



# THE DOWNSIDE OF BEING A FEMALE ENTREPRENEUR IN KIGALI, RWANDA

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## Abstract

*In spite of the concerted drive by most countries towards gender equality, the reality is that women still remain under utilised in certain spheres of professional endeavours, and entrepreneurship is no exception. Widening the gap between female and male participation in entrepreneurial activities is reinforced by customs, beliefs, culture and religion. Using the patriarchal perceptions that dissuade women from pursuing a business opportunity as the backdrop, this study sought to ascertain how it feels to be a woman entrepreneur in a male-dominated society such as Rwanda. The study involved 398 women entrepreneurs who were purposely drawn to complete the survey questionnaire that was the basis of the quantitative approach adopted. The data was analysed using the Statistical Package for the Social Sciences (SPSS) software. The results suggest that women entrepreneurs worked lesser than men due to family issues; female businesses are smaller in size than male businesses, and women find it difficult reaching the decision to start a business. The implication is that womens' businesses suffer most and thus limit their ability to contribute to the socioeconomic development of a country as they would through employment and poverty reduction. By working together, government and stakeholders may eradicate any form of discrimination in business that is associated with gender.*

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**Keywords:** *Gender, women entrepreneur, discrimination, socioeconomic, demographic, culture, micro-enterprises, small and medium business, large business.*

## 1. Introduction

It is a commonly held view that socioeconomic development and political stability of a nation rely on entrepreneurship. This is because entrepreneurship is considered as a vehicle for generating jobs, and ultimately reducing poverty and improving the welfare of society. The popularity of entrepreneurship extends even to political campaigns. In fact, in certain climes, politicians brandish entrepreneurship as a campaign tool. Douhan and Henrekson (2007), and Beaver and Prince (2004) attest to the growing popularity of entrepreneurship among politicians to the extent that they usually build their political programmes on entrepreneurship and without which, no political party can win an election.

Interestingly, while the virtues of entrepreneurship are extolled, participation in entrepreneurial activities seems to be skewed in favour of men. In Rwanda for instance, due to beliefs, culture and, religion, Rwandan society underestimates the ability of the female to run a business; by contrast, they are viewed as better in housekeeping; generally looking after households. Rwandan culture still holds the view that men are better at managing family finance and business ventures. According to Blackden, Munganyinka, Mirembe and Mugabe (2011), this patriarchal perception discourages women from pursuing a business opportunity. This study thus sought to identify those factors that hamper full participation of women in an entrepreneurial activity.

Over many years, Rwandese society has viewed entrepreneurship as a man-led activity and that is why it is not uncommon to find marginal contribution to business activity from womenfolk (Schwartz, Brhane& Simmons, 2009). In acknowledgement of the discrepancy, Rwandan government has amended its laws to promote equality, eliminate discrimination and so on. The last two decades though have seen a considerable number of enterprises launched by women (Cutura, 2008; Uwantege&Kayumba, 2015). Female entrepreneurship is an untapped source of transforming an economy. Female entrepreneurs can also contribute to new enterprise creation and improvement in employment figures. Involving more women in entrepreneurship can help to increase family income, lift their family lifestyle and generally improve their socioeconomic status. Denying women the opportunity to participate in mainstream socioeconomic activities reduces the chances of overall nation development (Chinomona&Maziriri, 2015; Cutura, 2008; Adema, *et al.*, 2014). Evidently, literature tells us that gender discrimination deters the womenfolk from taking up an entrepreneurial activity.

## 2. Literature review

### **What motivates women to become entrepreneurial?**

Various researchers have written on women's motivation toward entrepreneurship. Bartol and Martin (1998) have grouped the factors affecting such motivation into personal characteristics, life-path circumstances, and environment factors. Moses *et al.* (2014) regroup these into push and pull factors. Push factors are the main motivation for women to become

entrepreneurial. Push factors include frustration, job dissatisfaction, unemployment, divorce and boredom in their previous employment. Pull factors include independence, autonomy, education, and family security. According to Ismail (2012) and Fatoki (2014) entrepreneurial goals attainment, targets for growth, profit and innovation were all viewed as motivating women towards entrepreneurship. Cherest (1995) on the other hand argues that in developed countries personal push factors such as the glass ceiling and job dissatisfaction were considerable factors for entrepreneurship. Competence in running a business, being a self-employer, previous experience, education, necessity, job dissatisfaction, difficult work hours, inequality of pay between men and women, stress, freedom, self-esteem, growth, government support, more flexibility in cultural perceptions, independent income are common motives for entrepreneurial engagement among women in developing countries (Tambunan, 2009; Zhu & Chu, 2010; Malhan&Ishita 2015; Shahnawaz, 2015).

Rwanda shares with other developing countries general inducements for women to get into entrepreneurship. It also has a unique historical ramification with respect to women and entrepreneurial activities, in that a significant number of men died during the 1994 Rwanda genocide. Many women were widowed and ventured into entrepreneurship to survive and support their families (United States Agency for International Development, 2009; Coldham, 2013). According to Nieman and Nieuwenhuizen (2014) culture impedes entrepreneurial intention of women. In fact, as far back as 2004, Bruni, Gherardi and Poggio indicated that the socio-cultural status of women compromised their perception as useful contributors to mainstream economic development of a nation. McEwan (2000) also note that because citizenship was constructed in masculine terms, women were viewed as marginal members of society. Therefore, it is fair to conclude that a considerable contribution of women to mainstream socioeconomic development of Rwanda will remain at the fringes unless the obstacles to their full participation are identified and obliterated.

### **3. The socioeconomic contribution of women entrepreneurs**

The focus on women entrepreneurship in contemporary humanities and social sciences research especially in sub-Saharan African is a significant testimony to the value placed on broad-based opportunity to contribute to socioeconomic development. That said, while the figures (see World Bank Report, 2014) suggest that there are more women in the region, disappointingly, the menfolk curry more and better opportunities. According to the New Times (2017a), this situation is responsible for the loss of an average of \$95 billion (or 6% of GDP) per year. This disclosure is an indication that should obstructionist elements be removed, women will add to the growth of the economy in the same respect as men. After all, in 2012, the Global Entrepreneurship Monitor (GEM, 2012) reported that women's entrepreneurial contribution accounted for 48% against 52% of their male counterparts. There are, however, certain parts of the sub-Saharan region where women seem to be doing better than men. In Ghana for instance, 55% of total entrepreneurial activities are in hands of women (Kelly, Brush, Greene, & Litovsky, 2010). Ghana's economy has recently been reported by World Bank (2017) to have improved despite some significant economic challenges. Notwithstanding the much reported patriarchal settings in Rwandan society, which in no small measure are rooted in their customs, beliefs, culture and religion, women enterprises boast a healthy 42% formal business and 58 % informal sectors countrywide

posting a considerable 30% of the GDP (International Finance Corporation, 2008; Musomandera, Shukla and Luvanda, 2015). The New Times (2017b) reports that Rwandan female entrepreneurs play a critical role in cross borders business, representing over 70% in that sector. Recent literature indicates that the place Rwanda women entrepreneurs occupy in the economy is not negligible (SeeTable 1).

**Table 1: Distribution of sole proprietor establishments by gender**

Size	Sex of owner			
	Total	Male	Female	no apparent sex identity
Total	142 029	101 665 (71.6%)	38 017 (26.8%)	2 347 (1.7%)
Micro(1-3)	135 386	96 987 (71.6%)	36 169 (26.7%)	2 230 (1.6%)
Small(4-30)	6 469	4 538 (70.1%)	1 817 (28.1%)	114 (1.8%)
Medium(31-100)	133	104(78.2%)	27 (20.3%)	2 (1.5%)
Large(100+)	41	36 (87.8%)	4 (9.8%)	1 (2.4%)

**Source:** (Adapted from Rwanda National Institute of Statistics, 2015)

Ultimately, women entrepreneurs in the city of Kigali cover 43.2% of all businesses (International Finance Corporation, 2008; Vis, 2012; Musomandera *et al.*, 2015). Their income distribution in terms of family and community is more useful compared to that for men entrepreneurs (Uwantege & Mbabazi, 2015). Recent findings of GEM (2015) indicate that women support their family and community with 90 cents per 1 dollar profit in contrast to men entrepreneurs 30 to 40 cents per dollar profit.

#### 4. Constraints faced by female entrepreneurs

In sub-Saharan Africa region, the small and medium enterprise is said to be growing at a faster rate. This is attributable to the dire need for subsistence which is a direct consequence of the deplorable socioeconomic condition of the region. These small and medium enterprises, including the survivalist ones, do somehow provide job opportunities even though many of them operate at the margins of the formal economy with far less resources than their partners in developed economies. According to Mayoux (2001), Mandipaka (2014) and Adebayo (2015), a noticeable feature of these business ventures is that a good number of them are women-owned.

Interestingly, men and women entrepreneurs face common challenges in the course of doing business. However due to customs, culture, beliefs, and religion, and several other factors female entrepreneurs confront specific constraints. A study byBruni et al (2004) found among others the debilitating influence of culture in limiting entrepreneurial intention of women. Nxopo and Iwu's (2015) findings indicate that as a result of the socio-cultural position of women in sub-Saharan Africa, they are unable to access support systems that are available. Some of these include access to loans, networking and even training opportunities. Owing to the perception of women as second class citizens (McEwan, 2000), it is not surprising that they are denied loans because they are viewed as incapable of offering security for the loans. Iwu (2017) recently found that women were relegated to the background even when there was evidence that they are equally as resourceful as their male counterparts.

Nxopo and Iwu (2015) note that demographic factors also pose serious challenge for women. For instance, being married comes with enormous domestic responsibility. One of the participants in Nxopo and Iwu's (2015) study indicated that she often juggled both her business and domestic responsibilities and seldom wished she had assistance.

Africanculture allocates to women the role of housekeeper and having to combine home responsibility and business makes it difficult for women to concentrate on business (Kamberidou, 2013; Shahnawaz, 2015). Lack of community support associated with the negative perception of women's enterprises discourages women entrepreneurs and affects their business growth (Chinomona&Maziriri, 2015). Traditionally, a boy child is considered more important than a girl child who is consequently discouraged from learning more about entrepreneurship, and even venturing into it (Kelly, Brush, Greene &Litovsky, 2012). In India society, women are also viewed as assistants to men who should execute orders given to them by men.

Unsurprisingly, these circumstances affect their aptitude and ability to open and run a business (Siddiqui, 2012). In Rwanda, the prevailing culture still maintains that the man should be entirely responsible for his family's finances. This patriarchal perception discourages women from pursuing business opportunities (Blackdenet *al.*, 2011).

## **5. Research design and Methodology**

Grounded in positivist philosophy, a quantitative approach was the appropriate method employed to gather and analyse data from a population sample of women entrepreneurs in Kigali in order to identify the degree of sociocultural and demographic constraints they face in doing business in Rwanda. The quantitative method indicates the statistical reality of the issue under investigation so that policymakers can prioritise solutions (Williams, 2007). It uses a large number of respondents to increase validity and reliability of results. Interestingly, the findings are simple to interpret numerically, adjust and can subsequently be reasonably generalised to the entire population (Sukamolson, 2010).

## **6. Setting**

The study was conducted in City of Kigali, and limited to women entrepreneurs in the formal and informal sectors. The study sought to identify how the downside of being a woman entrepreneur taking into consideration the social-cultural and demographic constraints female face in doing business in Kigali, the capital of Rwanda.

## **7. Study population and sampling strategy**

The target population for this study was restricted to women entrepreneurs in the formal and informal sectors in the City of Kigali. Basically, participants were drawn from those who operate in different categories of business, including services, manufacturing, agriculture, wholesale, retail and construction. To qualify for participation, each subject must be 18 years old which is the legal age to work in Rwanda; must be a Rwandan citizen with a business in the City of Kigali which must not be less than 6 months old. Because of lack exact statistics of women entrepreneurs in City of Kigali (Africa Development Bank Group, 2008;

Stevenson and St-Onge 2011; Rukundo 2015), Raosoft sample size calculator was used to determine the sample size of 377 women (Raosoft, 2004). Interestingly, 398 questionnaires were collected. Purposive technique was appropriate to select the respondents especially those women entrepreneurs in informal sector: those whose stalls are not attached to any fixed physical address or facility. It is important to point out that we worked on the assumption that this group (those who operated from non-fixed addresses and/or facilities) of participants provided credible information regarding duration of business as well as citizenship.

## 8. Data collection

A self-administered questionnaire was used to collect data from respondents. An instrument (questionnaire) is valid when it measures correctly what it is expected to measure (Sullivan & Niemi, 1979; Thanasegaran, 2009). The researchers discussed and agreed with other researchers on the conception of a questionnaire as suggested by Maree (2007) that to ensure the validity of a research instrument (questionnaire), researchers should consult other researchers and experts for advice as to whether the questionnaire is an appropriate instrument to gather data for a particular study. Gerrish and Lathlean (2015) state that a good quality questionnaire, free of ambiguity, bias and error, improves the reliability of a study and the quality of its results. In quantitative methodology, reliability is achieved when other researchers can conduct the same study using the same materials at different times and achieve the same results (Maree, 2007; Drost, 2011; Dudovskiy, 2016). The questionnaire was composed in English, a language that most Rwandans including women entrepreneurs in Kigali do not speak. However, they can all speak and write Kinyarwanda (mother tongue). The questionnaire was thus translated into Kinyarwanda to facilitate comprehension and avoid misunderstanding (Usunier, 1998; Saunders *et al.*, 2009). Both the drop-off and pick-up method as well wait-and-collect were used to administer the questionnaire to the women entrepreneurs. Allred and Ross-Davis (2010) state that with the drop-off and pick-up method, the researcher meets face-to-face with respondents and distributes the questionnaire to them. These are filled in later in the absence of the researcher and subsequently returned. This approach is reckoned to be free of bias and error. Women entrepreneurs consented to complete the questionnaire and bring it back the following day. Nani (2011) points out that an important strength of the self-administered questionnaire is that it allows respondents the freedom to choose when they wish to complete the questionnaire.

## 9. Data analysis

Since the data was collected using a self-administered questionnaire, the next step was data coding, which consisted of assigning a number to every single response obtained from respondents in the survey (Jensen & Laurie, 2016). Using the Statistical Package for the Social Sciences for data analysis meant that the information obtained had to be numerically coded for entry into the computer so that the software can process and analyse the data (Saunders *et al.*, 2009). Data capturing is the action of entering the data into a computer. Data files were created in and filled with data coded from the questionnaire (Bryman & Cramer, 1999). Every respondent's questionnaire was assigned a number while its data was entered in

its unique cell. After capturing the data, data cleaning consisted of checking for errors or missing values and editing them (Nani, 2011). Jensen and Laurie (2016) recommend the use of Statistical Package for the Social Sciences in quantitative data analysis owing to its capacity to provide concise results that are suitable for comparisons, analysis of correlations between variables, and comparison of various categories.

## **10. Ethical considerations**

In business and management research, ethics provides the guideline to researchers regarding how they should interact with respondents and what actions they may or may not perform during the research process (Bryman& Bell, 2011). The study observed appropriate ethical principles such as obtaining informed consent, not causing harm to respondents, avoiding deception, careful data management, and respect for copyright (Cape Peninsula University of Technology, 2013).

## **11. Results**

The objective was to determine the downside of female entrepreneurship in Kigali, Rwanda. A set of questions was asked, responses were analysed and discussed to answer the research question and achieve the set objectives. To reiterate, the main research question was: How does being a woman affect the running of your business? A 5-point Likert scale was used throughout, and from the results, a mean value was derived.

## **12. Demographic information**

Majority of the participants (79.1%) were married. 61% of the participants attended primary school and vocational/training courses while those with high school education accounted for 26.3%; 11.7% attained tertiary education, and those without any formal training accounted for 1%. 60.2% of the respondents were between 29 – 43 years old. The majority of participants were in retail business (64.6%) followed by service (33.7%). With respect to how long they had been in business, the majority was between 2-10 years old. Source of start-up capital revealed that spouses contributed most (39.7%); own savings (33.2%); bank loan (0.5%). The majority (92.9%) started the business with less than RwF 500 000 (\$597.86; Rand 7 963.54). of the 398 participants, the majority (79.3%) had 1-3 employees; 20.7% had 4-30 employees. The majority had annual income earnings of RwF 1 000 000 - 3 000 000 (\$ 1195.72 - & 3587.17; Rand 15 927 - 47 781.22). The percentage of registered businesses showed 71.3% against 28.7% that were unregistered.

**Table 2: factors that deter women from fully participating in an entrepreneurial activity in Rwanda**

Descriptive Statistics					
	Number	Minimum	Maximum	Mean	Standard Deviation
Women entrepreneurs' working hours are less than men's because of combining family issues and business	394	1	5	4.13	.519
Male employees respect their bosses who are female entrepreneurs	394	1	5	4.05	.527
Female businesses are smaller in size than male businesses	395	1	5	3.85	.815
Women find it difficult to decide to start a business	394	1	5	3.06	1.169
Family responsibility	393	1	5	2.95	1.129
Inability to travel because of family/ husband obligations	393	1	5	2.73	1.164
Lenders provide loans more easily to male entrepreneurs than female entrepreneurs	395	1	5	2.71	1.072
Lack of family support	397	1	5	2.49	1.012
Being a woman is a negative factor in business	397	1	5	1.68	.530

### 13. Discussion

In Table 2 above, respondents returned a mean value of 4.13, high above the neutral value of 3 and with a low standard deviation of 0.519, indicating that women entrepreneurs agreed that they worked fewer hours than men because of having to combine family commitments with business responsibilities. This is a challenge because women entrepreneurs are unable to maximise their working time and this detracts from their income and their reputation. Customers cannot find them when they need products and will move on to another business that is open. Goyal and Parkash (2011) argue that women need more time to focus on business.

The results presented in Table 2 also show that a mean value of 4.05 was attained for the statement "male employees respect their bosses who are female entrepreneurs". A mean value of 4.05 with a standard deviation of 0.527 indicates that respondents agreed with the statement that male employees respect their female bosses. Male employees focused on work, not gender, and executed women bosses' orders. This finding challenges the study of Mwobobia (2012), who found that Kenyan women entrepreneurs had problems with managing male workers.

With respect to the statement that "women's businesses are smaller in size than men's businesses", a mean value of 3.85 was obtained, higher than the average value, with a standard deviation of 0.817. This finding is not surprising because women are traditionally homemakers and have only recently begun to be involved in the business; they are still acquiring experience, building networks and growing their businesses. On the other hand, men are known to have been in business for some time. Their businesses tend to be established and large-scale. Nxopoand Iwu (2015) found that given the various challenges



women face, it is often difficult for women-owned businesses to compete with established men's businesses.

Regarding the statement that women find it difficult to decide to start a business, the results show a mean value of 3.06, slightly higher than the average of 3, with a standard deviation of 1.169, which indicates a degree of variation in respondents' perceptions. Basically, there were mixed responses from the "statement that women find it difficult to decide to start a business". According to Vis (2012) in Rwandan society, women solicit permission from husband to launch a business.

A mean value of 2.95 was scored in response to the statement that "family responsibility has an impact on women businesses". A mean value of 2.95 slight lower an average of 3 indicates that women entrepreneurs' perception of the statement was divided: a standard deviation of 1.129 confirms the negative and positive opinion on the notion.

A mean value of 2.73 was obtained for the notion that inability to travel because of family/husband obligations was a hindrance. Women entrepreneurs disagree with the statement. However, a value of 2.73 with the standard deviation of 1.164 indicates that perceptions varied.

A mean value of 2.71 was obtained for responses to the statement that "lenders provide loans more readily to male entrepreneurs than female entrepreneurs," indicating that respondents tended to disagree with the statement despite the indication that respondents had both negative and positive reactions to the statement. A standard deviation of 1.072 indicates might be attributed to the fact that some women entrepreneurs in the study benefited from lenders while others did not.

A mean value of 2.49 was obtained regarding the statement that woman entrepreneurs lack family support. The respondents disagree with the statement. A standard deviation of 1.012 far from the value means indicates a portion of agreement with the statement. These findings are in line with those of Shahnawaz (2015) and Zhu and Chu (2010) who report that in the United Arab Emirates and China, female entrepreneurs receive strong support from their families. Similarly, the findings in Table 2 indicate that the statement that being a woman is a negative factor in business obtained a mean value of 1.68, which is well below the average value of 3, with a standard deviation of only 0.530. This result indicates that the respondents disagreed with the statement because they did not feel that they were discriminated against for being women in the business world. This suggests that there has been a change in men's perception of the role of women in entrepreneurship. The results show that men have accepted the idea that women have every right to be in business.

It can be argued that the Government of Rwanda's law forbidding any kind of discrimination has had positive results. Article 11 in the Rwanda constitution states: "All Rwandans are born and remain free and equal in rights and duties. Discrimination of whatever kind based on inter alia, ethnic origin, tribe, clan, colour, sex, region, social origin, religion or faith, opinion, economic status, culture, language, social status, physical or mental disability or any other form of discrimination is prohibited and punishable by law" (Rwanda, 2003).

## 14. Conclusion, limitations and scope for future studies

The literature reveals that customs, beliefs, culture and religion have been at the forefront of the bias against female entrepreneurs in a number of developed and developing economies over the past decades. This notwithstanding, there is substantial evidence to suggest that a growing number of women have overcome this negativity to establish flourishing businesses. While their families have been the direct beneficiaries, the society benefits through job creation and poverty reduction. Breaking the glass ceiling often comes with a price to the female entrepreneur. The objective of this study was to ascertain how it felt to be a woman entrepreneur in a male-dominated society such as Rwanda. The findings indicate that female entrepreneurs work lesser hours than their male counterpart as the result of the numerous family issues that they have to cater for. The direct consequence of this is that female owned/run businesses stifle to death or barely survives. Levelling the business playing fields would require the concerted effort of all the relevant players and will necessitate the collaboration of women entrepreneurs themselves, the government, and other stakeholders. Beyond this, there needs to be a mind shift in the way women are appraised by men in the society. Perhaps a significant advantage is the large number of women in parliament to advance rules in their favour.

Having heard how it feels running a business as a female entrepreneur in a contemporary society, it suffices to note that improving the perception and working conditions of women would have far-reaching effects on most economies given their absolute numbers in terms of population. Given the locus and focus of the current study and its inherent limitations, such as the sample size and use of descriptive statistics, perhaps other inquiries may seek to extend, replicate the study in other areas or simply make use of sophisticated analytical techniques. More so, other studies may explore other issues including women's decision-making processes and techniques and the relationship between government-sponsored interventions and the performance of women-owned businesses in the City of Kigali.

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