

WOMEN ENTREPRENEURS AND ECONOMIC DEVELOPMENT NYAGATARE SECTOR,
NYAGATARE DISTRICT.

BY

NYIRANDIKUBWIMANA DONATILE

10/F/BBA/166/F

A RESEARCH REPORT SUBMITTED TO THE FACULTY OF ARTS AND
SOCIAL SCIENCES IN PARTIAL FULFILMENT OF THE
REQUIREMENT FOR THE AWARD OF A BACHELOR'S
DEGREE OF ARTS IN ECONOMICS
OF KABALE UNIVERSITY

JULY 2014

ABSTRACT

This study aimed at investigating the impact of women entrepreneurs on economic development in Nyagatare sector in Rwanda. A critical review of relevant literature was done under three main themes as guided by the specific objectives first, economic activities carried out by women entrepreneurs, the impact of women entrepreneurial activities on economic development and the challenges facing the women entrepreneurs in Rwanda context and the wider world. The research was a cross sectional survey which particularly employed both quantitative and qualitative methods to collect the relevant needed data, through use of self-administered questionnaires and interview guides. The major findings of the study revealed the following: on the nature of the business which were surveyed, the study findings revealed grocery, hardware shop, hair salon, baker, agricultural processing, welding, tailoring, ad sale of clothes, general dealer, vehicle repair, tourism and transport services, bar and lodging, carpentry, restaurant and consultancy services(education, legal, business and others). According to the study findings the owner's reasons for setting up business were good and marketable business opportunities, encouragement from family and friends, retrenchment, love for self-employment, low income, and unemployment, inherited from family and due retirement.

With regard to the contribution of women entrepreneurs towards economic development the study findings revealed: they contribute to employment creation, poverty reduction, serve as a means to economic redistribution and contribute adequately to competitiveness in the whole SSE sector in Rwanda. According to the analysis made the study findings on the challenges facing SSEs in Nyagatare District in Rwanda the following was revealed: limited access to finance, limited access to markets, lack of training & management skills, lack of public infrastructure, competition, crime (burglary, cheating etc.), high taxes, many government regulations and high costs of technology. Basing on findings the researcher suggests the following recommendations; women entrepreneurs is a very important towards economic development therefore there is need for the government of Rwanda to formulate a policy on increasing services and reduce on the regulations for women starting small business at the grass root level.