Because initially the literature did not make a distinction between male and women's entrepreneurship, the term entrepreneurship has itself been gendered. However, recently due to the movements and works of scholars, institutions, and journals, the issue has become an emergent field of study that generally recognizes the differences in Female and male entrepreneurship. Furthermore, resilience has been linked to the success of Entrepreneurs in the advanced economies (Padilla-Meléndez et al.,2022). However, the field has failed to document studies from emerging countries particularly on how female entrepreneurs try to survive the challenges that have been thrown to them by climatic changes, stereotyping, and lack of support. Also, there little is known about the knowledge about resilience of Female entrepreneurs (Padilla-Meléndez et al.,2022). Despite improvements, succeeding in an entrepreneurial career in developing countries such as Rwanda must be tough, especially for women. There is a need to focus on Female entrepreneurs

as a unit of analysis, how were able to be resilient in adverse situations that are experience poverty, social and economic issues. Also, there is no research that has been done on resilience of Female entrepreneurs in Rwanda, specifically in Agro-business domain. By doing research about the interaction between resilience and Female entrepreneurship can give insights to better understand the context.

Globally, Women have consistently found themselves in the ranks of the most impoverished and marginalized populations that have endured significant discrimination in relation to their cultural rights but also in terms of their ability to access essential social services and material resources necessary for an adequate life (Padilla-Meléndez et., 2022).

In Africa, women entrepreneurs face a lot of challenges and standing blocks that generate from their historical beliefs and ideologies that have defined their communities and societies (Onoshakpor, Etuknwa, & Karamalla-Gaiballa, 2020). More to that, despite the strides made in breaking down cultural barriers, there still exist a pervasive social construct that can lead to a lot of difficulties and conflicts which prove especially problematic when attempting to challenge traditional gender roles, with the male archetype remaining a dominant force in the realm of the business management (Acevedo-Duque et.,2021). In the modern times, Women have made significant strides in securing positions of power and influence in the public sphere yet remains ample opportunity to continue this trend, as it stands to benefit not only the cause of gender equality but also the business world as a whole and empowering women to take leadership roles , companies stand to reap the benefits of their unique perspectives, including increased effectiveness in business operations and a more competitive edge in the market place (Acevedo-Duque et al.,2021).

According to Acevedo-Duque et al (2021), encouraging Women to take on leadership roles is crucial for achieving gender parity and promoting diversity of perspectives that not only fosters fairness but also helps organizations to thrive by incorporating varied experiences and ideas. In Africa, Rwanda ranks among the top five countries promoting gender equality (Global gender gap report, 2018). This is due the government initiatives in promoting gender, eradicating discrimination against Women, having many women in decision making positions starting from the decentralized to Centralized positions, military positions, education, business and others. Also, some institutions were put in place for instance the Ministry of gender and family promotion, gender monitoring office, women-based budgets to make women economically independent, same rights as Men in heritage. Rwanda is continuing to break the record in gender equality, where the statistics show an increase of Women members of Parliament at 61.3% and this makes it number one in the world (inter-Parliament union,2023). However, still a lot of efforts are put in place on strengthening Female and this means that they are unopened factors that are standing blocks for gender equality most especially in business.

Previous studies have revealed that Women entrepreneurs are battling COVID-19 by implementing a variety of techniques and coming up with new ideas to combat the crisis and return to their usual environment and using structural equation modelling, the findings revealed a significant and positive influence of entrepreneurial characteristics, resourcefulness, networking, adaptability, and continuity of Women entrepreneurs resilient attitudes (Matharu & Juneja,2021). It has also been documented that resilience of women entrepreneurs in their career has made progress since (Tokbaeva & Achtenhagen, 2023). Studies have pointed out that gender practices have made Female not to go for Male dominating professionals and that those who joined could do with to restrictions placed on a sexual orientation (Tokbaeva & Achtenhagen, 2023). Furthermore, Entrepreneurship has always been seen as a male-dominated field but recently women have entered the workforce and are taking on roles that are highly motivating and Women are no longer only involved in conventional fields but have been also in male dominating domains like IT industry (Tokbaeva & Achtenhagen,2023). Women are becoming entrepreneurs through the influence of the actors and institutions in Ecosystem (Elam et al., 2019). More to that, flexibility it offers is one of the key reasons why women choose entrepreneurship as many women have obligations outside of the workplace, such as taking care of children or elderly relatives, and being self-employed enables them to choose their own hours where National Women's firm Council poll found that 72% of female entrepreneurs cited flexibility as a motivation for beginning their own firm (National Women's Business Council, 2019). In many instances, women business owners add value to their societies as they work for themselves, provide for their families, and frequently involve other value network players who gain from their labor, introduce new idea, exploiting fresh areas that are not traded by other players as well as expanding to the international markets (Elam et al.,2019).

Researchers reported that women entrepreneurs in established and freshly founded enterprises in India, maintaining their financial maneuvers during the shutdown has been extremely challenging due to lower returns and an unpredictable global economy and this has been more severe for small and newly formed businesses as they have less cash deposits and unestablished management (Matharu & Juneja,2021). In contrast, Previous studies revealed that during the covid-19 pandemic women entrepreneurs in Africa depend on their ability to adapt strategically by establishing and fostering relationships that offers them a variety of possibilities as well as networks with better opportunities to information, funds, economic as well as social backing and skills development (Onoshakpor, Etuknwa, & Karamalla-Gaiballa, 2020). Also, fighting for Women's rights has led to increased diversity and fresh perspectives in the workplace, breaking down barriers related to male stereotypes and resulted to a more inclusive, productive, and forward-thinking professional environment (Acevedo-Duque et al.,2021).

As the term resiliency is the bouncing back from the external shocks mainly as the firm's capacity to continue its operations, small business needs to be more resilient than others (Matharu & Juneja,2021). Resilience is vital for entrepreneurial success during tough times,

requiring individuals to defy norms and innovate (Bullough, & Renko, 2013). Though several conceptual studies have been on resilience of women entrepreneurs during uncertain or emergency times. There is a need to understand the resilience of women entrepreneurs in Agro-business domain in Rwanda. It has been found out that resilience hampers entrepreneurial engagement, leading to inaction and reinforcing fear within the business community during economic challenges (Bullough, & Renko, 2013). The development of resilience becomes more noticeable when individuals have encountered past failures yet managed to overcome them (Padilla-Meléndez et., 2022). This shows the ability of the Women entrepreneurs who have encountered unforeseen circumstances but successfully overcome them gain increased resilience, providing them with greater inner strength to confront any future challenges or inconveniences that may arise.

In Rwanda, 70% of Agro-businesses are run by Women, in this case there is a need to understand what influences the resilience of Women entrepreneurs in Rwanda. A resilient mindset encourages women business owners to confidently confront crisis situations and quickly return to normal where self-resilience is most essential to entrepreneurs (Matharu & Juneja, 2021). Previous research revealed the importance of resilience in the field of entrepreneurship as a bound specific trait that has the capacity to tolerate and get through challenging circumstances where entrepreneurs develop self-control that helps them handle the unpredictable situation and Women entrepreneurs have proved that the more they are self-sufficient economically, the more they practice control over the enterprises and can defeat uncertainty by maintaining a positive and optimistic mindset during challenging times (Matharu & Juneja, 2021). It is also noted that entrepreneurs who are resilient can effectively carter for difficult times as well as navigate uncertain and stressful business environment because of their positive and proactive mindset that lets them progress than collapse (Matharu & Juneja, 2021). During the covid-19, most women entrepreneurs were negatively affected due to many challenges, but they were able to be resilient by raising their flexibility levels of their tactics (Onoshakpor, Etuknwa, & Karamalla-Gaiballa, 2020).

An organization's ability to be resilient is always influenced by both internal and external factors of which internal factors can be controlled by the organization and an organization's resilience can be enhanced if it incorporates duplication into its systems, automating inner processes to safeguard and correcting any broken tools or procedures to strengthen resilience (Matharu & Juneja, 2021). According to Matharu & Juneja (2021), Onoshakpor et al., 2020 found out that women entrepreneurs have been resilient due to strong ties, connections and continuous advancements in technology that have numerous benefits including enhanced data, interpersonal and economic backing, knowledge exchange and possibilities of financing.

Women typically use defensive measures to live, as opposed to men who typically use offensive and innovative tactics. Men make fresh ventures, introduce novel products or solutions, or search

for opportunities for customers; women concentrate on restructuring and downsizing the corporate organization. A study on micro-enterprise owners in Italy revealed that Men and Women use different approach in response to the crisis as Female business owners exhibit a lesser inclination for offensive strategies than Men (Buratti, Cesaroni, & Sentuti, 2017). According to Fenech, Baguant, & Ivanov (2018) findings, when faces with uncertainty during the time of crisis women tend to have advantage over men in their ability to handle the situation due to their level's optimism, physical fitness, and determination.

Women entrepreneurs who can belong in network circles, get mentorship opportunities, institutional support and human and social capital are able to continue their businesses despite working in hard conditions. Research highlight that a woman's ability to be resourceful has a beneficial effect on her resilience as an entrepreneur (Matharu, & Juneja, 2021). More to that, results of the study demonstrated that Women's resilience in entrepreneurship is influenced in a nearly equal manner by their capacity to generate fresh prospects using both current and novel resources, their inventiveness, and their persistence (Matharu, & Juneja, 2021). Women are assumed to be good at networking as it helps them have access to information and other resources. Researchers proved that networking significantly influence resilience of women entrepreneurs in adverse situations (Matharu, & Juneja, 2021). Also, same study pointed out that to survive during a crisis, 50% of female entrepreneurs have implemented different adaptation approaches as a strategy, including introducing fresh products and services, reinforcing online sales channels, and exploring new markets. Also, women -owned small businesses handled crisis with improvised rather than structured methods including ad-hoc crisis management techniques such as customer databases, devising pricing and costing techniques, developing new products, establishing product delivery procedures, and implementing e-marketing tactics. It has also been found out that resilience hampers entrepreneurial engagement, leading to inaction and reinforcing fear within the business community during economic challenges (Bullough, & Renko, 2013).

Entrepreneurship literature has recently started to recognize the role of resilience as an important trait that helps entrepreneurs to survive the turmoil that they face; particularly, Female entrepreneurs. In challenging times, resilience is particularly important for entrepreneurial goals and is associated with successful outcomes in the natural world (Bullough & Renko, 2013). Going through the challenges and achieving success requires Female to be resilient to the adverse situation they face. For a business and its individuals to be able to handle many forms of hardship, resilience is typically viewed as a prerequisite (Linnenluecke, 2017). In certain circumstances, it become hard for the entrepreneurs who start business in challenging situations and this needs to looks for new or alternative options to get their business perform, however, resilience entrepreneurs do change courses and let their business survive and grow.

In this regard, Female entrepreneurship in developing countries is quite vulnerable due to the socio-political and economic burdens. Developing countries usually fail to incorporate the magnificent role of Female in building their economies, but through business, Female may also significantly contribute to their countries' economies. The widespread support for and awareness of Female has led to improvements in their development and well-being, and it has also made a significant impact on their confidence and increased propensity for entrepreneurial behavior, which they utilize to establish their personalities and elevate their position as significant members of their communities, in addition to using to provide for the families (Onoshakpor, Etuknwa, & Karamalla-Gaiballa, 2020).

According to the Africa Union Strategy of 2063, raising the number of Female entrepreneurs and providing the necessary finance are crucial elements in ensuring Africa's long-term success (Africa Union Commission, 2017). However, such initiatives are not supported by concrete pieces of evidence due to limited research on Female entrepreneurs in Africa. Females have an equal chance of being involved in the mainstream economy, including entrepreneurship, in a state that is inclusive. To strengthen the economy, generate employment, and foster a feeling of community among excluded communities, it is essential to enhance entrepreneurial opportunities (Etim&Iwu, 2019).

Rwanda is a leader in advancing gender equality, and as a result, they have contributed significantly to the expansion of the financial industry development (Wolf and Frese, 2018). Nonetheless, Rwanda has recently begun to expand the role of Female entrepreneurs in various economic areas, and Female entrepreneurs in small enterprises are prospering. In Rwanda, businesses owned by Female have helped the country's economy grow, reduce poverty, and establish fresh employment opportunities for them, their households, and workers (Bayisenge et al., 2020).

Though there are supporting policies and practices, challenges for Female entrepreneurs in Rwanda is far from being over or minimized. Female still must find ways to overcome multifarious problems they face. The business problems that women confront with could be tackled through studying their daily practices and looking into their resilience characteristics. Rwanda offers a fertile ground to study Female entrepreneurs' resilience because the complex and traumatic history that the country has suffered only two decades ago provides such a climate. We would therefore explore the resiliency among the Female entrepreneurs in Rwanda who are male dominated areas in Agriculture. Entrepreneurial resilience is the ability to bounce back from the setbacks (Wlliams & Vorley, 2014). The term has recently made to entrepreneurship literature but has not been much applied to study Female entrepreneurship. Hence, looking into the resiliency of Female entrepreneurs in Rwanda from their resilience perspective would add to our understanding of the entrepreneurship phenomenon. It would also help the policy makers in the area of supporting women business owners by establishing supportive policies.

In this course paper, I will need to understand how Female entrepreneurs in Agriculture, develop and use resilience in adverse situations with a focus on Female who have established businesses in Agro related domain that have challenges that Men did not face in Rwanda. Hence, studying them will not only illuminate what future women following similar businesses should guard against, but lessons for the other women to follow. The literature review will provide a background that makes this research necessary. Finding from this research will be used to inform the policy makers to be able to come up with relevant policies and programs to enhance Female entrepreneurship for the government to meet its target of empowering women and increasing the number of female entrepreneurs in male dominated activities from the experience.

This paper is structured in the following sections. The first Paper will discuss the introduction, the Concept of resilience, which is followed by the background of Female entrepreneurs in Rwanda. Methodology will follow Female entrepreneurs in Rwanda which will be followed by the discussion, practical recommendations and finally conclusion.

### **1. The concept of resilience**

Resilience is essential factor in Entrepreneurship as it helps entrepreneurs prevail over ordinary challenges and impediments that are in the business globally. To give a holistic understanding of how people, groups, and systems manage and overcome problems, the concept of resilience pulls from different disciplines and fields, including psychology and sociology. It highlights the ability to adjust, recover, and even become more effective in dealing with difficulty. Lack of resilience, individuals would have reduced capacity to exhibit the essential entrepreneurial behaviors needed for initiating businesses or embarking on new ventures resulting in ceasing from taking actions, thus perpetuating the business world's apprehensive and awful response to challenging economic conditions (Bullough & Renko ,2013).

Female entrepreneurs, encounter challenges that can influence their ability to be resourceful and this needs them to develop a resilient character to be able to survive or grow their businesses. There is a growing body of literature that examines that resilience and Female entrepreneurs.

In the context of entrepreneurship, resilience can be defined as the symbol of any experience of bouncing back or recovering after any temporal scale, whether at the level of the individual, the team, the venture, society, or business (Welsh, 2014). The term can also be defined as a set of capabilities that are part of a process, and as an outcome (Williams et al., 2017). The ability to cope with uncertainty is described as one of the methods of dealing with uncertainty.

Previous research defines resilience as a product of life experience as indigenous Women entrepreneurs have cultivated a strong sense of hardness and a positive self-image that has led to a remarkable level of self-confidence (Padilla et el, 2022). In addition to that Female

entrepreneurs were facilitated by associations that benefited them to get insights from successful peers, pooling resources, coordinated actions, exchanging information that created a dynamic process that aligns entrepreneurship with the environment, resulting in increased resilience (Onoshakpor, Etuknwa & Karamalla-Gaiballa, 2020).

Entrepreneurs are more resilient than the general population, according to previous research, which has revealed that resilient entrepreneurs are composed of hardiness and persistence. Entrepreneurs face a variety of difficulties, including negative thoughts, frustration, and feelings of distress, which can make them reluctant to return to the market (d'Andria et al., 2018). However, entrepreneurs must develop contingency strategies and goals to respond to a constantly, changing and challenging environment. When COVID-19 Pandemic hit the world, it was difficult for African women entrepreneurs to learn the planning, management, and marketing abilities they needed for their businesses to run properly. Accordingly, Women entrepreneurs in Agriculture were able to be resilient in unforeseen circumstances where they would use social capital as a fundamental resource and the use of shared business activities (Padilla-Meléndez et., 2022). This was seen in their ability to survive and flourish by creating a variety of solutions (Onoshakpor, Etuknwa & Karamalla-Gaiballa, 2020).

According to Bernier and Meinzen-Dick (2014), the term "resilience" was originally applied to an ecosystem that considers lessons from vulnerability studies, climate change adaptation, social protection, disaster risk reduction, and development. However, the term is now used by both theorists and practitioners in a variety of ways, with different definitions. Bernier and Meinzen-Dick (2014) argue that resilience is not achieved solely by piling up assets and deposits of capital, but rather by undergoing a process of adjustments and change that is both incremental and transformative in nature. Bernier and Meinzen-Dick (2014) defined resilience as the ability of an individual, household, community, or system to respond over time to shocks and to proactively reduce the risk of future shocks; these actions contribute to growth and development rather than simply maintaining stability.

A wide range of problems are presented by economic, political, environmental, and social shocks, and a diverse range of skills are required to deal with them both in a reactive and proactive manner (Rao et al., 2004). Because of the uncertainty in the market, entrepreneurs may also have negative or frustrating experiences when searching for a company to purchase. Keeping up with a project requires the emotional and cognitive strength of an entrepreneur (Gabarret & Vedel., 2018).

The population for this study is women entrepreneurs in Rwanda as they were able to survive, improve themselves and in their entrepreneurial activities (Padilla et el, 2022). Rural women's personal resilience has an impact on the development of entrepreneurial resilience, which in turn influences the resilience of the rural community and resilient entrepreneurs exhibit high risk-

taking, are tolerant of difficulties, and accept change rather than oppose it (Badzaban et al., 2021). Resilience has been mostly looked at by many scholars at the organizational level. For instance, Organizational resilience is the ability of a company to continue operating at a satisfactory rate regardless of disruptions or setbacks (Robert, 2010). This research aims to look at resilience at the personal level of female entrepreneurs owning and running businesses. Individual level resilience in its definitions includes oneself, staff member and career (Tokbaeva & Achtenhagen, 2023). Individual level resilience is thought to be so crucial to entrepreneurship that is lacking it or having insufficient amounts of it is thought to be at best ineffective and at worst harmful to business success (Fisher, Maritz & Lobo, 2016). To point out, personal resilience should not only be seen at business level in times hard conditions but is day to day practice that individual entrepreneur should have to run their business.

Research on resilience has increased in the last decades due to the critical role of comprehending because some people flourish despite going through hardships and being of underprivileged origins (Padilla-Meléndez et al., 2022). Women entrepreneurs have presented their ability to adjust to shifting situations and manage changes reasonably effectively, although research suggest that they do so with a sense of acceptance or acknowledgement (Padilla-Meléndez et al., 2022). According to the research done on entrepreneurial resilience and success among women entrepreneurs in South Africa, women entrepreneurs have been resilient by actively participating in network sessions aimed at fostering positive connections between female entrepreneurs, serving as a foundation for mentorship and coaching platforms by identifying female business leaders that ultimately facilitating the exploration of genuine entrepreneurial narratives and contributing to the social capital development (Qali, 2020).

Also, during COVID-19 pandemic, female entrepreneurs utilized information available to access resources and financial support, such as the Women's Entrepreneur Finance Initiative (WE-FI) and the European Bank for reconstruction and development (EBRD) to alleviate the difficulties and obstacles caused by the pandemic (Onoshakpor, Etuknwa & Karamalla-Gaiballa, 2020). Same study highlights the role of EBRD, along with other banks, allocated \$7.63 millions to aid Female entrepreneurs in African nations like Morocco and Egypt, Nigeria, Cameroon and Senegal came to collaborative efforts and associations among Female, including ANWBN, NAWA and WEAN that played vital roles in minimizing the pandemic's effects on their members' businesses through financial assistance and support.

## **2. Female entrepreneurship in Rwanda**

Females comprise of 42% of the businesses in Rwanda, of which 58% belong in informal sector. 70% of Female are in Agriculture domain which to 30% of the country's GDP. Historically,

Female entrepreneurs in Rwanda have faced numerous challenges in accessing resources and opportunities including climate changes, lack of quality Agriculture inputs and technology that reduces their yield, discrimination, work life balance, lack of support, limited education, lack of access to land and financial resources. These challenges have made the government to work to minimize the risks associated. In Rwanda, female entrepreneurs have benefited from the government's initiative to move forward equal opportunity for male and female and Empowerment Women through laws and initiatives for instance; entitlement to land for married couple has made women borrow funds from financial institutions by having land as the collateral and investment (Ali, Deininger & Goldstein, 2014). In addition to that, women use diversified income streams, whereby they take an advantage of multiple businesses to supplement their income by engaging in other activities like farming, handcraft etc and economic recovery fund has played a big role in medium, small and micro businesses and it has also made women not only be resilient but also improve their businesses.

Women entrepreneurs in Rwanda have developed strong social networks and collaboration with other entrepreneurs through cooperatives and associations. Networks are important in sharing information, knowledge, and resources through private sector federation, gender monitoring office etc. women may collaborate to source raw materials, share transportation costs in terms of bulky shipping, lower taxes, afford rentals, gain greater negotiating power for suppliers (Nsengimana, 2017). They have been able to adjust to the market changes and come up with innovation so as to respond to the needs of their clients by being creative.

Women entrepreneurs in Rwanda have developed innovative financing mechanisms for instance rotating savings and credit associations (ROSCAs) and informal lending networks. Even if ROSCAs do not hedge against risk but have been seen as an alternative source of finance to start and promote small businesses, buy agricultural and minimizing the utility costs (Kimuyu, 1999). Rwandan Women business owners learned on their cultural customs and values to establish robust enterprises. For instance, they employed conventional knitting and needlework methods to produce distinctive goods that catered to both domestic and foreign markets.

While they stay dedicated to their goals and were willing to take risks to attain them, Women entrepreneurs in Rwanda shown a high degree of persistence and drive in the face of challenges including inadequate access to capital and lack from family (Niyonsaba, Adenikinju, & Ntoiti, (2022), Wheadon, & Duval-Couetil, 2019) who previously revealed that Women are creative and inventive by nature and possess traits like persistence and determination which are crucial to the business success. These characteristics push them into the markets for goods and services in order to make money and bring about change. Even if Female entrepreneurs in Rwanda have been given numerous kind of support and encourage equal opportunities, there is still need to examine the resilience of female entrepreneurs in areas that are dominated by Male because there are some underling agenda that is preventing Female to be catered as male in all sectors.

In a study done on career resilience of Female in information Technology (IT) sector have found out that In order to develop a meaningful profession throughout the course of its whole duration, one must work diligently and persistently over a long period of time to grow their self-confidence, abilities, and competences and to rely on hope, realistic optimism, and support networks (Tokbaeva & Achtenhagen, 2023). Also that some of the professionals are so gendered like IT, construction, transport, Advanced Agro domains are so engaged such that Female need resilience to not only enter but to succeed.

Numerous studies have been conducted on the resilience but few have been conducted on the challenges of Female entrepreneurs in areas that mostly occupied by male. Female entrepreneurs who enter in these businesses encounter several obstacles which are gender norms where their fellow men limit or exclude them from their networks and take them as incapable of doing something. In addition to that, cognitive obstacles, in that as society take the as Women, they are expected not to do such activities hence preventing them to aim higher. Also Female stopped by male traits towards success as in being aggressive in nature, boldness.

### **3. Rwanda as a context of the study**

Resilience is a trait that depends on the context and thus needs to have a specific context that our empirical studies bases on to inform other different contexts across the world (Tokbaeva & Achtenhagen, 2023). Rwanda has continued to rank among the best gender equality nations since 2003 and this currently among the five in Africa. In this process and adoption of gender equality the government has put in place different mechanisms and make equal opportunities for all gender.

#### **4.1. Government arrangements**

The Rwandan government has implemented mechanisms to promote financial inclusion and make it easier for women and girls entrepreneurs to access capital, allowing them to alleviate poverty and provide necessities for their children and families, as well as support them in dealing with uncertainty and changes in their businesses, particularly in agriculture, as a result of climatic change and changes in agriculture.

Rwanda government support programs that have been put in place such as Duterimbere IMF Plc and Business Development Fund, among others (BDF). In addition, the Ministry of Gender and Family Promotion (MIGEPROF) and the Ministry of Information and Communications Technology (MINICT) have established the Women and Youth Investment Facility (WYIF) to support new startups by female and young entrepreneurs.

Duterimbere IMF Plc was established on March 4, 2004 by Duterimbere-NGO in order to assist people in saving and borrowing money until the Rwandan National Bank granted them a full operating permit. Its mission is to assist women in starting their own businesses, with a particular

emphasis on providing financial assistance to individuals, groups, and cooperatives, with a particular emphasis on women.

Business Development Fund (BDF) was founded in 2011, to help marginalized women and girls by providing guarantees to financial institutions and grants to the organizations they work with. This government program makes it easier to get money to help Rwanda's small and medium-sized businesses. This program assists those who do not have any collateral to show as a form of security, especially those who do not have any (Faith, 2017). One of the things it does is provide loan guarantees. It also provides financial services to small and medium-sized businesses, such as coaching and mentoring, business development skills, business consulting services, and finance and financial management training.

#### **4.2. Good governance**

The ability to maintain good governance in a democratic society, which means having a decision-making process that is accountable and transparent while also being just, responsive and participatory, is critical to a society's ability to thrive (Satrya & Corps, 2018). It might be good to have effective governance, which will require the creation of both structured and unstructured institutions and connections at the national, local, and individual levels, as well as many other things, as well (Bedi et al., 2014). A resilience-based governance strategy aims to assist people, groups, environments, and economies in changing in the face of uncertainty while also making them more resilient to both external and internal shocks by limiting situations' ability to change individuals (Welsh, 2014).

Government mechanisms that are put in place to focus on environmental management systems, infrastructure, business and economics, and laws are more powerful tools and have a greater influence on the development of resilient patterns than previous mechanisms. The central government is in an excellent position to assess and disseminate precise and trustworthy information about global market pricing, which may have a negative impact on farmers' income. Farm owners would be much better able to make informed decisions about their inputs and crop yields if such information was made widely available to all stakeholders, including the public (Bedi et al., 2014). Recent research has found that formal frameworks that promote accountability, independence, and flexibility, when combined with robust multi-level and multi-actor networks, can help to increase resilience in a variety of situations (Fraser & Kirbyshire, 2017). Similarly, to the presence of good governance, the presence of extensive and equal opportunities in the future for all members of society is nearly always associated with the presence of resilience in society (Bedi et al., 2014).

#### **Theoretical framework**

This research will use resource-based view theory. The resource-based view has emerged as a highly influential and extensively referenced theory within management studies, aiming to

elucidate the internal origins of the company's long lasting competitive advantage (Kraaijenbrink, Spender & Groen, 2010). It focuses on the firm's internal resources and capabilities as sources of sustainable competitive advantage. This theory can be applied to examine the Female entrepreneurs leverage and develop their unique resources and capabilities to overcome the challenges and achieve resilience. Resource-based view suggest that certain resources such as knowledge, skills, networks, access to finance and social capital can contribute to the resilience of Female entrepreneurs in Agriculture. By analyzing the availability, acquisition and effective utilization of these resources, researchers can gain insights into how Female entrepreneurs in Agriculture build and leverage their competitive advantage, adapt to changes, and sustain their ventures in the face of various challenges. Furthermore, the resource-based theory emphasizes the importance of resource heterogeneity and resource immobility, suggesting that Female entrepreneurs may possess distinct resources and capabilities to enable them to navigate the specific challenges and opportunities within Agricultural sector. By applying the resource-based view theory, researchers can investigate how the unique resources and capabilities of Female entrepreneurs in Agriculture contribute to their resilience and inform strategies and interventions that support their entrepreneurial growth and success.

### **Methodology**

In this course paper, I will need to understand how Female entrepreneurs in Agro-business domain see when and how they use resilience in adverse situations. This is an empirical paper which would collect data from Female entrepreneurs from 2017 through 2022, both years inclusive. Female entrepreneurs who established their businesses in Agro-related domain during from 2017 to 2022 faced challenges that men in a similar business did not face. Hence, studying them will not only illuminate what future women following similar businesses should guard against, but lessons for the other women to follow. The literature review will provide a background that makes this research necessary.

### **Discussion**

Female entrepreneurs have shown a remarkable resilience as they confront obstacles to improve their lives, gain independence, display skills and confidence in their work by running family farms, selling their goods independently, not only thrive individually but also take on leadership roles, motivating and assisting other female to pursue their goals and create collective advantages through collaboration (Padilla-Meléndez et al.,2022).

Resilience have made Female entrepreneurs stronger and more determined to attain their objectives such as acquiring new knowledge, mastering fresh competencies that helps them develop new future business ideas to improve their own enterprises or collaborate on community initiatives with fellow Female and neighbors (Padilla-Meléndez et al.,2022).

### **Policy recommendations**

The study will inform the policy makers to be able to come up with relevant policies and programs to enhance Female entrepreneurship- empowering women and increasing the number of female entrepreneurs especially, in male dominated activities from the experience.

Additionally, enhancing local support and facilitating access to entrepreneurship for women through networks and mentors who can relate to their experiences. More to that, the study will provide valuable insights that can aid in developing strategies or initiatives aimed at supporting that training of female entrepreneurs in effectively navigating challenges and obstructions.

Finally, There would be a need to raising the amount of money given to women and the level of family support.

### **Conclusion**

Despite numerous challenges, Female entrepreneurs in Agriculture have consistently demonstrated their strong ability and enduring resilience that enables them to overcome challenges, adapt to changing circumstances, and achieve success. This has been through their determination, ability to adapt to the change. government Support, networks and good governance that helped them make valuable contributions to Agricultural development, food security and gender equality.

Through making investments in the resilience of Female entrepreneurs in Agriculture, there is the opportunity to foster a more inclusive and sustainable Agricultural sector that brings benefits to both individuals and communities.

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# **Shewell initiative: Supporting Teen Mothers and Post-Abortion Girls in Rwanda Through Mushroom Cultivation Training and Startup Creation**

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## **ABSTRACT**

### **Background**

Early pregnancy poses a significant global issue, with 13% of adolescent girls and young women giving birth before the age of 18. This problem is particularly prevalent in many sub-Saharan African countries, where the overall prevalence is 24.88%. Each year, 21 million girls in developing nations become pregnant, encountering subsequent serious problems. In Rwanda specifically, the number of underage pregnancies has increased from 17,337 in 2017 to 19,832 in the span of three years. Early childbearing or pregnancy and delivery during adolescence not only disrupt girls' healthy development into adulthood but also have negative impacts on their education, livelihoods, and health. To address these challenges faced by teen mothers and postabortion girls, we aim to empower them by providing training in mushroom cultivation methods and supporting them in establishing their own startups.

### **Methods**

Shewell Enterprise, an agribusiness, is embarking on a mushroom cultivation project in the Rwamagana district of the Eastern Province. As part of its social responsibility, every 4 months, Shewell will offer opportunities to 30 teenage mothers and 10 girls who have previously undergone an abortion and are willing to train in mushroom cultivation. During their training period, these young women will also be employed to work on the mushroom farm. Once their training is completed, each trainee will be given \$40 as startup capital for their own small-scale mushroom enterprises. Shewell is committed to finding suitable markets for the products generated by its program participants and graduates.

### **Conclusion**

In conclusion, our enterprise seeks to empower teen mothers and post-abortion girls in Rwanda by equipping them with mushroom cultivation skills and assisting them in establishing their own businesses. By doing so, we aim to enhance their financial independence and improve their quality of life. We encourage interested investors, partners, and sponsors to join us in this

endeavor, as together we can greatly enhance the overall well-being of teen mothers and postabortion girls.

**Keywords:** Shewell, teen mothers, post-abortion girls, mushroom cultivation, Rwanda

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## INTRODUCTION

Early pregnancy is becoming a significant global issue, it is Approximately 90% of births to girls aged 15-19 in developing countries occur within early marriage [1], and 13% of adolescent girls and young women give birth before the age of 18. [2]. Every year an estimated number of girls aged 15–19 years in developing regions become pregnant is 21 million and approximately 12 million of them give birth worldwide. [3] In sub-Saharan Africa, The incidence of adolescent pregnancy is high, whereas 143 per 1,000 girls aged between 15-19 years get pregnant. [4] In 2013 Sub-Saharan Africa recorded the highest prevalence of teenage pregnancy which accounted for more than half of all births in Africa. And majority of young women 20–24 years old who gave birth before the age of 18 lived in sub-Saharan Africa, and 14 out of 15 countries that had high rates of pregnancies before the age of 18 in sub-Saharan Africa including Rwanda. [5]

Safe abortion results in an increased danger of chronic health and socioeconomic problems among teen mothers, [6] in Rwanda particularly, for instance, babies of teen mothers are 50% more likely to be stillborn, die early, or develop acute and long-term health problems, and others attempt to unsafe abortions, and some have ended in serious genital organ damage or results in death. [7]

According to Plan International, 3.9 million unsafe abortions occur in developing regions each year and girls aged 15-19 are at most. [1] whereas 22,000 abortion-related deaths annually occur among women aged 15–19 years in Africa [8], In Rwanda, the increase in teenage pregnancy rates in recent years is worrying, The data from NISR (Table 1) indicate that in 2007-2008 up to 2014-2015 teenage pregnancy increased from 5.7% to 7.2% of the teen girls countrywide, and from 14% to nearly 21% among young girls aged 19. [7]

| Characteristics of<br>teen girls | 2007                |                       | 2010                |                       | 2014/2015           |                       |
|----------------------------------|---------------------|-----------------------|---------------------|-----------------------|---------------------|-----------------------|
|                                  | Percent<br>pregnant | Number<br>of<br>women | Percent<br>pregnant | Number<br>of<br>women | Percent<br>pregnant | Number<br>of<br>women |
| <b>Age</b>                       |                     |                       |                     |                       |                     |                       |
| 15                               | 0                   | 265                   | 0                   | 677                   | 1                   | 676                   |
| 16                               | 2.6                 | 274                   | 0.8                 | 655                   | 2                   | 559                   |
| 17                               | 2.4                 | 267                   | 3.3                 | 530                   | 4.3                 | 518                   |
| 18                               | 8.6                 | 293                   | 9.7                 | 605                   | 11.5                | 557                   |
| 19                               | 14.1                | 288                   | 20.3                | 478                   | 20.8                | 469                   |

Source (NISR, 2009; 2012; 2015). [Macro, I. C. F. (2009). Rwanda interim demographic and health survey 2007–08.]

Adolescent pregnancy has negative social and economic effects on girls, their families, and communities, mainly non-married pregnant teenagers may face rejection by parents and peers as well as threats of violence. [1] In Africa, adolescent pregnancy exposes these young girls to a variety of medical, socio-cultural, and economic risks, and mostly They face a higher risk of dropping out of school and social exclusion from their family members, teachers, and peers which may have a long-lasting negative impact on their physical and mental health [10,11,12].

Studies showed that Poverty, malnutrition, complications of pregnancy, emotional problems such as depression, and drug and alcohol use, are all risks for teen mothers. Their children are also at greater risk for physical, cognitive, and emotional problems. [13] It has been also observed that babies born to adolescent mothers have a significantly elevated risk of living in poverty, poor school performance, and being unemployed later in life [14].

In Rwanda, teenage pregnancy elevates the vulnerability of adolescent girls and young women and traps them into a cycle of poverty, mostly teenage mothers face financial challenges as they do not have any jobs and are burdened with premature responsibilities of child-rearing at an early age. [15].

In Rwanda various programs work to support teen mothers and post-abortion girls, this includes UNICEF, which works with other partners to implement several projects that engage teenage mothers in Rwanda and help them find motivation for life through community-based outreach programs on HIV/AIDS and reproductive health [16]. Other programs invest in the socioeconomic empowerment of girls and young women by integrating them into income-generating projects like horticulture, tailoring, and livestock rearing and this improves their well-being. [17,18,19,20]

Shewell initiative has three goals: (1) empowering teen mothers and post-abortion girls through providing training in mushroom cultivation methods and supporting them in establishing their startups (2) Providing childcare support by allowing teen mothers to actively participate in educational and economic activities while still caring for their children and facilitating children to gain schooling materials and (3) Enhancing post teenage pregnancy recovery by providing teen mothers enough time to work and avoid them experiencing emotional and physical problems.

## **METHODOLOGY**

Shewell Initiative is a young-led agribusiness that embarks on a mushroom cultivation project in the Rwamagana district of the Eastern Province. Shewell will cultivate white mushrooms at 1.5 ha (Hectare) indoors. Mushrooms will be cultivated and sold to generate income, increase the company's activities, and promote its social responsibility. Mushroom production will start with using a low understandable way of mushroom production by placing the spawn inside the soil and watering them using appropriate materials like watering cans.

As part of its social responsibility, every 4 months, Shewell will offer opportunities to 30 teenage mothers and 10 girls who have previously undergone an abortion and are willing to train in mushroom cultivation. With the help of skilled individuals from RICA University, they will be trained to create their mushroom products. Once their training is completed, each trainee will be given \$40 as startup capital for their small-scale mushroom enterprises.

To tackle the problem of teen pregnancy in the area, Shewell will prepare a facilitated aimed training for teen mothers and post-abortion girls to make them sexual and reproductive health advocates to their peers in their community.

Shewell Initiative is committed to finding suitable markets for the products generated by its program participants and graduates, through collaboration with regional and international companies, Shewell Initiative will collect products from their startups and sell them to the international market.

## **DISCUSSION**

In Rwanda, adolescent pregnancies increased from 6.3% in 2010 up to 7.3% ( $n = 818$ ), concerning the total number of pregnancies in 2015, whereas in Huye District ranks the highest percentage (14.2%) of adolescent pregnancy. [21], and most of the causes of the increase is the low awareness of the prevention of adolescents and parents in the communities. Economic empowerment of teen mothers and post-abortion girls will result in the improved well-being of teenage pregnant individuals and post-abortion girls and also it will help their children grow effectively and develop in their lives. The overall changing of life of all will result in the sustainable development of the country and also increase the quality of living for these categories of people. [22]

Being a young-led organization, the Shewell initiative aims to engage numerous teen mothers and post-abortion girls in Rwanda, it will also give job opportunities to young individuals in Rwanda, especially students who are working in fields of crop production, conservation of agriculture, and other faculties, Shewell will make awareness campaigns to make teen mothers being engaged and join. The Shewell marketing plan is designed to provide the mushroom product at the available price and in every place including local market and international markets. Mushroom Products also is a short-term business that gives turnover in a short period and is also more feasible to operate, this marks the strength of the Shewell initiative to meet its objectives. [23]

Everyone in the community has to take responsibility for improving the economic empowerment of teen mothers and post-abortion girls, policymakers, investors, educators, and other stakeholders through seeking the available opportunities to support teen mothers and post-abortion girls to be socio-economic empowered, which will improve child care and sustainable development in the country. Even though there are several research studies on the prevalence of teenage pregnancy in Rwanda, there is a need to identify the opportunities that are available for teen mothers and post-abortion girls, and also assess the outcomes and the interventions made by the teen mothers and post-abortion girls.

## CONCLUSION

Shewell Initiative, led by a team of young professionals, aims to empower teen mothers and post-abortion girls in Rwanda by providing them with training in mushroom cultivation methods and support in establishing their own businesses. By equipping these young women with valuable skills and resources, we are working towards enhancing their financial independence and improving their overall quality of life. Shewell will create opportunities for young women and post-abortion girls to be socio-economic independent and grow like other young adolescents in the country.

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# **The Influence of Protected Areas on Host Communities' Development in Rwanda: A Case Study of Gishwati-Mukura National Park**

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## **Abstract**

The study investigated the impact of protected areas to the development of host communities in Rwanda. A case study of Gishwati-Mukura national park. The population of 150 included park trackers and guides, local community leaders, park wardens, host communities, Friends of Hope Association staff, RDB representatives among others. The sample size was 108 respondents. Snowball and purposive sampling were used on key informants while convenience sampling applied to local communities and trackers/guides. The study revealed that one segment of the park-(Gishwati) is under concession between the government of Rwanda and Imizi Eco tourism Ltd while Mukura is fully operated by RDB. The major activities of the park were; Chimpanzee trekking, golden monkey trekking, camping, bird watching, Waterfall trekking among others. The park faces land encroachment, human wildlife conflicts, illegal mining of park resources although it is a source of jobs for local residents in form of porters, guides and as guards. The study further revealed that tourism revenue sharing program for the fiscal year 2020/2021 and 2021/2022 supported community projects. The most outstanding strategy was enhanced conservation and preservation campaigns among local residents as well as organizing diurnal and nocturnal patrol of the forest. The study recommended a continued protection of nature/ tourism resources by involving locals as well as collaboration with stakeholders.

Key words: Protected areas, tourism, host communities

## **Introduction**

Gishwati and Mukura natural forests were set up by the “Ordonance du Roi” N° 52/114 of 25th October 1951, modified by the Presidential decree N° 494 of 09 October 1981 creating pasture land and Pine plantation of 100 square kilometers inside Gishwati and it is estimated to cover 250,000 hectares (Micomyiza, G., Gatali, C., Niyonzima, T., & Kanyamibwa, S., 2021). But a huge part of Gishwati forest was cleared after the 1994 Genocide by the returning population who dared for land for cultivation and resettlement thus, leaving only 600 hectares of the forest

by 2000 (a loss of 99.4%) (Tuyisingize, D., Eckardt, W., Caillaud, D., Ngabikwiye, M., & Kaplin, B. A., 2022). This kind of dependence resulted to deterioration of the forest and its eco systems and this kind of people dependence, if left unattended to, would lead to deforestation in the Gishwati-Mukula (GM) area.

As thus, various stakeholders who, were concerned about the environment, teamed up to redeem the situation. These included both national and international conservation partners, such as the local district administrations, Wildlife Conservation Society (WCS), Gishwati Area Conservation Program (GACP), and Great Ape Trust, Association Rwandaise des Ecologistes (ARECO) and Albertine Rift Conservation Society (ARCOS) etc., resulted in a balanced relations between the biosphere and the humans by bringing economic benefits to the local communities. For instance, in 2014, the World Bank project Landscape Approach to Forest Restoration and Conservation (LAFREC) administered through the Rwanda Environment Management Authority (REMA) aimed at rehabilitating forests and biodiversity within the GM, enhancing sustainable land management and introducing sylvo-pastoral approaches in the rangelands of the central former Gishwati Reserve as stated by (Mitchell, B. A., et., 2018) and supported by (Van Kerkhoff, L., et., 2019; Wells, M., 2017 & Byers, A. B., 2016) and Spenceley, A., & Rylance, A., 2021).

Another player was Friends of Hope Association (FHA), who created 12 jobs of which 11 are occupied by people from local villages, supports 13 eco-clubs in local schools and local farmers in beekeeping and in ecotourism development as alternatives to the unsustainable use of natural forest resources. FHA also created research partnerships with two American universities on Gishwati chimpanzee behavioural ecology, forest dynamics and crop raiding mitigation strategies. Their actions impacted local people attitudes toward the conservation, moving from 27% in 2008 to 56% in 2011 and to 75% in 2013 to 80% in 2019 (FHA,2020). For instance, all local people showed a positive change in each of the 6 Cells adjacent to the forest, in that they elected a community forest protection initiative committee made of 3 people to represent them in monitoring the work of the agents reporting non-sustainable use of the forest resources to cells officials for law enforcement (Wolf, C., et., 2021; Withalm, G., & Getzner, M., 2018).

The above effort resulted to declaration of Gishwati-Mukura forest a national park in February 2016 by the government of Rwanda (REMA, 2016). Since then, there has been a 67 per cent increase in size of the forest. Furthermore, the Gishwati-Mukura forest has been restored to an area of 1,439.72 hectares and 1,987.74 hectares respectfully and a buffer zone covering 992.48 hectares created. This has given relief to the threatened species including: Eastern chimpanzee population (*Pan troglodytes schweinfurthii*), listed as threatened on the IUCN Red List); golden monkeys (*Cercopithecus mitis kandti*), listed as Endangered; mountain monkeys (*Cercopithecus l'hoesti*), listed as Vulnerable); and more than 130 species of birds including 14 that are endemic to the Albertine Rift and two IUCN Vulnerable species, including Martial Eagle (*Polemaetus bellicosus*) and Grey Crowned Crane (*Balearica regulorum*) as postulated by Moreto, W. D. (2022).

However, the declaration of the forest into a national park in 2016, meant that local people were restricted entry to the park and they would not get the same benefits from the forest as before hence, resulting into human-wildlife conflicts (Makumbe, P., Mapurazi, S., Jaravani, S., & Matsilele, I., 2022). For example, local communities especially those with gardens are always in loss whenever wildlife escape from the park and destroy gardens with crops/ cows and goats. In revenge, locals also enter the parks and carry out illegal activities such as illegal mining, cattle grazing, charcoal making, firewood collection, timber harvesting, collection of handcraft materials and wild honey) as captioned in the photos 1-4 below.

Some of the illegal activities practiced in GMNP in Rwanda. 1 is illegal firewood collection, 2 women ferrying medicinal herbs and grass from the park, 3 illegal mining activities, 4 bee keeping and harvesting in the park and 5 illegal hunting and entry.

These malpractices threaten GMNP from all sides yet the park is a home for endemic and threatened species. The park management has tried all it can to reduce the threat and illegal entry into the protected areas by introducing local benefits but still the effect is not yet achieved. Thus, the researcher was interested in finding out the deeper side of the impact of protected areas on host communities' development that can trigger positive change in surrounding communities towards forested and protected areas in Rutsiro and Ngororero districts, which are adjacent to GMNP. The key questions that guided the study were; i) what are the key activities of Gishwati-Mukura National Park as a protected area? ii) What available opportunities can the park offer to local communities around it? iii) What are the prevailing challenges facing GMNP? and iv) what are the strategic ways the park management can use to resolve the conflict with the local communities around the park?

## **1.2 Justifications of the study**

The findings will help tourism and environmental planners, policy makers, academic community, and other interested parties aimed at improving protected areas/tourism henceforth, the study will contribute to favourable policies that can spur the sectorial growth and development of host communities. This study is significant to GMNP so that they orient their conservation efforts and strategies for park management as well as the anticipated challenges, benefits or development of host communities, and strategies that can be used to involve host communities in the protection and conservation of the park. The study findings will also provide valuable information to the government of Rwanda and conservation organizations of protected areas' contribution to local communities as advocated by the World Bank (2015).

## **2.0 Literature review**

### **2.1 Definition of tourism and host communities**

Tourism is defined as the activities of persons travelling to and staying in places outside their usual environment for not more than one consecutive year for leisure, business and other

purposes (Song, H., & Wu, D. C., 2022) and (Katswera, J., Mutekanga, N. M., & Twesigye, C. K., 2022). On the other hand, host communities refers to a group of people who share a common identity, such as geographical location, class, and ethnic background. They may also share a special interest, such as a concern about flora and fauna (Ole muntet Ikote, S., 2022).

## **2.2 The key activities of Gishwati-Mukura National Park and the available opportunities the park offers to local communities around it**

Any protected area is presumed to have ripple effects on the host community ranging from economic, environmental and social benefits (Mitchell, B. A., et., 2018; Wells, M., 2017; W., S. V., 2015). As thus, the government of Rwanda through Rwanda Development Board (RDB) introduced a 5% but later revised the tourism revenue sharing policy to 10% with the aim of compelling all protected areas in Rwanda to give back to host communities the total annual revenues from tourism (Sabuhoro, E., et., 2021). In this regard, GMNP has over the past 12 years, funded more than 400 community development projects such as building community schools, community health centers, sponsoring children education in higher learning institutions, funding business development and extending water supply systems in local communities such that they access clean water (Sabuhoro, E., et., 2021; Trogisch, L., & Fletcher, R., 2022) and (Luaba, 2021; Pyykkö, I., 2021 & van Kerkhoff, L., Munera, C., Dudley, N., Guevara, O., Wyborn, C., Figueroa, C., & Becerra, L., 2019).

For the local population, turning Gishwati-Mukura forest into a national park has benefited them by improving community livelihoods such as providing off-farm jobs such as porters, entertainment groups, fruit sellers, local guides, merchandising souvenir products, among others and eventually diversify their sources of income and their living conditions (Bernhard, K. P., et., 2021; Gatwaza, O. C., & Wang, X., 2021; NISR, 2018). This was highly observed in the northern part of the Gishwati-Mukura national park. For example, the reduced illegal use of the forest resources allowed the forest to regenerate considerably and created local jobs (Hossain, M. I., & Numata, S., 2021; Ole muntet Ikote, S., 2022).

## **2.3 The prevailing challenges facing protected areas**

The population growth rate in Rwanda is currently at 2.5 which is among the highest in the world (Bhammar, H. et al., 2021). The current population of Rwanda is now 13 million and is projected to increase to 15 million by 2050. This kind of increase will not only create pressure on the forests, savannahs or wetlands especially the Congo Nile basins, but it will also lead to destruction of habitats and ecosystems as demand for arable land will be on high demand (Lindsey, P., Baghai, M., Bigurube, G., Cunliffe, S., Dickman, A., Fitzgerald, K., & Robson, A., 2021). This kind of destruction of eco systems will cause scarcity and distinction of many species as their known habitats will be destroyed by man's activities (Matseketsa, G., Krüger, K., & Gandiwa, E., 2022). This was supported by (Bhammar, H., Li, W., Molina, C. M. M., Hickey, V., Pendry, J., & Narain, U., 2021) and (Schirpke, U., Wang, G., & Padoa-Schioppa, E., 2021) as

well as (Lindsey, P., Baghai, M., Bigurube, G., Cunliffe, S., Dickman, A., Fitzgerald, K., & Robson, A., 2021).

Furthermore, the Wildlife Conservation Society (WCS), (2007), stated that host communities in close proximity to forests always hinge on forested land for livelihoods and that household items for cooking, art, craft, woodwork, housing and construction, are obtained from adjacent forests such as wood, grass, pyprus for chairs, baskets, bed frames, mortars, and pestles, pipe stems, wooden spoons, beehives, thread, rope, cloth and fibers. Eventually ushering in deforestation which is fuelled by commercialised activities, increasing urbanization where forests and wetland are destroyed for human settlement, fuel, and grazing (Obradović, S., Stojanović, V., & Milić, D., 2022). This in turn leads to climate change and its related effects to the environment and humankind (Kegamba, J. J., Sangha, K. K., Wurm, P., & Garnett, S. T., 2022 and Rodríguez-Rodríguez, D., & Martínez-Vega, J., 2022) and (Kleemann, J., Zamora, C., Villacis-Chiluisa, A. B., Cuenca, P., Koo, H., Noh, J. K., & Thiel, M., 2022).

#### **2.4 The strategic ways the park can resolve the challenges faced**

For effective sustainability of protected areas, a bottom-up forest planning and policy-making is needed if local communities' attitudes and aspirations towards forested land is to change (Appleton, M. R. et., 2021). There should be robust government and private sector support, funding of local communities livelihoods, strict reduced leakage of tourism revenue from communities, enhanced visitor expenditure on local sites, improved local investments and localization of cultures (Malkowski, A. et., 2022). In other words, by making local communities understand the value of protected areas in their vicinity is vital as proposed by (Matseketsa, G., Krüger, K., & Gandiwa, E., 2022). Other scholars like (Roque, M. P. B., Neto, J. A. F., & de Faria, A. L. L., 2022) proposed solutions to mitigate the human wildlife conflicts, alleviate poverty and its related causes in host communities through use of or adoption of approaches such as biodiversity conservation programs, Tourism revenue sharing policies, income generating projects for rural populace, Integrated Conservation and Development Projects (ICDPs), as well as inclusive management approaches as stated by Parker, S. S., Hall, L. S., Whitfield, M. J., Riege, L., Selm, K. R., & Corado, R., 2022).

In addition, the continued initiation of income development projects, supply of alternative sources of energy, clean water supply to communities, value addition to local produce, development of local markets, upgrading of roads, improving access to social capital among others, support of income-generating activities will mend relations between protected areas and local communities (Bitariho, R., Akampurira, E., & Mugerwa, B., 2022; (Williams, B. A., Grantham, H. S., Watson, J. E., Shapiro, A. C., Plumptre, A. J., Ayebare, S., & Tulloch, A. I., 2022) and supported by (Williams, B. A., Grantham, H. S., Watson, J. E., Shapiro, A. C., Plumptre, A. J., Ayebare, S., & Tulloch, A. I., 2022).

Other experts proposed a community-based conservation (CBC) approach as the best way of attaining conservation (Kemigisha, E., Angelsen, A., Babweteera, F., & Mugisha, J., 2022). For instance, when it was rolled up in Nepal in 1996 and 1997, (CBC) approach achieved a lot of progress as far as conservation is concerned as it led to initiation of grass root approaches to manage local resources, promotion of tourism, and provision of income-generating trainings to local people among others (Bernhard, K. P., Smith, T. E., Sabuhoro, E., Nyandwi, E., & Munanura, I. E., 2021). Furthermore, integrating community conservation primacies, applying forest-friendly policies such as sustainable restoration of species and their habitats, demarcation of buffer zones, enhanced patrols among others as supported by Gatwaza, O. C., & Wang, X., (2021) and (Obradović, S., Stojanović, V., & Milić, D., 2022).

## **2.5. Conclusion**

Protected areas such as Gishwati-Mukura National Park, have been discovered to have a positive impact on host communities. However, they have lots of threats and challenges within the park that need to be addressed by policy makers in Rwanda. Therefore, given the above benefits to the country especially to the host communities, tourism conservation should be promoted and supported, developed and marketed extensively to continue benefiting many areas of the society where tourism is practiced in Rwanda.

## **3. Research Methodology**

The study used both the quantitative and qualitative designs. Henceforth, the research design was both descriptive and analytical in nature as it enabled the researcher to collect information as supported by Arora, S., & Knight, A., (2022) and Koul, H. L., (2022). Additional essential data was collected through structured interviews and questionnaires with industry players, tourists, government key leaders in tourism at RDB staff and responses were analysed using descriptive statistics. The modified questionnaire was pilot tested on 20 local community households as advanced by (Ashmore, 2008). The population according to (RDB reports, 2022), (district demographic report 2022), community sector records and (NISR, 2022), was 150 respondents composed of all park trackers (30), Park wardens (5), Members of the host communities (100), local community leaders (5) and conservationists (African park employees (5), RDB representatives (2) and Friends of Hope Association (3). Snowball and purposive sampling were used on key informants like park wardens and community leaders while convenience sampling applied to local communities and other employees only. The sample size was 108 respondents selected using (Krejcie, R. V., & Morgan, D. W., 1970) as attached in appendices 1. Respondents were selected according to their convenience, role, availability and willingness to participate in the study. Data gathering faced hardships such as the spread of the respondents in GMNP, language as some respondents did not understand English hence creating a language bottleneck. Despite the above limitations, the researcher overcame the above using the available means such as getting interpreters, permission from authority to contact locals, field observations and photo elicitations as attached in the photos. Confidentiality/Anonymity of participants was ethically

observed and where consent was needed, it was done before the data collection process. There was right to privacy and honesty and that data was not fabricated to support a particular conclusion.

#### **4. The study findings and discussion**

##### **4.1 Demographic findings**

The identification of age for the respondents plays a higher role in data collection more than ever on the ground. Thus, figure 1 below displays the ages of the respondents.

Figure 1: Age respondents

Primary Source: Field Data, 2023

The dominant age groups ranged between 31 and 40 years, followed by ages between 21 and 30 years old. Seeing this statistics, the researcher found that the information provided were trustfull basing on the maturity of the respondents. Therefore, most respondents were mature enough to give concrete data.

Table 1: Gender demographics of respondents (n=100)

Gender

Number of Respondents

Percentage (%)

Male

60

60

Female

40

40

Total

100

100

Source: Primary data, 2022

Table 1 shows that male respondents were 60% while female respondents were 40%. Although, there is a slightly difference with the research done by other researchers, again it confirms that the males are involved in park activities more than females.

##### **4.2 The key activities of GMNP as a protected area in Rutsiro district**

Graph 1: The key activities of GMNP as a protected area in Rutsiro district

Source: Field Survey, 2023

One segment of the park-(Gishwati) is management under concession between the government of Rwanda (RDB) and Imizi Eco tourism Ltd known as (wildlife safaris) while that of Mukura is fully operated by RDB. The results in graph 1, clearly shows that chimpanzee trekking and

golden monkey trekking are the most prominent activities in the GMNP respectively. The other activities were Bird watching, Waterfall (Kanezeza and Rushubi), nature walk and sightseeing, Eco tours and scientific research. The results suggest that there is a feeling of tourism activities taking place in the park hence its importance is of great interest to the local community in the general as depicted in the following photos.

Photos of Chimpanzees and golden monkeys located in GMNP in Rwanda, 2023

Bird watching and trekking the waterfalls in GMNP.

4.3 The available opportunities GMNP offers to local communities around it

Table 3: The available opportunities the park offers to local communities around it

Contribution/opportunities of GMNP

Specific benefit from Tourism revenue sharing from GMNP in last 3 years

Tourism Revenue Sharing Project Initiated Around the Park in last three years

In tourism revenue sharing program for the fiscal year 2020/2021 and 2021/2022 the sum of 98,871,458 + 60,525,540 million = 159,396,998 are going to be used to supply water in both districts.

Fiscal year 2019/2020 amount of 295,154,833 Rwf has been used in Tourism revenue sharing program around GMNP in both Rutsiro and Ngororero districts to implement following projects: construction of two 4in1 houses to accommodate 8 families of vulnerable people in Kigeyo Sector(141,903,392M)

Water supply project located Mushonyi sector(41,699,830 M)  
 Energy saving stoves Project by Gishwati-Nziza Cooperative) in Nyabirasi Sector (13M)  
 Construction of full Primary School in Ngororero District, Ndaro Sector (98,551,611Rwf)  
 Rehabilitation of Rutagara-Bugarura water Supply system (12 km) in Muhanda Sector, and  
 Rutsiro District, Mukura sector (Phase-1 of water supply system in Kagano and Kageyo Cells).  
 Other contributions of GMNP to local communities  
 Generation of local employment in terms of site guides, porters and informers  
 GMNP is a source of water purification process  
 Security of the local area has been beefed up  
 The park promotes eco-tourism and Job opportunity for local residents  
 The primates add to the already existing tourism products hence promoting visitation to the  
 destination which also Gishwati-Mukura play a role in improving the balance of payments the  
 country's economy.

Source: Fiscal year 2020/2021 and 2021/2022 around GMNP records

#### TOTAL GMNP - TRSP FUNDS FROM 2019-2022:

##### RUTSIRO DISTRICT:

|               |                 |
|---------------|-----------------|
| FY:2019/2020: | 196,603,222     |
| FY:2020/2021: | 65,914,305      |
| FY:2021/2022: | 40,350,360      |
| S/TOTAL:      | 302,867,887 RWF |

##### NGORORERO DISTRICT:

|               |                 |
|---------------|-----------------|
| FY:2019/2020: | 98,551,611      |
| FY:2020/2021: | 32,957,153      |
| FY:2021/2022: | 20,175,180      |
| S/TOTAL:      | 151,683,944 RWF |

Total budget for GMNP TRS projects is 454,551,831 RWF

Some of the opportunities GMNP has offered to the local communities around it-2023. In photo 1, a 4in 1 house was built for host communities using funds from the park, photo 2 shows clean water supply donated by the park to the community, photo 3 and 4 shows a local primary school constructed by the park

Figure 2: Importance of wildlife protection in protected areas like GMNP

Source: Field data, 2023

The above figure 2 stated that the park help preserve and conserve species especially golden monkeys and chimpanzees for future generations. Other respondents revealed that destination sustainability is increased as the primates encourage responsible travel to the destination. The primates add to the already existing tourism products hence promoting visitation to the destination. The park promotes eco-tourism and Job opportunity for local residents in form of porters, guides and as guards.

#### 4.4 Challenges facing Gishwati-Mukura National Park and strategies to be undertaken.

Table 5: Respondents views on threats and challenges encountered by Gishwati-Mukura National Park

Source: Field Data, 2023

As observed, the park mostly faces the challenge of land encroachment and exit of wild animals towards the farmer's crops, collection of firewood, lack of funds necessary for conserving wildlife species including golden monkeys in the Park, timber, and charcoal, firewood collection, and mining activities. These threats impact on ecosystems which may result to the reduction in animal species and degradation of their habitat. Despite this disagreement, 36% respondents revealed that they agreed that poaching was somehow impacting on the park.

Some of the illegal activities done in GMNP( fire wood collection, harvesting of forest resources, illegal mining, poaching, bee hives etc)

#### 4.5 The strategic to resolve the challenges

Figure 3: Measures and strategies to for park/tourism development

Source: Field Data, 2023

The most outstanding strategy as city by respondents was conservation and preservation campaigns among local residents as well as organizing diurnal and nocturnal patrol of the forest as this is believed to solve a lot of the crucibles facing the park. In addition, there should be regular supervision of human activities as well as wildlife movement in the park, fencing the

park and reinforcing the partnership with stakeholders in the protection of park. The expropriation of people living adjacent to the park as the strategy to protect Gishwati-Mukura National park was differently perceived by respondents as most were neutral or disagreed with it given their heritage and impact of the strategy as people would be separated with their properties. Some of respondents revealed that when such human activities such as hunting, mining, grazing, farming, firewood collection, beekeeping, charcoal making, herbal medicine collection, poaching, among many others are monitored, threats to the animals inside the park would be reduced as observed in the following photos taken from the field.

Community education and awareness about the value of the park to local communities by park employees

Community members fencing the park

## 5. Conclusion

The initial purpose of this study was four fold and I can ably state that all the objectives of the study were achieved as follow:-

The first objective was to identify the key activities of GM park as a protected area. The activities were identified as bird watching, chimpanzee tracking, Waterfall trekking (Kanezeza and Rushubi), guided nature walk, sightseeing, golden monkey tracking and mountain monkeys, Eco tours and scientific research. The second objective was to find out the available opportunities the park offers to local communities around it. These were identified as tourism revenue sharing project initiated around the park in last three years and generation of local employment in terms of site guides, porters and informers, source of water purification process, security of the local area has been beefed up, the park promotes eco-tourism and job opportunity for local residents, the primates add to the already existing tourism products hence promoting visitation to the destination.

The third objective was to investigate the prevailing challenges facing protected areas. These were bush fire, land encroachment and exit of wild animals towards the farmer's crops, poaching, mining, firewood collection, and lack of funds necessary for conserving wildlife species including golden monkeys in the Park. The fourth objective was to explore the strategic ways the park management can use to resolve the conflict with the local communities around the park. Following the field survey, the objective was achieved and the strategies were proposed as reinforcing the partnership with stakeholders in the protection of Gishwati-Mukura national park, conservation and preservation campaigns among local residents, organizing diurnal and nocturnal patrol of the forest, fencing the surrounding of the park, marketing the park to the public, regular supervision of human activities as well as wildlife movement in Gishwati-Mukura National park.

## 6. Recommendations

The study proposed the following as appropriate recommendations to enable Rwanda destinations to develop and grow;

Protecting nature and its resources should not be a one man's activity rather it should involve all stakeholders especially those adjacent local communities to ensure sustainable conservation practices which has value for both the host communities and the park management.

Enhancing diurnal and nocturnal patrol of the forest

Designation and recognition of protected areas be strengthened to ensure safety of ecosystems and their habitats.

Well trained tour guides who can interpret sites in a creative and exciting way are needed at all natural areas for a successful tourism experience that can increase visit to those protected areas. This will in turn increase revenues for the host communities.

A successful tourism development depends on the active participation of political leaders, business leaders, operators of tourist sites, artists and craftspeople, hotel/motel operators, and many others. Therefore, collaboration with all these groups is important while planning for sites development.

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## APPENDIX 1: DETERMINING SAMPLE SIZE OF A KNOWN POPULATION

Source: Krejcie, R.V. & Morgan, D.W. (1970)

Thank You.

# Unpacking Individual-Level Drivers of Innovation and Social Innovation in Resource-Constrained Context

## Authors

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## Abstract

Understanding the drivers of innovation is imperative for impoverished countries, where challenges diverge significantly from wealthier nations. However, existing innovation literature has predominantly focused on affluent contexts, resulting in a gap in understanding innovation in resource-constrained environments. In our manuscript, we theorize and demonstrate the significant influence of individual-level factors on innovation and social innovation in poor countries. For innovation, we identify market orientation, sales orientation, and curiosity as key individual-level drivers. For social innovation, we theorize that social passion and ethical orientation play pivotal roles. To empirically test our hypotheses, we focused on Rwanda, a country with a unique socio-economic landscape. We administered a survey among Rwandan students, aiming to understand their perspectives on innovation. The rationale behind choosing students as our survey population stems from their position as future leaders and innovators. In our resource-constrained research study, we utilize an empirical research design, relying on cross-sectional data as a fundamental component of our approach. Our research findings make significant contributions to the existing literature on innovation, both from theoretical and practical standpoints.

The theoretical contribution of our study is two-fold. Firstly, we extend the theoretical framework of innovation by demonstrating that specific individual-level features strongly influence innovation in poor countries. This is a significant departure from the existing body of research, which has primarily concentrated on affluent nations. By investigating the phenomenon of innovation in Rwanda, a setting with distinct socio-economic challenges and opportunities, our study provides new insights into how individual traits and orientations impact the process of innovation in a context that vastly differs from those of wealthier countries. Secondly, our research shifts the focus from the widely studied macro-level features to the individual level. While previous research has extensively explored how factors such as government policies, economic conditions, and industry dynamics drive innovation, our study delves into the individual characteristics. By doing so, we provide a more nuanced understanding of the drivers of innovation, recognizing the crucial role played by individual actors in the innovation process, especially in environments where macro-level support may be lacking.

## **Keywords**

Innovation, Social innovation, Resource scarcity, Poor countries, Individual- level drivers.

## **Introduction**

Understanding the drivers of innovation is particularly crucial for poor countries, where the challenges and constraints are markedly different from those in wealthier nations (Si et al., 2021; Rao- Nicholson et al., 2017). Despite its importance, much of the existing literature on innovation has been predominantly focused on the context of rich countries (Lema et al., 2021). This skewed focus can lead to a gap in understanding how innovation can be effectively fostered in less affluent contexts, where the socio-economic dynamics and institutional frameworks can vary significantly (Yongabo & Göransson, 2022).

The concentration on rich countries in existing literature means that the strategies, policies, and practices identified may not be directly applicable or effective in poorer nations (Suherlan & Moses, 2023). These countries often face unique challenges such as limited infrastructure, lower levels of education and skills, political instability, and scarce financial resources. As such, there is a pressing need to shift some of the academic and practical focus towards understanding how innovation can be spurred in poor countries, taking into account their specific contexts and limitations.

Moreover, much of the existing literature on innovation tends to focus on macro and meso-level factors, such as national policies, economic structures, industry dynamics, and regional innovation systems (Chen et al., 2017). While these are undoubtedly important, there is a growing recognition of the need to also consider micro-level or individual-level factors. Focusing on individual-level factors is particularly pertinent in the context of poor countries. In these environments, individual specificities can be key drivers of innovation, often compensating for the lack of systemic support at the macro- and meso-levels.

In our manuscript, we present a nuanced theorization centered on the premise that in poor countries, specific individual-level factors significantly influence innovation and social innovation. We argue that individual traits and orientations play a critical role in driving these processes, particularly in environments where systemic support and resources are limited.

For innovation, we identify three key individual-level factors: market orientation, sales orientation, and curiosity. Market orientation refers to the ability of individuals to understand and respond to the needs and changes in the market (Taghvaei and Talebi, 2023). This understanding is crucial in poor countries, where market dynamics can be fluid and unpredictable. Individuals with a strong market orientation can identify unmet needs or gaps in the market, leading to innovative products or services that are more likely to succeed.

Sales orientation is another vital factor. In resource-constrained environments, the ability to effectively sell and promote new ideas or products is paramount. Individuals with a strong sales

orientation can overcome limited resources through persuasive communication, building relationships, and demonstrating the value of their innovations to potential customers or stakeholders (O'Dwyer & Gilmore, 2019).

Curiosity, as a trait, drives individuals to explore, question, and challenge the status quo. In poor countries, where traditional methods may no longer be viable or may never have been effective, curiosity can lead to the exploration of new ideas, processes, and solutions, thereby fostering innovation.

Regarding social innovation, we theorize that social passion and ethical orientation are influential individual-level factors. Social passion refers to a deep-seated drive to address social problems and improve the welfare of the community. In poor countries, this passion can be a powerful motivator for individuals to develop innovative solutions that address social challenges, such as poverty, education, or health care.

Ethical orientation is equally important. It encompasses a commitment to ethical principles and a sense of responsibility towards society and the environment. In contexts where social issues are more pronounced, individuals with a strong ethical orientation are more likely to pursue innovations that not only offer economic benefits but also contribute to social good and sustainable development.

In order to empirically test our hypotheses regarding the impact of individual-level factors on innovation and social innovation in poor countries, we decided to focus our research on the context of Rwanda. This choice was informed by Rwanda's unique socio-economic landscape, which presents both challenges and opportunities for innovation. As a developing country with a history of overcoming significant obstacles, Rwanda offers a compelling setting to explore how individual traits and orientations influence innovation in a resource-constrained environment. To gather the necessary data, we administered a survey targeting students in Rwanda. The rationale behind choosing students as our survey population stems from their position as future leaders and innovators. Students in higher education are often at the forefront of embracing new ideas and technologies, and their perspectives can provide valuable insights into the emerging trends and attitudes towards innovation in Rwanda.

Our research findings make significant contributions to the existing literature on innovation, both from theoretical and practical standpoints. The theoretical contribution of our study is two-fold. Firstly, we extend the theoretical framework of innovation by demonstrating that specific individual-level features strongly influence innovation in poor countries. This is a significant departure from the existing body of research, which has primarily concentrated on affluent nations. By investigating the phenomenon of innovation in Rwanda, a setting with distinct socio-economic challenges and opportunities, our study provides new insights into how individual traits and orientations impact the process of innovation in a context that vastly differs from those of wealthier countries. Secondly, our research shifts the focus from the widely studied macro-level features to the individual level. While previous research has extensively explored how factors such as government policies, economic conditions, and industry dynamics drive

innovation, our study delves into the individual characteristics. By doing so, we provide a more nuanced understanding of the drivers of innovation, recognizing the crucial role played by individual actors in the innovation process, especially in environments where macro-level support may be lacking.

### **Literature Review and Hypotheses Development**

Innovation, at its core, can be defined as the process of introducing new ideas, methods, products, or services that bring about positive and valuable change in various aspects of society, economics, or technology. It encompasses the creation, development, and implementation of novel solutions to address existing challenges or to meet evolving needs. Innovation is not limited to technological advancements but also includes organizational, social, and cultural changes that lead to improvements and progress. The importance of innovation cannot be overstated, particularly for poor countries or those facing significant economic and social challenges. In these contexts, innovation serves as a powerful catalyst for transformation and development. It offers the potential to break the cycle of poverty, stimulate economic growth, and enhance the overall quality of life for the population.

However, it is essential to recognize that in poor countries, the landscape of innovation differs markedly from that of wealthier nations. In many affluent countries, macro-level drivers of innovation, such as strong governmental policies, well-established research and development infrastructure, and access to abundant resources, often play a substantial role in fostering innovation. These countries have the luxury of relying on well-established systems to drive innovation forward. Conversely, in poor countries, these macro-level drivers may be lacking or inadequately developed. Limited financial resources, political instability, underdeveloped infrastructure, and inadequate educational systems are just a few of the challenges that can impede the creation of a supportive innovation ecosystem at the macro level. As a result, poor countries often need to rely more heavily on individual-level and micro-level factors to drive innovation.

#### *Individual Drivers of Innovation in Resource Constrained Contexts*

In resource-scarce contexts, market conditions are frequently marked by unpredictability and volatility. A heightened market orientation equips individuals with the capability to identify unmet needs, gaps, or opportunities within these turbulent markets (De Guimarães et al., 2018). They can leverage their market awareness to design innovative solutions that directly address these market demands, thereby enhancing their intention to innovate (Tidd & Bessant, 2020 ). When individuals possess a strong market orientation, they are not only attuned to market fluctuations but are also skilled at adapting their ideas, products, or services to meet the specific requirements of their target audience (Mariam et al., 2023). This adaptability is crucial in resource-constrained environments, where the ability to tailor innovations to the needs and preferences of the local market can determine the success and sustainability of an innovative endeavor. Furthermore, market-oriented individuals often exhibit a greater propensity for

entrepreneurship and the pursuit of innovative ventures (Joung et al., 2018). Their understanding of market dynamics enables them to identify niche opportunities and develop innovative strategies to capitalize on them, despite the constraints posed by limited resources.

Based on this, we posit the following hypothesis:

*H1: In resource-constrained contexts, the higher the market orientation of a person the higher his or her intention to innovate*

Sales orientation, characterized by the ability to effectively promote and sell ideas, products, or services, plays a pivotal role in driving innovation in environments where resources are limited. Resource-constrained environments often lack the abundant financial and material resources found in wealthier settings. As a result, individuals must rely on their ability to convince potential stakeholders, investors, or partners to support their innovative ventures (Johnston & Marshall, 2020). A high level of sales orientation equips individuals with the persuasive skills needed to mobilize resources, secure funding, or gain access to critical assets. Individuals with a strong sales orientation possess the knack for finding creative solutions and presenting them in a compelling manner. They can effectively communicate the value and potential impact of their innovations, making a persuasive case for their projects even in the face of adversity (Pelin & Effie, 2019). Sales-oriented individuals are adept at assessing market demand and gathering feedback from potential customers or users. This market validation process is essential in resource-constrained contexts, where the margin for error is often slim (Singh et al., 2020). The ability to gauge the market's response to an innovation and adjust accordingly increases the likelihood of successful innovation. Sales orientation often goes hand-in-hand with relationship-building skills. In resource-constrained environments, collaboration and partnerships can be vital for accessing complementary resources and expertise. Individuals with strong sales orientations excel at building networks and forging collaborations that can enhance the innovation process (Singh et al., 2020).

Based on above, we propose the second hypothesis:

*H2: In resource-constrained contexts, the higher the sales orientation of a person the higher his or her intention to innovate.*

In resource-constrained contexts, where traditional methods and solutions may no longer be effective, or where innovative approaches are desperately needed to address pressing challenges, curiosity becomes a valuable asset. Curious individuals are naturally inclined to seek out novel ways to address issues (Hagtvedt et al., 2019) Their inherent inquisitiveness motivates them to delve deeper into problems, explore alternative approaches, and devise creative solutions. Curiosity fosters adaptability, a crucial quality in resource-scarce contexts. When individuals are curious, they are more willing to embrace change, experiment with new ideas, and adapt to evolving circumstances (Hagtvedt et al., 2019). This adaptability is vital for navigating the uncertainties and constraints that often characterize these environments. Curious individuals

have a propensity for continuous learning and knowledge acquisition (Chen et al., 2022). In resource-constrained contexts, where access to formal education and training may be limited, a curious mindset empowers individuals to seek out information, acquire new skills, and leverage available resources more effectively. Curiosity encourages individuals to explore unconventional and uncharted territories (Chen et al., 2022). In resource-constrained settings, where conventional solutions may fall short, the willingness to explore the unknown and take calculated risks can lead to breakthrough innovations. Curiosity often transcends disciplinary boundaries (Teh, 2019), allowing individuals to draw insights and inspiration from diverse fields. This cross-disciplinary approach can lead to the synthesis of ideas and concepts from different domains, fostering innovation that may not have emerged otherwise.

Based on above, we propose the third hypothesis:

*H3: In resource-constrained contexts, the higher the curiosity in a person the higher his or her intention to innovate*

*Individual Drivers of Social Innovation in Resource Constrained Contexts*

Social passion, characterized by a deep-seated drive to address societal problems and improve the welfare of the community, plays a pivotal role in driving innovative solutions with a positive social impact. Individuals with a strong sense of social passion are inherently motivated to effect positive change within their communities (Drake, 2018). In resource-constrained environments, where societal challenges are often pronounced, this innate motivation serves as a powerful driving force behind their intention to innovate. Socially passionate individuals tend to focus their innovative efforts on solving real-world problems and addressing the needs of marginalized or underserved populations (Drake, 2018). In resource-constrained contexts, where social challenges are pervasive, this problem-centric approach to innovation becomes highly relevant. The intention to create social impact through innovation is deeply ingrained in their psyche. Resource-constrained contexts are often characterized by adversity and obstacles. Socially passionate individuals exhibit remarkable resilience and determination, which are essential qualities for sustaining innovation efforts in the face of challenges. Their unwavering commitment to their communities fuels their intention to innovate and drive social change. Social passion naturally leads individuals to engage with their communities, understand their needs, and involve them in the innovation process. This participatory approach enhances the relevance and effectiveness of their innovations, as they are closely aligned with the aspirations and realities of the community. Socially passionate individuals tend to have a long-term vision for social impact (Satar & Natasha, 2019). They are not merely seeking short-term gains but are dedicated to creating sustainable solutions that can bring lasting change to their communities (Brown, 2017; St-Louis et al., 2020). This long-term orientation aligns with the enduring nature of innovation in resource-constrained environments.

Based on above, we propose the fourth hypothesis:

*H4: In resource-constrained contexts, the higher the social passion in a person the higher his or her intention to create social impact through innovation.*

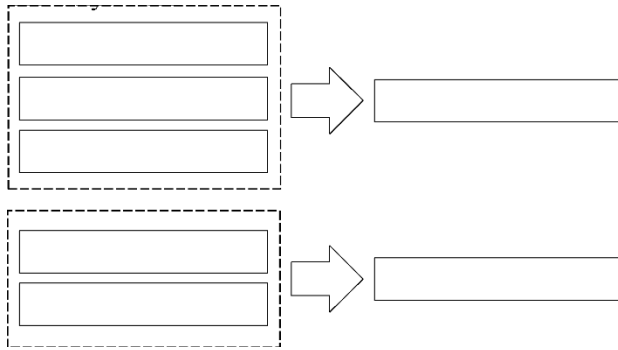
Ethical orientation, characterized by a commitment to ethical principles and a sense of responsibility toward society and the environment, plays a vital role in driving innovative solutions with a strong ethical and social focus. Ethically oriented individuals are guided by a strong set of values and principles that prioritize social responsibility and the welfare of the community (Hoang et al., 2023). In resource-constrained environments, where ethical considerations are often paramount due to limited resources and societal challenges, this values-driven approach to innovation becomes highly relevant. It aligns with the intention to create social impact through ethical and socially responsible innovations. Ethical orientation emphasizes accountability and transparency in actions and decision-making (Evert et al., 2018). In resource-constrained contexts, where trust and integrity are critical, individuals with a strong ethical orientation are more likely to be perceived as credible and trustworthy innovators. This enhances their ability to garner support and resources for social impact initiatives. Ethical orientation often extends to a commitment to sustainable development and environmentally responsible practices. In resource-constrained environments, where sustainability is crucial for long-term progress, ethical innovators are more likely to develop solutions that prioritize environmental stewardship and social equity, fostering lasting social impact (Long & Blok, 2018). Ethically oriented individuals tend to take a community-centric approach to innovation. They actively engage with the communities they aim to serve, seeking input and feedback to ensure that their innovations align with the genuine needs and aspirations of the people. This approach enhances the relevance and effectiveness of their innovations.

Based on above, we propose the fifth hypothesis:

*H5: In resource-constrained contexts, the higher the ethical orientation of a person the higher his or her intention to create social impact through innovation.*

Figure 1 illustrates our conceptual model, which serves as the foundation for understanding the key explanatory variables that influence innovation in both traditional market-driven contexts and the realm of social innovation. In the context of traditional innovation, our model highlights three crucial explanatory variables: market orientation, sales orientation, and curiosity. In addition to these market-driven variables, our model also considers the factors influencing social innovation: social passion and ethical orientation.

Figure 1: Conceptual Model



## Research Method

### *Research Design*

In our resource-constrained research study, we utilized an empirical research design, relying on cross-sectional data as a fundamental component of our approach.

### *Target Population*

Our research is centered on a specific population residing in resource-constrained environments, characterized by significant limitations in access to essential resources, encompassing financial, educational, and healthcare resources, among others. Rwanda has been selected as the focal point for our study due to its unique context. The nation has faced resource constraints, particularly in the aftermath of historical challenges, and has been diligently working to overcome these limitations. This choice of Rwanda as our research site enables us to gain valuable insights into how a country grapples with resource constraints and endeavors to enhance the quality of life for its citizens.

The study population comprised 2,368 students drawn from various academic units, as detailed in Table 1. Specifically, within the College of Business & Economics (CBE), there were 1,135 male students and 1,233 female students, with 471 enrolled in their first year, 1,275 in their second year, and 622 in their third year. Additionally, as depicted in Table 1, from model (2), 172 students were selected from the College of Arts and Social Sciences (CAAS), specifically from the school of Governance and the department of sociology. Among these students, 116 were males, 56 were females, with 91 enrolled in the first year, 46 in the second year, and 33 in the third year of their academic studies.

**Table 1: Descriptive of the population**

| Variables                                  | CBE<br>(1) | CAAS<br>(2) |
|--------------------------------------------|------------|-------------|
| Number of males                            | 1,135      | 116         |
| Number of females                          | 1,233      | 56          |
| Number of students enrolled to first year  | 471        | 91          |
| Number of students enrolled to second year | 1,275      | 48          |
| Number of students enrolled to third year  | 622        | 33          |
| Total                                      | 2,368      | 172         |

### *Sampling Method*

Our sampling strategy encompassed students hailing from various academic units, notably the School of Business within the College of Business & Economics, as well as the School of Governance and the Department of Social Sciences within the same college. In total, our study sample consisted of 262 students, comprising 200 individuals affiliated with the College of Business and Economics (CBE), specifically the School of Business, and an additional 62 students from the Colleges of Arts and Social Sciences (CASS), particularly from the School of Governance and the Department of Social Sciences.

### *Data Collection*

Data collection has been carried out through a research survey design, utilizing digital questionnaires distributed to students via Google Forms. The questionnaire comprises a total of 12 questions, each designed to gather specific insights. The initial three questions (Question 1 to Question 3) are multiple-choice inquiries aimed at gathering general information about the students. This includes details such as gender, year of study, and the college they attend. These introductory questions provide a foundational understanding of the respondents. Questions four and five are multiple-choice queries that pertain to the students' participation in educational programs related to entrepreneurship and social entrepreneurship. These programs are crucial for acquiring knowledge in the realms of innovation and social innovation. Question six focuses on market orientation, while question seven delves into sales orientation. Question eight explores innovation orientation, and question nine seeks to gauge social passion orientation. These questions enable us to assess the respondents' orientations and attitudes in key areas relevant to our research. Question ten pertains to social innovation, while question eleven assesses curiosity, and question twelve addresses ethical orientation. These questions have been formulated in the English language, as it has been observed that the respondents are proficient in English, which is the language of instruction in higher education institutions in Rwanda.

### *Measures*

The questionnaire utilized in this study comprised closed-ended questions designed on a five-point Likert scale. The Likert scale ranged from "Strongly Disagree" to "Disagree," "Neutral," "Agree," and finally "Strongly Agree." This ordinal scale provided respondents with a structured framework for expressing their level of agreement or disagreement with the statements presented in the questionnaire, allowing for a nuanced assessment of their perspectives.

**Innovation.** We gauged innovation orientation using a Likert scale adapted from Satar & Natasha (2019). Kaiser-Meyer-Olkin Measure of Sampling Adequacy: 0.812.

**Social Innovation.** The measurement of social innovation orientation utilized a Likert scale developed and adopted from Bulut et al. (2013). Kaiser-Meyer-Olkin Measure of Sampling Adequacy: 0.964.

Market Orientation. For the assessment of market orientation, we employed a scale originally developed by Haris (2002) and adapted to students' market orientation. Kaiser-Meyer-Olkin Measure of Sampling Adequacy: 0.5.

**Sales Orientation.** Market orientation, adapted to students' sales orientation, was measured using the scale also derived from Haris (2002). Kaiser-Meyer-Olkin Measure of Sampling Adequacy: 0.437

Curiosity. The measurement of curiosity was conducted using a Likert scale developed by Kashdan et al. (2009). Kaiser-Meyer-Olkin Measure of Sampling Adequacy: 0.916.

Social Passion. In our research, social passion was measured through a Likert scale developed and adopted from Satar & Natasha (2019). Kaiser-Meyer-Olkin Measure of Sampling Adequacy: 0.839.

Ethical Orientation. The assessment of ethical orientation relied on a Likert scale developed and adopted from Woodbine et al. (2012). Kaiser-Meyer-Olkin Measure of Sampling Adequacy: 0.929.

Control Variables. Within our regression models, we included certain control variables, namely gender and year of college attendance. These categorical variables were measured using binary responses (Yes/No). Gender was determined by asking whether the student identified as female, male, or preferred not to declare, while the year of college attendance was assessed by inquiring whether the student was in their first, second, or third year.

#### *Analysis*

STATA was used to run descriptive statistics analysis, correlation analysis, and linear regression analysis. In all, 262 students have responded online research survey as indicated in Table 2 from model (1) whereby 89 are males, 1 preferred not to declare and 172 are female. In Table 3, Model (1) we captured 22 students from the first year, 99 students from the second year and 142 from the third year. In the Table 2 from model (2) shows percentage of each variable whereby male represent 33.97 %, students who preferred not to declare represent 0.38 % while female represents 53.81 % while Table 2 from model (2) shows 8.4 % from first year, 37.79% of respondents are from second year while 53.81% are from third year. Finally, Table 2 and 3 model (3) shows cumulative percentage of both Gender and Year of study.

**Table 2: Gender of respondents' descriptive statistics**

| Variables             | Frequency<br>(1) | Percentage<br>(2) | Cumulative<br>(3) |
|-----------------------|------------------|-------------------|-------------------|
| Number of males       | 89               | 33.97             | 33.97             |
| Prefer not to Declare | 1                | 0.38              | 34.35             |
| Number of females     | 172              | 53.81             | <b>100</b>        |
| Total                 | <b>262</b>       |                   |                   |

**Table 3: Year of respondents' descriptive statistics**

| Variables | Frequency | Percentage | Cumulative |
|-----------|-----------|------------|------------|
|-----------|-----------|------------|------------|

|                      | (1)        | (2)   | (3)        |
|----------------------|------------|-------|------------|
| First year Students  | 22         | 8.4   | 8.4        |
| Second year Students | 99         | 37.79 | 46.19      |
| Third year students  | 142        | 53.81 | <b>100</b> |
| Total                | <b>262</b> |       |            |

In Table 4 and Table 5, we report the results from correlation analysis for innovation and social innovation drivers.

**Table 4: Correlations for innovation drivers**

| Variables              | (1)    | (2)    | (3)    | (4)   |
|------------------------|--------|--------|--------|-------|
| (1) Innovation         | 1.000  |        |        |       |
| (2) Market Orientation | 0.718* | 1.000  |        |       |
| (3) Sales Orientation  | 0.741* | 0.804* | 1.000  |       |
| (4) Curiosity          | 0.761* | 0.739* | 0.733* | 1.000 |

\*  $p < 0.05$

**Table 5: Correlations for social innovation drivers**

| Variables               | (1)    | (2)    | (3)   |
|-------------------------|--------|--------|-------|
| (1) Social Innovation   | 1.000  |        |       |
| (2) Social Passion      | 0.865* | 1.000  |       |
| (3) Ethical Orientation | 0.841* | 0.804* | 1.000 |

\*  $p < 0.05$

As shown in Table 4, there is a positive and significant correlation between market orientation and innovation ( $b = 0.718$ ;  $p < 0.05$ ). Moreover, Table 3 shows that there is a positive and significant correlation between sales orientation and innovation ( $b = 0.741$ ;  $p < 0.05$ ). In addition, Table 4 shows that there is a positive and significant correlation between curiosity and innovation ( $b = 0.761$ ;  $p < 0.05$ ). As shown in Table 5, there is a positive and significant correlation between social passion and social innovation ( $b = 0.865$ ;  $p < 0.05$ ). Moreover, Table 5 shows that there is a positive and significant correlation between ethical orientation and social innovation ( $b = 0.841$ ;  $p < 0.05$ ).

In Table 6 and 7 we report the results from the linear regression analysis. In Table 6 we report the result for innovation drivers, while in Table 7 we report the results for social innovation drivers. According to the results in model 1 of Table 6 market orientation positively and significantly influence innovation ( $b = 0.72$ ;  $p < 0.01$ ). Moreover, model 2 of Table 6 shows that sales orientation positively and significantly influence innovation ( $b = 0.74$ ;  $p < 0.01$ ). Furthermore, model 3 of Table 6 shows that curiosity positively and significantly influence innovation ( $b = 0.76$ ;  $p < 0.01$ ). Lastly, model 4 of Table 6 shows that all our independent variables (market orientation, sales orientation, and curiosity) positively and significantly influence innovation ( $b = 0.17$ ;  $p < 0.05$ ;  $b = 0.31$ ;  $p < 0.01$ ;  $b = 0.41$ ;  $p < 0.01$ ).

**Table 6: Linear regression for innovation drivers**

|                    | (1)<br>Innovation | (2)<br>Innovation | (3)<br>Innovation | (4)<br>Innovation |
|--------------------|-------------------|-------------------|-------------------|-------------------|
| Market Orientation | 0.72**<br>(0.04)  |                   |                   | 0.17*<br>(0.07)   |
| Sales Orientation  |                   | 0.74**<br>(0.04)  |                   | 0.31**<br>(0.07)  |
| Curiosity          |                   |                   | 0.76**<br>(0.04)  | 0.41**<br>(0.06)  |
| Constant           | -0.36*<br>(0.17)  | -0.29+<br>(0.17)  | -0.30+<br>(0.16)  | -0.31*<br>(0.15)  |
| Observations       | 262               | 262               | 262               | 262               |
| R-squared          | 0.53              | 0.57              | 0.59              | 0.67              |
| Year College       | YES               | YES               | YES               | YES               |
| Gender             | YES               | YES               | YES               | YES               |

*Standard errors are in parentheses*

*\*\*  $p < .01$ , \*  $p < .05$ , +  $p < .1$*

According to the results in model 1 of Table 7 social passion positively and significantly influence social innovation ( $b = 0.87$ ;  $p < 0.01$ ). Moreover, model 2 of Table 7 shows that ethical orientation positively and significantly influences social innovation ( $b = 0.84$ ;  $p < 0.01$ ). Lastly, model 3 of Table 7 shows that all our independent variables (social passion, and ethical orientation) positively and significantly influence social innovation ( $b = 0.54$ ;  $p < 0.01$ ;  $b = 0.41$ ;  $p < 0.01$ ).

**Table 7: Linear regression for social innovation drivers**

|                     | (1)<br>Social<br>Innovation | (2)<br>Social<br>Innovation | (3)<br>Social<br>Innovation |
|---------------------|-----------------------------|-----------------------------|-----------------------------|
| Social Passion      | 0.87**<br>(0.03)            |                             | 0.54**<br>(0.05)            |
| Ethical Orientation |                             | 0.84**<br>(0.03)            | 0.41**<br>(0.05)            |
| Constant            | -0.15<br>(0.13)             | -0.19<br>(0.14)             | -0.16<br>(0.11)             |
| Observations        | 262                         | 262                         | 262                         |
| R-squared           | 0.75                        | 0.71                        | 0.81                        |
| Year College        | YES                         | YES                         | YES                         |
| Gender              | YES                         | YES                         | YES                         |

*Standard errors are in parentheses*

*\*\* $p < .01$ , \* $p < .05$ , +  $p < .1$*

## **Discussion**

Understanding the drivers of innovation and social innovation is of paramount importance in the contemporary global landscape. Historically, the majority of scholarly literature has predominantly concentrated on affluent, developed nations, examining the factors that spur innovation in these contexts (Menna et al., 2019). This focus has inadvertently created a gap in understanding how innovation unfolds in less affluent regions. Innovation is not just a luxury for developed countries but a crucial necessity in poorer nations. These countries cannot solely rely on traditional poverty alleviation measures; instead, they require innovative solutions to overcome systemic challenges and foster sustainable development. However, a critical observation in these environments is the apparent lack of macro-level drivers of innovation. This includes factors such as government policies, institutional support, and robust economic frameworks that typically underpin innovation in more developed contexts.

Despite these macro-level challenges, it is noteworthy that innovation is thriving in certain areas within these countries, driven primarily by individual-level factors. This resilience and ingenuity at the individual level are often propelled by necessity, personal motivation, and community engagement, compensating for the absence of broader systemic support.

Our manuscript makes a significant contribution to the existing body of knowledge by theorizing and demonstrating the specific drivers of innovation and social innovation in these underexplored contexts. This exploration not only fills a critical gap in the innovation literature but also provides valuable insights for policymakers, practitioners, and scholars interested in fostering innovation in resource-constrained environments. By highlighting these unique drivers, our work offers a nuanced understanding of how innovation can be effectively cultivated and sustained even in the most challenging of circumstances.

Our research delineates that market orientation, sales orientation, and curiosity form a robust foundation that drives the innovation process in environments typically constrained by limited resources. In addition, our paper takes a deep dive into the realm of social innovation, theorizing and demonstrating that social passion and ethical orientation are critical antecedents in such countries. By identifying and elucidating these antecedents, our work contributes significantly to the understanding of how innovation can be effectively fostered and sustained in challenging economic environments, thereby offering valuable insights for scholars in the field.

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# **Women empowerment and Small and Medium Enterprises (SMEs) performance in Uganda: A case of women owned businesses in Kyengera town council, Wakiso district**

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## **Abstract**

Women owned business contribute to social economic transformation of Uganda. The paper identified women empowerment practices and investigated challenges to women owned business performance in Kitemu parish. The study employed a descriptive survey design using qualitative data collection approaches. A samples 57 women was determined from 67 women who owned businesses in Kitemu parish using Yamane's formula. Data was collected through surveys and interviews, and it was edited, cleaned, and coded to develop themes, which were entered into MS Excel to generate frequency tables.

Results show economic empowerment (61%), competence development (72%), market information sharing (86%) and social networking (88%) as the have been empowerment as the major practices for women empowerment. Further, results showed that women owned businesses are challenged by economic issues (98%), law and policy (58%), environmental issues (74%), sociocultural issues (89%) geopolitics (667%) and incompetence (53%) respectively. The paper recommends that women-owned businesses should be financially supported, provision of tax subsidies, access to and ownership of land to establish their businesses, involvement in decision making, improvement of formal education and regular business clinics for the women.

**Keywords: Customer, decision making, finance, sales, taxes**

## **Introduction**

Women empowerment stem from empowerment which refers to the procedural arrangements to improve people's/groups' capacity in better decision making for sustainable outcomes (Vijayamohanan & Asalatha, 2012). Thus, women empowerment (WE) refers to procedural undertakings through which women's ability to participation in decision-making is enhanced. Further, WE refers to the means through which women take appropriate choices for sustainable progress and wellbeing the community (Mahbub, 2021). This enables them to gain power and control over their lives and make lifelong strategic decisions (European Institute of Gender Equality, 2016). This implies that they make decisions for inclusion in socioeconomic, political and technological assignment without discrimination. Thus, women empowerment remains a crucial factor in transformation of the business sector in the economy (Huis, et al., 2017). They

further assert that; empowering women does not only mean giving them power to make life choices but political ability for leadership which a stimulus for business performance. Notably, capital invested, number of workers employed, and sales turnover/total assets (Eton, et al., 2021) explain small and medium enterprises (SMEs), which are categorized into medium, micro and small businesses (Muller, et al., 2021). However, micro employ four people and have total assets value worth less than ten million, small employ between 5-49 and has total assets worth ten million valued at less than hundred million, and medium enterprise employs between 50-100 with total assets > 100m but <360 million (Muller, et al., 2021). In addition, SMEs employ over 2.5 million people and contribute 70% Gross Domestic Product (GDP) in Uganda (Asiimwe, 2017). Thus, SMEs performance is explained by effectiveness and efficiency of an entrepreneur to achieve the set goals in a scheduled time per year (Kiyabo & Isaga, 2020). Such performance is measured by firm's growth reflected in sales, profitability, assets and equity, number of employs and personal wealth.

Interestingly, SMEs performance is influenced by women empowerment which is at the forefront of most nations, which has steered gender-related organizations, government agencies (ministries/departments) and women activists (Huis, et al., 2017). Based on this, women hold various positions ranging from politics, administration, management, technology, health, science and technology, and business establishment (Purnamawati & Utama, 2019). Because of their pivotal role in socioeconomic transformation, some governments have built women's capacity in information technology, entrepreneurship and financial management (Huis, et al., 2017). Further, skill training and mentorship programs for women with emphasis on leadership and business management not only enhance professional development but also enlighten women and enable them to engage in useful decision-making process key for business performance and growth (Mbowa & Russell, 2021).

These empowerment mechanisms have stimulated the role of women in entrepreneurship, and many start-ups established (Purnamawati & Utama, 2019). Currently, women start and manage their own business and their progressive performance is unstoppable as compared to their male counterparts. This view is supported by (Mbowa & Kaaya, 2019) who infer that women's idiosyncratic experiences are important ingredients to set the record straight to informal businesses. Can they be empowered in any other fields of business; such countries will be rated highly economically. This further goes with having an enabling environment in which women can start and manage their business ventures.

Further, in many countries, women empowerment enhanced small and medium enterprises growth and development. For example, women owned business are supported through village saving Associations (VLSA), SACCOs, and women groups among others as they are given low interest rate loans, business skills training, leadership, marketing and customer care (Techno Serve, n.d). In this way, women have expanded their business operations and developed better

niches to reach a wider network. This implies that, women empowerment promotes acquisition of leadership skills, which enable them to lead as entrepreneurs, farmer trainers and cooperative leaders, and all these are vital for engaging workers, suppliers, and customers in business transactions care (Techno Serve, n.d).

## Methods

The paper employed a descriptive survey design using survey approaches to data collection, which allowed the researcher to elicit data from selected women in the shortest time. A study population of 67 women owned business was considered for the study and 57 women were determined using Yamane's formula to participate in the study. Data was collected using survey methods and employed both online and offline tools. The research designed survey monkey questions which were shared with the selected participants via their smart phones for providing their responses. On the other hand, offline forms were also designed and shared to those with no data but had smartphones and wished to participate in the study. Similarly, those without smart phones, a face-to-face technique was used to elicit data from them as per their agreed time using the designed data collection forms. The researcher purposely selected one woman from a business to participate in the study. Notably, for any woman selected had her own business she operates and had knowledge about women empowerment in-line with business performance. Data elicited from the participants were edited, cleaned and coded, then entered into MS Excel to generate frequency tables from which interpretation and analysis were made.

## Results

Data gathered through the survey through online, offline and face-to-face interviews was retrieved, cleaned, and coded and later attached meaning to develop themes for analysis. The responses are indicated in the subsequent sections:

### Empowerment practices

The respondents responded to the following question, what the common practices employed to empower women in business in your area? Data collected under this research question was categorized into for major themes namely; economic empowerment, competence development, market information sharing and social networking (See: Table 1). However, each broad category has its own parameters as provided by the participants from which the major categories were derived (See: Table 2).

**Table 1: Empowerment practices among women owning enterprises**

| Empowerment practices      | Frequency (n=57) | Percent |
|----------------------------|------------------|---------|
| Economic empowerment       | 35               | 61.4    |
| Competence development     | 41               | 71.9    |
| Market information sharing | 49               | 86.0    |
| Social networking          | 50               | 87.7    |

*Source: Primary Data, 2022*

Results in Table 1 above indicate that social networking (87.7%) is common practice for women empowerment in Kitemu parish. This was followed by market information sharing (86%), competence development (72%). The least practice was economic empowerment and this accounted for 61% of the total respondents. The results imply that women knew about empowerment and the means through empowerment is done in Kitemu parish. In line with the above, table presents the categories of empowerment practices and their descriptions as per the respondents in Kitemu parish.

**Table 2: Category and description of empowerment practices**

| <b>Empowerment practices</b>      | <b>Description</b>                                                                                                                                                                                                               |
|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Competences Development</b>    | Capacity building: mentorship, leadership, decision making; skills training, ICT, financial literacy, record keeping; education: financial mgt, entrepreneurship devt, business plan; awareness: customer care, marketing (4Ps). |
| <b>Economic empowerment</b>       | Some of our women are empowered through provision of loans, establishing strong women groups, myoga                                                                                                                              |
| <b>Market information sharing</b> | We receive market information from our fellow women through social media platforms, online marketing                                                                                                                             |
| <b>Social networking</b>          | We build strong network to ease access to information                                                                                                                                                                            |

***Primary Data, 2022***

Results in table 2 above, show that economic empowerment of women was still wanting. For example, provision of loans was limited to a few as majority of the women did not have collateral security required by the microfinance institutions. Fortunately, women had formed their groups through which they could raise finances to support themselves financially. On the other hand, they specified that that government introduced myoga to support organized groups but a few got this money and its impact to businesses has not been realized. Further, it is also revealed that women are empowered through competence developing which includes skills training in ICT, record keeping, financial literacy, entrepreneurship among others.

Results show that capacity building such as mentorship, leadership, decision making are provided to the women to empower them to lead, guide and formulation sustainable policies for business performance. Other areas include, awareness, customer care, marketing and education are also center of economic empowerment among the women in Kitemu parish. Women reported that they receive and share market information as a way to increase clientele and customer base. This information is shared through their social networks coupled with social capital -whom you know and how do you benefit from him or her. They reported that they use various social platforms to organize and share content about their business. This has been useful with the help of the competence-based skills training in ICT and market information and marketing.

**Challenges to women owned enterprises**

The respondents responded to the following question; what challenges affect your business? The research collected data and categorized into themes from which analysis was derived. The major themes established include; environmental issues, economic issues, sociocultural issues, geopolitics, law and policy (Table 3).

**Table 3: Challenges to women owned enterprises**

| Challenges                | Frequency (n=57) | Percent |
|---------------------------|------------------|---------|
| Economic issues           | 56               | 98.2    |
| Environmental issues      | 42               | 73.7    |
| socio-cultural issues     | 51               | 89.5    |
| Geopolitics, law & policy | 37               | 66.9    |

*Source: Primary Data, 2022*

Results in table 3 indicate that, economic issues (82%) are the most influential issue to women owned businesses in Kitemu parish. On the other hand, sociocultural issues accounted for 89% and this was followed by environmental issues with 74%. The least was geopolitics, laws and policy (67%). This implies women entrepreneurs are still challenged despite the empowerment practices, a number of them have not benefited. This continues to pose threats to women businesses and some women have even left the businesses. This calls for more practical solutions to help women out of such threats for a better business sector in the area and country at large.

**Table 4: Category and description of challenges to women owned business**

| Challenge                            | Description                                                                                                                                                                                              |
|--------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Sociocultural</b>                 | Our businesses are affected by family issues, inheritance, religion, belief, norms, theft of our products, Limited access to and control land, and untrustworthy customers                               |
| <b>Economic issues</b>               | Economic issues such as high costs, increased rent fees, high taxes & interest loans, inaccessibility to loans, inflation, price fluctuation affect our businesses, lack of collateral security, seasons |
| <b>Geopolitics, law &amp; policy</b> | The global politics of Russia & Ukraine (conflicts, war), legal constraints, eviction, confiscate out goods/products and poor leadership are challenges to our businesses                                |
| <b>Environmental issues</b>          | Climate change, drought, erratic rains, dust & mud, poor sanitation & hygiene, slippery roads, emergencies (covid-19), & high temperatures                                                               |

*Source: Primary Data, 2022*

Based on the results, economic issues present a harm to women owned business in the area, these included, high costs of products, increased ret fees, high taxes, high interest in loans, inflation, price fluctuation, and limited access to credits. Further, sociocultural were identified a menace to women owned business performance. For example, inheritance, lack of control and access to land, incompetence, theft religious beliefs and norms as well as untrustworthy clients serious limited business growth. In some communities, women are not allowed to own property which would allow them to get loans from microcredit institutions to supplement their business for better growth. It is worth noting that, the emergence of covid-19, a pandemic which show a

number of businesses in the area closes due to limited access to products but also lack income by the community members to buy products from the enterprises.

The post covid-19 pandemic effects have been escalated by the geopolitics of Russia and Ukraine which has led to increased prices of goods, increased taxes and lowered the disposable income hence reduces sales and market share. Some women reported that the town council confiscates their good after a failure to pay tax.... *but as you the economy is worse; we sometimes fail to even get transport home. So, how can you manage to pay tax, rent and take care of your family...* further, the government policy (UNRA) demarcation of the road reserve has not only left us landless, but our business stalls have been demolished and now we have nothing, but do stay home for God's mercy to survive.

In addition, environmental issues such as drought, high temperature, erratic rains, poor hygiene and sanitation has serious posed serious blow to our business. For during intense sun shine, those dealing in produce their businesses are put on a standstill. Unfortunately, those on the community roadsides, during heavy rains mud is an issue but also during dry period, dust is a threat.

## **Discussion**

### **Empowerment practices among women owning enterprises in Kitemu parish**

Findings revealed that market information sharing as means through which women in business are empowered in Kitemu parish. Respondents asserted that through their women groups they have been able get from various information through their groups and radios especially CBS FM stations. This supported by (Nankinga, et al., 2020) who claim that information is vital for women in business as they use it to acquire relevant market information on sales, price, and accessibility to other factors of production. This market information was received through mobile phones, radios, and product suppliers (Nankinga, et al., 2020). They further noted that the market information has been of great value to their owned businesses. Thus, financing and training of women entrepreneurs on how to use mobile and smartphones as communication channels for market and business information is vital for business success (Malhotra, et al., 2009). Another respondent informed that she is in a group where they save money and at the end of the year, they share the savings. She adds, you can even borrow that money and add it into the business for its growth.

Furthermore, social networking was reported as a means through women in business are empowered. Respondents claimed that they form social networking groups such as WhatsApp groups helped them interact, initiate and maintain relationship with their customers, share business information, and business ideas between themselves. This implies that knowledge and information shared through the internet, smartphones, and other alternative energies on businesses and agro-entrepreneurship enhance women empowerment and promote increased

business growth levels (*Malhotra, et al., 2009*). That is why governments should regulate the reduce cost on data and internet to stimulate the usage of smart phones and social media platforms for business transactions among users who later are turned into potential customers. One of the respondents noted that, women groups, WhatsApp groups and group meetings have helped information sharing about market prices changes, source of quality products, and appropriate mean for sustainable book keeping. She added that, she had received great information through WhatsApp groups as people share their business ideas which helped to improve her business. The social networks have encouraged us to compete favorably on saving, at the end more savings in the savings book. In our groups, we disguise poor spending of money, but encourage more saving business growth. Previous studies indicate that, that women entrepreneurs are able to interact with their colleagues through social networks through friends and relatives, social networks and online sources (*Nankinga, et al., 2020*).

Findings indicated that women are empowered economic through village saving schemes such as PEWOSA. This is in agreement to (Mugabi, 2014) who affirms that women in business easily access microcredits from group loan than SACCOs and banks. Additionally, this helps them acquire low interest loans which would not have been accessed through local and national banks because too much interest on loans and require collateral security for loan accessibility. The findings concur with required (Stevenson & St-Onge, 2005) who claim that microfinances charge high interest rates which deter women from borrowing to boost their business because they also have no collateral security required. It coined that lack of collateral limits women entrepreneurs to access financial assistance required for business performance (Eton & Nkamusiima, 2022). In our group, a woman can be given a loan up to four million (4,000,000/-) Uganda shillings. Further, we use our women groups to borrow money and invest in the business. One of the respondents noted that, it is the savings and trustworthiness that form security on the loan (*obwesigwabwo, ne saving bikola ng'omusingo mu kwewola*). Hence, this money is reinvested into the business for its better performance. Another respondent noted that, her husband economic empowered as he gave capital to add into the business, “he capitalized ma business venture”. The findings are in line with (Roomi, et al., 2009) who infer that emotional, physical and financial support from family members and husband are vital for women empowerment in business and their performance. This view is supported by (Mbowa & Kaaya, 2019) who infer that women’s idiosyncratic experiences are important ingredients to set the record straight to informal businesses.

Another respondent reported that, if you save for a long time like a year, you can borrow money from the group and use it to improve the business. For example, I borrowed 200,000/- because it that was what I could afford for repayment, but also it was enough for the business, “*you see my business is very small so, why should too much not desired by the business*”. More to that, majority of the women revealed that they fear to borrow money especially from banks because they require collateral security which for most women do not have (*Roomi, et al., 2009*). One of

the participants noted that her relatives and husband provided her with capital to start her business venture she runs now in the Kyambazzi cell. Another respondent added that, “*musajja wange anyambye nnyo okumba sente nteeka bu buzinensi*”, literally means that my husband helped me so much by giving me capital to add into my business. She adds that loans are good as you are able to get money once and invest to grow the business.

Findings also indicated that groups helped to build competences among the members and gained more knowledge to business management. One of the respondents noted that friends have been of great importance by giving me advice for business management. Further, participating into workshop to acquire competences on record keeping and other business skills vital for micro business growth. Previous studies confirm that training programs help to address managerial and technical skill deficiencies among women in business keeping (Stevenson & St-Onge, 2005), and such skills gained may include but not limited to business management skills, accounting, records and archive, customer care management, business starts, and record keeping (Ibid). Eton & Nkamusiima (2022) affirm that, competences help to eliminate biasness among women entrepreneurs and enables them to make appropriate decisions for their business performance. However, results disagree with (Huis, et al., 2017) who claim that governments have built women’s capacity in information technology, entrepreneurship and financial management. This is because in Kyambazzi cell women have never received any government support for their business growth.

Other respondents noted that, Project to Empower Women through Savings and Loan Associations (POWESA) has taken the cross to empower them in business entrepreneurship including record keeping, marketing of the business, customer attraction and retention. It is important to note that women owned business are supported through village saving Associations (VLSA), Savings and Credit Cooperative Society (SACCOs), and women groups as they give low interest rate loans (*Techno Serve, n.d.*). A respondent asserts that, these trainings have really helped her as in the start she would not take any records regarding sales, expenditure and income. This view is supported by (*Techno Serve, n.d.*) who inform that business skills training, leadership, marketing and customer care are key and these provided by women groups to their members. But as of now, “I have different record books which are used to establish the expenditure, income and profit per month. One of the respondents reported that, “*based on such business skills, as a woman I have expanded my business from a kiosk to renting a small room and now I able to pay for this big room which you see now*”. This has been as a result of encouragements from group members to which I belong. This implies failure to be in a group, is a disadvantage to business performance. Similarly, a respondent from Twezimbe women informed that her group had acquired trainers and skilled its members in business growth of, which I took seriously and now I have managed to grow my business as you see it. Additionally, respondents revealed that through their groups they were sensitized about shares (*emigabo*) and their relevance to capital base and loan portfolio. This implied that, the more

shares the better the savings at the end of financial year. When dividends on shares are received at the end, it is like the loan was covered. So, shares also indicate the amount someone can borrow for business support. Respondents added that their facilitators equipped them with knowledge and skills on loan size and the type of business. Thus, one should not borrow to start a business but borrow for an existing enterprise. Further, one of the respondents informed that the facilitators skilled them on how to repay the loans promptly and continue to save as the savings can help to cover up the loan in case of any setbacks in loan payments. A respondent asserted that the facilitator emphasized to us that, it is better to apply for the loan on the start of the month than in the middle or end of the year, and better to get the loan on your pace and business. For example, if your business needs a loan of 200,000/- Uganda shillings why should you borrow a million? So, never borrow because your friends have borrowed a certain amount but because of you need the loan and you have the ability and willingness to repay the loan.

### **Challenges to women owned enterprises in Kitemu parish**

Field evidences indicated that social cultural issues such as proprietor withdrawing money from the business for personal/home use. The findings concur with (NORAD, 2011) which asserts that social-cultural have hindered the progress of women-owned business performance. Respondents attribute this to men shifting their responsibilities away from the families which resulted into women taking sole responsibility to care for the family. Such cultural norms and gender related perspectives continue affect women businesses' performance (NORAD, 2011). Thus, women who withdraw money from the business for home use for example, buying children clothes, shoes, and paying school fees affect their businesses. However, despite the women providing the needs such as school fees, clothing, and food among others to children men feel bad and sabotage women's enterprises thus limiting their performance (Mugabi, 2014). Still, clients disguise women in business regarding their body size and age which to women affect women's ability to provide services to her capacity. One of the respondents asserted that, a client came found me at the business station, as asked where is the boss, and I said here I am, she misbelieved and went away. What I remember, he stated that you are too young to provide service to and to my observation, he nodded the head, and disappeared. She adds that, because of my body size and looks, they think, I am young girl. It seems, they think a nurse must big and tall. For examples, a client says...*ye ggwe musawo, "are you the nurse"*, this hurts me seriously.

Study findings revealed that, untrustworthiness of clients who buy on credit but fail to pay within the specified time. This implies that some clients delay to pay their debts to an extent that they are written off as bad debts. However, those who payback, pay beyond agreed time which affect business performance. Notably, by the time debtors pay, price of goods had fluctuated, which does not correlate with the current prices. One of the respondents asserted that because their businesses rely on the community, they would not run away from credit sales. She further, narrated that when the buyer gets used business owner, a buyer comes, orders on credit a number

of merchandise and then disappears. As a seller, you remain hopeful for the buyer to payback, but you wait and all in vain. In that case, by the time you realize, he/she even changed the original route or location. Another respondent asserted that, “*ba kasitoma batulyazamaanya era abamu batuba nebabuliddala ne mukitundu*”. Notably, other customers pay poorly as they pay very small amounts and for a long time for example a customer who bought goods worth 10,000/- can be paying as low as Uganda shillings 400/-, 1000/-, 700/- until they finish. Such poor payment was attributed to poor livelihoods among the households and find it had to pay their debts promptly.

Furthermore, it was found out that, price fluctuation and inflation are as a result of poor government policy. They further noted that government has no control over the prices of goods and services due to liberalization which gives liberty for suppliers to charge prices as per their wish. This implies that goods are purchased today and after a few days their price fluctuates. This has an impact on the business because a customer who bought a product for example today at 5,5000/-, if he/she finds at 5,000/- foregoes buying the product. In this case, if you do not lower the selling price, customers will run away and go where the price is low. One of the respondents added that, they had a rich businessman who sells products a lower price. She claimed that, we wonder where he gets his products! This has caused more harm than good to our businesses as women because currently, even if we lower the prices, we cannot compete favorably with him. She justified that a difference in price of 100/- can make a buyer to move over 2km to get a product then what about if you increased by 2,500/-, then how can you compete with such a business person. A respondent reported that *ebeeyi y'ebintu esusse obungi, emiwendo gikyukakyuka buli kaseera olwo ate bakasitoma nebatudduka*.

In addition, emergence of covid-19, a pandemic which led to closure of business in the area. This was as result of the total lockdown of the country to which access was a menace and people had money since they were not working to earn income. This affected the purchasing power of the households in the community for the products. Respondents asserted that the post covid-19 pandemic effects coupled with the geopolitics between Russia and Ukraine has worsened the economy causing more price increases of goods and services. This further has lowered the disposable income hence reduces sales and market share. The respondents further revealed that increased taxes coupled rent fees hinder business performance. They also reported that they are billed with different taxes for example, tax for weighing scale, housing, licenses among others. Another respondent informed that sometimes, there is no clear guidelines of how much and when to pay, and if you fail to pay, they sealed your shop and opening it you have to pay tax arrears. Further, landlords keep increasing rent fees attributing this to housing and property tax, this too has an adverse effect to women-owned business performance. Respondents asserted that if the business cannot self-sustain due to increased expenses such as taxes, licenses, and rent fees, then women in business will shift to another location which affect's her business prospects. One of

the respondents noted that, “*emisolo mingi ddala oba wakasasula minzane ate owa licence naye naja*”.

Finally, respondents reported that the bureaucratic process for licensing of clinics and drug shops is hectic and too costly. A respondent asserted that, much time is spent throughout the clearance and licensing process. This bureaucratic nature to renew with different departments like ALLIED, UNEB, UWAHEB, NDA among others hinders the progress of women-owned health services as well as other businesses. Notably, the money paid does not equate to the revenues collected from the business. Thus, the government should regulate the renewal processes and make sure that it is cleared once every after five years as it is for teachers.

### **Conclusion**

Conclusively, majority of the women in business interviewed, agreed that they are empowered economically through women groups, relatives and their husbands. For groups, they access group loan at a very low interest and no collateral security required. Groups have also equipped them with competences in business management, entrepreneurial development, accountancy and record keeping, accessibility to market information through their social networks vital for business performance. Eton & Nkamusiima (2022) complements that networks, kinships, associations, women groups stimulate women entrepreneurial performance. Further, government agencies have had no influence to women empowerment as respondents noted that they had never received and means of empowerment from government but their business growth and performance is dependent on groups, friends and family. Regardless, women owned businesses are affected by family issues, price fluctuation, untrustworthy customers, high rent fees, lack of government support, and the after effect of Covid-19 pandemic.

The paper recommends that women who own businesses should get more involved groups, and use business fund as required for business growth. Husbands should consistently support their families to limit women withdraw money from the business for home use; government should streamline support for women in business by giving tax subsidies and subsidize license fees, provide free-interest loans, organize business clinics for women and women should capitalize on credit purchases.

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