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Effect of Women Economic Empowerment Projects and Permanence of Women Led Micro, Small and Medium Enterprises in Rwanda: A case of Nyakabanda Sector, Kigali City

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Abstract

This study examined effect of women economic empowerment projects on the permanence of women-led Micro, Small and Medium Enterprises (MSMEs) in Rwanda, using Nyakabanda Sector in Kigali City as a case study. The study was guided by three specific objectives: to examine the effect of entrepreneurial training on the permanence of women-led MSMEs, to evaluate the influence of policy interventions on the permanence of women-led MSMEs. The study adopted a descriptive and correlational research design using both quantitative and qualitative approaches. Data were collected from 75 women entrepreneurs operating MSMEs in Nyakabanda Sector through structured questionnaires. Descriptive statistics, correlation analysis, regression analysis, and Analysis of Variance (ANOVA) were used to analyse the data. The findings revealed that entrepreneurial training significantly improves the permanence of women-led MSMEs by enhancing business management, financial management, marketing, record-keeping, and decision-making skills. Women entrepreneurs who received training demonstrated greater confidence in managing their businesses and adapting to market challenges, leading to improved business sustainability. The inferential analysis established a strong positive and statistically significant relationship between women economic empowerment projects and the permanence of women-led MSMEs. The regression results showed that women economic empowerment projects explained 69.2% of the variation in business permanence ($R^2 = 0.692$), while the ANOVA results confirmed that the overall regression model was statistically significant ($p < 0.001$). Consequently, all the null hypotheses were rejected, indicating that entrepreneurial training, and policy interventions. The study recommends strengthening entrepreneurial training programmes, expanding access to

finance, enhancing supportive government policies, and addressing socio-cultural barriers to improve the permanence and growth of women-owned enterprises in Rwanda.

Keywords: *Entrepreneurial Training, Policy Interventions, Socio-Cultural Barriers, women economic empowerment, permanence of women led micro, small and medium enterprises.*

1.0 Introduction

Globally, Micro, Small and Medium Enterprises (MSMEs) are recognised as key drivers of economic growth, employment creation, innovation, and poverty reduction. According to the World Bank, MSMEs account for about 90% of businesses worldwide and provide more than 50% of global employment, making them fundamental contributors to sustainable economic development. Women entrepreneurs have increasingly become an important part of this sector by creating businesses that generate income, create employment, and improve household welfare. As a result, women's economic empowerment has become a global development priority aimed at increasing women's participation in productive economic activities and promoting inclusive growth (World Bank, 2023).

In Africa, MSMEs play a central role in economic development by contributing significantly to employment, income generation, and poverty reduction. According to the African Development Bank (2021), MSMEs represent more than 90% of businesses across the continent, contribute approximately 40% of Gross Domestic Product (GDP) in many African countries, and provide nearly 60% of employment. Women entrepreneurs constitute a large proportion of owners of these enterprises, particularly in agriculture, retail trade, manufacturing, and service sectors.

The World Bank (2023) reports that Sub-Saharan Africa has one of the highest rates of female entrepreneurship globally. Countries such as Ghana, Uganda, Kenya, Nigeria, and Rwanda have a high proportion of women engaged in self-employment and small business activities. In Ghana and Uganda, women account for more than half of self-employed workers, while in Kenya and Rwanda women dominate many micro and small enterprises operating in retail, agriculture, hospitality, and informal trade.

To strengthen women entrepreneurship, Rwanda has implemented numerous women economic empowerment projects through government agencies, cooperatives, non-governmental organisations, and development partners. Programmes implemented by organisations such as CARE Rwanda, UN Women, Rwanda Women's Chamber of Entrepreneurs, and the Nyakabanda Women's Centre provide entrepreneurship training, vocational skills, access to finance, savings groups, business mentoring, and market linkage opportunities for women entrepreneurs (UN Women, 2023).

Although these initiatives have improved women's participation in business, challenges affecting the permanence of women-led MSMEs remain significant. Many women entrepreneurs continue to face limited access to affordable finance, inadequate collateral for loans, insufficient business management skills, limited market access, high competition, and socio-cultural responsibilities that affect business continuity. Nsengimana et al. (2019) observed that many women-owned enterprises in Rwanda remain vulnerable because they operate with limited capital, weak business planning, and inadequate access to formal financial services.

Nyakabanda Sector in Kigali City is one of the areas with a high concentration of women-owned micro, small, and medium enterprises operating in commerce, tailoring, food processing, beauty

salons, restaurants, and other service businesses. Several women economic empowerment initiatives have been implemented in this sector to improve women's entrepreneurial capacity and business sustainability. However, there is still limited empirical evidence on the extent to which entrepreneurial training, policy interventions, and socio-cultural factors influence the permanence of women-led MSMEs in Nyakabanda Sector. Therefore, this study seeks to examine the effect of women economic empowerment projects on the permanence of women-led MSMEs in Nyakabanda Sector, Kigali City, Rwanda.

1.1 Problem Statement

During the past few years, the Rwandan government and development partners have put a lot of resources into promoting the economic empowerment of women. Entrepreneurship training programs organized by the Rwanda Development Board (RDB) and other NGOs, as well as programs like the Business Development Fund (BDF) and the Women's Guarantee Fund, have been specifically created to improve the participation of women in SMEs and build their businesses. In the context of Rwanda, this phenomenon is evident. Given that there are effective empowerment initiatives in place, why do women entrepreneurs of MSMEs still face difficulties in achieving sustainability? A true answer is yet to be found as the existing evidence is yet to fully capture the direct impact of entrepreneurial training program, policy support, and the mitigation of socio-cultural barriers on the sustainability of women entrepreneurs' MSMEs.

Bayisenge et al. (2020), for example, focused on the role of women-led MSMEs in employment generation in Rwanda, and did not investigate the direct effect of empowerment programs on business survival or on the long-term growth of businesses. In the same vein, Nsengimana et al. (2019) highlighted barriers to the functioning of women entrepreneurs in Kigali without explicitly linking empowerment interventions to observable end-point results such as formalization or long-term survival (more than 5 years). While Osei and Ackah (2024) noted the problems with high taxation, family responsibilities and other factors, they did not measure the direct effect of targeted empowerment programs on the sustainability of SMEs. In addition, there are no studies specifically measuring the measurable impact on the permanence of MSMEs in the Nyakabanda context, which hinders policy makers from knowing what interventions are the most likely to lead to permanent results.

1.2 Research Objectives

i. To examine the effect of entrepreneurial training on the permanence of women-led MSMEs in Nyakabanda Sector.
ii. To assess the effect of policy interventions on the permanence of women-led MSMEs in Nyakabanda Sector.

1.3 Research Hypotheses

H_{01}: Entrepreneurial training has no significant effect on the permanence of women-led MSMEs in the Nyakabanda Sector.

H_{02}: Policy interventions have no significant effect on the permanence of women-led MSMEs in the Nyakabanda sector.

2.1 Theoretical Review

Schumpeter's theory positions entrepreneurship as a driver of economic advancement through innovation and creative destruction. According to Schumpeter, entrepreneurship goes beyond

simply launching a business to encompass innovation, the development of new products and services, and the generation of economic progress (Ghannajeh et al., 2021; Ahmed, 2019). Schumpeter emphasized the role of innovators as the main driver of economic growth through the introduction of technical improvements (Samuelson, 2020). Relevance to this study: This theory supports the variable of entrepreneurial training as it explains why equipping women entrepreneurs with innovation and business skills is fundamental to Small and Medium Enterprise permanence. Women entrepreneurs who receive training are better positioned to innovate, adapt, and sustain their businesses over time.

2.2 Empirical Literature Review

2.2.1 Entrepreneurship Training and Permanence

According to earlier studies, a variety of factors affect the Permanence small businesses. There are certain recurring themes in the studies, even though they do not provide a thorough or coherent explanation of small business permanence. The components found to be connected to Permanence should be recognized as related, even though these recurring themes may be described as independent (Kaijage, 2023). For instance, a lack of entrepreneurship expertise may lead to failure, poor managerial abilities, and financial problems. However, therefore the research mentioned showed that MSEs are only necessary to cover a small number of topics in different parts of the world. The perspectives of MSE owners regarding the significance of entrepreneurship training for MSE success are examined in this study. The success of individuals who received entrepreneurship training, as well as their Permanence in terms of increased output and competitiveness, were examined in relation to current practice.

2.2.2 Policy intervention and Permanence

The ability of MSMEs to get finance can be significantly enhanced by government initiatives that set favorable interest rates, offer incentives, and encourage private-sector lending. Small businesses have received much-needed finance thanks in large part to the Central Bank of Nigeria's (CBN) intervention funds for MSMEs. These initiatives have made it possible for business owners to get past financial obstacles and invest in the tools, personnel, and resources needed to grow their companies (Lawal, 2024). These efforts may be hampered by restrictive financial regulations. MSMEs are discouraged from seeking formal financing solutions by high collateral requirements, drawn-out loan approval procedures, and exorbitant interest rates. A lot of small business owners rely on unofficial funding sources, which often have unfavorable terms. The stated goals of financial support programs may be undermined by resource misallocation brought on by corruption and a lack of transparency in fund distribution (John, 2022). These difficulties highlight the need for a robust regulatory framework that encourages responsibility and fairness in the allocation of funds. The benefits of these support programs are maximized when financial resources are given to qualified and worthy MSMEs, which also promotes overall economic growth.

3.0 Research Methodology

The research targeted 300 women entrepreneurs who own or manage MSMEs in the Nyakabanda Sector. According to Rwanda's national framework, a MSME is a business that employs less than 300 people and operates on a small or medium size. Purposive and stratified random sampling methods were combined in the study. To choose respondents who satisfied inclusion requirements (women-owned or managed MSMEs), purposeful sampling was used. The study applied Yamane's formula, hence, the final sample size was 75 respondents. Data collection in this research involved

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various techniques and tools designed to capture relevant information. These methods included questionnaires, interviews, and desk research. The basic data gathered for this study evaluated utilizing descriptive and inferential statistical approaches. The Statistical Package for Social Sciences (SPSS) version 25 used for data analysis.

4.0 Findings and Discussion

4.1 Entrepreneurial Training

Entrepreneurial training is a key component of women economic empowerment projects as it equips women with essential business skills such as financial management, record keeping, marketing, customer care, and business planning. These skills are important for improving the performance and sustainability of women-led SMEs.

Table 1: Descriptive Statistics on Entrepreneurial Training Permanence

Statement	Mean	Std. Dev
I have received entrepreneurial training.	4.59	0.61
Training improved my business management skills.	4.57	0.62
Training helped me manage finances properly	4.55	0.63
Training improved my marketing skills.	4.63	0.57
Entrepreneurial training contributes to business survival	4.53	0.65

Source: Field data, 2026

Table 1 presents respondents' perceptions on the effect of entrepreneurial training on the permanence of female-led SMEs in Nyakabanda Sector.The findings show high mean scores across all statements, ranging from 4.53 to 4.63, with low standard deviations (0.57–0.65). This indicates a strong level of agreement among respondents and minimal variation in their responses.Specifically, respondents strongly agreed that:They have received entrepreneurial training (Mean = 4.59) Training improved their business management skills (Mean = 4.57) Training helped them manage finances properly (Mean = 4.55) Training improved their marketing skills (Mean = 4.63) Entrepreneurial training contributes to business survival (Mean = 4.53) the results suggest that entrepreneurial training has a very strong positive influence on the permanence of women-led SMEs. It enhances key business competencies such as management, financial control, and marketing skills, which are essential for business survival and growth.Testimony

> *"Before I received training, I was running my business without proper records and I often made losses without understanding the reason. After attending training sessions, I learned how to manage my money, keep records, and plan my business. Today my business is more stable and I can clearly see my profits."*

This testimony supports the quantitative findings by showing that entrepreneurial training not only improves skills but also contributes directly to better business performance and sustainability among women entrepreneurs in Nyakabanda Sector.

4.2 Policy Interventions

This section presents findings on policy interventions and their influence on the permanence of women-led SMEs in Nyakabanda Sector. Policy interventions refer to government and institutional support measures such as access to finance programs, business registration facilitation, tax incentives, legal protection for women entrepreneurs, and SME development policies.

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Table 2: Descriptive Statistics on Policy Interventions permanence

Statement	Mean	Std. Dev
Government policies support women entrepreneurs.	4.55	0.63
I have access to loans and financial support.	4.61	0.59
Tax policies favor small businesses.	4.57	0.62
Business registration procedures are simple.	4.63	0.57
Policy interventions improve business Permanence	4.57	0.62

Source: Field data (2026)

Table 2 presents respondents' perceptions regarding the effect of policy interventions on the permanence of female-led SMEs in Nyakabanda Sector. The findings indicate high levels of agreement across all statements, with mean scores ranging from 4.55 to 4.63 and low standard deviations ranging from 0.57 to 0.63. The low standard deviations indicate that respondents had similar opinions regarding the contribution of policy interventions to the sustainability of their businesses. Specifically, respondents agreed that business registration procedures are simple (Mean = 4.63, SD = 0.57), making this the highest-rated statement. They also agreed that they have access to loans and financial support (Mean = 4.61, SD = 0.59), tax policies favor small businesses (Mean = 4.57, SD = 0.62), policy interventions improve business permanence (Mean = 4.57, SD = 0.62), and government policies support women entrepreneurs (Mean = 4.55, SD = 0.63).Overall, the findings suggest that policy interventions have a significant positive influence on the permanence of women-led SMEs in Nyakabanda Sector. Supportive government policies, simplified business registration procedures, favorable tax policies, and improved access to financial services create an enabling environment that enhances business continuity and long-term sustainability. Testimony

> *"Government support programs have helped me access a business loan and register my enterprise without many difficulties. With financial support and a legal business status, I have expanded my shop and increased my sales. These policies have given me confidence that my business can continue to grow."*

This testimony reinforces the quantitative findings by demonstrating that supportive policy interventions enable women entrepreneurs to access essential financial and legal resources, thereby improving the permanence and growth of their businesses in Nyakabanda Sector.

4.3 Regression Analysis

Regression analysis is a statistical method used to examine the relationship between one dependent variable and one or more independent variables. It helps to determine the extent to which independent variables influence or predict changes in the dependent variable.

Table 3: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of Estimate	Durbin-Watson
1	.832a	.692	.680	.284	1.896

a. Predictors: (Constant), women empowerment
b. Dependent Variable: permanence of women led SMES

Source: Field data (2026)

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Table 3 presents the model summary of the regression analysis used to examine the relationship between women economic empowerment projects and the permanence of women-led SMEs in Nyakabanda Sector. The results show a correlation coefficient (R = 0.832), indicating a strong positive relationship between the independent variables (entrepreneurial training, policy interventions, and socio-cultural barriers) and the dependent variable (permanence of women-led SMEs). This means that women economic empowerment factors are strongly associated with improvements in the sustainability and survival of women-led SMEs.

The coefficient of determination (R Square = 0.692) shows that 69.2% of the variation in the permanence of women-led SMEs is explained by the combined effect of the independent variables. This implies that entrepreneurial training, policy interventions, and socio-cultural barriers are key determinants of business permanence in Nyakabanda Sector, while the remaining 30.8% is explained by other factors not included in the model (such as access to finance, market conditions, and competition). The adjusted R Square value (0.680) confirms that the model is reliable and has good explanatory power even after adjustment for the number of predictors. The Standard Error of Estimate (0.284) indicates a low level of prediction error, suggesting that the model fits the data well and provides accurate estimates of business permanence.

Table 4: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	21.476	3	7.159	87.602	.000[b]
Residual	9.561	72	0.082		
Total	31.037	75			

a. Dependent Variable: Women empowerment
b. Predictors: permanence of women Led in SMES

Source: Field data (2026)

The ANOVA results show that the regression model is statistically significant (F = 87.602, p = 0.000), meaning the independent variables jointly have a strong effect on the permanence of women-led SMEs. Since the p-value is less than 0.05, the model is valid and the null hypothesis is rejected. Overall, the findings confirm that women economic empowerment factors significantly influence the sustainability of women-led SMEs in Nyakabanda Sector.

5.0 Conclusion

The first objective of the study was to examine the effect of entrepreneurial training on the permanence of women-led SMEs in Nyakabanda Sector. The findings indicate that entrepreneurial training has a positive and significant effect on business permanence. Training equips women entrepreneurs with practical knowledge and skills in financial management, record keeping, marketing, customer relations, business planning, and risk management.

The findings further indicate that trained women entrepreneurs are more confident in managing their businesses, making financial decisions, responding to market changes, and identifying business opportunities. These capabilities contribute to improved business performance and increase the ability of enterprises to remain operational over time.

Therefore, the study concludes that entrepreneurial training significantly improves the permanence of women-led SMEs in Nyakabanda Sector. However, training is more effective when combined with access to finance, mentorship, market opportunities, and other business support services.

Thus, continuous and practical entrepreneurial training is essential for strengthening the long-term survival and stability of women-led SMEs.

The second objective was to assess the effect of policy interventions on the permanence of women-led SMEs in Nyakabanda Sector. The findings demonstrated that supportive policy interventions create a favourable environment for women entrepreneurs to establish, operate, and expand their businesses. Simplified business registration procedures, access to loans and financial services, favourable business policies, and government-supported programmes were found to assist women entrepreneurs in overcoming some of the challenges associated with operating SMEs. Such interventions improve access to business opportunities and resources and enable women entrepreneurs to strengthen their enterprises.

The study therefore concludes that policy interventions have a positive and significant effect on the permanence of women-led SMEs in Nyakabanda Sector. Continued improvement of policies and business support programmes is necessary to ensure that women entrepreneurs have an enabling environment in which their businesses can survive, grow, and remain stable over the long term.

6.0 Recommendations

Based on the findings under the first objective, government institutions, non-governmental organisations, and development partners should strengthen continuous entrepreneurial training programmes for women entrepreneurs. The training should focus on financial management, bookkeeping, marketing, digital business skills, business planning, innovation, customer management, and risk management. Training providers should also adopt practical and business-oriented approaches, including mentorship, coaching, demonstrations, and follow-up support. This would enable women entrepreneurs to apply the knowledge acquired during training to their businesses and improve their capacity to maintain their enterprises over time.

Financial institutions and development partners should complement entrepreneurial training with access to affordable finance. Combining business skills with financial resources would enable trained women entrepreneurs to implement business plans, acquire productive assets, respond to market opportunities, and strengthen the permanence of their enterprises. Based on the findings under the second objective, government institutions should continue strengthening policies that support women-led SMEs. Business registration procedures should remain simple, accessible, and affordable so that women entrepreneurs can formalise their businesses without unnecessary administrative difficulties.

Financial institutions and relevant government programmes should develop affordable and flexible financial products for women entrepreneurs. Loan requirements, including collateral conditions, should be designed in ways that do not unnecessarily exclude women who have viable businesses but limited ownership of fixed assets. Policymakers should also strengthen business development services, market-linkage programmes, tax awareness, and entrepreneurship support programmes for women-led SMEs. Such interventions would create a more favourable environment for women-owned enterprises to survive, expand, and remain stable.

Future researchers may consider conducting similar studies in other sectors and districts of Rwanda to compare the effects of women's economic empowerment projects across different geographical and socio-economic contexts. Future studies may also employ longitudinal research designs to examine the long-term effects of entrepreneurial training, policy interventions, and socio-cultural

factors on the permanence of women-led SMEs over several years. Researchers may further investigate other factors that could influence the permanence of women-led SMEs, including digital technology adoption, innovation, access to international markets, leadership competencies, financial literacy, and access to business networks.

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