

The Factors Contributing to the Low Numbers of Women Entrepreneurs in Kigali

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Abstract: With excessively low levels of entrepreneurial activities reported for most developing countries, women who make up the majority of the population are under-represented in entrepreneurial activities. Although the low numbers of women in entrepreneurial activities have been aligned to cultural barriers, the role played by non-cultural factors has been overlooked in many cases. Using Kigali as the locus, this paper sought to identify the non-cultural reasons for the low numbers of women entrepreneurs in Rwanda. The data utilized for this study were solicited from 398 women entrepreneurs in Kigali by means of a structured self-administered questionnaire. Though categorized as a quantitative study, primary focus was descriptive statistics, which were obtained through the use of Statistical Package for the Social Sciences (SPSS, V24) software. The results suggest that the typical woman entrepreneur in Kigali is of age 29-43, married, fairly educated and mostly in the retail subsector. In the order of gravity, the respondents noted the persistence of the following non-cultural factors as contributing to the low numbers of women entrepreneurs in Kigali: high rentals, limited access to capital, a complex tax system and the fear of failure. The contribution of this study lies in its examination of non-cultural reasons for the low uptake of entrepreneurial activity by women in Rwanda especially considering among other factors, Rwanda's very low position in Africa's total entrepreneurial activity (TEA). It is hoped that the results may inform policy directives that provide not only for the integration of women into mainstream economic activities but also continue to invest in the optimal utilisation of every member of Rwandan society irrespective of gender in furthering the economy.

Keywords: entrepreneurship; women entrepreneurs; enterprise development; formal and informal sector; Kigali-Rwanda; female entrepreneurship

JEL Classification: M20; M14; M10

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1. Introduction and Background

Over the years, entrepreneurship has gained the status of a grand socioeconomic transformer. This is because of its capacity to generate jobs, reduce poverty and generally strengthen the livelihoods of people. Interestingly men are known to dominate in most businesses and even government appointments. Most developing economies are known for their patriarchal stance (Rubagiza, 2010; Choto, Tengeh & Iwu, 2014) yet their economies continue to struggle for various reasons (Legas, 2015). Some of the reasons put forward for the failure of these economies range from corruption to decadent infrastructure. This tends to suggest that the domination of men in most societies does not necessarily result in progressive socioeconomic development. Of significance are recent findings which suggest that involving women in mainstream socioeconomic activities will bring about accelerated socioeconomic development (Adom, 2015; Matsoso & Iwu, 2016). In many African societies, women outnumber men (See Table 1). Disturbingly, the African society regards the womenfolk to be weak and unable to carry out entrepreneurial activities, but instead suitable for performing housekeeping tasks such as raising children, looking after family, cooking, and looking after old people and domestic animals (Bruni, Gherardi & Poggio, 2004; Kushnir & Amin, 2013; Musomandera, Shukla & Luvanda, 2015).

Table 1. Eastern African Community Population Record

Country	Total population	Male percentage (%)	Female percentage (%)
Tanzania	56 877 529	50%	50%
Kenya	48 466 928	50%	50%
Uganda	41 652 937	50%	50%
South Sudan	13 096 190	50%	50%
Rwanda	12 159 586	48%	52%
Burundi	11 936 481	49%	51%

Source: World Population Review (2017)

As the table above shows, there are more women in all the developing nations listed. In Rwanda for example, women represent the majority (52%) of the population. Also in Rwanda, business is dominated by males and this has been attributed to culture, beliefs, and religion (Rubagiza, 2010; Kushnir & Amin, 2013; Adom, 2015; Musomandera et al., 2015). Rwanda continues to experience high levels of poverty and unemployment notwithstanding the considerable progress made since after the genocide of 1994. While significant progress has been recorded since after genocide, there is negligible improvement in the involvement of women in strategic mainstream economic activities. Table 2 displays the distribution of sole proprietor establishments by size and gender of owner in Rwanda.

Table 2. Distribution of Sole Proprietor Establishments by Size and Gender

Size	Gender			
	Total	Male	Female	NS
Total	142 029	101 665	38 017	2 347
Micro (1-3)	135 386	96 987	36 169	2 230
Small (4-30)	6 469	4 538	1 817	114
Medium (31-100)	133	104	27	2
Large (100+)	41	36	4	1

Source: Rwanda. National Institute of Statistics of Rwanda (2015, p. 55)

The severity of such exclusion is evident in the low levels of women in small, medium and large businesses (Rwanda. National Institute of Statistics of Rwanda, 2015) Table 3 shows distribution of sole proprietor establishments by economic activity and gender of owner in Rwanda.

Table 3. Distribution of Sole Proprietor Establishments by Economic Activity and Gender

Economic activity	Sex of owner			
	Total	Male	Female	NS
Total	142,029	101,665	38,017	2,347
Agriculture, forestry and fishing	231	188	40	3
Mining and quarrying	156	135	19	2
Manufacturing	10,051	6,059	3,859	133
Electricity, gas, steam and air conditioning supply	4	4	0	0
Water supply, sewage, waste management and remediation activity	17	13	4	0
Construction	63	58	4	1
Whole sale and retail trade; repair of motor vehicles and motor cycle	76,472	52,215	22,998	1,259
Transportation and storage	47	35	11	1
Accommodation and food service activities	43,996	33,980	9,299	717
Information and communication	347	310	27	10
Financial and insurance activities	172	118	48	6
Real estate activities	3	3	0	0
Professional, scientific and technical activities	755	478	266	11
Administrative and support services activities	776	477	277	22
Education	241	153	75	13
Human health and social work activities	342	236	100	6
Arts, entertainment and recreation	74	59	14	1
Other services activities	8,282	7,144	976	162

Source: National Institute of Statistics of Rwanda (2015, p. 58)

Thus, to help eradicate poverty, contribute to the economic growth of the country, improve families' welfare, and bring about change in the community, opportunities should be provided for women to participate in mainstream economic activities (Adom, 2015; Musomandera et al., 2015).

Issues of culture as they pertain to female entrepreneurship in sub-Saharan Africa have been extensively studied, more so in Rwanda (for example Rubagiza, 2010; Kushnir & Amin, 2013).

This research focused on Rwanda to specifically identify the non-cultural reasons for the low numbers of women entrepreneurs in Kigali.

The contribution of this study lies in its examination of non-cultural reasons for the low uptake of entrepreneurial activity by women in Rwanda especially considering Rwanda's very low position in Africa's total entrepreneurial activity (TEA) (Kelley, Singer & Herrington, 2012). Moreover, the underrepresentation of women in mainstream economic activities especially in developing countries is well documented. This illustrates the urgent need to optimally utilise every member of society irrespective of gender in growing the economy. Indeed, a nation's "economic growth depends on the growth and survival of firms; and as such, the more firms that are established the better it is for an economy" (Williams, 2014). Any inquiry into the barriers to effective women integration into mainstream economic activity in a developing economy is therefore justified.

This paper is organised in the following order. Literature review comes next, followed by details of the methods used in carrying out this study. Thereafter, the findings are discussed while the last section concludes with implications for theory and practice.

2. Literature Review

Broadly speaking, the following factors have been implicated as reasons for low uptake of entrepreneurial activities in developing economies.

Table 4. Obstacle to Entrepreneurship in Selected Developing Country

Obstacles to entrepreneurship in developing country		
Obstacles	Country	Source
Access to finance, infrastructure, corruption, government policies, too much taxes, red tape	Nigeria	Okpara & Wynn, 2007; Fohitung, <i>et al.</i> 2012; Ihugba, Odii & Njoku, 2013; Gwija, Eresia-Eke & Iwu, 2014; Ofili, 2014.
High Tax rate, lack of business support, infrastructure, access to finance	Cameroon	Stevenson & St-Onge, 2011; Fohitung, <i>et al.</i> 2012
Access to finance, entrepreneurship skills, high taxes, shop rent, insufficiency consumers & market, infrastructure	Rwanda	FinScope, 2016; Ndikubwimana, 2016: 8
Start-up capital, entrepreneurship skills, government policies, large family, lack of commitment	Kenya	Kaburi, <i>et al.</i> , 2012; Odinga, 2012.
Fear of failure, government policies, entrepreneurship skills, business registration, access to finance, cost of capital, start-up capital	South Africa	Fohitung, <i>et al.</i> 2012; OMIDYAR NETWORK, 2012; Gwija, <i>et al.</i> , 2014; Mandipaka, 2014; Lose and Tengeh, 2015.
Corruption, high taxes, infrastructure, access to finance, and entrepreneurs skills	Sub-Saharan Africa	Legas, 2015, pp. 26-31
Access to finance, infrastructure, governments policies, Globalisation, inadequate government assistance	Africa	Feinstein, 2016
Infrastructure, high taxes, access to finance, lack of collateral, business experiences, high shop rent	Tanzania	Odinga, 2012; OMIDYAR NETWORK, 2012
Lack of government support, corruption, nepotism, access to finance, collateral	Ghana	OMIDYAR NETWORK, 2012
Access to finance, cost of capital, collateral, lack of network, infrastructure	Ethiopia	Singh & Belwal, 2008; OMIDYAR NETWORK, 2012

With specific reference to female entrepreneurship in a developing economy, the factors listed above are not unique to men. In fact, those obstacles tend to obstruct women more than their menfolk (The Voice of Midlife and Older Women, 2012; Tinuke, 2012; Fernandes, 2017; Singh & Seema, 2017). According to Bruni, *et al.* (2004), barriers facing women entrepreneurs are categorized under three headings namely demographic factors, socioeconomic factors, and cultural factors.

2.1. Demographic Factors

Rwigema, Urban, and Venter (2008), Genty, Idris and Kadir (2015) identified demographic factors as age, sex, education, work experience income, marital status, job, religion, birth rate, death rate, family size, and marriage. With respect to gender, several studies have found it as a deterrent in entrepreneurship. For instance, the so-called traditional role of women as home makers has its disadvantages according to Nxopo and Iwu (2015) who found that even though women ran nearly successful businesses, they were still expected to tend to domestic chores such as caring for their partners as well as the children. This point is also buttressed in Cohoom, Wadhwa and Michell's (2010) study which noted that running a business and caring for the family were major obstacles to the growth of women-owned businesses. This explains why most women-owned businesses struggle to attain significant growth.

2.2. Socioeconomic Factors

A significant number of men died during the 1994 Rwanda genocide leaving behind countless number of widows who had to find ways to survive and support their families (The United States of America. United States Agency for International Development, 2009; Coldham, 2013). Thus, a substantial number of women-owned businesses were driven by necessity. To provide for their families and grow their businesses, many women-owned businesses seek financial support. However, because of the absence of collateral and lenders' negative perception of women as high-risk borrowers, they are denied loans (Stevenson & St-Onge, 2011; Siddiqui, 2012; Nxopo & Iwu, 2015). Siddiqui (2012) reports that some men believe that financing women in business is like setting money on fire since women do not have the managerial ability to run a successful business.

2.3. Cultural Factors

Despite the efforts being made by Rwanda government to promote gender equality, culture continues to favour men. For instance, Rwandan society perceives a woman as weak and unable to carry out entrepreneurial activities (Kushnir & Amin, 2013; Musomandera et al., 2015). Moreover, women entrepreneurs who give orders to their male employees are regarded as arrogant or abnormal (The United States of America. United States Agency for International Development, 2015). Vis (2012) stated that Rwandan culture limits women entrepreneurs' mobility and networking; consequently, they do not have enough information about the business environment, and this negatively affects their competitiveness. While a significant number of women have entrepreneurial intentions, it is argued that social stereotypes can prevent them from starting a business (Kamberidou, 2013). Women entrepreneurs do not enjoy the same business environment as men entrepreneurs. Gender stereotypes encourage gender inequality and the underestimation of women's capacity to run a business. They work under the pressure of discrimination, and this

is a major reason why there are comparatively few of them (Tambunan, 2009; Adema, Ali, Frey, Kim, Lunati, Piacentini & Queisser, 2014).

Owing to the foregoing, we posed the following question: what are the non-cultural factors that are responsible for the low uptake of entrepreneurship by women in Kigali city of Rwanda? After all, “entrepreneurship is a legitimate occupational source of income for women” (Mboko & Smith-Hunter, 2009) and if properly harnessed, will close the raging gaps in society. And by all accounts, women have the potential and are crucial contributors to socioeconomic development (Coldham, 2013; Adom, 2015; Deborah et al, 2015).

3. Methodology

In this study, the quantitative method was used to gather data. Essentially, questionnaires were distributed to women entrepreneurs in Kigali while the Statistical Package for the Social Sciences (SPSS) was used to analyse the data.

3.1. Sample

Considering the absence of a database of women entrepreneurs in Kigali, Rwanda (African Development Bank, 2008; Rukundo, 2015; Stevenson & St-Onge, 2011), the researchers selected 398 women entrepreneurs in the formal and informal business sectors in the districts of Gasabo (133 respondents), Kicukiro 138 respondents), and Nyarugenge (127 respondents) of the City of Kigali. Each respondent completed a questionnaire.

The researchers used the purposive sampling method, which we considered as the most convenient method to reach respondents, especial those in the informal sector (hawkers). The qualifying criteria included the following: participants had been in either the formal or informal sectors for at least 6 months; were located in the districts of Gasabo, Kicukiro, and Nyarugenge; they must be Rwandan citizens; and the businesses must be in one of the following industries: service, agriculture, manufacturing, mining, wholesale or retail, and construction.

3.2. Research instrument

In this study, a self-administered questionnaire was used to collect data. The self-administered questionnaire was useful in reaching out to the large population over several large areas.

4. Findings and Discussion

4.1. Demographic Characteristics of the Respondents

Out of 398 participants, the majority (78.9%) were married; followed by unmarried ones (12.8%); widows (6%); separated (1.5%), and 0.5% for divorced subjects. The findings show that women entrepreneurs' level of education concentrated on vocational (30.9%); primary school (33.1%); and secondary school (26.3%). Graduates (diploma and degree) represent only 11.7%. Could this finding be an indication that the majority of the subjects, owing to their low educational achievement, opted for self-employment? In terms of age, the most energetic group was between 29-43 (60.2%) years old.

4.2. Business Profile

Most of the participants are in retail (64.6%), followed by service (33.7%) which mostly concentrated on clothing; (67.8%) for example sewing; wholesale (1.3%), and (0.5%) agriculture. Most of the businesses had been in existence for over six years dispelling the common notion that small businesses struggle to stay alive for 3 years. 39.7% obtained start-up capital from their husbands; 33.2% savings; 25.2% from family and friends; 1.8% compensation [pension]; very few (0.5%) start-up capital was obtained from banks and micro-finance. According to annual income, the majority 87.3% run micro- enterprises; 8.9% small businesses; and 3.8% large businesses. 69.3% run formal businesses while 28.7% were in the informal sector.

4.3. Factors Contributing to Lower Number of Women Entrepreneurs in Kigali

The aim of this study was to determine the reasons why there are so few women entrepreneurs in Kigali. A 5-point Likert scale was used throughout, and from the results a mean value was derived. Responses producing mean values of 4.07 and above were regarded as major factors contributing to the relatively low number of women entrepreneurs in Kigali; mean values of 2.51 to 3.08 were regarded as minor factors contributing to this situation. Values of 2.49 and below were not considered to be factors contributing to the low number of women entrepreneurs in Kigali. Table 5 displays the findings regarding factors contributing to lower numbers of women entrepreneurs in Kigali.

Table 5. Factors contributing to lower numbers of women entrepreneurs in Kigali

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Shop rent is high	396	1	5	4.30	.598
Start-up capital is a problem	394	2	5	4.23	.537
Complex taxes	397	1	5	4.07	.882
Fear of failure	395	1	5	3.08	1.158
Family responsibility	393	1	5	2.95	1.129
Too much government regulations	395	1	5	2.51	.943
Lack of family support	397	1	5	2.49	1.012
Market is saturated	394	1	5	1.84	.742

The findings presented in Table 5 above, indicate that a mean value of 4.30 and a standard deviation of 0.598 were obtained for the statement “Shop rent is high”. This result suggests that respondents strongly agreed with the fact that high shop rentals are a major factor contributing to the low number of women entrepreneurs in Kigali. The cost of rent is a particular problem for those running on little capital, and is one reason why some women prefer to run their business from their homes and remain in the informal sector. According to Rwanda Ministry of Trade and Industry (2010, p. 7), micro- enterprises net start-up capital is less than RwF 500 000 (R 8 074; USD 606). What may seem like an affordable shop in the city of Kigali is around RwF 50 000 per month. It is difficult and even impossible to pay rent of 1/10 of one’s working capital. Besides, some landlords demand several months’ rent in advance. In addition, shops with cheaper rentals are not strategically placed for running a successful business. This concurs with what Stevenson and St-Onge (2011) reported that some women entrepreneurs run their businesses from home due to high rental cost and a lack of appropriate shops to rent.

A mean value of 4.23 and a standard deviation of 0.537 were produced by the statement “Start-up capital is a problem”. This indicates that respondents were in full agreement with the statement that start-up capital is a problem and thus a factor contributing to the relative scarcity of women entrepreneurs in Kigali. This result might suggest that some women had the ambition of starting a business, but could not due to a lack of start-up capital, unless they had the money themselves or could call on support from someone else. Stevenson and St-Onge (2011) assert that start-up and growth capital are some of the challenges women entrepreneurs face. As indicated earlier, most start-up capital was self-sourced – either from family or friends, with very little support (0.5%) from banks and micro-financiers. This finding relates to the findings of Singh (2012), Chinomona and Maziriri (2015), Uwantege and Mbabazi (2015) who also found that lending institutions were not favourably disposed to women-owned businesses owing to either lack of collateral or unappealing business venture.

Most women's businesses are micro-enterprises, and many of them are informal, which severely limits their chances of obtaining loans from lenders (United Nations, 2014). Without adequate access to finance, women's businesses have no competitive advantage (Tambunan, 2009; Laetitia, Shukla & Luvanda, 2015).

The results presented in Table 5 show that a mean value of 4.07 and a standard deviation of 0.882 were obtained for the statement "Complex taxes". This indicates that the respondents fully agreed with the statement that the complexity of the taxation system is a factor contributing to the lower number of women entrepreneurs in Kigali. This might mean that would-be women entrepreneurs are afraid of starting a business, feeling that they might not be able to cope with the taxes. They might prefer to look for a job in the labour market or remain in the informal sector to avoid paying taxes. The World Bank (2009, pp. 65-66) confirms that complex taxes are a common problem for entrepreneurs in Africa, particularly women. Operating a business in the city of Kigali might incur various taxes that are difficult to pay. It is hard to cope with taxes when one's working capital is small and there are other expenses associated with business. A delay in paying taxes incurs a penalty which is also costly. This finding is in line with previous studies for example World Bank (2009), Deborah, Wilhelmina, Oyelana and Ibrahim (2015) claims that complex taxes and a higher tax rate discourage women from entering business in Kigali. Interestingly, Stevenson and St-Onge (2011) argue that some women entrepreneurs prefer to run their enterprises without any intention of growth thus suggesting that as long as they remain small, they won't worry about taxes.

The statement "fear of failure" scored a mean value of 3.08, which is slightly higher than a neutral mean value of 3, with a standard deviation of 1.158. This result indicates that the respondents had mixed feelings about the statement that fear of failure is a factor which prevents women from becoming entrepreneurs in Kigali, with a small majority agreeing with it. Lose and Tengeh (2015) observe that fear of failure coupled with an absence of business incubation discourages women from launching new businesses.

A mean value of 2.95 and a standard deviation of 1.129 were obtained for the statement "Family responsibility," as indicated in Table 5. This result suggests that respondents almost equally agreed and disagreed about the perception that family responsibilities are a factor contributing to the low number of women entrepreneurs in Kigali. Although the agree statement was not strong enough to demonstrate that family responsibility is a factor contributing to the low number of women entrepreneurs in Kigali, there are clearly significant numbers of women for whom it is a factor. On the other hand, the results show that there has been an improvement in gender equality. It appears that there has been a change in the perception that housekeeping is a woman's responsibility. These findings seem to suggest that males are now prepared to perform duties in the home which were previously considered

women's responsibility (Adom, 2015). These findings are in line with Adom (2015) who observed positive and negative influence of family responsibility on business.

The result for the statement "too much government regulation" was a mean value of 2.51. This value indicates that majority of respondents disagreed with the statement that too much government regulation is a factor contributing to the small number of women entrepreneurs in Kigali. It seems that government regulations are a minor factor contributing to reduce the number of women entrepreneurs in Kigali. Could this be an indication that government regulations are flexible enough to accommodate and even facilitate entrepreneurs' conduct of business? Flexible business rules attract entrepreneurs to invest their money while at the same time creating jobs from which the government also collects taxes. This implies that Rwanda is a good environment in which to run a business. Fellman (2012) reports that after the 1994 genocide, legal reforms created a favourable environment for women entrepreneurs who took the opportunity to launch new businesses. The International Finance Corporation (2008) and the US Agency for International Development (USAID, 2009) have spoken out about the considerable level of collaboration which is in existence between the Rwandan government and stakeholders to promote women's businesses. This positive business reckoning seems to have earned Rwanda, the second place in Africa in terms of facilitating investors' launching and conducting businesses (The World Bank, 2014).

A mean value of 2.49 and a standard deviation of 1.012 were obtained for the statement "lack of family support", as indicated in Table 5. This implies that from the respondents' point of view, a lack of family support is not a factor contributing to the small number of women entrepreneurs in Kigali. Could this be an indication that women entrepreneurs in Kigali get family support? And that their families believe that women entrepreneurs can add value to the family if they are supported in business? Perhaps, as Adom (2015) noted, it is possible that Rwandan husbands realise that they cannot cover all the family financial expenses themselves and therefore encourage their wives to become entrepreneurial. These findings are in line with Zhu and Chu (2010) who realised a somewhat similar result in their study of Chinese women entrepreneurs whom they found to have received strong family support to help reduce the stress associated with doing business. Also, Shahnawaz (2015) found that United Arab Emirates (UAE) men believe that women can perform well in business if they obtain the requisite resources, which is why some husbands support their wives or daughters to launch enterprises. However, these results contradict the study of Chinomona and Maziriri (2015), who found that some communities in Gauteng Province of South Africa still discriminate against women offering instead discouraging attitudes towards their business efforts.

A very small mean value of 1.84 was attributed to the statement that "the market is saturated", with a standard deviation of 0.742. This indicates that the respondents

disagreed with the statement that the market being saturated is a factor contributing to the fewness of women entrepreneurs in Kigali. According to these results, the window of opportunity for business is still open in Kigali. If women can obtain start-up and growth capital, and open shops, they can run businesses and attract enough customers. Could this be as a result of the support obtained from Rwanda Chamber of Women Entrepreneurs? The International Finance Corporation (2008) reported that the chamber, including other organisations, assists women entrepreneurs to find new markets?

5. Conclusion and Recommendations

Entrepreneurship has consistently earned the reputation of a socioeconomic development contributor. Nonetheless, owing to certain cultural constraints especially in sub-Saharan Africa, women, the majority of the population, are underrepresented in entrepreneurial activities but instead are regarded and found in domestic/housekeeping activities. The influence of culture on the uptake of entrepreneurial activities by women has received considerable attention. Although many of these studies have focused on several sub-Saharan nations, there is still limited study on this subject within the context of Rwanda, and specifically the capital city, Kigali. Rwanda is notoriously associated with the mass killings of 1994, which left several families without parents, particularly fathers.

The objective of the study was to identify the non-cultural reasons for the low uptake of entrepreneurship by women in Kigali, Rwanda. From a public policy perspective, this research is significant in that it helps to address some of nagging factors that have kept women-owned enterprises from performing optimally.

Our findings have shown that women in Kigali face various hurdles which are responsible for their low participation in the entrepreneurship ecosystem. We classify these hurdles into major and minor factors. The major factors include high rental cost, deficient/non-existent start-up capital, and complex taxes. The minor factors are fear of failure, family responsibility, and excessive government regulations. However, the effort to eliminate these factors require a synergy of women entrepreneurs, Chamber of Women Entrepreneurs, government of Rwanda, academia, and other key stakeholders such as the Private Sector Federation. For instance, those who struggle to cover business expenses could form cooperatives in order to not only access funding, but also cut costs arising from taxes, and rentals (Hoffmann & Schlosser, 2001; Stevenson & St-Onge, 2011). With respect to funding, perhaps women entrepreneurs may make use of agencies such as Duterimbere and SACCO Umurenge that have the responsibility of providing financial and non-financial support to entrepreneurs. We acknowledge that the women entrepreneurs may lack the confidence in making such moves, however, fear

of failure could be eradicated through education and training. Chamber of Women Entrepreneurs and other stakeholders are encouraged to initiate training programmes for women entrepreneurs and prospective women entrepreneurs. These women entrepreneurs may receive further encouragement from government's tax reduction opportunities.

Rwandan women enterprise development research is emerging. Therefore, this paper makes an important contribution to literature. We nonetheless acknowledge some limitations in our research and in fact scope. And for these, we offer the following: We recognize the critical results we have obtained from the study as well as the need for continued interest in Rwanda women enterprise development research. Therefore, we are of the view that future studies can utilize much more advanced designs and statistical methods. For example, it might be interesting to know the correlation between the respondents' demographic characteristics and the factors contributing to the lower numbers of women entrepreneurs in Kigali. We are however by no means suggesting that our use of simple descriptive statistics lacks substance. Further, our scope may not warrant generalization opportunities, rather a new study may want to determine if the entire Rwandan cities share the same attributes.

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