



**STATE OF ENTREPRENEURIAL SKILLS AMONG WOMEN AND
THEIR ACHIEVEMENTS IN RWANDA
A CASE STUDY OF RUGERO VILLAGE (2012-2017)**

**A Dissertation Submitted to the University of Rwanda, College of Business
and Economics in Partial Fulfillment of the Requirements for the Award of
a Master Degree of Business Administration (Finance Option)**

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DECLARATION

I, HABAGUHIRWA Jeremie, hereby declare to the best of my knowledge that the Master’s Thesis entitled “state of entrepreneurial skills among women and their achievements in Rugero village, is my original research which has never been submitted to anyone nor published by anyone in other Universities worldwide.

HABAGUHIRWA Jeremie

Signature:

Date:/...../2018

CERTIFICATION

I certify that the present thesis entitled “state of entrepreneurial skills among women and their achievements in Rugero village” is submitted by Mr. HABAGUHIRWA Jeremie to the University of Rwanda; College of Business and Economics (MBA). The content of this work, in full or in parts have not been submitted in any form to any other Institute or University for the award of degree or diploma and is under my supervision.

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Signature:

Date:/...../2018

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LIST OF ACRONYMS AND ABBREVIATIONS

- FGD** : Focus Group Discussion
- FHH** : Female Headed Households
- GDP** : Gross Development Product
- IFC** : International Finance Corporation
- MBA** : Master in Business Administration
- NISR** : National Institutional Statistics in Rwanda
- RIAM** : Rwanda Institute of Administration and Management
- RWF** : Rwandan Franc
- SME** : Small and Medium Enterprise
- SPSS** : Statistical Package for Social Sciences
- U.S** : United State
- VCTs** : Venture Capital Trusts
- %** : Percentage

ABSTRACT

Entrepreneurship is increasingly recognized as an important driver of economic growth, productivity, innovation and employment, and it is widely accepted as a key aspect of economic dynamism. Transforming ideas into business opportunities is the decisive issue of entrepreneurship. Several researchers have done much to find the traits or skills of entrepreneurs for their success and/or failure. In the recent times in Rwanda, there has been much focus on women development, and empowerment. This study centered specifically to women of Rugero village some of whom have created businesses, while others are not.

The overall objective of this study was to analyze the state of entrepreneurial skills among women and achievements in Rugero village. Specific objectives; were to identify the entrepreneurial skills of women, to examine the changes in skills and qualities of women entrepreneurs after undertaking entrepreneurship, to analyze the changes in status of women entrepreneurs after undertaking entrepreneurship, and to offer suggestions on the light of the findings.

Theoretical Review was undertaken for the purpose of examining the body of theory that has accumulated in regard to an issue, concept, theory or phenomena, Both Quantitative and qualitative approaches have been applied in this research and primary and secondary data were analyzed, 60 respondents were asked using interview guided and results are presented in their respective tables.

Findings are consistent with literature, the same as other parts of the world, negative perception on Management of money, paying taxes, Fear of failure, Lack of capital, Lack of self-confidence and culture are the major obstacles that hinder women in Rugero village from starting businesses. These women are giving advices to their colleagues who are doing business to encourage other women and girls to start their businesses, proper marketing their products in order to expand their businesses, to keep learn from the experienced entrepreneurs, and to focus on the most preferable products for their customers.

Recommendations given including that formal institutions should be decentralized, for example at sector level so that people can easily acquire knowledge and skills, especially those who did not attend formal education to the sufficient level.

Key Words: Women entrepreneurship, empowerment, traits, skills, achievement

CHAPTER ONE: INTRODUCTION

1.0. Introduction

A great deal of researchers has noticed different successes and shortcomings of entrepreneurs in business area all over the world. The Rwandan policy of women empowerment has greatly boosted the women entrepreneurship in the business field. Therefore, the present research focuses on the state of entrepreneurial skills among women and their business achievements. It also concentrates on exploring the differences in various entrepreneurial skills among the women according to the types of businesses and to their academic level.

In a nutshell, the first chapter deals with the background of the research, the statement of the local problems and the purpose and the significance of the aforesaid research.

1.1. Background

Entrepreneurship is seen as a cornerstone of economic dynamism due to the fact that it is a prominent pillar of growth in terms of economy, productivity, innovation and job creation. From time immemorial, the overall economy has made a significant progress attributed to diligent people with a knack of innovative entrepreneurship, capable to take advantage of every coming opportunity and ready to brave every coming risk (Hisrich, 2005).

Traditionally it was a taboo that women were a weaker sex to the extent of minimizing them in term of entrepreneurial success. Ironically, early in the 20th century women have made a giant step in business operations especially income generating ones. From that century on, women have always initiated small businesses to bring a helping hand to their spouses so as to increase family incomes. At that moment, those small businesses for women were not regarded as potential entrepreneurship.

Naturally, women, especially African ones, are homemakers. Consequently, they concentrate on home chores rather than on outside business projects. Definitely, entrepreneur, in general, is supposed to initiate creative ideas in a bid to provide productive business services which are profitable to many people. As the time passed by, the consciousness of women awoke to the point that they have risen above the general mindset based on gender related problems to carry out lucrative businesses regardless of all kind of risks that may occur.

For young women without capital to start their own business projects, big challenges come their way and keep them from leading their own business.

The following are the aforementioned challenges:

- a) gender stereotype
- b) Female physiological problems. (Dhulasi, 1998).

In the mid-18th century, the start of business career for women has been not easy for them because they were feeling shameful to suddenly break the taboo which had broken them for so long from operating in business at the same level as their male counterparts. Besides, since doing business was thought as the prerogative of men, women were considered as unsuitable business operators due to their gentle and frail nature. It was in midst of 18th and 19th centuries that women transcended all oppressions and limitations by courageously launching small income generating businesses. To date, women have the power, the skills and the capability to plan and carry out businesses in any kind of situations and social environment. Of late, government institutions of many nations around the world have taken a responsibility to implement a gender balance policy which allowed women to be hired in higher official positions of various socio-economic fields. Joblessness which prevails increasingly has prompted skilled women to initiate entrepreneurship against all odds (Pattnaik, 1997).

1.2. Problem statement

Women entrepreneurs face specific problems ranging from lack of financial resources to difficulties in accessing external resources in order for them to start up greater firms (Zolin, 2000). The worst of those aforementioned problems is the shortage of resources since resources encompass important conditions such as societal position, human resources financial ones. Here with, the probability to build up a giant firm decreases with those poor resources (Brüderl, 1990).

Even though a big number of female entrepreneurs was operating in different businesses throughout 67 countries in 2012, their ability was far from being compared to men's. Fortunately, a few sub-Saharan women have eagerly manifested the will to start the business of their own.

The 2012 study showed that women, by and large, reported poor commitment to entrepreneurial capability in so much as even in developed regions of Asia women were non ambitious and non confident in terms of business except for five per cent of women in Japan with skills to start business operations. ((Monitor, 2012)).

In sub-Saharan Africa women are limited to small subsistent business following the lack of skills, capital, knowledge and innovative sense as it is required to start up a big firm (Global Entrepreneurship, 2012). The global Entrepreneurship 2012 was quoted as saying that women oftentimes belittle themselves and are fearful to launch as bigger business as male entrepreneurs. That mindset leads to a small number of businesses operated by women.(Global Entrepreneurship, 2012).

All over the world, women admit that they dare not start big firms at the same level as their male counterparts mainly because they naturally are not resilient to affront relevant risks. "When a woman has a choice between being an employee, especially when this is associated with an attractive salary, job stability, good benefits and even high social approval, she is taking a greater risk in entering entrepreneurship; she has to forego this opportunity in order to be an entrepreneur, and therefore has more to lose.

The lowest levels of education can be seen in Sub-Saharan Africa, where an average of 15% of female entrepreneurs has a post-secondary degree (college) or higher: slightly more likely than female non-entrepreneurs/non-business owners, but lower than that of male entrepreneurs. The highest levels of post-secondary graduate entrepreneurs can be seen in the U.S., where 70% of women entrepreneurs achieved this level of education. This is higher than non-entrepreneurs/business owners, and relatively similar to men

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 E. Jalbert 2000).Increasing entrepreneurship among 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).

Rwanda has the second-highest ratio of female entrepreneurs in Africa, behind Ghana with 44 per cent (World Bank, 2008) however according to NISR 2005/2006 integrated household living condition survey, 60,2% of household under poverty line are female headed,86.3% women (71.2% men) are engaged as labourers and other unskilled workers, only 14.8% of women earn cash money and it is generally agreed that 80% of agricultural share of GDP is contributed by women.

Topic of women in entrepreneurship has been largely neglected both in society in general and in the social sciences Brush (2002) In-depth information on the share of women as owners of micro, small and medium enterprises, the area of concentration, challenges, and opportunities and strengths and weaknesses of their economic associations and networking is limited.

Given the achievement and increase role of Rwanda's women entrepreneurs in the development of Rwanda there are still problems and achievements that need to be investigated and this study attempts to identify achievement and problems within women entrepreneurs in Rwanda, despite all these constraints, women in Rwanda are key players in economic and social development.

Speaking of the issues faced by women in terms of entrepreneurship scheme in Rwanda as explained above, it is not much more dissimilar with the case of Rugero village whereby women encounter different challenges to start up or to run properly the businesses and the major one is related to the shortage of skills which results to the insignificance production in terms of income earning which is the reason why the current study is coming to analyze the extent of gap existing between the entrepreneurial skills and their achievements.

1.3. Objectives of the study

This study is based on the two objectives namely general objective and specific objectives as delivered below:

1.3.1. General objective

The overall objective of this study is to analyze the state of entrepreneurial skills among women and their achievements in Rugero village.

1.3.2. Specific objectives of the Study

The present study is based on the following specific objectives;

- To identify the entrepreneurial skills of women owned enterprises or promoted by women
- To examine the changes in skills and qualities of women entrepreneurs after undertaking entrepreneurship,
- To analyze the changes in status of women entrepreneurs after undertaking entrepreneurship,

1.4. Research questions

- a. What are the entrepreneurial skills of women owned enterprises or promoted by women?
- b. What changes in skills and qualities of women entrepreneurs after undertaking entrepreneurship?
- c. What is the extent of changes in status of women entrepreneurs after undertaking entrepreneurship?

1.5. Scope of the study

The scope of the study refers to the parameters under which the study is operated. The problem to resolve fits within certain parameters to which the study is addressed. Therefore, this work is delimited as described below:

1.5.1. Scope in time

This study covers a period of 5 years, it means from 2012-2017. This is the period which enabled the researcher to undertake the findings of the study. In other words, the researcher has chosen the year 2012 because during the data collection in Rugero Village, he has realized that 2012 it is the year from which a huge number of women have started to get involved in micro-business thanks to different mobilizations conducted by the local community leaders while the year 2017 relates to the period in which the hand data were collected.

1.5.2. Scope in space

This study was carried out in Rugero Village of Kivugiza cell in Nyamirambo sector. Rugero village is the area which has experienced the issue of entrepreneurship among women where it was found out that some women and young ladies were much more involved in creating small businesses. This was the major reason for considering Rugero village as the case study.

1.5.3. Scope in domain

All around the world the topic related to the creation of business matters the living conditions of the people especially women and shape the world. Several researchers and authors tried to develop many topics related to different domains of the businesses, how to run them, creations of the projects, etc... and it is in that sense that the current study is carried out under the domain of entrepreneurship among women which has mattered the development of women in Rwanda.

1.5.4. Conceptual scope

The current study is built on three variables namely, independent variable, dependent and mediating variable. Speaking of conceptual scope, independent variable relates to the skills and qualities of women entrepreneurs before and after undertaking entrepreneurship, while dependent variable explains how women become powerful entrepreneurs due to the obtained skills after undertaking entrepreneurship, and lastly, mediating variable attempts to show the link or relationship between independent and dependent variable.

1.6. Significance of the study

This study plays an important role on triple sides such as to the researcher, society and to the academic and scientific side as explained below:

1.6.1. Personal interest

This study will help the researcher to acquire more added skills and knowledge on women development and empowerment in all aspects of their lives. This work is an important intellectual, convenient exercise and practical training that helps the researcher to emerge the

acquired theoretical knowledge, with the reality of field practice; it will help the researcher to understand the importance of involving and encouraging women in businesses schemes.

This study is a useful tool which enables the researcher to set up measures on women's rights in order to ensure their full participation in all dimensions of development at social, economic and political.

1.6.2. Scientific interest

On the scientific side, this research is of great importance, because it uses scientific methods and techniques of data collection, presentation, analysis and interpretation of results. It follows and aligns itself to the standards scientifically recognized in the domain of the scientific research. The results of the research are henceforth valuable and reliable for reference in future related studies.

1.6.3. Social interest

The findings of this study are of great value to the Government of Rwanda's gender policy implementation process on the fact that women are empowered to improve their living conditions. The results from this research are also of paramount importance to non-government and civil society organizations operating in the area of women development.

This study serves as a reference for programs aiming at supporting girls and women to break the cultural barriers that hinder their development but rather to fight for their rights. At the same time, it recalls women to recognize their basic rights and full participation in socio-economic development. In this context this study is a useful instrument for local community leaders which evoke them to advocate marginalized women by ensuring that women's rights are recognized at all levels.

1.7. Structure of the research

The work is subdivided into five chapters. The first chapter deals with the general introduction while the second chapter concerns the conceptual framework and literature review. The third chapter refers to the research methodology, and the fourth one concerns the research findings which lead the researcher to undertake the fifth chapter in which conclusion and recommendations from the research findings are drawn.

CHAPTER TWO: LITERATURE REVIEW

2.1. Introduction

This chapter attempts to define the key terms and explain the conceptual framework and literature review. It clarifies different perspectives developed by other authors in relation to state of entrepreneurial skills among women and achievements. Theories mentioned in this study are related to the topic under consideration and attempt to serve as an instrument that makes better to understand and to analyze the research findings.

2.2. Definitions of key concepts

This section clarifies the key terms that enable to understand what the phenomenon concerns about as described below:

2.2.1. Entrepreneurship

It has traditionally been defined as the process of designing, launching and running a new business, which typically begins as a small business, such as a startup company, offering a product, process or service for sale or hire (*akyetisen, lrvolpatti; et.al..., 2015*). It has been defined as the “the power and the will to plan and to carry out a business and, in the process, to know how to face consequent risks with a purpose of making a profit (business dictionary, 2016).

2.2.1.1. The Four category of Entrepreneurship

Not all kinds of entrepreneurship are the same. The following are the four types of entrepreneurship as described by Steve Blank in 2008:

2.2.1.1.1. Small scaled business entrepreneurship

The workforce is local and sometimes it is made up of people related to one another. The profit is somehow insufficient. The overall objective to initiate a small business is to provide a fair upkeep to one’s family and to make a little profit since the owners of that type of business cannot afford the high capital required to fund the bigger ones.

2.2.1.1.2. Scalable emerging Entrepreneurship

For the owners of big sized entrepreneurship, the target is conceived as that of a large scale for they attract investment and they hire workers on the merit basis to gain a widespread reputation and to make a very sizeable profit.

2.2.1.1.3. Huge Company Entrepreneurship

The life of large companies is based on continuing innovation. The innovation in question is due to evolutionary changes attributed to many developmental transformations such as: new technologies, new legislation, customer tastes, new competitors to mention but a few. However, the size and the culture of some of large companies make it difficult for them to implement the trend of innovative policy.

2.2.1.1.4. Social Entrepreneurship

The innovative entrepreneurs have three main goals throughout the entire world. Some of them launch the entrepreneurship with the target of bringing solutions to overall needs of people while others start up theirs with the core idea of making a whole world a better place for human beings. Meanwhile, one can notice that other entrepreneurs prefer to combine the two purposes. Hence, there are called hybrid entrepreneurs. (Ben Casnocha, 2011)

2.2.1.2. Entrepreneur

The general means leading to the revolution in business is to recognize that every coming opportunity and its pursuits are the key factors to improve entrepreneurship (Venkataraman, 1997). Many a modern business man has to be imbued with the fundamental principles before reaching a definitive decision to start a new firm. Sarasvathy Dew, Velamuri and Venkataraman were quoted in (2003, p. 142) as saying the following statement: "*An entrepreneurial opportunity consists of a set of ideas, beliefs and actions that enable the creation of future goods and services in the absence of current markets for them*".

All along, an entrepreneur was seen as "*a person who organizes and manages any enterprise, especially a business, usually with considerable initiative and risk*". An entrepreneur as a leader of small or Big Business Company must be a man with ability to shoulder all risks, come rain or shine.

He also has to be endowed with a tact to reward in case of a business venture or a good service offered. Good entrepreneurs are characterized by a vision sense to single out upcoming opportunities to exploit. Moreover, he/she has to reveal the proclivity of readiness in risk management. (Zhang and Cueto, 2015). "Entrepreneurial spirit is characterized by innovation and risk-taking." While entrepreneurship is often associated with new, small, for-profit start-ups, entrepreneurial behavior can be seen in small-, medium- and large-sized firms, new and established firms and in for-profit and not-for-profit organizations, including voluntary sector groups, charitable organizations and government (Clifford and Catherine, 2016).

2.2.1.3. The skills of Entrepreneurship

In year 2005 Henry and Leitch managed to analyze that entrepreneurship skills cannot be confounded with attribute and behavior in so much as the former are acquired through practice while the latter are typically personal and are related to social circumstances.

The knowledge spillover theory of entrepreneurship identifies one source of entrepreneurial opportunities new knowledge and ideas. In particular, the knowledge spillover theory of entrepreneurship posits that it is new knowledge and ideas created in one context but left uncommercialized or not vigorously pursued by the source actually creating those ideas, such as a research laboratory in a large corporation or research undertaken by a university, that serves as the source of knowledge generating entrepreneurial opportunities.

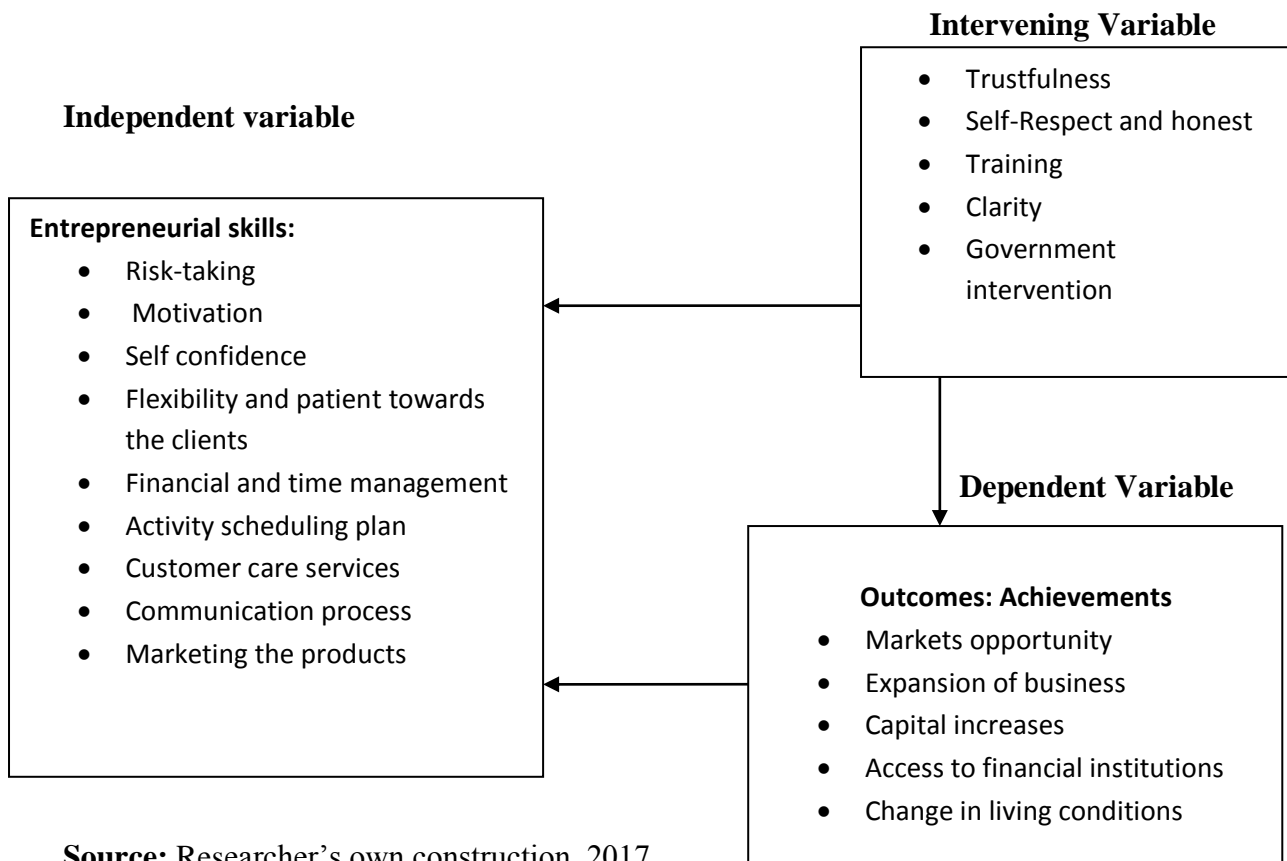
Apparently, in this view, one mechanism for recognizing new opportunities and actually implementing them by starting a new firm involves the spillover of knowledge. (David B. Audrewtsch and Max Keilbach, 2005). Those Entrepreneurship skills identified through the venture created by an individual thanks to the opportunities appeared in his mind that seems like wealth.

2.3. The Conceptual framework

Below we find a diagram showing the framework of variables used in the research. The use of arrows and lines to indicate the relationship between independent and dependent variables should properly be well drawn and it should well connect boxes. Independent and dependent variables have very big impact on businesses.

That is why ambitious people to run whatever business are to profoundly discuss and explain the influence that the variables cited above may have against their expected business operations (URCO, 2005). The backbone of overall research as summarized by the following conceptual framework, points out the relationship between skilled women entrepreneurs and their achievements.

Figure 2.1: Conceptual framework



Source: Researcher’s own construction, 2017

The above chart clearly shows that a true entrepreneur is a risk taker regardless of whatever hazard he/she may encounter in the future. Oftentimes, successful entrepreneurs are those willing to lose time and money on one hand so as to gain other most profitable resources on the other hand.

Before taking risk, a genuine and successful entrepreneur is due to weigh the pros and cons of the risk he/she is ready to take in order to face one of a full-scaled business. Naturally, entrepreneurship is a career of passion, determination and motivation.

The three aforesaid features lead to full success only when they are aimed at implementing venture capitalism.

The other interpretation of the chart one gives us light in terms of other good qualities of a successful entrepreneur such as the self-confidence, discipline and the dedication to the business project underway. In any way, inflexibility towards clients or towards eventual market is always prone to failure because, as time passes by, markets and clients undergo absolute and drastic changes. Hence, a good and successful businessman has to behave accordingly. The high quality of being aware of every changing market, of clients' updated needs, of competitor moves together with other external factors is a key to success and good reputation for a visionary entrepreneur.

After the outset of any business project, entrepreneurs must take into consideration the fact that profitability takes time to materialize. In that spirit, each and every starting entrepreneur is due to manage wisely the remaining resources, given that in the aftermath of a business launch, the capital is limited.

Skilled entrepreneurs are not discouraged by limited resources to dare start a business because they know that it would be even possible to begin from scratch or with poor capital. The basic and important point is to be armed with a long term commitment, a firm and accurate plan for every move and an eventual solution for risks which may interfere with initial plan.

When a business is going downhill, wise entrepreneurs resort to their counterpart most experienced businessmen for golden advice instead of complaining to friends colleagues and neighbors for social comfort.

2.4. Theoretical perspectives

2.4.1. Overview of women and entrepreneurship in Africa

The redundant number of women entrepreneurs in a country's long term economy is harm to the nation. The report issued by the World Bank in 2000 emphasized that although women in Africa provide a potential economic labor, their productive inputs leaves to be desired given that they encounter a great deal of education and traditional belief challenges making their entrepreneurial activities almost impossible.

The foremost cause which pushes Africa women to economically operate differently from women in developed countries is the lack of sizeable starting capital that shortage of considerable money leads them to initiating small income generating businesses in an informal way. Nevertheless, Rwanda made a giant step in making and enforcing laws to promote women throughout all walks of life especially to boost their ability to operate in full-scaled enterprises through a policy of gender equality (IFC 2008). Up to date, Rwanda is positioned on the top of world countries which implement fully and perfectly the gender balance (World Bank 2008).

2.4.2. The Skills and its association with entrepreneurship

Skill refers to the capability to operate whereby it may be sharpened by a day to day practice and occasional trainings (Chell 2013, p.8)

Skills can be seen as magnificent for they encompass the knowledge acquired from school, the personal affective and emotional psychology, the personal behavior and the tact and strategies to smartly handle every single business. After analyzing deeply what are skills, Chell came to notice that skills and abilities combined with innovation and personal traits go hand in hand with situations (Chell, 2013, p.9). Though the learnt skills are a must, sometimes experiential learning through daily activities in business enhanced by specific situations is possibly more effective than school acquired knowledge.

2.4.3. Knowledge Spillovers as Entrepreneurial Opportunities

The good news in entrepreneurship is that smart entrepreneurs armed with spillover theory in business are in good position to discover bigger productive entrepreneurial breakthrough.

Thus, the spillover theory is at any cost the fundamental basis to start up a new firm. New ideas and knowledge added to old ones in a business company actually bring innovation which innovation improves its value and consequently makes it more profitable. Two alternatives emerge from the offer of a spillover theory: it may occur a good thinker can provide a new idea to a company in exchange for a license or a royalty as it may be possible that the provider of that spillover theory may give it to a business company for free. In the latter case, the beneficiary of the new idea in question could use it to launch a new firm without any legal complication.

Ironically, even though new ideas are prone to increase the productivity of a company, unlucky circumstances may hit the business company owner whereby he finds out that the customers are not interested in the new products or cannot afford them.

In 1962 Arrow termed the knowledge filter as a vacuum between a new unexploited idea and an already commercialized one. Definitely, Arrow's theory has pointed out a negative side of a high knowledge filter to the extent it leads to disagreement among economic agents and decision makers of existing business companies. As the world evolves in high tech development, the spillover theory changes the fundamental principles which the pioneers had used to establish the initial business companies.

2.4.4. Knowledge for successful entrepreneurship

In 2013 the seasoned successful entrepreneurs discovered that the new venture oftentimes steams from existing firm whose inspiration is used by prospective entrepreneurs to set up a new business company (Acs et al. 2013)

By and large, the initiation of the aforementioned new venture includes some factors such as the identification of opportunities, their actualization, the recognition of prospective needs and the skill development to capitalize them.

2.4.5. Classification of business skills

Entrepreneurs acquire knowledge and skills from different sources, Traits/behavior, Managerial/leadership skills among other variables; are driving factors that determine the knowledge and skills that a specific entrepreneur has.

Table 2.1: Classification of business skills

Idea specifications /Initiation	Exploitation of ideas
<ul style="list-style-type: none"> • Conception of ideas/ perspective • Opportunities breakthrough and their beneficial finality. • Attitude to gather all information about substantial opportunity, the profound awareness of it and all its related skills • Identification of community/ marketplace requirements. 	<ul style="list-style-type: none"> •Familiarity with environment and its conducive features to tap the discovered opportunity •Skills to collect the required material assets •Competences to persuade others about the worth of a given opportunity •Connection to the community on the spot
Psychological demeanor	Leading skills
<ul style="list-style-type: none"> • Confidence and introspective analysis. • Capacity on how to face risks and to deal with them. • How to stand firm against difficulties and effectiveness in problem solving. 	<ul style="list-style-type: none"> • aptitude in leadership • Tact to win embarrassing situations at all levels. • The power to exploit ideas in a commercial way. • Sense of commandment and decision making

Source: Chelle. (2013, p.12),

In 2015, Hayton affirmed that skills can be classified into two categories:

- a) Entrepreneurship skills
- b) Leadership skills

He, however, emphasized that there is a clear relationship between the two of them.

2.4.6. Skill entrepreneurship factors

Psychologists stipulate that entrepreneurship skills are somehow based on academic level of businessmen, the way educated entrepreneurs are able to locate the demographic feature of a marketable area and the way they may use international exhibition of SMEs to widen the market of their products to international standard and, in the same spirit, to gain upgraded knowledge and technical skills together with international reputation for themselves and for their countries (Rodriguez-Pose & Hardy, 2015).

A businessman must put into consideration the fact that communicative skills are very important in so much as products well known in local and international context are quickly sold and profitable. The relevance between entrepreneurship skills and the business performance must go hand in hand given that the managers of SMEs are practically involved in a variety of multifaceted range of socio-economic and individual motivations.

Reaching a profitable target for any entrepreneurship will require some key factors ranging from the link between activities and business challenges, the good and mutual understanding and inter-trust among participants, the education of key players in business which implies innovation of opportunities to cognitive skills which lead to materialization of a business (Singh& Gibbs, 2013).

Actually, the process of transforming a market into a business requires a combination of knowledgeable skills and analytical ones in a bid to develop entrepreneurship in a positive and lucrative way (Chill, 2013).

Various and serious trainings of all business key players in that regard are so important to speed up the growth of small businesses. In the year (2010), Muse and Boss Ink demonstrated that general knowledge in business is not enough for the progress in entrepreneurship field. They stressed on the need of putting together both public and private knowledge and talents to reach the aforesaid progress. To expand a business company, otherwise to put ideas together in order to grow it, has something to do with capitalization.

In the year 2012, Blazek proved the fact that small businesses should not stagnate after the start. He rather advised them to go on investing the resources in research and development because, in the long run, the production will be wonderful.

Armstrong stipulated, in year 2013, that new ideas for new opportunities must be backed up by the capital so as to transform those ideas into actual business output.

2.4.6.1. Uniqueness and entrepreneur skills

This section winds up quite a number of main outlined ideas, results and impact which emerge from the literature we have been examining previously. We hereby attest that any acquired entrepreneur skills are of a very big importance for the upcoming research regarding the future achievements in the business field.

2.4.6.2. Business and Culture

Even though entrepreneurship is the combination of creative forces of innovation and technology, the cultural values of the venue in which company operates are also to be considered. (Sharon, Danes et al, 2008).

2.4.6.3. Entrepreneurship skills between men and women

Different researchers agreed on some weaknesses in business skills on behalf of women entrepreneurs. The following are some of the findings:

- A) Karin (2012), discovered that women entrepreneurs are short in financial skills compared to their male counterparts.
- B) Mitchel and Rowley (2013) found the same shortage of financial skills in women entrepreneurs in general.
- C) Hearing Et all's (2012), stipulated that women entrepreneurs, by all accounts, are somehow weak in terms of obtaining financial resources to start up a business as a result of natural, and skilful differences between them and their male colleagues.

Nevertheless, other studies have pointed out that women, compared to men, are very strong in interpersonal skills and social dexterity.

Consequently, women entrepreneurs should always be granted supportive developing entrepreneurship skills about access to capital along with a proper management of financial capital in the process to grow their businesses.

2.4.6.4. Spatial variations in entrepreneurship skills

The overall Entrepreneurship encompasses many a feature related to environment and up bringing context, academic skills and business experience, culture and courses and workshops in a wide range of networks. Hence, some regions without features cited above, tend to suffer lower levels of business skills among their populations. A peculiar emphasis is put on the advantages of interaction between entrepreneurs of lower skills and their fellow entrepreneurs highly skilled from different cultures and nationalities whereby the latter help the former in a bid to improve their competences.

2.4.6.5. Acquisition of entrepreneurship skills

Entrepreneurship skills are not innate. It has to be based on the theory about how such skills may be rendered effective. In that spirit, in the year 2013 Chills made an ad hoc observation stating that skills should be learnt first think and should be raised to a more desirable quality by the practice. A part from the theory learnt and backed up by the practice business competences skills are also molded in a wide assortment of conditions oscillating between academic levels, demographic traits and business experiences.

(Gibb, Galloway, Rae, made deep researches in the different periods of time (2002, 2004, 2005) in terms of the teaching methodology of entrepreneurship skills and unanimously confirmed that debates are the most adequate method to instill them in the mind of learners .

2.4.6.6. Reasons for female dislike to entrepreneurship

The women repugnance to entrepreneurship skills is prompted by a combination of psychological, physiological and external problems. Quite a big number of women is naturally fearful to choose substantial subjects related to science and technology at school. Therefore, all over the world, innovation, inventions, entrepreneurship, science and technology are mostly male dominated fields.

Hence, a few women who try their hands in entrepreneurship field face problems of being seen as non credible suppliers, bankers and business partners simply because they are underestimated in knowledge, skills and capacities. The above consideration of women in society pushes them into difficulties to strike a good balance between their working hours and home chores and responsibilities. Their conditions have also a negative impact on constant training to keep them up with new technologies and new opportunities.

By nature women are not good at monetary affairs which makes more difficult for them to access finance at the same level as their male counterparts. As we have seen in the previous paragraphs, women entrepreneurs proved weak in the field of science, technology and therefore in innovation. That handicap keeps them lagging behind in those sectors and the male stakeholders and investors consider them as less credible.

Moreover, women are emotionally prone to failure when it is a matter of taking risks. That lack of boldness entails in them the reluctance in initiating their own business.

The fact that there are few women in topnotch entrepreneurial jobs to serve as role models and to send to other women an encouraging message is another obstacle against the entrepreneurship development for women in general. When economic problems tamper with the normal running of some business companies, women are inevitably the first victims to be laid off.

2.5. Empirical review

Coon (2004) describes individual behaviors as constant qualities that demonstrated in certain state of affairs. His theory show that, do not give up is an important qualities that move an individual to become entrepreneur. An eager need is topnotch qualities that prompted an individual to exploit opportunities and doing more in term of entrepreneurship.

Entrepreneur behavior based on opportunity ambitious, that display high level of creativeness and innovation, the practice of understanding help him to know how to operate certain things within his business. He is most of the time hopeful; he oftentimes shows intense dedication and perseverance, they also believe that they can personally make a difference, are persons of uprightness and above all visionary. Looking of one's characteristic is the only one ways to explain his skills in term of running business as an entrepreneur.

The growth of any new firm or venture depends on knowledge and skills that help individual to enjoy opportunity based entrepreneurship (Alvarez & Busenitz, 2001). Aldrich, focuses to the important of financial and human resources. Thus having that procession of resources help individual to have ability to find out and act upon reveals the opportunities (Davidson & Honing, 2003).

In year 1975, Becker proved two factors of entrepreneurship include Education and experience that move an individual to understand various opportunities recognition and exploitation.

Thus Empirical review shows that the factor of human capital are surely associated to becoming a hopeful entrepreneur (Kim, Aldrich & Keister, 2003, Davidson & Honing, 2003, Korunka et al, 2003), increase opportunity recognition and even entrepreneurial success (Anderson & Miller, 2003, Davidson & Honing, 2003).

Apparently Government policies and non government institutional play important roles to support entrepreneurial businesses. But still, women entrepreneurs in Africa especially in Rwanda are facing with various barriers based on gender and inadequate knowledge. But they are some women who have eager needs to be self-employed; those ones take a step of creating their own business and operate it with success.

2.6. Critical Review

Mitchel and Rowley (2013) their statement showed that women entrepreneurs are short in financial skills compared to their male counterparts.

Hearing ET all's (2012), stipulated that women entrepreneurs, by all accounts, are somehow weak in terms of obtaining financial resources to start up a business as a result of natural, and skilful differences between them and their male colleagues. ...

Worse yet, is that those scholars do not take a time and think about the role of women entrepreneurs in global economic, so let us focus on some concrete evidence shows how women are capable in all things:

In 2000 the Africa turns out to be the best eve growing region all over the world in term of economic drivers. At that time high GDP growth rates as well as the advancement of women and entrepreneurship.

Thanks to the women skills the Female entrepreneurs contribute to the highest degree in economic growth in Africa: without a doubt, some of these growths have been documented in a recent report that point toward the highest number of tea rate in the region of sub-Saharan African countries.

(GEM, 2010). In his research, he Showed that Zambia 41% Ghana 37% Nigeria 35% and Angola 32% In other words, these African women entrepreneurs have followed the path of the western civilization in finding solutions on how to solve some of African problems through entrepreneurship. Women entrepreneurs are increasing being recognized across various African countries and they contribute significantly to the growth of their nations. According to the percentage of female business ownership across African continent, in Tanzania both urban and rural women account for 68% percent of all businesses.

Rwanda has the second-highest ratio of female entrepreneurs in Africa, behind Ghana with 44 per cent (World Bank, 2008) however according to NISR 2005/2006 integrated household living condition survey, 60,2% of household under poverty line are female headed,86.3% women (71.2% men) are engaged as labourers and other unskilled workers, only 14.8% of women earn cash money and it is generally agreed that 80% of agricultural share of GDP is contributed by women.

At the Given the achievement and increasing role of women entrepreneurs in African countries and especially in the development of Rwanda give a significance evidences that women possessed enough skills to develop themselves, their families and countries in general, it is meaningless and myth to develop a statement and say that women are week in skills process on the contrary they need to be supported in term of financial and human resources

CHAPTER THREE: RESEARCH METHODOLOGY

3.1. Introduction

Research is a part and a parcel of any systematic knowledge. It is the process of systematic and in-depth study for any particular topic, subject or area of investigation, backed by collection, compilation presentation of relevant details or data,

According to BAILEY (1987:28), the controversy over the difference between the physical sciences and social sciences centers on methodology, not around method. Bailey asserts that “method”, by the meaning of the research technique tool used to gather data. By methodology, we mean the philosophy of the research process; this includes criteria that serves as rationale for research and standards or criteria the researcher used to interpret data and draw conclusions.

It is in that sense that the research methodology is the system that has been used in this study in order to find out data and information from Rugero village for further analysis. It is the tool that has been used for data gathering and data collection. This section is aimed at presenting the methodology to be used in the course of conducting research; it narrates the description of scientific methodology appropriate to data correction. The research guiding elements in chapter three are essentially based on the description of area in which the study is conducted the population, as a whole, to whom the study is destined, the portion of population representing the views of the chosen population to study, the data collection forms and the final stage of analyzing and interpreting findings.

3.2. Research Design

The function of a research design is to ensure that the evidence obtained enables us to effectively address the research problem logically and as unambiguously as possible. This study clarifies the nature of the problem and respectively with the provisional answers namely the hypotheses to be tested. Both independent and dependent variables guided the researcher to better analyze the concerned problem through different indicators and the correlation of these have been summarized in a conceptual framework. Theoretical Review was undertaken under the purpose of examining the body of theory that has accumulated in regard to an issue, concept, theory or phenomena.

The theoretical literature review helped the researcher to establish what theories already exist, the relationships between them, to what degree the existing theories have been investigated, and to develop new hypotheses to be tested. It was also used to help establish a lack of appropriate theories or reveal that current theories are inadequate for explaining new or emerging research problems. Both Quantitative and qualitative approaches have been applied in this research. The former dealt with the number, figures and other related calculation, while the qualitative research concerned normally the theory-driven such as emotional words, cultural and gender aspects which obviously enabled to know in advance which variables need to be controlled and measured. The systematic review of this study focused on a research question where the researcher tried to identify, to appraise, select and synthesize all high-quality research evidence and arguments relevant to that question. Statistical methods which are known as a Meta-analysis were used to effectively combine the data used on all selected studies to produce a more reliable result.

3.3. Data Needs

Table 3.1: Objective-wise data needs, sources of data and tools used in collecting the data

Objectives	Needed		Sources of		Tools for collecting	
	Specific Primary Data, July 2017	Secondary data	Primary Data, July 2017	Secondary data	Primary Data, July 2017	Secondary data
-To identify the entrepreneurial skills in women-owned companies	-what kind of skills gained - The origin of entrepreneurial of skills	How Knowledge spill over theory is applicable	Among the women living in Rugero village	- Books -Reports -Journals -Magazines -Articles -Internet search and libraries	-Interview -Observation - Questionnaires --Focus group -Discussion -Informal conversation	Documentary review
-To identify the changes in skills and qualities of women entrepreneurs after undertaking entrepreneurship, -To analyze the changes in status of women entrepreneurs after undertaking entrepreneurship,	- Changes or achievements gained after undertaking entrepreneurship Relationship between entrepreneurial skills and changes in status of women		Among the women living in Rugero village	-Books -Reports -Journals -Magazines -Articles -Internet search and libraries	-Interview -Observation - Questionnaires --Focus group -Discussion -Informal conversation	Documentary review Documentary review

Source: Researcher's own construction

3.3.1. Primary Data, July 2017 needs

The first-hand information was collected from the women entrepreneurs in Rugero village. The first hand needed data was just to know the kind of entrepreneurial skills gained by the women involved in entrepreneurship, to know where the women entrepreneurs got such knowledge from, and the changes of women after gaining entrepreneurship skills. Different tools for collecting such information were used and these are for instance an interview, Observation, Questionnaires, Focus group discussion and Informal conversation. Interview technique was conducted to 17 women. This technique was used because of different reasons it means to some respondents who could not be capable to fill out the questionnaires such as those who were not able to write and those who were somehow busy. Speaking of Primary Data, July 2017, the researchers prepared in advance the questionnaires which were distributed among the 43 respondents and the researcher verified then in order to see whether they are properly completed. The researcher visited some sites where women implement their business activities. The observation technique was undertaken for the purpose of having some clear reflection respectively with the entrepreneurial skills. The researcher conducted a FGD (Focus Group Discussion) composed by 10 members of all categories namely Affluent entrepreneurs, push factors, pull factors and Self-employed entrepreneurs. The informal conversation was used in the case of asking more additional information by phone call. The first-hand information collected was in correlation with the objectives of the study and the hypotheses to be tested.

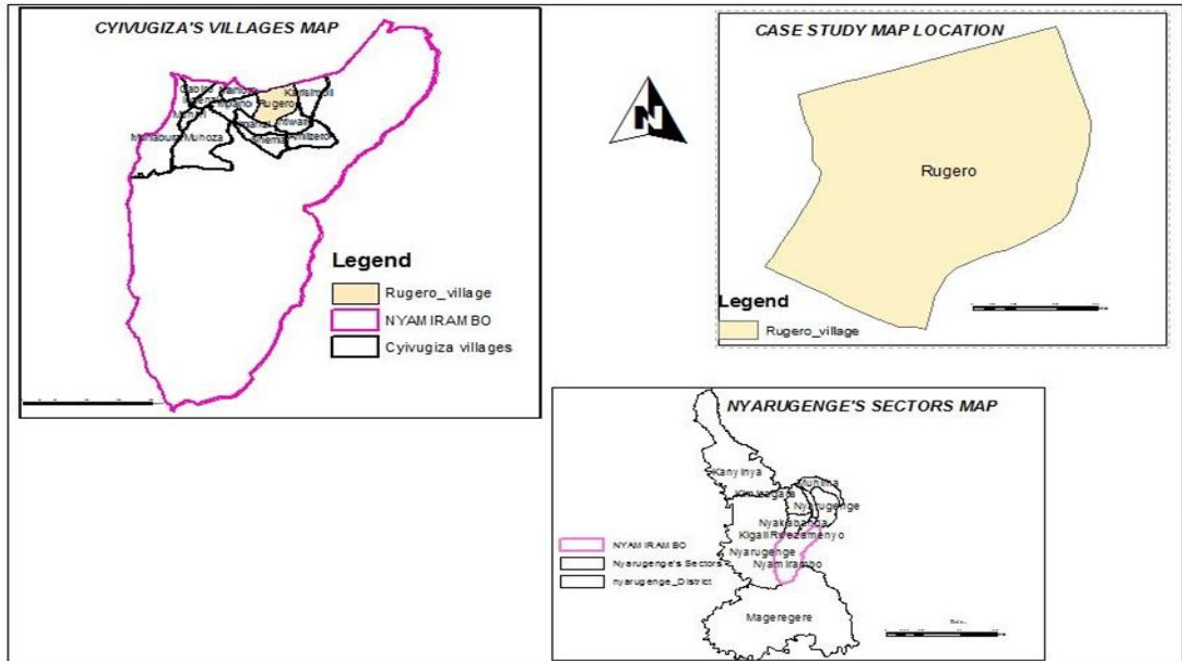
3.3.2. Secondary data needs

The data needed here is just referred to how knowledge spill over theory is applicable. The researcher used different books, reports, magazines, internet search and visited some libraries in order to collect secondary data. This enabled the researcher to understand at what extent the issue was discussed by other researchers. Secondary data not only guided the researcher to conduct this study but also provided to him other more added skills in order to understand clearly the concerned issue.

3.4. Portrait of the study area

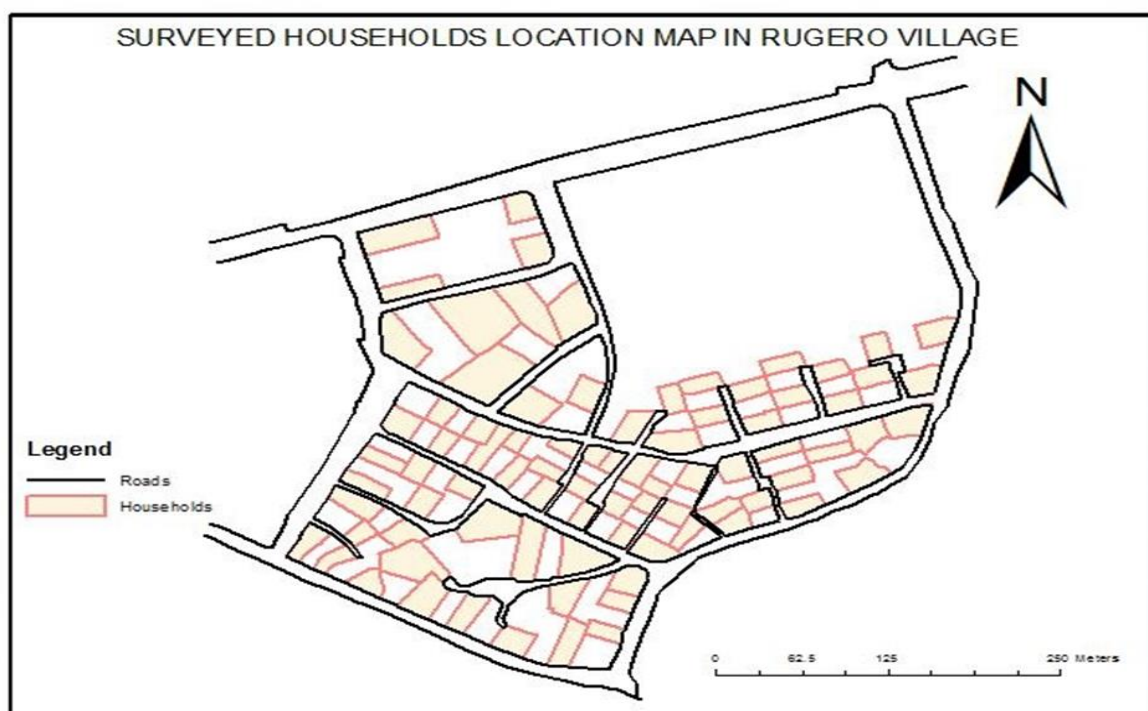
This study was conducted in Rugero village, Kivugiza cell, Nyamirambo sector, Nyarugenge district in Kigali city, the Republic of Rwanda. Rugero cell is bordered by four villages

namely Mpano village in North, Ntwari village in South, Imanzi village in West and Kirwa village in East. Its total population is equivalent to 873 among them women represent 283. bellow is the map of the area of study.



SURVEYED HOUSEHOLDS LOCATION MAP IN RUGERO VILLAGE





3.5. Study Population

The term “population” according to what Kenneth, D. said in 1995, refers to a group of people living in a particular area with some common traits and characteristics. Determining the population is fundamental to identify the respondents for the study, and knowing to whom the results may be generalized.

As far as the study is concerned, the target population refers to the women involved in both micro-macro businesses in Rugero village, and the local community authorities of Rugero village.

Table 2.2: Population of women entrepreneurs and non entrepreneurs in Rugero village

S/N	Category of Women Enterprise	Number of respondents	Percentage
1	Pull factors entrepreneurs	6	10
2	Affluent entrepreneurs	4	6.7
3	Push factors entrepreneurs	9	15
4	Self-employed entrepreneurs	11	18.3
5	Non-entrepreneurial women	30	50
	TOTAL	60	100

Source: Researcher’s survey, July 2017.

Even though the area from which the information needed to be collected (Rugero village) was too small but the number of women involved in entrepreneurship was not properly defined, which was the reason that pushed the researcher to conduct the survey with the assistance of local community leaders in Rugero village in order to know the exact number of women who are running the entrepreneurship. Referring to the Journal women entrepreneurs in India a perspective study Table 3.2 indicates different categories of women enterprises that are found in Rugero village. The first category is affluent women entrepreneurs which is equivalent to 13.3 % and these are those women entrepreneurs who seem to belong to the rich business families. Another category is pull factors in which women corresponding to 20 % take up entrepreneurship as a challenge to do something new and to be economically independent. These are coming under the category of pull factors. They generally take up small and medium businesses where risk is low. There are other women entrepreneurs who accept entrepreneurial activities to overcome financial difficulties and these are found in push factors category matching with 30 %. It was seen that the family situation forces them either to develop the existing family business or to start new ventures to improve the economic conditions of the family. Self-employed Entrepreneur of 36.7 % women reveals that women rely heavily on their own efforts for sustenance.

3.6. Sampling size determination

A sample size is the process of systematically selecting representative elements of the population (Kendall, 1992: 70). The sample is defined like a group of people to be asked elaborated questions and it is extracted from a whole population called "population mother", "population of reference", "universe" (Bouchard, 1989:28).

For choosing the sample size, the researcher has followed the formula of Alain Bouchard presented as follow:

$$Nc = \frac{n}{1 + \frac{n}{N}}$$

N = Size of the total population which equals to 873 population in Rugero village and among this population the number of women is equivalent to 162

n= sample size of the population with an infinity of 96.

nc = Corrected sample

$$nc = \frac{nxN}{N + n}$$

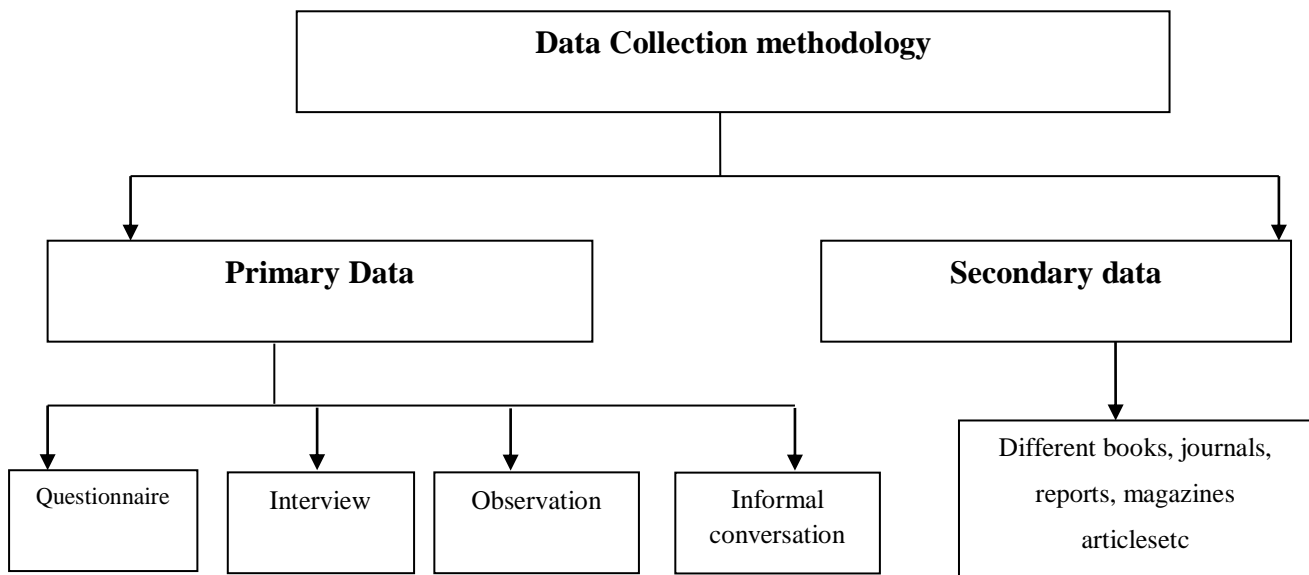
$$nc = \frac{n}{1 + \frac{n}{N}} = 1 + \frac{N * n}{N + n} = 1 + \frac{162 * 96}{162 + 96} = 1 + \frac{15552}{258} = 60 \text{respondents}$$

The respondents who are supposed to provide information are 60. This number refers to the women living in Rugero village who provided the first-hand data. In order to reach out or select these responders, the researcher used the random technique by using the lottery method in which 30 women were the ones who were involved in entrepreneurship while the other 30 did not.

3.7. Data collection tools

Data was collected through the analysis of archives (documentary), semi-structured questionnaire, and interview. Primary qualitative data was collected by the use of the interview guide while primary quantitative data was collected by the use of semi-structured questionnaire administered to the respondents.

Figure 3.1: Methodological chart of data collection



3.7.1. Documentary technique

Kulling (2003:90) provided advantages of documents and states that: the researcher consulted books, reports, magazines, ministerial journals, policy papers and periodicals related to the

study. Documental technique is a data collecting process where the researcher read books, published and unpublished documents related to the study.

For better scientific research, we have used publication, articles and documents from libraries. Documents are always rich in reality because there are no sentiments and bias like in interviews and questionnaires; it gives a reality on the background of the study and its current status; this instrument was advantageous because it was time saving. There is no asking for audience.

When we compare the research through documents to primary data collection techniques whereby the researcher works hard on the ground struggling with travels and interviews, the former has proved to be more beneficial than the latter due to the fact that it doesn't require much time and much money.

3.7.2. Semi-structured research questionnaire

The aforesaid semi-structured questionnaire is meant for gathering all information relevant to the study conducted garnered from interviewees on the ground.

It contains a series of questions to be put and it provides spaces reserved for answers of respondents. The questionnaire is designed in way that there are two alternatives of responses. On one hand, the interviewee is given a certain number of answers for one given question and he ticks the right one. Those kinds of questions are dubbed "close-ended questions". On the other hand, the respondent is given a question and he fends for himself/herself to find the right answer. The latter alternative is technically named "open-ended questions". The questionnaire technique was conducted to 47 female respondents.

3.7.3 Interview

Manheim et al. (1995:67), defines interview as: A method of collecting data that involves presentation of oral-verbal stimuli and reply on in terms of oral-responses". This technique has helped the researcher to collect data and information related to the study on the field. By using this method, the researcher has prepared the structural interview which was in line with the research objectives, and the questions were formulated in a structural way. The respondents have interviewed face to face and clarifications on questions have provided by the researcher. Interview technique was addressed to 17 women.

3.8. Data analysis and interpretation

The final stage of the research is for the researcher to make an electronic paper of responses. In so doing, the researcher in question is to take into serious consideration a confidentiality of the interviewees and respondents by coding their names. The analysis of close-ended questions, when done through SPSS software, is based on the statistic description namely the number of respondents and their responses calculated per cent. Data processing is another component that was used in analyzing data. Different methods were used to analyze data and those are for instance the statistical method which was applied to display data in terms of numbers, frequencies and percentage. The comparative method was used for comparing information gathered from two categories of respondents (women entrepreneurs and women non-entrepreneurs, lastly analytical method was used to analyze all collected information in order just to test the hypotheses.

In a global consideration, the data processing is a good method to organize and to treat data in a coherent order. Three steps have been taken into consideration: data editing, coding, and tabulation. The coding helped to analyze and interpret the extent of bringing edition so that the findings are meaningful and relevant to the objectives of the research. Edition also was there to take away errors committed throughout the data collection. It was better than after all data have been collected by the researcher and it cannot be the edited data cannot be released before. To make analysis and data interpretation easier, the researcher has to use tables to single out the number of respondent, the frequencies the SPSS software.

3.9. Limitations

The researcher encountered some barriers when carrying out the research. The main challenge was for instance to get the tangible information because some people were not willing to provide information needed. Another challenge was transport facilities for reaching out the field. Time shortage was another problem that slows down the activities of the research.

3.10. Ethical consideration methodology

The research in conducting his research activities must behave in honesty, fairness and respect towards others.

He also must respect the rights, dignity and worth of all people and attempt to eliminate bias in the research, and not bear any forms of discrimination based on age; gender; race; ethnicity; national origin; religion; sexual orientation; disability, health conditions or marital , domestic or parental status. The researcher was sensitive to cultural, individual, and role differences in studying groups of people with distinctive characteristics.

CHAPTER FOUR: DATA ANALYSIS AND INTERPRETATION

4.1 Introduction

This study centered specifically to women of Rugero village some of whom have created businesses, while others are not. This chapter is devoted to analyze and interpret the data collected from the respondents. Data hereby presented in line with the methodology of the study described in chapter three above while the discussion and recommendation are guided by the results of the study and presented in chapter five. However, it is important to present the characteristics of respondents by putting into consideration the variables such as ages, sex, marital status, level of studies etc., as these variables facilitate the researcher to make an interpretation of information given by respondents. Presentation in this chapter starts with women who are involved in business followed by those who are not.

4.2 Response Rate.

A total of 86 questionnaires were administered as per the sample size determined, but only 60 were realized because of inconveniencies of some of respondents. Among the respondents, 30 are women entrepreneurs, meaning that they created their own businesses, while other 30 are not doing businesses mean not entrepreneurs. The analysis is presented in two parts, as the first part deals with those who are entrepreneurs while the second part about those respondents, who are not entrepreneurs.

4.3 Respondent women doing business (entrepreneurs)

In this chapter, respondent women, who have businesses, are identified by age, marital status as well as level of education; and research questions are analyzed and interpreted to give a view of research and provide guidance in conclusion as well as suggest for further research.

4.3.1 Age of respondents

The age of respondents is an important variable in the sense it enables the researcher to compare the views of respondents by basing on their age level.

Table 3.1: Age of respondents

Age Group (in years)	No of Respondents	Percentage to total
21-30	12	40.0
31-40	13	43.3
41-50	4	13.3
51+	1	3.3
Total	30	100.0

Source: Primary Data, July 2017

Table 4.1 reveals that 43 percent of the respondents were aged between 31 and 40. Very few respondents were aged 41-50 years and above represented by only 13 percent. This tells us that middle aged class of women involved in entrepreneurship than young and old classes. Probably because of cultural and/or environmental factors as suggested by the researcher.

4.3.2 Marital status of respondents

Marital status of respondents is also in our interest as it can provide a wide picture to whether this variable affects the decision-making behavior.

Table 4.2: Marital status of respondents

Marital Status	No of Respondents	Percent to total
Single	6	20.0
Single Mother	9	30.0
Married	10	33.3
Temporary separation	3	10.0
Divorce	2	6.7
Total	30	100.0

Source: Primary Data, July 2017

The marital status of respondents is an important variable that enables the researcher to judge ideas or opinions of respondents.

The class of respondents by marital status whether they are single, single mother, married, Separated, Divorced, and widow gives the justification of research objective. Therefore, as

shown in the table 4.2, a dominant marital status among respondents is married i.e. 33% meaning that being married can be regarded as pushing factor and joint decision making factor.

4.3.3 Level of education of respondents

Level of education also contribute much in behavioural change and has an influence in decision making process; therefore, the researcher took into account this variable. The details of the level of education of respondents are presented in table 4.3 the researcher considered those one who never went to school, primary education, secondary education, and university education.

Table 4.3: Level of education of respondents

Level of Education	No of Respondents	Percentage to total
Never went to school	8	26.7
Primary education	8	26.7
Secondary Education	8	26.7
University	6	20.0
Total	30	100.0

Source: Primary Data, July 2017

The study revealed that 26.7 percent of respondents never gone to school, the same percentage (26, 7) had attained Primary and secondary level of education respectively, while 20 percent had attained a university studies. Therefore, we can conclude that to the extent of 80% of women owned businesses in Rugero village are run by women who did not attend university studies.

4.3.4 Period of being involved in business

Time period was also in my interest, to conclude whether success or fail we consider time period usually one and above for success; however, my intention was not success or failure but start and run a new business.

Table 4.4: Period of being involved in business

Period of being involved in business	Number of Respondents	Percent to Total
below 1 month	2	6.7
Between 1-3 months	12	40.0
Between 4-6 months	4	13.3
More than 6 months	12	40.0
Total	30	100.0

Source: Primary Data, July 2017

The table 4.4 shows that 6.7 % are being in business for less than a month; 40% women of Rugero village are involved in business for period between 1-3 months, 13.3% between 4-6 where as 40% and more than 6 months and the table also show that 13% women are involved in business between 4-6 months. Meaning that most of them are actually business women; therefore indicates meaningfully the research is.

4.3.5 Being interested in entrepreneurship

Another question was to know whether joining business was her original idea or there was some influence from a third party as an effect of joint decision making process.

Table 4.5: being interested in entrepreneurship

Being interested in entrepreneurship	Number of Respondents	Percent to Total
Yes	28	93.3
No	2	6.7
Total	30	100.0

Source: Primary Data, July 2017

The table 4.5 shows the extent on which women were interested in entrepreneurship before, and the majority i.e 93.3% are entrepreneurship was their original idea and only 6.7% are influenced by other people.

4.3.6 Availability of Institutions providing entrepreneurship skills in Rugero Village

Entrepreneurial enforcement is also among the priorities that the government of Rwanda is trying to put forward, by decentralizing institutions that give trainings on entrepreneurship

such as RIAM, VCTs among others however, there are still few the question was to know whether in Rugero village such institution exist there.

Table 4.6: Availability of Institutions providing entrepreneurship skills in Rugero Village

Availability of Institutions providing entrepreneurship skills in Rugero Village	Number of Respondents	Percent to Total
No	30	100.0

Source: Primary Data, July 2017

From the table 4.6, we can conclude that there is no any institution in Rugero village that providing entrepreneurship skills meaning that women started their businesses acquired skills from various sources other than local institution.

4.3.7 Where learnt about entrepreneurship from

As said above, that women started their businesses acquired skills from various sources other than local institution, table 4.7 provide answers to where those skills acquired from.

Table 4.7: Where learnt about entrepreneurship from

Where learnt about entrepreneurship from	frequency	Percent to Total
From School	4	13.3
From friends	21	70.0
From family members	3	10.0
From mass media	2	6.7
Total	30	100.0

Source: Primary Data, July 2017

The above table shows that 70% women who are doing business acquired their skills regarding entrepreneurship from their friends, 13.3% acquired the knowledge from school, 10% obtained it from the family members and 6.7 obtained the knowledge on entrepreneurship from media.

4.3.8 Knowledge possessed by the women before becoming entrepreneurs

As discussed in chapter two, potential entrepreneurs have some knowledge before deciding to start a business; therefore women in Rugero village started businesses with some knowledge which have been developed as time goes on and put it into practice.

Table 4.8: Knowledge and skills possessed by the women before becoming entrepreneurs

Knowledge and skills possessed by the women before becoming entrepreneurs	Frequencies	Percent to Total
Able to save	5	16.7
Assessing and managing risks	4	13.3
creating micro-business	1	3.3
Increasing the capital	1	3.3
Providing Good customer care services	2	6.7
Marketing the product	5	16.7
Good personal relations	2	6.7
Communication process	2	6.7
Others	8	26.7

Source: Primary Data, July 2017

Findings from the research revealed that women before becoming entrepreneurs possessed different knowledge where, 16% were knowledgeable about saving process, 13% had knowledge on Assessing and managing risks, 3.3 had a skills on how to create micro-business, at a time when other 3.3% had skills on Increasing the capital, 6.7% have the skills in Providing Good customer care services, 16.7% have skills on Marketing the product, 6.7% have Good personal relations, 6.7% have the skills in Communication process and 26.7 have the skills in from other ways that are not mentioned here; this convincing us that women started businesses after thinking about it and search for information and then make decision.

4.3.9 Skills gained after being entrepreneur

Although entrepreneurs had some skills before starting businesses, during the course of business also skills can be acquired which is shown in table 4.9

Table 4.9: Skills gained after being entrepreneur

Skills gained after being entrepreneur	Frequency	Percent to Total
Being able to save	30	100
Being able to use the loans towards better profits	25	83.3
Being able to increase the capital	24	80
Providing good customer care services	29	96.7
Able to market the products	16	53.3
Good personal relations	23	76.7
good communication process	27	90
others	11	36.7

Source: Primary Data, July 2017

The majority of respondents gained skills as follows: 100% gained skills on saving process which enables them to increase the capital for expanding their businesses. 83.3% of respondents gained skills on how to use loans towards better profits. 80% of respondents are now able to increase the capital as it is linked to the use of loans and the saving as mentioned above. 96.7 of respondents affirmed that they gained skills in providing good customer care services including the quality of products, supplying services on time while 53.3% of respondents stated they now have skills on how to improve Product market, 53.3% gained skills on how businesses can win-win”.

In “win-win thanks to its Good personal relations, 76.7% of respondents stated that they gained skills on good communication process while 90% of responders declared that they have gained skills in other ways that are not mentioned.

4.3.10 Skills gained enabled to transform the business better than before

Skills are very important in business development, therefore the skills shown in table 4.9 help to transform even existing businesses.

Table 4.10: Skills enabled to transform the business better than before

Skills gained enabled to transform the business better than before	Number of Respondents	Percent to Total
Yes	26	86.7
No	4	13.3
Total	30	100.0

Source: Primary Data, July 2017

As it is demonstrated in the table 11; 86.7% of respondent agree that Skills gained enabled them to make their businesses better than before and 13.3% argued that the Skills gained helped them nothing it in term of improving businesses.

4.3.11 providing skills to others who are interested

Once a woman start up a business, she might induce others to do the same by providing some skills to them. Table 4.11 shows us to what extent that those skills are transmitted to other women.

Table 4.11: Providing skills to others who are interested

Providing skills to others who are interested	Number of Respondents	Percent to Total
Yes	24	80.0
No	6	20.0
Total	30	100.0

Source: Primary Data, July 2017

According to the table above; the responses of the entrepreneurs women, 80% agreed that they Provide skills to others who are interested in doing business while 20% never provide it to anyone.

4.3.12 Created businesses

Demographical characteristics of the population of Rugero village allows mostly small businesses to be carried out that is probably why identified businesses are on average small and does not require a huge of capital. The table 4.12 shows the available businesses in the village.

Table 4.12: Types of businesses Created

Created businesses	Number of respondents	Percent to Total
Hair salon	8	26.7
Carpentry	1	3.3
Bar and Restaurant	4	13.3
Sewing	1	3.3
Canteen	4	13.3
butchery	1	3.3
Clinics	2	6.7
Mobile money	4	13.3
dairy	4	13.3
Others	1	3.3
Total	30	100.0

Source: Primary Data, July 2017

The table 4.12 indicates the kind of business that have been created by the women in rugero village; apparently 26.7% of all the business is Hair salon, followed by dairy as well as other small business as shown in the table. Hair salon is the main business in the area probably because of the nature of the population in Rugero village.

4.3.13 Number of workers employed

Once any business is created, employment also created. This means that if women in Rugero village have created businesses, they either work for themselves or have some employees. Table 4.23 is showing number of employees that is being employed by the businesses.

Table 4.13: Number of workers employed

Number of workers employed	Number of Respondents	Percent to Total
None	6	20.0
Between 1-5	20	66.7
Between 6-10	4	13.3
Total	30	100.0

Source: Primary Data, July 2017

According to the table 4.13, 20% women entrepreneurs are working for themselves I mean they do not have any employee, 66% employed between one and five workers and 13.3% employed between six and ten workers. This tells us that employment created is proportionately greater than business created.

4.3.14 Achievements as entrepreneurs

Creation of business is encouraged all over the world not only doing business but also to achieve some private purposes. In this regard therefore, women of Rugero village have achieved a number of purposes as demonstrated in the table 4.14

Table 4.14: Achievements as entrepreneurs

Achievements thanks to being entrepreneur	Frequencies	Percent to Total
Savings	28	93.3
Feeding myself or family	30	100
Able to cloth myself or my family	30	100
I built a house	3	10
I bought a land	3	10
I bought motorbike	1	3.3
I bought a motorcycle	3	10
I can pay school fees	18	60
I got a water tap	7	23.3
I equipped my houses with furniture	8	26.7
I can pay health insurance (mutuelle de Sante)	30	100

Source: Primary Data, July 2017

Evidence as documented in table above shows that being entrepreneur led to the following achievements; 93.3% women managed to save, 100 % managed to feed themselves and their families, 100% are Able to cloth themselves and their families, 10% entrepreneurs women managed to build a house, 10% thanks for being entrepreneurs they managed to buy land, 3.3% entrepreneurs women bought motorbikes, 10% bought a motorcycles, 60% managed to pay school fees for their children, 23.3% bought a water tap, 26.7% managed to equipped their houses with furniture and 100% thanks for being entrepreneurs they managed to pay health insurance.

4.3.15 Do you think you are benefiting from your business

To all entrepreneurs' philosophy is to build profitable relationships by maximizing and maintaining the effectiveness of customer interactions.

Table 4.15: Do you think you are benefiting from your business

Do you think you are benefiting from your business	Number of Respondents	Percent to Total to Total
Yes	27	90.0
No	3	10.0
Total	30	100.0

Source: Primary Data, July 2017

From the findings as revealed in the table above, 90% agree that they are benefiting from their business that they are running. On the other hand however, 10% of the respondents are not benefiting from their business.

4.3.16 Challenges faced by women entrepreneurs

As long risk-taking activity is involved, challenges also come in. accordingly, women in Rugero village faced some challenges and as shown in table 4.23

Table 4.16: Challenges faced by women entrepreneurs

Challenges faced by women entrepreneurs	Frequency	Percent to total
High taxes	21	70
Few customers	9	2.7
Lack of capital	15	30
Unfavorable environment	2	6.7

Source: Primary Data, July 2017

Table 4.16 shows the challenge faced by women entrepreneurs in Rugero village while running their businesses. Findings reveal that: 70% have a challenge of high taxes; 2.7% have a challenge of insufficient customers, and the high number of entrepreneurs i.e 30% have a finance challenge while 6.7% of responded have a challenge of unfavorable environment. This means that there should be a support to remedy the challenges probably from the central or local government to empower them in order to overcome the challenges.

4.3.17 Income Earned per month" in FRW"

When doing business, the first thing to take into account is revenues from the business, and this revenues help to determine the profitability of the business as well as wealth of the owner

and sustainability for the continuity of it. Table 4.17 is helping us to estimate the revenues from the businesses.

Table 4.17: Income Earned per month" in FRW"

Income Earned per month" in FRW"	Number of Respondents	Percent to Total
10,000-40,000	6	20.0
41,000-70,000	6	20.0
71,000-100,000	8	26.7
101,000-150,000	9	30.0
Above 150, 000	1	3.3
Total	30	100.0

Source: Primary Data, July 2017

Table 4.17 shows that 20% of respondents earned monthly income between 10,000 and 40,000 the same Percent earned between 41,000-70000, 26.7%, earned between 71,000 and 100,000 they are other respondents who are stood by 30% who said that for them they managed to earn income of 101,000-150,000 and the remain others managed to earn above 150,000 per month. Since above average earn above 70,000 RWF per month we can conclude that life becomes easy than to those who don't have regular jobs or any business.

4.3.18 Advantages of being entrepreneur

Some entrepreneurs start business after retirement from civil servants, others from army services while others start businesses for job creation. However at any circumstance, this has an advantage over working for others and disadvantages of course. Table4.18 shows the advantages that women at Rugero village have because of created businesses.

Table 4.18: Advantages of being entrepreneur

Advantages of being entrepreneur	Frequency	Percent to Total
Self Esteem	19	63.3
Being able to feed my family and buy other needed assets	28	93.3
Not being a job seeker	16	53.3
Being independent	10	33.3

Source: Primary Data, July 2017

The table above shows the perceptions of respondents on their feeling related to the businesses that they are doing, 63.3% are proud of being an entrepreneur woman, 93.3% for

them, they are so happy for Being able to feed their family and satisfy other needs, 53.3% they are proud of not being Job Seekers and the remain 33.3% responded that they are independent and control their businesses.

4.4 Women who are not involved in businesses (non-entrepreneurs)

This part is for women who are not involved in business. This part helps us to get understanding on the differences of behaviors between women entrepreneurs and non-entrepreneurs. The same as in the previous part, we are starting with age, marital status and so on to analyze characteristics of respondent and then have informed conclusion.

4.4.1 Age of respondents

As I have said in previous part of this chapter, Age is very important variables that help to identify characteristic of respondents, and helps in decision making there in. therefore the table 4.19 is showing us in summary the age group of respondents.

Table 4.19: Age of respondents

Age of respondents	Number of Respondents	Percent to Total
21-30	16	53.3
31-40	12	40.0
41-50	1	3.3
51+	1	3.3
Total	30	100.0

Source: Primary Data, July 2017

Table4.19 indicates the categories of respondents by age where the majority number of respondents range between 21and 30 ages represented by 53.3% followed by the women who are aged between 31 and 40 ages accounted for 40%. 3.3% are between 42 and 50; whereas the same number is aged above 51. This is complimenting the part one where the different age group is dominating in created businesses i.e more than a half of respondents aged between 31 and 50 years old.

4.4.2 Marital Status

Much like part one of this chapter, Marital status of respondents is also in our interest as it can provide a wide picture to whether this variable affects the decision making behavior.

Table 4.20: Marital Status

Marital Status	Number of Respondents	Percent to Total
Single	5	16.7
Single mother	12	40.0
Married	13	43.3
Total	30	100.0

Source: Primary Data, July 2017

The research indicates that the category of respondents by marital status a greatest number i.e 43.3 % are married followed by the single mothers that corresponding to 40% and finally 16% are single, here we expected to have a dominant of single but also the majority is married women which mean that there is no influence of spouse about entrepreneurial decision making.

4.4.3 Level of Education

As we did it in part one of this chapter, Level of education also contribute much in behavioural change and has an influence in decision making process; therefore, the researcher took into account this variable. The details of the level of education of respondents are presented in table 4.3 the researcher considered those one who never went to school, primary education, secondary education, and university education.

Table 4.21: Level of Education

Variables	Number of Respondents	Percent to Total
Never gone to school	4	13.3
Primary Education	11	36.7
Secondary Education	10	33.3
University	5	16.7
Total	30	100.0

Source: Primary Data, July 2017

As it is shown in the above table, 36.7% completed at least primary education, 33.3% represent the respondents who completed secondary education. While 13.3% and 16.7% represent the respondents who never went to school and those who finished university education respectively.

4.4.4 Reasons for women to become entrepreneurs

As said in above in the introduction, this group of women are not yet started their business but wish to do so, at this point the researcher wanted to get insight on what motivates them towards starting businesses. Therefore, table 4.22 showing the result.

Table 4.22: Reasons for women to become entrepreneurs

Reasons for women to become entrepreneurs	Frequency	Percent to Total
Wish to work for myself	18	60
I want to be rich quickly	3	10
Not require any diplomat or Certificate	12	40
Able to increase income	13	43.3
Self-control	4	13.3
Lack of Job guarantee	7	23.3
To improve my status	19	63.3
Self-Esteem	18	60

Source: Primary Data, July 2017

Respondents provided different views on what motivate them to become entrepreneurs; those views are as follows: some chose to create business because they prefer to work and control their businesses this values 60%; whereas 10 % lacked job guarantee. The women also become entrepreneurs because they realized that it does not require any degree or certificates to start a small business accounted for 40%.

There are also women who create the small business because they wanted to increase the income and to be rich faster as they want to be recognized in the sense of being honored by the community, and improving their status this is represented by 43.3%, 13.3% and 23.3% respectively. From the table 4.22, being self-employed, and lack of job guarantee are the most factors that motivate women of Rugero to create their own businesses.

4.4.5 Reasons for not being interested in Entrepreneurship

Even though self-employment is advantageous, some people do not willing to take such risks leading to some of women in Rugero village not start up their own businesses. Table 4.23 shows the main factors that discourage the women from involving in entrepreneurship activities.

Table 4.23: Reasons for not being interested in Entrepreneurship

Reasons for not being interested in Entrepreneurship	Frequency	Percent to Total
Managing money is so difficult	2	6.7
High tax rates	8	26.7
Fear of failure	11	36.7
Hard to find a trusted employee	2	6.7
Fear of stress	2	6.7
Working Environment problem	1	3.3
Lack of capital	21	70
Lack of self confidence	2	6.7
Culture	3	10.0

Source: Primary Data, July 2017

From table 4.24, these are reasons that explain why some women do not become entrepreneurs. High tax rates and lack of capital seem to be the major reasons that lead to avoid creating the businesses i.e 26.7% and 20% Percent to Total. Most of the women are still binding on culture which hinders them to keep practicing domestic activities in the sense that husbands are the ones who responsible for income generating activities and this accounts for 10%. 6.7% argue that managing money is so difficult; while the same Percentage Lack self-confidence, Fear of stress, and Hard to find a trusted employee respectively. And finally, 36.7% Fear of failure and unfavorable Working Environment respectively, these are the main reasons why women in Rugero village are staring up their own businesses. Lack of capital was seen as the major reason that prevent women to not get involved in micro-business as it is indicated by 70% of the respondents.

4.4.6 Advice given to those women who are doing businesses

Finally, table 4.24 shows the advices that are given to the women that are running their own businesses in order to build sustainability and prosper.

Table 4.24: Advices from female entrepreneurship doers towards non-entrepreneurs

Advice given to women doing business	Frequency	Percent to Total
To be self –confidence	26	86.7
To approach micro-financial institutions	15	50
Learning from others	17	56.7
Not to keep themselves idle	20	66.7

Source: Primary Data, July 2017

Research findings indicate that encourage other women or girls to start their businesses 86.7%, marketing their products in order to expand their businesses 50 %, to keep learn from the experienced entrepreneurs by 56.7% and focus on the most preferable products for the customers in the area 66.7 % are the main advise that are given to the women entrepreneurs in Rugero village. This tells us that once the women that are doing businesses are doing it well, and convincing those that are not, surely others will also follow.

Brief summary of findings

Answers to research questions:

Question no one: what entrepreneurial skills do the women in Rugero village have?

Answer: Findings from the research revealed that women before becoming entrepreneurs possessed different knowledge where, saving process, Assessing and managing risks, how to create micro-business, Increasing the capital, Providing Good customer care services, Marketing skills, personal relations, Communication skills, are the main entrepreneurial skills that women of Rugero required to have before starting their businesses.

Question Two: What skills are required for women to become a successful entrepreneur?

Answer: most of respondents agreed that Skills they gained enabled them to make their businesses better than before while very few skills gained help nothing to them.

Question Three: Do entrepreneurial skills influence the status of women entrepreneurs?

Answer: From the findings, 90% agree that they are benefiting from their business that they are running due to the entrepreneurial skills that they have.

Question no four: What challenges are faced by women entrepreneurs in Rugero village?

Answer: challenge faced by women entrepreneurs in Rugero village are high taxes, insufficient customers, finance challenge or capital deficit, unfavorable business environment.

Difference between women with their business and those without doing businesses in reference to entrepreneurial characteristics

The influence of social factors on entrepreneurial skills and success of respondents

Age: From the findings Middle aged women are involved in entrepreneurial activities, while young women/girls (less than 30years) and old women (above 40years) in Rugero village are not involved in entrepreneurial activities.

Marital status: Married and single mothers are involved in entrepreneurial activities probably because of responsibility issues such as feeding their children.

Level of education: In Rugero village only 20% of entrepreneurs did attend university studies and the rest did not, and this is probably why they started businesses to create wealth for themselves and or lack of regular paid jobs.

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

The main objective of this study was to analyze the state of entrepreneurial skills among women in Rugero village; a good number of them aged between 31 and 40, single mother and married women are dominant in the study while never gone to school; primary education and secondary education are equally dominant characteristics of education background among respondents. Findings are consistent with what has been previously written by researchers with little differences.

5.1 Summary

The study is based on four main objectives; Identification of the entrepreneurial skills among women in Rugero village, to examine the changes in skills and qualities faced by women entrepreneurs after undertaking entrepreneurship, analysis of the changes in status of women entrepreneurs after undertaking entrepreneurship, and providing suggestions on the light of the findings; Therefore, the following have been derived briefly from the study.

Responses from women interviewed indicate that the majority of women entrepreneurs got skills from friends since there is no formal institution in the area that could help them to acquire these skills while only few acquired it from school and media. Able to save, Assessing and managing risks, creating micro-business, Increasing the capital, Providing Good customer care services, Marketing the product, Good personal relations, Communication process, among others are skills possessed by women entrepreneurs before starting their businesses.

Businesses created in Rugero village include hair salon, Carpentry, Bar and Restaurant, Sewing, Canteen, butchery, Clinics, Mobile money, dairy, among others. A big number of them therefore; involved in hair salon and mobile money services, probably because of the demographic distribution of Rugero village's population and insufficient capital of these women. And skills acquired from doing such business including being able to save, use of loans towards better profits, Able to increase the capital, providing good customer care services, Able to market the products, Good personal relations, good communication process, among others are the skills leant after starting businesses.

The majority of them employed 1 to 5 employees in their businesses, and are now able to feed families, buy clothes, build houses, buy land, motorbikes, motorcycles, pay school fees of their children, as well as pay health insurance. The above significantly and positively impact wellbeing of the population.

However, High taxes, stiff competition that leads to low customers, insufficiency of finance, Unfavorable environment are the challenges faced by women doing the above stated businesses at Rugero village. These challenges also lead to relatively low income earned since median income is between 70,000Frw and 100,000Frw which is however greater than a monthly salary of many public employees such as primary teachers, among others.

Being not job seekers but job creator and independent entrepreneurs, among others is the most achievement and core element of entrepreneurship according to the respondents.

For those women that were asked and not doing businesses, above average are aged between 21 and 30 probably will start businesses after 30 as their counterparts did so. Like their counterparts, above average are single mothers and married respectively, while primary education and secondary education respectively are the most dominant education background among respondents.

The same as other parts of the world, negative perception on Management of money, paying taxes, Fear of failure, Lack of capital, Lack of self-confidence and culture are the major obstacles that hinder women in Rugero village from starting businesses. These women are giving advice to their colleagues who are doing business to encourage other women and girls to start their businesses, properly market their products in order to expand their businesses, to keep learning from the experienced entrepreneurs, and to focus on the most preferable products for their customers.

5.2 Conclusions

Referring to the testimonies and success stories from the respondents, the saving has helped them to address the financial problems they face at the household level. The increase rate of saving not only indicates how the entrepreneurs benefit from their businesses but also this leads to holding a higher rate of loans accordingly from the group of saving and credit (ikimina) or micro financial institutions such as SACCOs . This reflects on the programs of the government of Rwanda that encourages all the Rwandans especially women and girls to collaborate with the micro financial institutions in terms of saving and borrowing for investing in their income generating activities.

After analyzing and interpretation of findings we can conclude that the research is consistent with the existing literature, in chapter 2, where for example African women undertake small microenterprises, mainly in the informal sector in this research woman of Rugero village undertook small business such as hair salon, Carpentry, Bar and Restaurant, Sewing, Canteen among others.

Respondents who are doing business are characterized by wish to work for themselves, they want to be rich quickly, they think creating business does not require any diplomat or Certificate, they also think that they can be able to increase their income, self-control, Lack of Job guarantee, to improve their wealth status, and to be recognized are also their characteristics.

Women that are not doing business they think that managing money is so difficult, they fear tax charges, they gave a fear of failure, they think that it is hard to find a trusted employee, Fear of stress, and Lack of self-confidence are also their characteristics.

5.3 Recommendations

The entrepreneur is commonly seen as a business leader and innovator of new ideas and business processes.” therefore, the researcher recommends that efforts should be made towards equipping women with entrepreneurial skills, since the above cannot be achieved without knowledge and skills for example, entrepreneurial specialized institutions should be decentralized at sector level so that people specifically women can easily acquire entrepreneurial knowledge and skills, so that they can be able to create their businesses.

Entrepreneurial modules should be inserted in primary and twelve years basic education with emphasis on its application so that students would be aware of it earlier so that when they finish their studies it can be easier for them to start businesses.

Small women owned enterprises should be subsidized in order to induce many women to start up small businesses since high tax is regarded as a burden to new women owned startups.

Local government and local leaders should be empowered so that they can help people to understand the philosophy and its implication towards development of the country's economy.

5.4 Suggestions for further research

My research covered a small area, therefore further research is needed that would cover a big area.

Further research is needed in the areas of institutional and cultural variables and their influence on women entrepreneurship in Rwanda because my research covered only few variables.

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APPENDIX

SURVEY QUESTIONNAIRE

Dear Respondent,

RE: RESEARCH QUESTIONNAIRE

I am a Masters student at University of Rwanda, College of Business and Economics doing a research entitled “**STATE OF ENTREPRENEURIAL SKILLS AMONG WOMEN AND THEIR ACHIEVEMENTS**”. This research forms part of the requirement for my Masters qualification. I sincerely acknowledge and appreciate your kind collaboration and sacrifice. I therefore kindly request you to facilitate the collection of the necessary data. Any information given by you is for academic purpose and all your responses are warranted with the strict confidence. Your cooperation is the most valuable. I am beforehand grateful to you for your quick and affective upcoming reply to the present questionnaire.

Yours Faithfully,

HABAGUHIRWA Jeremie

1. PART ONE: ENTREPRENEURS WOMEN

1.1.DEMOGRAPHIC IDENTIFICATION / IBIRANGA UBAZWA

Kindly tick (√) on the appropriate for you

1.1.2. AGE/ Imyaka:

- i. 21-30
- ii. 31-40
- iii. 41-50
- iv. 51+

1.1.3. Marital status/ Irangamimerere

i.	Single/ Ingaragu	
ii.	Singlemother/Uwabyariyeiwabo	
iii.	Married/ uwashyingiwe	
iv.	Separated/ uwahukanye	
v.	Divorced / Gutandukana	
vi.	Widow / Umupfakazi	

1.1.4. Educational level/ Ikicrocy'amashuri

i.	Never went to school/ Sinigezeniga	
ii.	Primary education / Amashuriabanza	
iii.	Secondary education / Amashuriyisumbuye	
iv.	University / Kaminuza	
v.	Other / Andi	

1.2. QUESTIONS/ IBIBAZO

1.2.1. . How long are you involved in the business/umaze igihe kingana iki uri muri business?

- a. below 1month
- b. Between 1-3 months
- c. Between 4-6 months
- d. More than 6 months

1.2.2. Are you interested to be a business woman/ wumva ushishikajwe no kuba umudamu wikorera?

- i. Yego
- ii. Hoya

1.2.3. Are in this village some schools/institutions or people who are in charge of providing skills or information about how to start or run a business/ Ese muri uyumudugudu hari ibigo by'amashuri bihari cyangwase abandi bantu batanga ubumenyi kubirebana no kwihangira imirimo?

- i. Yes
- ii. No

1.2.4. Where did you learn all regarding entrepreneurship / Ni hehe wigiye ibijyanye no kwihangira imirimo?

i.	From school/ mu ishuri	
ii.	From my friends/ nabyigiye kunshuti	
iii.	From my family/nabikuye kumuryango	
iv.	From the mass media(Tvs, radio, internet)/nabyigiye mu itangazamakuru	
v.	From other business men/kuribarwiyemezamirimo	
vi.	From the government/ nabyigiye kurigahunda za Leta	
vii.	Nowhere/ ntanahamwe	
viii.	Others/ ahandi	

1.2.5. Which knowledge did you have before or after being an entrepreneurs/ Ni ubuhe bumenyi wari ufite mbere cyangwase nyuma yuko uba rwiyemezamirimo

i.	Savings	Before?/m bere	After/nyu ma
ii.	Assess and manage risk. Kugenzura no guhangana n'imbogamizi		
iii.	Creating a micro-business./Gukora udushinga duciriritse		
iv.	How to manage a project or a business/kugenzura imikorere ya business		
v.	How to use the loan towards the profit/uko wakoresha inguzanyo kugirango ubashe kunguka		
vi.	How to increase the capital		
vii.	Customer care services/uburyo bwo gufataneza abakugana		
viii.	Marketing the product/ gushakira isoko ibicuruzwa		
ix.	Personal relations/ kugirana umubano n'abantu		
x.	Leadership and motivation/ imiyoborere n'umurava		
xi.	Planning and organizing/ igenamigambi....		
xii.	Skills on world market/ ku isoko mpuzamahanga		
xiii.	Skills of the local market/ ubumenyi kumasoko yo mugace		
xiv.	Skills Communication process/ mu ihererekanyamakuru		
xv.	Skills on Sales/ ubumenyi mu micururize		
xvi.	Skills on taking Strategy/ ubumenyi mu gufata ingamba		
xvii.	Problem Solving/ ikemurampaka		
xviii.	Others/ibindi		

1.2.6. Skills gained enabled you to transform the business better than before / Ese ubumenyi wabashije kugira bwagufashije gukora business yawe neza

- i. Yes/Yego
- ii. No/hoya

1.2.7. Is there any women or girls who reached to you for advices regarding to create their own business/ Ese haba hari abagore cyangwase abakobwa baribashishikajwe no gukora udushinga duciriritse bakugezeho kugirango ubagire inama injyanye n'uko bakwihangira imirimo.

- i. Yes /yego
- ii. No/hoya

1.2.8. Which businesses are you managed to do among the following? / Ni iyihe business wabashijegu kora muri izi zikurikira?

i.	Hair salon/ salon de coiffure	
ii.	Carpentry/ububaji	
iii.	Bar-restaurant	
iii.	Sewing/ubudozi	
iv.	Public secretary	
v.	Canteen/alimentation	
vi.	Internet café/ subercaffe	
vii	Electronic shops/ gucuruza ibikoresho bya Electronique	
vii	Butchery/ ibagiro	
ix.	Clinics/ivuriro	
x.	Mobile money	
xi.	Dairy/ gucuruza amata	
ivx.	Hardware store/quicaillerie	
Vx.	Others/ ibindi	

1.2.9. How many employees do you have in your business / Muri business yawe ufite abakozi bangahe

- None
- Between 1-5
- Between 6-10

1.2.10. What did you or do you managed to achieve thanks for creating your own business / Ni ibiki wabashije cyangwase ubasha kugeraho ubikesheje kwihangira umurimo?

i.	I'm able to save some incomes / Mbashakwizigamira	
ii.	Able to get food quality and at least three times per day/ Mbona ifunguro ryiza byibura gatatu kumunsi	
iii.	Able to buy clothes / Mbasha kubona icyokwambara	
iv.	I built a house / Nubatse inzu	
v.	I bought farm animals / Naguze itungo	
vi.	I bought a land / Naguze umurima	
vii.	I bought a car / Naguze imodoka	
viii.	I bought a motorbike / Naguze moto	
ix.	I bought a motorcycle / Naguze igare	
x.	I'm able to pay school fees / Mbashakwishyura ishuri	
xi.	I got a water tap / Nazanye amazi murugo	
xii.	Bought some house equipment / Naguze bimwe mubikoresho byo mu nzu	
xiii.	I'm able to pay Mutuelle de Sante / Mbasha kwishyura ubwisungane mukwivuza	
ivx.	Nabashije gukora ubukwe / Marriage	
xiv.	Others/ibindi	

1.2.11. Are you benefiting from your business?/Ese muri business yawe ubona wunguka?

- i. Yes/yego
- ii. No/hoya

1.2.12. Which Challenges are you facing in your business among the following? Ni izihe ngorane uhuranazo muri business yawe muri izi zikurikira?

High taxes	
Few customers	
Lack of finance	
Unfavorable environment	

What is your monthly income? / winjiza angahe mu kwezi muri?

Earned income	
10,000-40,000	
41,000-70,000	
71,000-100,000	
101,000-150,000	
Above 150, 000	

1.2.13. What is advantage of being entrepreneurs?/ni akahe kamaro ko kubarwiyemeza mirimo?

Being an entrepreneurial woman	
Being able to feed my family and buy other needed assets	
Not being a job seeker	
Being independent and control my business	

Dear Respondent,

RE: RESEARCH QUESTIONNAIRE

I am a Masters student at University of Rwanda, College of Business and Economics doing a research entitled “**STATE OF ENTREPRENEURIAL SKILLS AMONG WOMEN AND THEIR ACHIEVEMENTS**”. This research forms part of the requirement for my Masters qualification. I would appreciate if you would kindly take a little of your time to complete a questionnaire or answer questions in an interview the first part of this questionnaire rely on entrepreneurs women at a time when the part two of this questionnaire rely on none entrepreneurs women. I therefore kindly request you to facilitate the collection of the necessary data. Any information provided from you is purely for academic purposes and all responses will be treated with strictest confidence. Your cooperation is most valued and appreciated.

I take this opportunity to thank you in advance for your quick return of your completed questionnaire.

Yours Faithfully,

HABAGUHIRWA Jeremie

PART TWO: NONE ENTREPRENEURS WOMEN.

SURVEY QUESTIONNAIRE

2.1. DEMOGRAPHIC IDENTIFICATION / IBIRANGA UBAZWA

Kindly tick (√) on the appropriate for you

2.1.2. Age/ Imyaka:

- v. 21-30
- vi. 31-40
- vii. 41-50
- viii. 51+

2.1.3. Marital status/ Irangamimerere

vii	Single/ Ingaragu	
vii	Single mother/Uwabyariye iwabo	
ix.	Married/ uwashyingingiwe	
x.	Separated/ uwahukanye	
xi.	Divorced / Gutandukana	
xii	Widow / Umupfakazi	

2.1.4. Educational level/ Ikicro cy'amashuri

vi.	Never went to school/ Sinigeze niga	
vii	Primary education / Amashuri abanza	
vii	Secondary education / Amashuri yisumbuye	
ix.	University / Kaminuza	
x.	Other / Andi	

2.1.5. Among the following reason which ones do you think move women to become an entrepreneurs? Mu mpamvu zikurikira Wumva ari izihe zituma abadamu baba ba rwiyemezamirimo?

Wish to work for myself	
I want to be rich quickly	
Not require any diplomat or Certificate	
Able to increase income	
To control myself	
Lack of Job guarantee	
To improve my status	
To be recognized	
Wish to work for myself	

2.1.6. What are the Reasons Why You Should Not Be Entrepreneur women among the following? / ni izihe mpamvu zatuma utaba Rwiyemezamirimo muri izi zikurikira?

Managing money is so difficult	
High tax rates	
Fear of failure	
Hard to find a trusted employee	
Fear of stress	
Working Environment problem	
Lack of capital	
Lack of self confidence	

2.1.7. Is there any woman who came to you and looks for advices regarding Entrepreneur?

Ese haba hari abagore bakujyezeho bakugisha inama mubirebana no kwihangira imirimo?

i. Yes

ii. No

Thank you/murakoze