

WOMEN ENTREPRENEURS AND ECONOMIC DEVELOPMENT IN RWANDA, A CASE OF GICUMBI DISTRICT

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1. ABSTRACT

This paper investigates how women entrepreneurs can contribute to economic development of the country especially in Rwanda. The questionnaires were distributed to thirty two for data collection. The results revealed that forty one percent stated that they pay more taxes which are used by the government in various activities that the government of Rwanda is engaged in, such as infrastructure , educational systems, paying salaries of their employees, public investments, and financing various projects; while twenty percent stated that they participate in decision making at local level which mean that they help orphans, they give vocation trainings at local level for other women to become entrepreneurs, vacancy jobs to students, they participate in taking decisions regarding the development of their Districts, Sector, Cells, some stated that they help homeless and others said that they pay for poor people health mutual funds. However women face many challenges where eighty four percent of women entrepreneurs stated the lack of materials as their big challenges. Women entrepreneurs indicate they need trainings in communication skills, management skills and technical skills and specific trainings regarding their particular business; fifty percent of women entrepreneurs stated the high taxes as a challenge for them. This challenge was indicated by women entrepreneur in manufacturing sector who has small factory since they use raw material from abroad and they pay it at high cost. The possible solution proposed by women is that sixty six percent of the respondents revealed that all of women need to have access to collateral securities so that they may get easily loans from microfinance or commercial banks to extend their business and employ more people.

2. INTRODUCTION

In many countries, traditional society imposes constraints on women's welfare and possibilities to participate in the development process. On the one hand there are deep cultural inhibitions on the part of women, and on the other hand they do not have access to knowledge and resources (Margaret, 2000).

Women were considered to undertake activities such as; child care, housework, farm work and working outside the home. The stereotype presumptions on gender inequalities go beyond culture and constitute the most barriers that limit women's access to equal life chances including,

education, income and property. The denial of equal opportunities to women's involvement in activities that generate income has among others resulted into women still living in poverty. In Rwanda, the number of women constitutes at least not less than fifty percent of the national populations and therefore the need to remedy a situation regardless the overall fifty seven percent of the national population below poverty, while fifty seven percent are in extreme poverty referred to the findings published by National Institute of Statistics of Rwanda (MINECOFIN, 2007).

However Given a bigger population projection of 10,117,029 (NISR; 2011) the government of Rwanda plays a key role for entrepreneurship development for women because they can also perform better in entrepreneurial activities. Rwanda is world leader in promoting gender equality, in just over a decade reforms of the political and legislative arena have placed women's empowerment at the forefront of government's priorities and granted women in Rwanda sweeping rights. Rwanda is one of the Sub-Sahara African countries that has made greater strides in promoting gender equality and empowerment of women as evidenced in its achievements: (i) The reduction of poverty among Female Headed Households (FHH) from sixty six percent to sixty percent (between 2001 and 2006) and expected to further decline to forty eight percent by 2012; (ii) Gender parity in primary education; (iii) gender equality in participation in policy making fifty eight percent share of women in parliament); and (v) the institutional structure for gender mainstreaming established. As a result of these reforms, forty one percent per cent of Rwandan businesses are now owned by women as compared for instance with eighteen percent in Congo. They also comprise fifty eight percent of enterprises in informal sector which accounts for thirty percent of gross domestic product. Even if they made a significance contribution to the country's economy through their business activities which are well distributed across sectors they face more challenges such as lack of financial capacity.

3. STATEMENT OF THE PROBLEM

In the global economy women are an emerging force that policy makers cannot afford to ignore. What are the implications of this for businesswomen throughout the world? How can women business associations best channel this potential and maximize it to improve the status of women in the world economy? (Susanne, 2000). Increasing business women and providing needed capital to women entrepreneurs are decisive components in Africa's long-term struggle for prosperity. These are deserving of the attention and widespread support of world leaders, the development institutions whose actions they influence, and the private sector (World Bank, 2000). Given the achievement and increasing role of Rwanda women entrepreneurs in the development of Rwanda, there are still problems and achievements that need to be investigated and this study attempts to identify the challenges faced by women entrepreneurs on their welfare in Gicumbi District.

4. GENERAL OBJECTIVE

The general objective of this study is to investigate the role of women entrepreneurs towards economic development of the country.

5. SPECIFIC OBJECTIVES

1. To investigate how women entrepreneurs have contributed to their welfare and families.
2. To identify challenges faced by women entrepreneurs in Gicumbi District.
3. To suggest some strategies to improve the women's social and economic development

6. LITERATURE REVIEW

This literature review discusses on the theories about women entrepreneurs and their contribution on economic development. According to Leimann, E. (2006), entrepreneurship is the dynamic process of creating incremental wealth. It is created by individuals who assume the major risks in terms of equity, time and/or career commitments of providing values for some products or services. It may/may not be new or unique but value must be infused by the entrepreneur by securing and allocating the necessary skills and resources.

Furthermore, Timmons (1989) defined it in such a way that: entrepreneurship is the process of creating and building something of value from practically nothing. That is the process of creating or seizing an opportunity and pursuing it regardless of the resources currently controlled. According to Robinson, (2001) a small scale enterprise is defined as the one that employs one to ten and is managed by its owner or part owners in a personalized way and not through the medium of a formalized management structure. The owner has an overwhelming influence on the firm and his or her views determine all activities of the organization.

The Rwandan government envisions creating a middle-income, knowledge-based society with a middle class of entrepreneurs as the backbone of development processes in which women and men equally participate. As a result, many women have been starting businesses and the percentage of female owned enterprises in the capital currently is forty three percent. Nevertheless, a lack of education and skills has been identified as performance barrier of women owned enterprises and across Rwanda self-employed women have indicated a need for education and training in order to improve their business practices. This study investigates the exact nature of these education needs and identifies what entrepreneurship education programs are currently offering to look for similarities and discrepancies. In addition, the intention has been to clarify

the development impacts made by women's self-employment activities in light of current challenges in the SME environment to specify if and how women entrepreneurs contribute to the country's development processes (MIGEPROF, 2010).

Women entrepreneurs identified a lack of knowledge about financial management, business management, business innovation, resilience in doing business and market information. Entrepreneurial education programs only partly cater to these needs by offering business plan writing which incorporates financial, and business management skills, but they pay limited attention to business innovation, resilience in doing business and market information. The preferred ways of learning by women are sharing experiences, expert talks and mentoring, which were all used by education programs though to a lesser extent than wished for by women. Training programs often make use of classroom presentations given by a teacher or business expert, while women entrepreneurs are looking for more interactive ways of learning that combine theory and practice by means of interaction and discussion, for example through mentoring. Additionally, women prefer participating in education programs that take into account their business and home responsibilities by offering flexible schedules and additional services such as child care (MINECOFIN, 2007)

Programs do not seem to take this wish into account but aim to include after-training care and the local, Rwandan context throughout their programs in order to ensure a better balance between theory and practice. Following these findings, it has been recommended that education programs should be clear about the contents, ways of learning and program design of their trainings in order to ensure beneficiaries are well informed about what to expect before choosing to participate, and that once participating both women entrepreneurs and program staff hold the right expectations. The development impacts of women's self-employment activities exist on personal and national levels. First of all, women's money and assets increase and rise household spending on food, school fees and healthcare. Secondly, women earn respect and appreciation, mainly from husbands, which results in changing gender relations within the household. National development impacts resulting from women's self-employment activities are economic through job creation, increasing income from taxes and decreasing aid dependency, as well as social through effects on reconciliation and stability in the country. These impacts were identified in light of current challenges in the Small and Medium Sized Enterprises (SME) environment, of which cultural and social barriers affecting women's position in society were recognized as most severe. Current gender relations prevent women from equal participation because mindsets among the population assume men are the ones earning money, while women are staying inside the homes (Abbott et al. 2011).

According to Naudé (2008), improving human resources and entrepreneurial ability has been recognized as vital in order to build up an entrepreneurial force that might contribute to development processes. Specifically in a developing country context, it has been pointed out that management capabilities and capacity needs to be strengthened, and that entrepreneurs require

multiple, balanced skills. It is believed that when the quality of entrepreneurs diminishes, restrictions from the credit markets tighten, leaving poor countries in a, what he has called, self-reinforcing ‘entrepreneurial’ development trap, and entrepreneurship education and skills training are believed to be essential to avoid getting stuck in such a trap. Furthermore, he has identified that a lack of adequate training and education for women entrepreneurs specifically can limit organization change and growth strategies in fragile states, thereby possibly diminishing post-conflict development.

Across Rwanda, women entrepreneurs have indicated the need for management and technical skills plus better access to training facilities (Cutura 2008; Tzemach2006 ;). President Kagame, in his speech at the EAC Conference, also pointed out that “it is important that we invest in training to equip women (...) with skills to increase productivity and also manage their businesses.” As Rwanda is striving towards the existence of a well-equipped entrepreneurial force, it is of value to investigate what exactly, in terms of training and education, women entrepreneurs are in need in order to improve their businesses. In addition, one might wonder whether everyone who has an interest also has the opportunity to enhance their knowledge and skills and if and how a middle-class of entrepreneurs might be contributing to development processes.

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

According to the 2009 Gender Equity Index, which measures the gap in education, economic activity and empowerment between men and women in a given society, Rwanda is ranked third (Social Watch 2009). This surprising position for an SSA country is caused by the fact that the government has both mainstreamed gender and put in place specific measures to promote gender equality and empower women. For example, gender equality has been enshrined in the Rwanda Constitution, and it is a cross-cutting issue in Vision 2020, the Economic Development and Poverty Reduction Strategy, and the 2010 Gender Policy. The latter has been designed because “while gender received more attention than other cross-cutting issues, recommended policy priorities and budget commitments for gender equity were not sufficiently incorporated into sector programs” (MIGEPFOP 2010: 7). In addition, Rwanda has ratified several international

conventions and protocols on gender equality and women's empowerment, such as the Convention on the Elimination of All Forms of Discrimination against Women, the Beijing Declaration and Platform for Action, and the EAC Gender and Community Development Framework. In brief, how Rwanda has been implementing gender laws and policies seems impressive, and it cannot be denied that much progress has been reached. Nonetheless, challenges remain.

According to UNDP (2007), the majority of Rwandan women still have to benefit from the legislative reforms and policies put in place. The EAC review of progress towards gender equality and empowerment concluded that there remain inequalities between women and men especially in the areas of micro finance, land acquisition and other asset ownership. As Abbott et al. (2011: 34) explain, "poverty is feminized in Rwanda; that is, women are more likely than men to be dependent workers or earning an income that is below the national poverty line", even though "women make up the majority of the workforce and do the majority of the work." MIGEPROF has recognized that "Rwandan society is characterized by a patriarchal social structure that underlies unequal social power relations between men and women", and "gender inequalities have not been seen as unjust, but as respected social normality." As such, a need exists to challenge the deeply embedded cultural attitudes that underpin the subordination of women and are preventing the promotion of gender equality and empowerment of women (EAC 2009; MIGEPROF 2009; Umurungi et al. 2009).

When looking at women entrepreneurs in Rwanda, they are a significant and growing force in the private sector. According to NISR (2011a), twenty six percent of SMEs are owned by women and the percentage of female managers in the capital is even higher with forty three percent. Nevertheless, challenges in doing business for women entrepreneurs have been identified and include a lack of human capital, a shortage of financial capital, infrastructure challenges, and insufficient institutions (Tzemach 2006), as well as access to markets, coordination and networking (USAID 2009), and the disproportionate burden women face inside the home compared to men, which means that many women have less time to devote to their business (Cutura 2008). At the same time, women have made great strides in terms of starting new businesses alone or in partnership, and are making progress towards formally registering their ventures. For long time there have been mixed beliefs about the possible role of the local private sector in economic development strategies of Southern countries most influential development strategies did not look at the potential of private sector development and even the most recent package of MDGs hardly touches upon the issue. It does aspire to "achieve full and productive employment and decent work for all" (UN 2010: 8), but no clear elaboration exists on how this should be accomplished. The one goal that mentions the private sector by focusing on a global partnership for development seems to be more concerned with what the private sector in the West can contribute to development in the South than how local private sector development can be strengthened.

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

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

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

7. METHODOLOGY

This part provides details on the design of the study, population of the study, instruments of data collection and methods of data analysis. The research design used by the researcher in this study is called a descriptive study. In most literature descriptive research and survey are used interchangeably (Neuman, 1997). This study was done in Gicumbi District. In this study, the target population consists of thirty two women entrepreneurs. Therefore this study collected information on whole population because it is not too large to select the sample. The sampling technique used was universal sampling the collection of data was done through questionnaire

8. DATA ANALYSIS AND INTERPRETATION OF RESULTS

Demographic characteristics of women entrepreneurs

Table 1: Demographic characteristics of the respondents

Variables	Frequency	Percent
Age		
Age less than 20	1	3
20-39	14	44
40-49	10	31
50-59	5	16
60 and above	2	6
Total	32	100
Education		
Primary education	13	41
Secondary education	15	47
University education	4	12
Total	32	100
Marital status		
Marital single	7	22
status married	18	56
Divorced	1	3
Widowed	6	19
Total	32	100.0

The Table 1 shows that three percent of the respondents are less than 20 years old, forty four percent are between 20- 39 years old, thirty one percent are between 40-49 years old, sixteen percent are between 50-59 years old and six percent are 60 and over. The table also depicts a

high concentration of women entrepreneurs in the age bracket of 20-39. This table shows that the women entrepreneurs having completed primary school represent forty one percent of the respondents. Secondary education has been completed by forty seven percent; and tertiary education was completed by only twelve percent of the sample. The table also indicates that three percent of women entrepreneurs are divorced, nineteen percent are widowed, twenty two percent are single, and fifty six percent are married. It is evident that a greatest number of women entrepreneurs are married and the smallest number of them is divorced.

Reasons why women become entrepreneurs

There are many reasons that make women make decision to become entrepreneurs.

Table 2: Reasons why women become entrepreneurs

Reasons	Frequency	Percentage
To be self-employed	12	38
needed more income to improve their life standards	8	25%
Loss of jobs	5	16%
No education background enough to search for jobs	4	13%
Handicap	3	9%
Total	32	100%

The table above indicates that thirty eight percent of the respondents stated that they needed to be independent and self-employee as the government encourages people to become entrepreneurs; twenty five percent stated that they had too little income and needed more income to improve their life standards; sixteen percent stated that they were unemployed or lost their jobs; thirteen percent stated that they have no education background enough to search for jobs so they decided to become self-employed; nine percent stated that she became entrepreneur after being handicap.

Source of finance when they become entrepreneurs

Table 3: Source of finance

Source of finance	Frequency	Percentage
Own savings or their own funds	7	22%
SACCOs or banks loans	4	12%
Cooperatives	12	38%
Family and friends	6	19%

VUP/Ubudehe	2	6%
NGOS	1	3%
Total	32	100%

The table above shows that when asked about the sources of finance they used at the start of being entrepreneur, twenty two percent stated that they used they own savings or their own funds; twelve percent stated that they used commercial banks loans, thirty eight percent stated that they got money from cooperatives and they work in cooperative, nineteen percent stated that they got money from friends and relatives, three percent stated that they got money from NGOs or other sponsors.

Estimation of capital as interest from business

Table 4 Estimation of capital as interest from business

Capital (RWFS)	Frequency	Percentages (%)
Less than 50,000	4	12
Between 50,001-100,000	5	16
Between 100,001-500,000	13	41
Between 500,001-1,000,000	7	22
Above 1,000,000	3	9
Total	32	100

The table above shows that the majority (forty one percent) of women entrepreneurs in Gicumbi District have invested the amount between 100,001- 500,000. Twelve percent invested less than 50,000. Sixteen percent of the respondents use amount of between 50,001 -100,000 for their business, twenty two percent of the respondents use the amount of between 500,001-1,000,000, then those who have invested above 1,000,000 are nine percent.

Contribution of women entrepreneurs on economic development of Rwanda

After the presentation of women entrepreneurs' socio-economic characteristics of women entrepreneurs this part show how the analysis of data collected were analyzed according to research questions. It shows how the economic situation of women entrepreneurs has increased as a result of being entrepreneurs by comparing their monthly savings, expenditures, and working capital both before and after being entrepreneurs. It analyzes how women entrepreneurs contribute to family development, Unemployment reduction, local development and the challenges they face.

Women entrepreneurs to community employment

Women entrepreneurs contribute to job creation in Rwanda by creating and giving jobs for their neighboring communities as indicated in the table below.

Table 5: Number of employees by sector

Business type	Frequency	Percentages (%)
Art and handicraft	17	53
Manufacturing	12	38
Trade and services	3	9
Total	32	100

The table above show that employ fifty three percent of total employees because it composed with a combination of many activities which require sometimes working in cooperatives; thirty eight percent of total employees are in manufacturing sector which can extend depending on the raw material they use; nine percent are employed in trade which show that trade does not employ many people. The results show that many women entrepreneurs are in art and handicraft sector and they employ many people.

Contribution of women to employment**Table 6: Contribution of women to employment**

	Frequency	Percentages (%)
Less than 3 employees	4	13
Between 3-5 employees	17	53
Between 6 -10 employees	9	28
Above 10 employees	2	6
Total	32	100

The table above shows that women entrepreneurs have participation in job creation where the majority (fifty three percent) of them has between 3 and 5 employees in their business. Twenty eight percent of them employed between 11-20 employees. Thirteen percent employ less than 3 employees and the minority six percent employs above ten employees.

Contribution of women entrepreneurs to local development

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

Table 7: Activities women contribute more in the development of the society

Activities	Frequency	Percentages (%)
Paying taxes	13	41
Helping orphans and vulnerable families	3	9
Environmental protection	9	28
School construction	2	6
Others	5	16
Total	32	100

The findings from the table above shows that women entrepreneurs contribute a lot to the development of their society since they responded according to the activities they think they contribute more to the development of Rwanda. Forty one percent stated that they pay many taxes which are used by the government in various activities that the government of Rwanda is engaged in, essential government operations such as infrastructure projects, educational systems, paying salaries, public investments, and financing various projects; while twenty percent stated that they participate in decision making at local level which mean that they help orphans, they give vocation trainings at local level for other women to become entrepreneurs, vacancy jobs to students, they participate in taking decisions regarding the development of their districts, sector, cells, some stated that they help homeless, some stated that they pay for poor people health mutual funds, some said they give seeds to poor people for agriculture development, some pay school fees for the youth;8.3 percent others stated that they contribute to environmental protection, they give extra contribution for local security, they give contribution in constructing a local school.

Contribution of women entrepreneurs to family development

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

Table 8: Improvements in lifestyle of women entrepreneurs

Life improvement	Frequency	Percentages (%)
Modern house construction	24	75
Buying a car	1	31
Motorcycles	8	25
Higher learning of their children	15	47
Utensils	30	94
MHI payment	32	100

Women entrepreneurs indicated that after becoming entrepreneurs their life standards has changed: twenty four percent of the respondents have built and rehabilitate modern houses to live in. Forty seven percent of women have pay school fees to them in higher education and Twenty five percent of them have motorcycles as business (transportation) others have them for entertainment. The ninety four percent of them have bought households materials (utensils) like television furniture, and so on.

Challenges faced by women entrepreneurs

The contribution of women entrepreneurs on the development of Rwanda is important as indicated previously but they are many challenges that hinder their development. In these part women entrepreneurs highlighted their challenges and show how they tried to solve this challenges as indicated in the table below.

Table 9: Challenges faced by women entrepreneurs

Challenges	Frequency	Percentages (%)
Lack of raw material	27	84
Lack of trainings	29	91
High taxes	16	50
Lack of adequate technology in their activity	11	34
Discrimination in property ownership	8	25
Illiteracy	9	28
Low capital	21	66
Others	4	13

The table above indicates ninety one percent of women entrepreneurs stated that the big challenge they

are facing is lack of trainings. Some women entrepreneur said they had specific customers from abroad not at local level and permanent customers and sometimes when they get a market the payment at time become difficult some said it is caused by poor marketing system; eighty four percent of women entrepreneurs stated the lack of materials as their big challenges. Women entrepreneurs indicate they need trainings in communication skills, management skills and technical skills and specific trainings regarding their particular business; fifty percent of women entrepreneurs stated the high taxes as a challenge for them. This challenge was indicated by women entrepreneur in manufacturing sector who has small factory since they use raw material from abroad and they pay it at high cost. A location which is far from infrastructure facilities was mentioned by some women entrepreneurs; thirty four percent of women entrepreneurs stated the lack of adequate technology in their activity. As mentioned by women entrepreneur many of them don't use computer and internet to market their products; twenty five percent of women entrepreneurs stated they faced discrimination in property ownership since her business was imitated by another and nothing has been done to protect her property right. The challenges quoted hinder the performance of women entrepreneurs who responded at the questionnaire.

Strategies to improve women's business

Table 10: Strategies to improve women's business

Strategies	Frequency	Percentage
Access to collateral security	21	66
Training for business	30	94
Marketing for business	28	86
Government supports for women	11	34
Others	13	41

The information from the table above shows that the majority of women entrepreneurs need to be empowered by having access to the training in doing business. Some of them stated that they are illiterate others are not qualified in management of property; reason why they need support. Sixty six percent of the respondents revealed that all of women need to have access to collateral securities so that they may get easily loans from microfinance or commercial banks to extend their business and employ many people. Eighty six percent of the respondents need the market of their products especially in weaving basket and mat.

9. CONCLUSION

Women entrepreneurs in Rwanda have made a lot of progress in Rwandan economy and Rwanda is a world leader in promoting gender equality. The results indicate that there is positive relationship between some variables that women entrepreneurs use to contribute to the development of Rwanda such as savings, taxes, local development and family development. The results indicate that women entrepreneurs constitute a driving force in the development of Rwanda since they create more jobs, they pay more taxes, they contribute to savings which boost investments and they contribute to the development of their families.

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