

# EMPOWERING RWANDAN WOMEN ENTREPRENEURS

Rwandan Women Entrepreneurs: The Gendered Enterprise of Nation-Building

by

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### **Abstract**

Women entrepreneurship has been well-studied, over the past 30 years, in OECD countries. However, women's roles as entrepreneurs advancing economic development in war torn and post conflict countries are under-studied. Recent research conducted in Africa, and within Rwanda, has focused on listening to the voices of women enterprise leaders, but there is a gap in understanding the best models of women entrepreneurship training to create sustainable entrepreneurship curriculum relevant to local culture. This research engages 30 graduates of the 2012 Peace Through Business program using a qualitative research approach reflective of feminist theory, post colonialism and empowerment studies relevant to women entrepreneurship. Participatory Action Research methodology has been applied through a combination of an in-country forum, an electronic survey and in-depth interviews. Using the simplified version of the Stevick-Colaizzi-Keen method of data analysis, findings address whether current, Western-based women entrepreneurship training smacks of failed development efforts of traditional 20<sup>th</sup> century aid.

Keywords: women entrepreneurship, women in development, post-genocide Rwanda, entrepreneurship training, empowerment, nation-building, entrepreneurship training

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“Gender equality is at the heart of development.  
It’s the right development objective,  
and it’s smart economic policy.”

Robert B. Zoellick  
President  
The World Bank Group  
The World Development Report 2012

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“Business is not an end in itself; it is a means to an end,  
to be able to educate children, to be able to have a better home,  
to be able to provide healthcare, to build economies and create more opportunities.”

Hillary Rodham Clinton  
Secretary of State  
Mulungushi International Conference Centre  
Lusaka, Zambia  
June 10, 2011

Rwandan women, like their African sisters and global counterparts, are at the forefront of a well-documented trend of women entrepreneurship that serves as both a mechanism to advance gender equality and as a tool for economic growth and nation-building. The compelling difference in the Rwandan circumstance is the ever-present shadow cast by the genocide of 1994. April 2013 marked the 19<sup>th</sup> commemoration of the genocide. The memory is still raw for many. Although not often a topic of discourse within Rwanda, among day-to-day discussions, the atrocities of the genocide permeate the culture and explain, if not define, many characteristics of the society and social interactions. Rwanda is a nation of survivors. The people, particularly the women, are resourceful, persistent and determined it will never happen again. Rwandans are a

collective now, some would say, again. They do not define themselves as Hutu, Tutsi or Twa. That was the way of the colonial powers, mostly the Belgians. The Rwandan government and the Rwandan women entrepreneur graduates of the Peace Through Business (PTB) training program see entrepreneurship as critical to nation-building and the way to grow a private sector to advance the Rwandan economy. In this sense, nation-building in post-genocide Rwanda is a gendered enterprise with a bottom line of equality.

Prior to the genocide, Rwandan women were really not seen or heard. Post-genocide women represented 70% of the Rwandan population (Mirzoeff, 2005). Rwanda consistently ranks first among world nations for having the highest share of women in its national assembly, averaging at around 56% to 60% of the government and one-third of the cabinet. The women of Rwanda were invited and are now expected to step forward as community leaders, elected office holders and, most recently, as entrepreneurs to bootstrap the Rwandan economy to help all citizens lift themselves up as part of the new Rwanda. There really is no template for surviving genocide of such historic proportions, nor is there a blueprint for nation-building emerging from a mass murder of nearly one million people, over a 100-day period, but that is what Rwanda must do and is doing. The Rwandans are attempting to create a new economic model for the country with a private sector that is small and medium-sized enterprise-based (SME) and women-led. The post-genocide Rwandan government turned to its women to play greater political roles and now a more significant economic role as entrepreneurs. President Paul Kagame's Rwanda committed to building a private sector for its devastated economy through entrepreneurship (Traoré, Gonzalez, Yedro, Lobet & Bailey, 2013).

While women entrepreneurship is a global phenomenon studied and promoted by the OECD (Organisation for Economic Co-Operation and Development) and most of its member

nations, it has only recently surfaced in war torn countries as a tool for poverty reduction, economic stimulation and nation-building (Chowdhury, 2011). Entrepreneurship, in general, and women entrepreneurship, in particular, is largely understudied for its role in conflict resolution or as a force for social or socio-economic development (Tobias & Boudreaux, 2011). However, that too is changing. It is changing, in Africa, and in Rwanda, in particular, as President's like Rwanda's Paul Kagame, look for ways to develop without dependency on aid. President Kagame was one of the first to applaud and to endorse the views of Dambisa Moyo espoused in her book, *Dead Aid* (2009). Moyo's controversial stance that African countries are poor because of aid was publicly supported by Kagame as were her views on the failure of post war development policy. Development communication (Barge, 2001), from its early post-WWII reconstruction days to this Millennium, refers to a process of strategic intervention toward social change launched by communities, by governments and by aid institutions. In the case of Rwanda, all three drivers of development focused currently on teaching entrepreneurship to women. The nation of Rwanda is investing in, some might say betting on, women-driven entrepreneurship as a mechanism for sustainable development and self-reliance. However, can you teach entrepreneurship and what makes Western-based training and mentoring relevant or beneficial to Rwandan women entrepreneurs? As some development communication experts would posit, listening before telling (Quarry & Ramirez, 2009) may be the best approach.

This research draws from and contributes to studies focused around social capital in female entrepreneurship (Yetin, 2008; Ekwulugo, 2006; Shapero & Sokol, 1982) and the OECD and other government-initiated research into women entrepreneurship as a catalyst for social change and economic development. This research furthers current studies on knowledge-driven entrepreneurship as critical to social and economic transformation (Anderson, Curley & Formica,

2010) and advances the study of women entrepreneurship in war torn countries or post conflict economies (Ayadurai & Sohail, 2006; Chowdhury, 2011).

Finally, this research focuses on questions of how an entrepreneurship training and mentoring program could be best structured (Sriram & Mersha, 2010; Ladzani & van Vuure, 2002; Fayolle & Klandt, 2006; Nelson & Duffy, 2006; Mungai & Ogot, 2012) and delivered to meet the needs of Rwandan women entrepreneurs. What is the value of women entrepreneurship training and mentoring to increasing entrepreneurial capacity in Rwanda? What are the ways in which women entrepreneurs contribute to Rwanda's economic renewal and nation-building?

The overall goal of this research is to shed light on the significance of women entrepreneurship in war torn or post conflict countries while considering the impact of interculturally sensitive training.

### **Context and Opportunity**

The importance of women entrepreneurship in and to African countries is compelling and within Rwanda becomes a focus for further important study. At the 2012 Women's Forum for the Economy and Society, held in France, delegations from 40 African countries agreed the continent's future was dependent in large part on entrepreneurship to promote sustainable economic development. Africa is projected to double its population from 1 billion to 2 billion by 2050. A large proportion of that population is female and with African women increasingly becoming entrepreneurs the key is to move their economic activity from the informal to the formal sector. To accomplish that shift, there needs to be training.

Entrepreneurship training emerges as a development tool, Western-modeled. Rwandan women entrepreneurs, therefore, become a relevant group to study in terms of how an entrepreneurship training and mentoring program could be best structured and delivered to meet the needs of

women entrepreneurs; the value of women entrepreneurship training and mentoring to increasing entrepreneurial capacity; and, the ways in which women entrepreneurs contribute to economic renewal and nation-building.

While the world may have abandoned Rwanda during the 1994 genocide, the country had the world's attention when, in 2000, it embarked upon an ambitious program of both reconciliation and poverty eradication. Between 2005 and 2011, Rwanda's GDP grew by 4.5% per year making it a darling of the World Bank and other foreign aid sources. In 2001, the World Bank established the Competitiveness and Enterprise Development Project to support President Kagame's efforts to grow a private sector capable of attracting business investment. The World Bank also created a Rwanda Investment Climate Reform Program to advance the reform agenda which in turn resulted in establishment of a Doing Business Unit. By 2007, Rwanda was being referred to within development circles as "Africa's new Singapore," (The Economist, 2007) with growing applause and support for its many regulatory reforms of the government and of the Rwandan economy. The new government also distinguished itself with its clear emphasis on women taking leadership roles in politics and in the nation's development goals (Baines, 2005).

In 2000, the United Nations was setting ambitious goals too. The United Nations Millennium Declaration, signed in September 2000, committed leaders of 191 member countries to combat poverty, hunger, disease, illiteracy, environmental degradation and discrimination against women. Eight Millennium Goals emerged from the Declaration; all to be achieved by 2015. Rwanda's Vision 2020 seemed well-aligned with these goals. Rwanda was not alone in identifying women entrepreneurs as economic drivers and as tools of development. The World Bank set the agenda for Africa to recognize the importance of treating its women better, nurturing them to become entrepreneurs by creating equality and better access to education,

training, rights and resources, as well as to giving them a voice in their own destiny (Grown et al, 2005).

The Millennium was a turning point for a global focus on women and on the role business plays in securing or maintaining peace. In 2002, the Global Peace Initiative of Women (GPIW) was created. It is an international network of women and men who are spiritual and community leaders. The group was founded on the belief that women have a unique contribution to make in preventing and/or combatting violence. At a meeting held in 2002, in Switzerland, a number of women in attendance at the session heard an appeal to help Rwandan women genocide survivors by supporting their basket weaving enterprises. The story goes that this resulted in Bpeace being established (Business Council for Peace) focused initially on Rwanda and the raising of \$100,000 USD that went to Rwandan women basket weavers. The rest, as the saying goes, is history, with Bpeace focused on women-owned ventures as catalysts for peace building in Afghanistan, El Salvador and Rwanda.

Bpeace ran a woman entrepreneurship program in Rwanda called Fast Runners until 2012. Fast Runners were identified as women with current successful businesses deemed investment ready that could benefit from being matched, over a three-year period (unprecedented commitment), with an American woman entrepreneur who would visit her in Rwanda, host her visit to the United States and mentor her through individualized training, consultation and advocacy. The success and impact claims of Bpeace tell the story of why entrepreneurship is so important to countries like Rwanda. According to Bpeace, each one of its Rwandan entrepreneurs employ 5-6 people, purchase 95% of their supplies locally with 32% of those local vendors being female, plus 84% of their Fast Runners pay taxes. The local Bpeace administrator advised this researcher that they had to close the office and withdraw from Rwanda due to

insufficient sponsorship. The website indicates they are active in Rwanda. The researcher made contact with the organization and learned they are fundraising to return to continue the Fast Runners program in Rwanda.

In 2008, the Institute for Economic Empowerment of Women, IEEW, based in Oklahoma City, founded by a woman entrepreneur named Terry Neese, established a program called Peace Through Business (PTB) and launched programs in Afghanistan, and a year later in Rwanda, dedicated to women entrepreneurship training. The researcher's opportunity was to have been introduced to the IEEW program, first as a donor and later as a mentor to a Rwandan woman entrepreneur. The Peace Through Business program, unlike the Bpeace and WfWI programs, focuses on start-ups or newly established ventures, not companies already proven successful or with a specific number of employees or established revenue thresholds. All three programs are recognized for their entrepreneurship training and mentoring, but PTB is the focus of this research.

Prior to both Bpeace and PTB discovering the plight of women in war torn countries, Women for Women International (WfWI), a grassroots humanitarian and development organization was helping women survivors of war. Over the past 10 years, WfWI has helped 316,000 women survivors of war access social and economic opportunities through a program of rights awareness training, vocational skills education and access to income-generating opportunities. WfWI works with women in eight countries (Afghanistan, Bosnia, Congo, Iraq, Kosovo, Nigeria, Rwanda and South Sudan) where war and conflict have devastated lives and communities. It has been active in Rwanda, in 18 communities, since 1997 focused on rural women teaching them to make an income off the land with organic farming techniques geared

toward commercial production. It also runs vocational training programs in tailoring and clothing production. WfWI confirmed with this researcher that it is still involved in Rwanda.

There are other organizations involved in Rwanda including a Dutch entrepreneurship training program, as well as the Goldman Sachs 10,000 Women Initiative (40 countries including Rwanda), all focused on business and entrepreneurship training for women including mentors, networks and access to capital. These programs and initiatives help shape the context for the opportunity and the problems related to training and supporting women entrepreneurs in conflict nations such as Rwanda. Some 36,000 Rwandan rural women have benefitted from WfWI.

The entrepreneurship instruction model is primarily Western-based (USAID, 2009), most using or building off of the American Women's Business Centre Model offering basic entrepreneur skill-building, cash flow management, marketing and client service tools.

One of the better sources of information reviewing the various programs developed to invest in women entrepreneurship in Rwanda and other nations, particularly in Africa, are the "Voices of Women Entrepreneurs" reports issued by the International Labor Organization (ILO), in partnership with Irish Aid. The Voices reports on Ethiopia, Rwanda, Tanzania, Uganda and Zambia were particularly relevant to this research (ILO, 2008). The 2008 Voices of Women Entrepreneurs in Rwanda report was based on in-depth interviews with several women entrepreneurs profiled in the report. The report tells their stories. It shares insights into their experiences and challenges. It also frames the problem/opportunity of this research both in terms of issues and methodology. As the report indicates, women's participation in the Rwandan labour force is high at almost 80% with women comprising 58% of enterprises in the informal sector which accounts for 30% of GDP (p.10). It notes that Rwanda has been used as a testing ground for innovative programs related to advancing women entrepreneurship (p.31) and clearly

establishes that the women need more business management, technical and entrepreneurship training (p.13), improved tax policy (p.17) and better access to financing (p.22) .

Rwanda served as the ideal place to use a Participatory Action Research (PAR) theoretical and methodological approach to studying the role of women entrepreneurs in a post genocide, post conflict nation. A qualitative research design, targeting 30 women entrepreneur graduates of the PTB 2012 program was conducted using a combination of an in-person and in-country forum, a brief online survey followed by in-depth interviews. The PAR methodology ensured an engaged research sample and produced rich, narrative responses. The data was reviewed, themes indexed and mapped, matrices developed to assist in data reduction and data analysis. A coded data reduction process facilitated a thorough assessment of the research findings, charted and matched to the research questions.

In 2012, President Kagame gave a keynote address to the International Forum on the Role of Leadership in Promoting, Accelerating and Sustaining Gender Equality and Women's Empowerment, held in Kigali, Rwanda. He said: "Empowering women and ensuring gender equality ultimately enriches communities and entire nations. This is something that we Rwandans understood long before gender equality became fashionable or the catch phrase in development discourse." Empowerment is linked by the UNDP, OECD, ILO, USAID, the Rwandan government and others to advancing women in politics and in economics.

### **Literature Review**

A critical literature review for this research had to extend beyond academic or scholarly articles and reports to include government studies and papers to fully explore and evaluate findings on women entrepreneurship training in Rwanda or in Africa. This review will reflect the critical approach to a literature review identified by Mingers (2002) considering a critique of

rhetoric, a critique of tradition, a critique of authority and a critique of objectivity within the categories and body of knowledge identified. The literature review focused on key, relevant research topics areas including a feminist theory approach to the study of women entrepreneurship, the growing number of studies on entrepreneurship and entrepreneurship training, decolonization, the ongoing discourse and study of decolonization, post colonialism and development, as well as the emerging studies on empowerment, human and social capital related to women entrepreneurship. The themes that emerged from reviewing research in these core areas include: gender and development; post colonialism and development; as well as empowerment, entrepreneurship and entrepreneurship training.

### **Gender and Development**

The topic of women entrepreneurship in Rwanda is framed within and by the body of knowledge and the research known as gender and development (Drolet, 2010) that some say originated with the publication of Boserup's (1970) *Women's Role in Economic Development*. While this may present as a logical starting point for the study of women entrepreneurship as a form of gendered nation-building, there is a clear need to explore women entrepreneurship with a wider lens and through a broader consideration of development studies, post-colonialism, development communication, feminist participatory action research and entrepreneurship training research.

There is much political rhetoric related to gender and development and women entrepreneurship in Rwanda and elsewhere. Rwanda's President Kagame's comment about the trendiness of women entrepreneurship in development discourse strikes at the heart of this thesis: Are the voices of the Rwandan women entrepreneurs being heard, considered, factored into the training and mentoring models? Are the women entrepreneurship training programs Western-

based and one size fits all? Does the entrepreneurship training result in capacity building that Rwanda can count upon to develop the entrepreneurial skills of all its women when the trendiness recedes or programs move on to other countries or other parts of the world? Has the development discourse on women entrepreneurship heeded those who first challenged the development paradigm of post-World War II -- Paulo Freire, Kurt Lewin and Fals-Borda --the Fathers of Participatory Action Research (PAR), to be sure to listen to and to hear the voices of Rwandan women entrepreneurs? Empowerment and entrepreneurship are linked.

The tradition of feminist theory and of research in women and development provide framing, context and perhaps a rationale for the advancement of women entrepreneurship as an economic driver. Ester Boserup's work, *Women's Role in Economic Development* (1970), is remarkable for what many attribute as its consequences listing them to include the Women in Development (WID) thesis, the UN Declaration of International Year of Women (1975) and the UN Decade on Women (1975-85) not to mention the inspiration of feminist scholars (Corner, 2009). The book, originally published in 1970 and republished in 2007, remains relevant for its clear grasp of the significance of gender issues and economics. Boserup was a visionary and deserves credit for her classic research establishing the paradigm and providing the lens for future study of women entrepreneurship's role in gendered nation-building.

The first decade of WID paralleled the 1975-1985 decade of women, with governments and international organizations allocating funds to WID projects (Drolet, 2010). There were three consecutive or evolutionary women development paradigms -- WID, WAD (woman and development) and GAD (gender and development). All three emerge from feminist theory considerations advancing the need to measure the impact of women's work and to provide more opportunity for women's education and employment. The 70's was the decade that launched the

feminist movement. It was a decade that brought a feminist perspective to development, to social research and to the need for empowerment of women around the globe.

As mentioned above, the WID perspective was consistent with the modernization paradigm (Rathgeber, 1990) and the mainstream thinking about development that prevailed from the 1950's through the 70's. The WID perspective was, in part, a rebuke of that simplistic worldview challenging women's exclusion from development strategies. GAD was the view of social feminists looking at the socio-economic and political realities of a nation first and then assessing women's position in those societies from the viewpoint of equity and social justice (Young, 1987). What GAD appeared to do was identify women as agents of change and keys to sustainable development which was a concept gaining ground and popularity. This is a turning point for the role of women in economic development issues. There could be no doubt that development agencies of those earlier decades witnessed women used to hard work and toiling without advancement in most of the countries receiving development assistance.

Development communication was, like WID, linked to the modernist approach. Terminology became part of the paradigm shift with the correct language now being communication for development. The communication for development approach now searches for mechanisms of social change with development as a process of engagement. The scholars within development communication have aligned behind the move for participatory approaches (Ashcroft & Masila, 1989; Bordenave, 1989; Freire, 1970; White, 1994). The choice for development communicators was to use empowering theories and models to achieve participation and overcome systemic barriers and insensitivity to indigenous realities. Among the first to achieve this were feminist participatory action researchers. Feminist researchers participated in social transformations giving the Other Women, often the most vulnerable women

or marginalized women, a voice representing a dialogic turn in feminism (Beck-Gernsheim, Butler & Puigvert, 2003) within the pursuit of gender equality. The clear challenge was that academic women or educated women should not be the voice of all women. Research should ensure full participation of all affected so their voices can be part of social action (Mehra, 1997). Feminist-based empowerment models were developed, particularly related to grassroots mobilization and community building (Wilson, Abram & Anderson, 2010).

The literature that laid the foundation to the study of entrepreneurship as a tool of economic sustainability is both academic and government-authored or produced and is focused around development theory, feminist theory including feminist participatory action research, and entrepreneurship training. All three areas are included in literature within the field of development studies. Development studies (DS) emerged post-World War II in the era of the Marshall Plan and with a keen awareness of the impact of the decolonization process of the 1950s and 1960s (Sumner, 2006). Within this paradigm, there was a homogenous “Third World” with post-colonial countries described as part of the “Global South”.

### **Post-Colonialism and Development**

Post-colonialism was a scar on more than the global south; it was a predictor of violent, destabilized surviving nations. With globalization came a new awareness of and interest in the impact of post-colonialism (Said, 1979, 1993) and an examination of the former imperialist and colonial relationships (Long & Mills, 2008). There was a price to be paid by the colonizer and the colonized for colonialism and third world nationalism that was racial and ethnic discrimination (Chen, 1997) that predicted the Rwandan genocide. Many believe the genocide in Rwanda was an outcome of the colonial legacies (Newbury, 1998).

Newbury's views of a corporate vision of Rwanda's ethnic groups feeds into a more significant observation that colonial rule provided the resources, imposed the structures and asserted the pressures that shaped Rwanda into a collaborative enterprise (p.11). The once patrimonial state of a colonized Rwanda has clearly been affected by the rise of women in power politically, socially and economically. But this discourse about colonial structures and collaborative enterprise served to provoke research into the new structures of enterprise being adopted. The themes of gender, resistance and activism are picked up in post-colonialism, woven into development studies and emerge in African feminist theory and methods of gender education (Chilisa & Ntseane, 2010) that reinforce the view that Westernized educational models are not benign.

Post-colonialism was not the only challenge to DS studies. DS evolved as the paradigm was challenged by the Latin scholars (Freire, Fals-Borda, etc.) and the fact that the prescriptions for economic development and democratization were not appearing to have a positive impact. It was the beginning of a discourse about the need to hear the "voices" of those on the receiving end of the "aid". It was a call for empowerment as a tool of sustainable development and often in the hands of women. There is a discontent among African feminists that Western, female-based structures assert a worldview that is not considerate of post-colonial and indigenous standpoints particularly related to women agency (Chilisa & Ntseane, 2010). This view is particularly relevant to Western-based entrepreneurship training that is ongoing in Africa. It is also a viewpoint that will be referenced during the discussion on the data analysis of this thesis research in Rwanda.

### **Empowerment, Entrepreneurship and Entrepreneurship Training**

Empowerment became a goal and a process. Empowerment as a goal is about having control over determinants of one's quality of life, while empowerment as a process permits the participant control or input on determining the goals of the process undertaken (Tengland, 2008). Prescribed development often appears to be charity. Empowered development, particularly with women entrepreneurship, becomes a lesson in feminist participatory action, a prime example being that of SEWA, the Self-Employed Women's Association established in Ahmedabad, India some 40 years ago. The SEWA model is totally driven by the needs and expressed wants of local women in several communities across India (Datta, 2003; Kapoor, 2007). The SEWA model is dedicated to listening first and adapting programs to local needs and community building. It is well documented, in India and elsewhere, that women entrepreneurs create communities to innovate and to survive. This is the essence of social capital.

SEWA is being adopted as a model suitable for adaptation to South Africa, Yemen, Nepal, and Turkey. In India and elsewhere, SEWA's model is and can be implemented without government aid, being financed by its membership (union-based approach) and private donations. It focuses on the majority of the women in the labour force, participating in the informal sector in rural and urban centres. It has its own training and mentorship programs that led to it creating SEWA Academy as well as SEWA bank, SEWA insurance, SEWA housing, and a vertically integrated series of offerings all to meet the needs of its members. It is a unique example of empowered development linked to women entrepreneurship that is sustainable and totally independent of aid or government resources.

Entrepreneurship training is a growing field of research related to development, intrinsically committed to empowerment and concerned with the predominance of Western

models. Research in entrepreneurship training (Leitch, Hazlett & Pittaway, 2012) highlight the role context has to play in entrepreneurship education. Context is also a critical concept to development communication and PAR. Context is critical to the researcher/interviewer role and the challenge of making meaning (Shah, 2003) to data collected and analysed such as that conducted for this thesis that seeks improved understanding, within a cross-cultural context, of Rwandan women entrepreneurship.

The fact is that women entrepreneurship research and program design remains dominated by the OECD, the World Bank, ILO and Western organizations with Western perspectives. The emerging research on women entrepreneurship in Africa is again financed mostly by the same organizations. It is reasonable to conclude that there cannot be an African dominant view to such studies and their findings due to the lack of homogeneity within the continent, never mind within African nations. The majority of the research done on women entrepreneurship in war torn countries is focused more on the why, when and where of women entrepreneurship as opposed to the issues around the how in terms of training impact, empowerment impact and, most importantly, the sustainability impact to create a critical mass capable of achieving economic development goals. Much of the research is not told from the viewpoint of, nor in the voice of, the Other, the marginalized women engaged in entrepreneurship in war torn countries such as Rwanda. This is a challenging deficiency.

From reviewing the literature, within the categories of the body of knowledge relevant to the study of women in development and women entrepreneurship as a tool of nation-building within war torn countries, there remain significant gaps in the research in terms of providing a local perspective, a PAR perspective on what the women need, as well as what their local or national governments and institutions require to support the sustainable success of these women-

led ventures. The gap is one of intercultural context on the learnings and experiences identified in the Western-based studies. Can entrepreneurship be studied out of context, particularly when the context includes, gender and genocide? Future discussions need to include consideration of entrepreneurship's contextual drivers and much more needs to be done "researching with" as opposed to "researching upon" (Shah, 2003) women entrepreneurs in war torn nations.

### **Research Methodology**

PAR is a research methodology that emerged from the combination of action research and participatory research (Khanlour & Peter, 2005) and is based on three key elements: research, education, and action (Gardner, 2004). Participants may be involved in some aspects of the design, the data gathering, data analysis, final conclusions and the actions arising out of the research, as PAR is designed with participants for participants (Whyte, 1991). The main focus in PAR is working with marginalized communities and in creating change through social action (Reason & Bradbury, 2008). Paulo Freire, Kurt Lewin and Fals-Borda, the fathers of Participatory Action Research (PAR), would insist the voices of Rwandan women entrepreneurs be heard before solutions such as entrepreneurship training be prescribed. PAR would also explore and consider the context of Rwanda and the lives of the women being trained in relation to outcome measures of success articulated by them.

### **Framework**

"PAR's main purpose is to advance the social conditions of residents and communities" (Gardner, 2004: 53). In other words, the purpose of PAR is to create action as a catalyst for social change (Reason & Bradbury, 2008). PAR aims to collaborate with members of marginalized groups in their natural environments with outside practitioners to work together towards social action. Participants are engaged to the point the lines between the researcher and

the researched are blurred (Smith, Rosenzweig & Smith, 2010). PAR aims to focus on power imbalances, oppressive social structures and values the participants as a vital part of the research project and experts of their own experiences (Reason & Bradbury, 2008). The overall research strategy/framework of PAR is well studied (Kidd and Kral, 2005; Gardner, 2004; Fals-Borda, 1991, 1997, 2001). There are three distinctive features to the PAR methodology. They are a means of repoliticizing participation (Fals-Borda 2006a; Kapoor 2005); an emphasis on dialogic engagement with co-researchers (Kindon, Pain & Kesby, 2009); and, a process to give voice to those usually silenced, empowering people to analyze their experience to affect change (Maquire, 1987). It is Maquire's focus on voice and empowerment through PAR that resonates with this researcher given the context of the study and the nature and goals of women entrepreneurship training.

PAR is an iterative model of research methodology inherently flexible, responsive and accommodating to the research participants. It lends itself to data collection using open-ended questions, ensuring participants get an opportunity to tell their stories and have their voices heard. PAR research is a cyclical process of research, learning, and action that engages participants throughout the entire process (Reason & Bradbury, 2008). The number of different approaches within PAR necessitates a wide choice of inquiry methods and data collection, while the underlying PAR philosophy calls for transparency and awareness of choices made (Reason & Bradbury, 2008). The PAR methodology was well-suited to this research study given the need and commitment to bring a voice to the voiceless and to hear and gain insights from the women entrepreneurs, who, it turned out, had never been asked what skills or knowledge they needed to become confident, competent business women.

### **Data Collection**

The research focused on 30 Rwandan women entrepreneur graduates of the Institute for Economic Empowerment of Women (IEEW) Rwanda's 2012 Peace Through Business (PTB) entrepreneurship training and mentorship program. The IEEW program is comprised of an eight-week, in-country, classroom-based curriculum, supported by digital (Skype and email) mentoring from North American women entrepreneurs matched to the appropriate Rwandan participants. The top 15 graduates attend further leadership training, held over two weeks, in the United States, on an American university campus, further advanced with one week of one-on-one mentorship, including living with and going to work with an American entrepreneur in the Rwandan woman entrepreneur's identified business of interest. All graduates are expected to be part of an in-country, pay-it-forward program including mentoring of other Rwandan women in the pursuit of entrepreneurship, particularly rural women.

A challenge of PAR is the process of building trust between researchers and community members (Gardner, 2004). In order to begin the process of trust in research relationships, openness, transparency and divulging the purpose, expectations and requirements of participants by researchers is essential. As a consequence, this research project had three phases: a pre-research forum, a post-training survey and in-depth interviews on the IEEW program's training and mentorship. As well, and deemed critical to the success of building trust and gaining an "entre-nous" standing with the PTB graduates, was the ability to have the researcher's mentee serve as the study "gatekeeper". The term gatekeeper is being applied in keeping with its definition and interpretation in the Sage Encyclopedia of Survey Research Methods (2008). It is a term describing how best to gain permission-based access through a trust relationship with the consent of a gatekeeper from within the study group.

This research benefitted from a special gatekeeper; a young woman entrepreneur student from the 2012 PTB program that the researcher had mentored. Researcher and mentee had established a very close, personal and professional rapport and relationship. However, true to the Sage (2008) parameters on the gatekeeper role, she was never compromised by the researcher sharing respondent information or insights from respondent answers that were to be kept confidential (p.299). The researcher did not learn until later in the data collection process that she was one of the few mentors who had used her own resources to come to Rwanda, to attend a graduation ceremony, to remain in touch beyond the original mentoring and to form a true bond of friendship with her mentee. This reality laid the ground work for the trust to help grant entry to and acceptance by the group. It also seemed to help that the researcher was Canadian and not American. This fact speaks again to the issue of context and the legacy of the valiant though unsuccessful efforts of Romeo Dallaire, the Canadian Major General in charge of the UN forces during the genocide.

### **Phase 1: Pre-research Forum.**

The pre-research forum was held in Rwanda, in March 2012, to coincide with the IEEW's PTB graduation ceremonies of the 2012 class of Rwandan women entrepreneurs. The researcher was given full approval by the IEEW to conduct the research and had been granted full access to the 30 graduates for in-depth interviews. The researcher had completed the IEEW's ethics review and signed both confidentiality and consent to proceed forms. The researcher was still awaiting permission from Royal Roads University's ethics review, but was cleared to engage the prospective study group in pre-survey and pre-interview contact. The researcher wanted to earn the trust and the permission of each graduate of the program to participate in the survey and interviews and had requested a forum to speak with the graduates. The researcher was invited to

speak to the graduating class at the final ceremonies. The researcher had the opportunity to explain her own entrepreneurship background, the reason for the research, how the research was expected to unfold, the promise and practice of confidentiality, the potential impact of the research on the PTB program, the anticipated ability of the Rwandan participants to influence changes to the curriculum and to the program and to be part of new decision-making related to the in-country program and the creation of an alumni association. The researcher expressed clearly that participation was voluntary and not mandatory and that anyone with questions about the research and participants' roles in shaping the next phases could meet later with the researcher and/or the IEEW program co-ordinator. There was a clear promise that the research would give the graduates a voice in a review of the PTB program.

That graduation evening and the following day there was a tremendous response from the Rwandan women to the prospect of participating in the research and they requested and organized a meeting with six self-appointed PTB Rwandan entrepreneur classmates, the researcher and the IEEW program co-ordinator. The result was an undertaking of 100% participation by the graduates and ideas on the survey questions. Field notes were kept to capture the dynamics of the session and the richness of the comments. The night of the graduation, the researcher was surprised when the mentee, with her colleagues, made a presentation at the ceremonies; a gift of a Rwandan secrets basket to the researcher. At the time, the symbolic significance of the gesture was lost on the researcher. The meaning of it would become clear within a day or two of its presentation.

The night of the graduation there had been clear signs that many of the PTB graduates were upset with the evening. Three did not receive graduation certificates, explained away by a clerical oversight, and more significant, many were outwardly distressed by the announcement of

the “winners”; the 15 graduates selected to attend the United States for leadership training and mentoring. There was clear and audible grumbling about a lack of fairness and a lack of transparency in the selection process. The grumbling was actually quiet outrage. The gatekeeper came to the researcher, along with members of the graduating class, after the ceremonies to vent and to seek advice on what could be done to address the situation. The researcher became a communication channel to the PTB program co-ordinator and the IEEW leadership back in Oklahoma City. There were some serious allegations of systemic discrimination and unfair grading practices, by the program facilitator, that had gone on during the full eight-week course. The injustice had been a collective secret of the group. The researcher informed the program co-ordinator and a “hearing” was organized to air the grievances with the course facilitator present and the researcher invited as a witness and mediator should the need arise.

A PTB graduate at the meeting asked that the session begin with a prayer to inspire an apology and reconciliation. A number of the graduates present spoke French as their mother language and not English, the new official language post-genocide, and the researcher’s basic French language skills were called upon a number of times for translation. Again, the situation put the researcher in the role of a direct and trusted communication channel to the IEEW/PTB leadership. It was a calm session resulting in a verbal apology from the facilitator, the promise of an official apology, a commitment that the outstanding completion certificates would be sent from the States promptly to those by-passed and a review and remedy of the issues flagged.

The researcher and gatekeeper were driven home from the session by two of the offended grads. The gatekeeper explained that the injustice and numerous grievances had been secrets they all had silently presumed would remain unspoken. The significance of the gift of the secrets basket was then made clear. It was a sign to the group that the researcher could be trusted to

give the women agency. Secret baskets are an old Rwandan tradition. The gatekeeper shared that Rwanda's baskets symbolized a coming together of Rwandan women to provide for the needs of their families while also instilling a love and a sharing of their ideas and reconciliation. Every woman has secrets. If you are given a secrets basket that is a sign you can share your secrets with the giver and vice versa. When questioned by the PTB program co-ordinator why the women had given the researcher a secrets basket when the other PTB leaders had not received such an honour in the five years of the program, the context and the dynamic between course providers and students was revealed, in part. This exchange had implications later on captured during the data collection.

The field work done during this first visit to Kigali was made possible by the generosity of the IEEW program co-ordinator inviting the researcher to attend arranged meetings with the Mayor of Kigali, the Office of the Women's Chamber of Commerce, the Rwandan Minister of Gender and the American embassy staff involved in USAID grant processing. As well, the researcher was invited to join in on site visits to some of the graduating women entrepreneurs' businesses. At all the official meetings with government officials, there was considerable interest in questioning the researcher about Canadian women entrepreneurship training, financing and support programs. Canada is considered an expert in women entrepreneurship. The Rwandans were particularly interested in the use of the Canadian Business Development Bank and requested a collection of Canadian public policy documents to be sent to the Minister of Gender. The researcher's limited French language skills were once again employed and proved useful.

## **Phase II: Post-training Survey**

The post-training survey was developed as a tool to hear what the women entrepreneurs had to say about the program application and enrolment process, the curriculum content, and to

learn what they found useful, useless and even offensive. The survey was also to capture what new knowledge the graduates applied immediately to their business ventures, what material they still didn't understand, what they'd like to do again or do differently, and anything else the women deemed important to the experience for themselves and for future participants. The survey was conducted online, via email, developed and administered consistent with ethics guidelines. The survey was launched from a special, password-protected website built just for intra-communication between researcher and participants. The survey was a tick-the-box format, closed survey questions for the most part and consisted of 12 questions. It provided an opportunity to make additional comments.

Online survey coding options and procedures were included with use of enabled SSL encryption features, masked IP addresses, an informed consent section on the first page of the online survey, compliance with Safe Harbour database and server security standards, and, storage and back-up of data on password-protected USB sticks.

There was an initial flurry of completed surveys followed by emails from many of the graduates asking why the researcher hadn't responded to them acknowledging or thanking them for completing them. The researcher had to explain that it was impossible for her to know who had responded as the exchange was completely confidential and anonymous. The group actually did not like that this level of security had in fact prevented further dialogue and exchanges following completion of the surveys. A total of 12 responded initially and further engagement stopped. See Appendices for online survey results. The website posted the initial results and updated survey results to keep the data collection transparent among the group. The website was well received. It prompted expressions of concern their own lack of websites and online presence for their businesses. Internet bandwidth and stability is a big issue in Kigali.

### **Phase III: In-depth Interviews**

The next phase of the research design was in-depth interviews offered again through the website and emails directly to each of the 30 graduates. The in-depth interviews were based on open-ended questions and were offered via Skype and WebEx. Both online formats were provided to facilitate the possibility of audio recording of the interviews for later transcription. Again, a consent form was prepared and shared with each participant in advance of the interview. To honour the commitment of anonymity of participants, the graduates were assigned numbers. Tapes and interview notes were stored in a secure area in the researcher's office. There was an almost immediate request to have the interview questions available in French, accommodation that the interviews could be conducted in French and for a re-issuance of the survey questions in French too. This was done.

The 20 in-depth interviews questions included questions requested by the IEEW for its own needs and uses to satisfy potential and existing sponsors. The open-ended interview format was deemed most empowering (Hoffman, 2007) emphasizing the possibility of shifts of power that can occur in open-ended interviews, plus the opportunity it allows for "big" statements and for emotional reactions.

PAR is iterative in nature and presents as a spiral science (Heron & Reason, 2008; Kindon, Pain & Kesby, 2007). For this reason, the additional opportunity to further interview, in-person, the 15 graduates attending the leadership training in the USA was viewed as an additional opportunity for insight into the value of the mentorship element of the program. The researcher joined the 15 leadership candidates at the second graduation held a Washington Summit following the extra training and mentoring conducted in Texas. The Rwandans were shuffled about for photo opportunities, including a photo session with Hillary Clinton, but otherwise

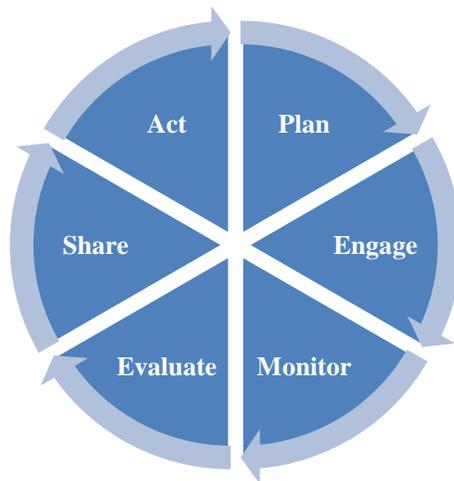
confined to the dorm. They experienced none of Washington except what was viewable from the bus windows.

### **Study Conduct**

PAR studies are usually conducted using dialogue, storytelling, narrative discourse and collective action methods (Kendon, Pain, Kesby 2009, p.16). The conduct of the research can employ visualization or mapping of participant issues and relationships divulged, shared learnings that have the researcher functioning more as a facilitator than directing or controlling the research and general acceptance that the research is being conducted collaboratively to result in desired action.

The envisioned study conduct was simple. The plan was to take a page out of the Ernesto Sirolli approach to working with entrepreneurs in Africa, so brilliantly shared at a TED conference in September 2012, ([http://www.ted.com/talks/ernesto\\_sirolli\\_want\\_to\\_help\\_someone\\_shut\\_up\\_and\\_listen.html](http://www.ted.com/talks/ernesto_sirolli_want_to_help_someone_shut_up_and_listen.html)) that declared the key to success is to, “shut up and listen!” The researcher did just that by engaging one-on-one, in person and through Skype and email with PTB grads interested in sharing their stories and experiences as PTB participants.

The researcher’s task was to monitor the essence of that narrative, check for her own biases and then capture their insights and their voices on the topic of what they needed and wanted in entrepreneurship training. After evaluating the data and generating findings that could be shared and validated or rejected, the idea was to take the results and to champion the action desired by those same participants. Plan, engage, monitor, evaluate, share and act which would then lead to another plan and more engagement as PAR always does.

**Figure 1. Study Conduct Mapped**

Quickly, the researcher understood and appreciated that asking questions wasn't a benign or passive role. Just by asking questions, the researcher served as a catalyst for change. The researcher became a tool of the research participants serving as a conduit to the program leadership, as an advocate and go-between, as a mechanism to seek and find a remedy for a perceived injustice, as a facilitator to achieve agency and as a voice.

PAR doesn't permit the researcher to be an observer or a bystander. PAR inserts the researcher into the dynamics of the situation being studied making strict adherence to ethical guidelines critical. The researcher found herself consistently monitoring the interview conversation exchanges and monitoring her own conduct to ensure her personal views were not encroaching on the dialogue, that she was constantly listening to what was being said and analyzing it to achieve understanding of the context of the remarks and reasons the stories being told.

The sense of injustice that was continually shared in explanation of the graduating classes' shared experience was heightened due to the post-genocide realities. The perceptions that created a disconnect between expectation and experience were anchored in a constant

intercultural rub between American administrators, instructors, mentors and the Rwandan entrepreneurs. Questions about motive interfered with trust building.

**Figure 2. Researcher-Participant Interactions in PAR Framework**



The technology interface became a challenge to the research and to the discussions. The participants could book their interview times online from the study website, but often the internet was simply not available or not robust enough to conduct the Skype sessions. Bandwidth capacity challenges ruled out video availability, sound was intermittent and therefore the Skype sessions were chat or messenger-like typed exchanges, broken up and restarted up to eight or more times, extending what was timed to be a 15-20 minute exchange into upwards of 1.5 to 2.0 hours. It was agreed among the remaining participants willing to be interviewed that the

researcher would return to Rwanda in March, 2013. This meant the original research schedule that would have had interviews completed by late October was delayed months. Emails and website updates filled the gap so things wouldn't go too quiet. The researcher shared her experiences working with an NGO dedicated to women entrepreneurs in India. The Rwandans found the Indian experience relevant to the needs and challenges of rural Rwandan women. The exchange on how the Indian village women built businesses, gained education and training and became the household earner provided some best practices in terms of locally-determined entrepreneurship training and resultant empowerment.

Seven interviews were done using Skype during the fall of 2012 and a further 11 interviews were completed mid-March 2013 for a total participation of 18 of the 30 graduates. An interesting thing happened during the conduct of the study. New gatekeepers emerged as spokespersons for clusters within the participants. The graduating class was not a homogeneous group. Despite the fact that the PTB training model was based on individual participation and not team work, groups had emerged based on a number of shared traits. Four groups emerged. One was comprised of the seasoned entrepreneurs. Another seemed grouped as a result of their social standing as members of elite families in Kigali. One group was the French-speaking business owners mostly engaged in social enterprises. One group was the younger women entrepreneurs many of whom were returning Rwandans from Uganda or Burundi.

It appeared to the researcher that each group seemed to have discussed, among themselves, a willingness or a need to participate and be heard, with one being selected to establish and maintain contact with the researcher and report back to the group. It proved an efficient way to track and engage the various perspectives of the groups. It also proved

interesting in terms of tracking their shared perspectives as a collective despite having self-identified in groupings.

The emergence of additional gatekeepers helped balance the influence of gatekeeper 1 and researcher biases and the influence the friendship growing between the two might have had on the research. It provided an extra set of lenses on the discourse and an additional check on the sense of agency emerging from the PAR process.

### **Data Analysis**

One of the primary issues to address is validity of qualitative and PAR-based research that requires participatory mentoring and evaluation (Park, 1993; Holte-McKenzie, Forde & Theobald, 2006). This view of the value of the PAR data analysis process as shifting control and predictability from detached outsiders to insiders to understand their realities (Maguire, 1987) further reinforced the value of participant engagement in the analysis process. The decolonization research (Chen, 1997; Long & Mills, 2008; Lee, 2009) reinforced the value in giving a voice to the previously silenced in matters affecting their own destiny.

#### **Phase I: Pre-research Forum**

The participants enthusiastically embraced the opportunity to have direct involvement in agreeing to or declining the opportunity to participate in the research project. Participants immediately began to frame the survey question core areas and to provide their analysis of why some of these items should be weighted as priority questions to explore further among the group. See Figure 2.

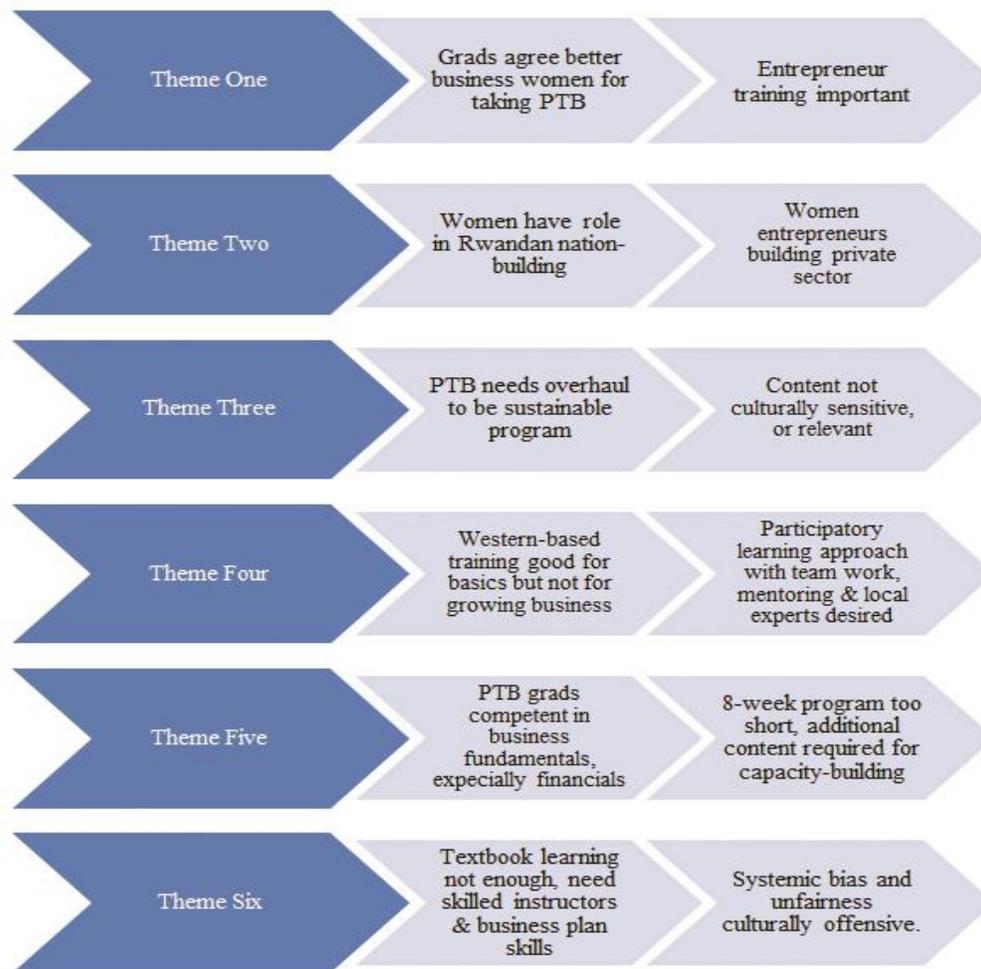
#### **Phase II: Post-program Survey**

Data analysis is custom-built, revised and choreographed (Huberman & Miles, 1994) and researchers “learn by doing” (Dey, 1993:6). The survey responses were tabulated and

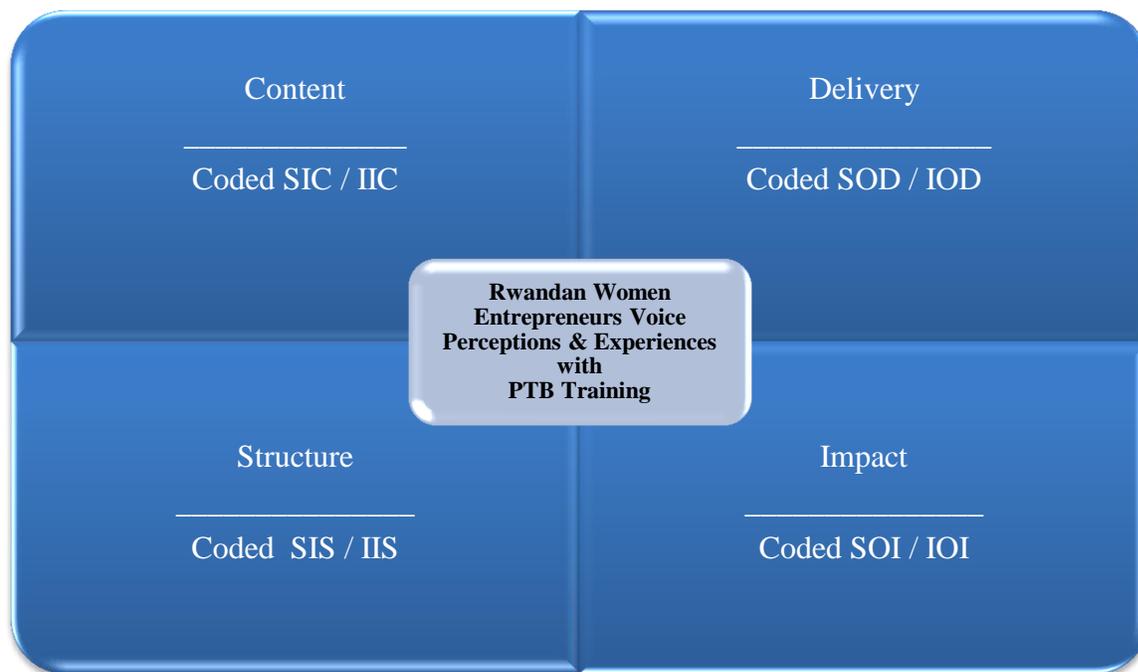
categorized. As per the simplified version of the Stevick-Colaizzi-Keen method of data analysis, reviewed by Moustakas (1994), a list of significant statements was captured and then grouped into themes. See Figure 3.

### **Phase III: In-depth Interviews**

The first stage of analysis of the interviews was done with a thorough reading of interview transcripts as well as a reading and a re-reading of field notes, including margin notations from various exchanges. Through this on-going review process, the researcher listened to the words captured in the storytelling, discourses and responses to the various questions. This was all done in an effort to describe, classify and interpret the core messages. Themes were indexed and mapped.

**Figure 3. Data Themes Mapped**

In keeping with recommendations shared in the Sage Expanded Sourcebook Qualitative Data Analysis, Second Edition (Miles & Huberman, 1994, p.239-244), matrices were developed to assist in data reduction and data analysis. Categorization of the themes was then mapped in the form of overlapping clusters as a tactic to assist in drawing conclusions from the data (p.248-250).

**Figure 4. Matrix on Coded Participant Assessment of PTB Training Model**

INPUTS		OUTPUTS	
CONTENT/STRUCTURE		DELIVERY/IMPACT	
Content	Structure	Delivery	Impact
SQ's: 3, 6, 7 (SIC)	SQ's: 1, 2, 11, 12 (SIS)	SQ's: 4, 5, 8, 9 (SOD)	SQ's: 10 (SOI)
IQ's: 2, 3, 20 (IIC)	IQ's: 5, 11, 12, 13 (IIS)	IQ's: 1, 4, 15, 16 (IOD)	IQ's: 1, 4, 6, 17, 18 (IOI)

The data reduction process helped identify the research findings and match them to the research questions.

### Findings and Observations

The Peace Through Business class of 2012 graduates were all pleased they took the eight-week training program. They chose not to keep their concerns, and for some their grievances, about the program to themselves as would be the Rwandan way. They chose to participate in a

research project that promised to voice their insights and share their concerns to the founder of the program, based in Oklahoma City, USA. Why did they do that? Their responses to that question were clustered around three comments. One was the researcher had been a mentor to one of the class participants and had actually travelled to Kigali to attend the graduation ceremony paying her own expenses. Two was the researcher seemed genuine in her desire to have their voices heard. And there was the fact it was the first time in the five-year history of the PTB training program anyone had asked for their opinion, views or ideas on how to improve the program.

They acknowledged the course content was too American. They were disappointed the model of delivering the content was also not culturally sensitive as they would have preferred a participatory approach with mini lectures, group discussions, team assignments, more and better facilitation around classroom exercises and local experts to be brought in on specific topics such as taxation. The majority of the participants thought the textbook should have been sold to them, not forced to be returned. But, the overwhelming response by the grads was their upset that the American facilitator conducted the class with little knowledge to share, an immaturity most found charming but annoying, plus they decried her offensive habit of ignoring many while favouring others in the group. The outpouring of issues, done through one-on-one discussions, was consistent. The classes were not well planned. The assignments were not uniformly graded or sometimes not graded at all. The mandatory site visit to each woman's business was also not done. For most, the in-country mentor was a non-existent resource. The business plan, which was to form the basis of most learning and the tool for selecting 15 within the class for leadership training in the States, was rushed to be completed in less than five days and again no one said they were graded or had any feedback on it. Three grads, among those least liked by the

facilitator, did not receive their graduation certificates due to an administrative error. The entire class referenced the systemic injustices within the context of a post-genocide viewpoint. The outrage was shared by all, even by those who went to the States. The outrage was not voiced to the PTB staff or program co-ordinator. Culturally, the researcher learned, through witnessing the situation, that Rwandan women traditionally keep their feelings and thoughts to themselves – secrets.

There was another disturbing sentiment that was raised by many. A few participants commented the program appeared to be a form of “Christian charity” as opposed to recognition that the participants were women, not children and were not poor African women needy of a good turn. The program founder had not been to visit Rwanda in three years, there had been a rotation in American facilitators and during the final phase of the research, the program co-ordinator for Rwanda had resigned. Regardless, all stated that once the promised apology came they would be willing to support an alumni association and to stay involved to help other grads.

There are African and Rwandan data from studies done in 2008, 2009 and 2011 by both the Rwandan Private Sector Foundation (PSF) and the International Finance Corporation Gender Entrepreneurship Markets and Rwanda Entrepreneurship Development Program. The IEEW and its Peace Through Business Program have not seen or read any of these reports. The ILO Voices reports had also not been read by the organization. There is no annual PTB program evaluation. Like similar women entrepreneurship training programs active in Rwanda, the PTB training seemed blind and deaf to the local realities, the findings of recent research and the lessons from both that would have significantly altered their own worldview on the efforts undertaken.

The Rwandans would like an East Africa connection to other women entrepreneurs and to develop or recommend curriculum additions around successful African women examples.

It is clear that not much has changed in the field of development over the past 30 plus years. Programs come ready-made and interculturally insensitive. Training is a priority so the Africans accept the training “aid” and then work among themselves to make local sense of much of the content. The programs can come and go based on country or region currently in favour and based on sponsorship interest. The programs do not address capacity-building for the nation within that country’s own economic policy priorities. As well, the programs do not work together. There is no contact or sharing between WfWI, PTB and Bpeace, for example.

As the Latin scholars who first denounced the colonial past and old Western-development paradigm back in the Seventies and as the recent aid experts such as Dambisa Moyo, author of *Dead Aid* (2009), declared in this 21<sup>st</sup> century, the \$1 trillion in Western aid spent on Africa in the past decades has been wasted money spreading corruption and increasing, not lessening, poverty because “we” Muzungas come with the answers before asking what the needs and problems are. Muzunga is the word for white man. It would seem women entrepreneurship has fallen victim in Rwanda to similar good-willed programs. The researcher learned from brief chats during the Summit sessions in Washington of a shared perception that Muzungas always have money. Context had raised its ugly head in terms of post-colonial experience and the ever present suggestion that foreign aid is linked to free money.

The greatest observation, however, is that women entrepreneurship is clearly a driver of the Rwandan private sector, is clearly a priority for the Rwandan government and other Western nations with interests in the country and that there is real potential for a made-in-Rwanda solution that could build the required capacity of the country’s women entrepreneurs. People have to start listening to each other. The Rwandan women entrepreneurs are ready. The Rwandan Chamber of Commerce wants to start the discussion.

## Discussion

The research findings have been shared with the IEEW/PTB and with Northwood University program heads that authored the original curriculum content for the entrepreneurship training program delivered in both Rwanda and Afghanistan by the IEEW/PTB. The findings have also been shared with a core group of the PTB research participants and are being put into a report to give to each PTB 2012 grad.

The women's voices have been heard. Content for a revised curriculum identified by the participants has been shared with the Northwood University associate dean responsible for the program. She has agreed to sit down with the researcher and the Rwandan Women's Chamber of Commerce and PTB research participants to basically "get it right" and take it back to the PTB founder and board. A first discussion will occur at the end of May 2013 facilitated by the researcher. The Rwandan Women's Chamber and other Rwandan officials are interested in learning more about how the SEWA model in India might be compatible with rural outreach plans for Rwanda. SEWA's leadership has agreed to visit Kigali. The researcher will facilitate that introduction later in 2013.

The voices of the Rwandan PTB graduates of 2012 will be and already are being heard. Missing 2012 graduation certificates have been issued. Terry Neese, founder of the IEEW issued a letter of apology to the 2012 class for the injustices experienced. The research promise made to the participants was honoured. Changes are coming. They own them.

## Conclusions, Limitations of the Study and Recommendations for Future Research

Women's roles in economic development have been established since the 1970s, by Boserup (1970, 2007). Women entrepreneurship has been a major driver of economic benefits in Canada, the United States and elsewhere for decades. This research has not focused on male

versus female characteristics in entrepreneurship. It hasn't focused on the number employed by women entrepreneurs or the impact of a training course or a business plan on pursuit of a new venture post training. This research has taken a look at the issues around a Western-styled entrepreneurship training program for women in a post-genocide Rwanda from the perspective of three main questions. How entrepreneurship training and mentoring could best be structured and delivered to meet the needs of Rwandan women entrepreneurs? What the value or impact of women entrepreneurship training and mentoring might be on increasing entrepreneurial capacity in Rwanda? Lastly, what ways could women entrepreneurs contribute to Rwanda's economic renewal and nation-building as a result of being well-trained? The overall goal of this research is to shed light on the significance of women entrepreneurship in war torn or post conflict countries, while considering the impact of interculturally sensitive training.

The Rwandan women graduates of the 2012 Peace Through Business program who participated in this research generated important findings related to the PTB program and much-needed changes to its delivery. The data extracted from the research interviews and exchanges provided content and context important to answering the research questions. Those answers emerged as a result of the PAR methodology and were validated by the feminist participatory action theory that entrepreneurship can lead to empowerment when local voices are heard and considered.

The women have spoken. They told us the program needs to be restructured. They told us that restructuring should include extending the program beyond eight weeks. They told us the facilitator can be Rwandan or American, but must be knowledgeable and preferably with entrepreneurial experience. They told us the program intake should be improved to accommodate English and French-speaking applicants through more team work, group discussions,

participatory approaches to learning and more collaboration resulting in group presentations to add those kinds of skills. They also told us the content of the program is too American. They recommended bringing in Rwandan tax experts and Rwandan accountants for the module on financial issues. They strongly recommended using African women entrepreneurs' success stories as more appropriate business cases to study. They told us Rwanda has far less technology so the program should work within those realities, but bring value by having women learn how to build their enterprise website or blog or other digitally-savvy and possible online marketing solutions. They recommended establishing a co-operative for funding purchases. They want true mentoring from Rwandan or African entrepreneurs as well as links to global networks of women entrepreneurs. They recommended having every PTB graduate become a member of the Rwandan Women's Chamber of Commerce and for the Chamber to continue training programs, mentoring opportunities and capacity-building to help other women start and build businesses.

The women said they don't measure success by numbers of employees or profit margin growth, but rather emphasized outcome measures in terms of suppliers added, new business leads, how many more customers, and true ways of adding value to their business success. The women used examples that spoke to the research on social capital. These women were in business to feed their families, send their children to good schools, help a neighbour start a business or work on contract for her. The measures were about improved family life, better community life and a stronger Rwanda.

They were frustrated by the program's failure to really go beyond the basics of business fundamentals. They were annoyed the business plan lessons were superficial and rushed. They want to learn how to develop a sound business idea, do the market research, understand the competitive issues and forge a plan that can serve as a three-to-five year strategic plan. They

recognized that small business grows in cycles, but they hadn't learned how to propel a business to the next stage in any cycle. These women don't want charity. They want the tools to support their dreams, their ideas, their resourcefulness and their inevitable success.

Their comments and recommendations are quite consistent with much of the research on entrepreneurship training and education. This researcher reviewed much of the literature on entrepreneurship training and education in over 31 countries thanks to the Handbook of Research in Entrepreneurship Education, Third Volume (Fayolle, 2010), Entrepreneurship Education (Greene & Rice, 2007) and International Entrepreneurship Education (Fayolle & Klandt, 2006). Fayolle's perspective was most relevant to this research stating entrepreneurship is a source of value creation and is highly contextual (p.1). Fayolle's views link economic development to cultural contexts.

If context shapes entrepreneurship training then one size doesn't fit all and as discovered in the context of the Rwandan experience with the PTB program, local voices must be heard to determine the methods and to shape the approaches of the training entrepreneurship model being delivered.

Further research needs to be done on interculturally developed women entrepreneurship training programs customized to fit local conditions, particularly in war torn or conflict countries. Additional research could focus on application of culturally sensitive approaches such as the Rwandan women's desire for participatory approaches and not individual training to learn if that is typical of African countries. Research to address the difference in success measures from one of profit to one of social capital and community capacity-building would also be valuable to the discussion.

Given that women are being expected to emerge from situations of extreme conflict to establish enterprises to feed their families and communities, it would be interesting to have research on how social capital emerges and is “spent”. This is another instance where the SEWA model in India could be useful given its 40 year history of training and supporting women entrepreneurs taking them out of poverty and into stronger communities.

SEWA research shows that within in one year of a rural woman establishing a business she has begun to improve the lives and health of her own family and inspired at least one neighbour to take the training too. The entry point to the SEWA program is literacy. They have altered the lives of hundreds of thousands of rural women by teaching them to read and write which lets them open a bank account and sign a contract, both sources of tremendous agency. Within three years, a SEWA woman entrepreneur will have most of a village working for her enterprise and sharing the wealth of a stronger, safer, community.

Women’s work is character-building, community-building and is critical to nation-building. Entrepreneurship is important to sustainable development. Before well-intentioned Western programs are introduced, there needs to be a realization of the context. That’s the biggest lesson emerging from this research on Rwandan women entrepreneurs and their gendered nation-building. One cannot ignore the context of the enterprise and expect success.

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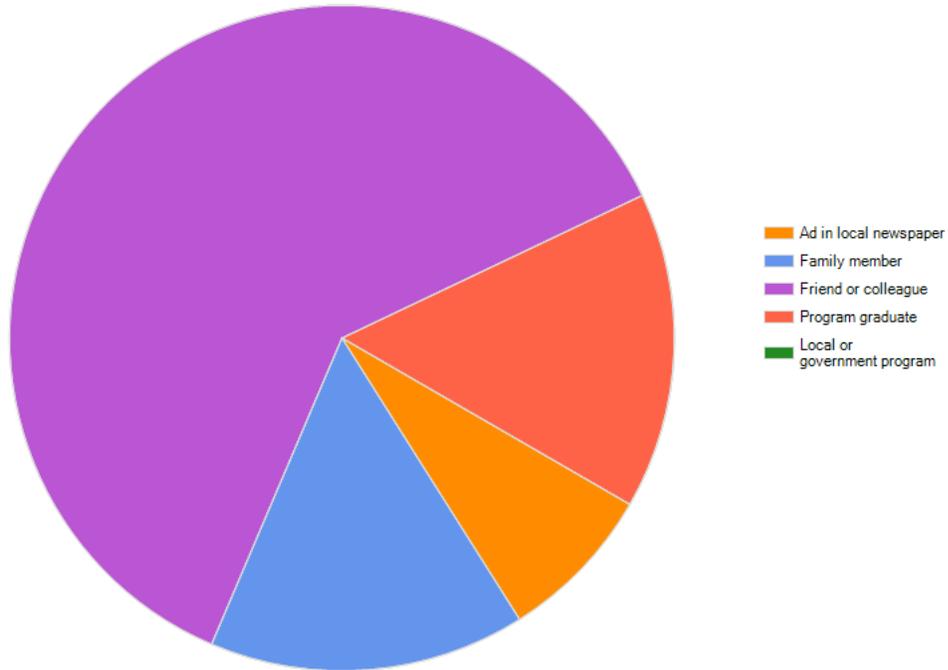
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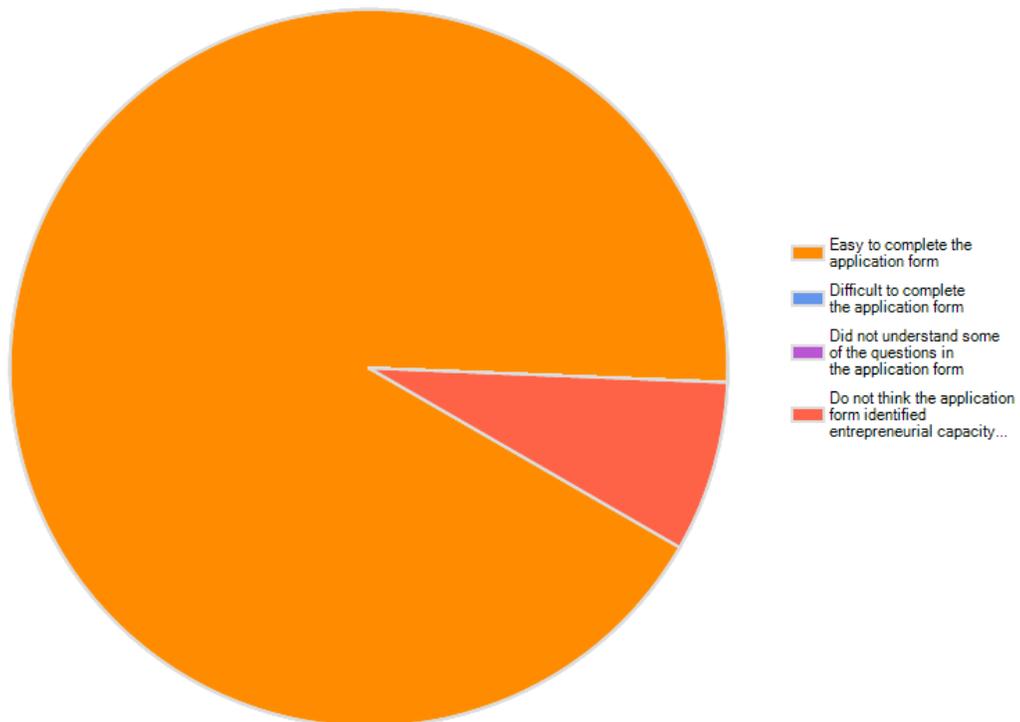
**Appendices**

### Appendix A: Survey Results

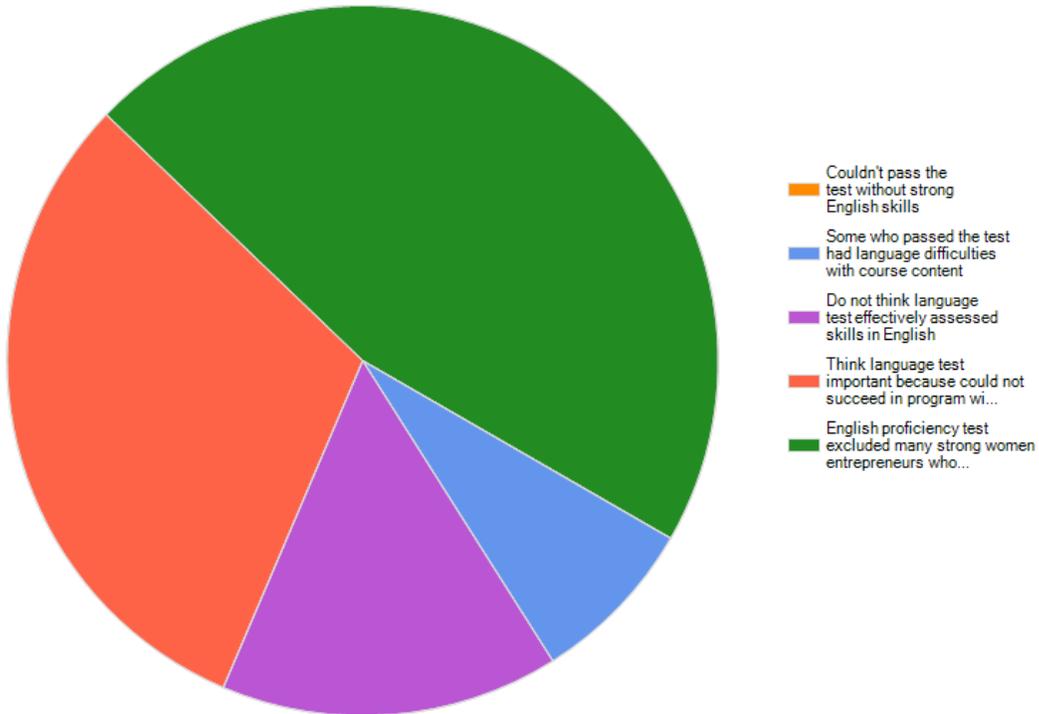
How did you first learn about the IEEW Peace Through Business™ training program for women entrepreneurs?



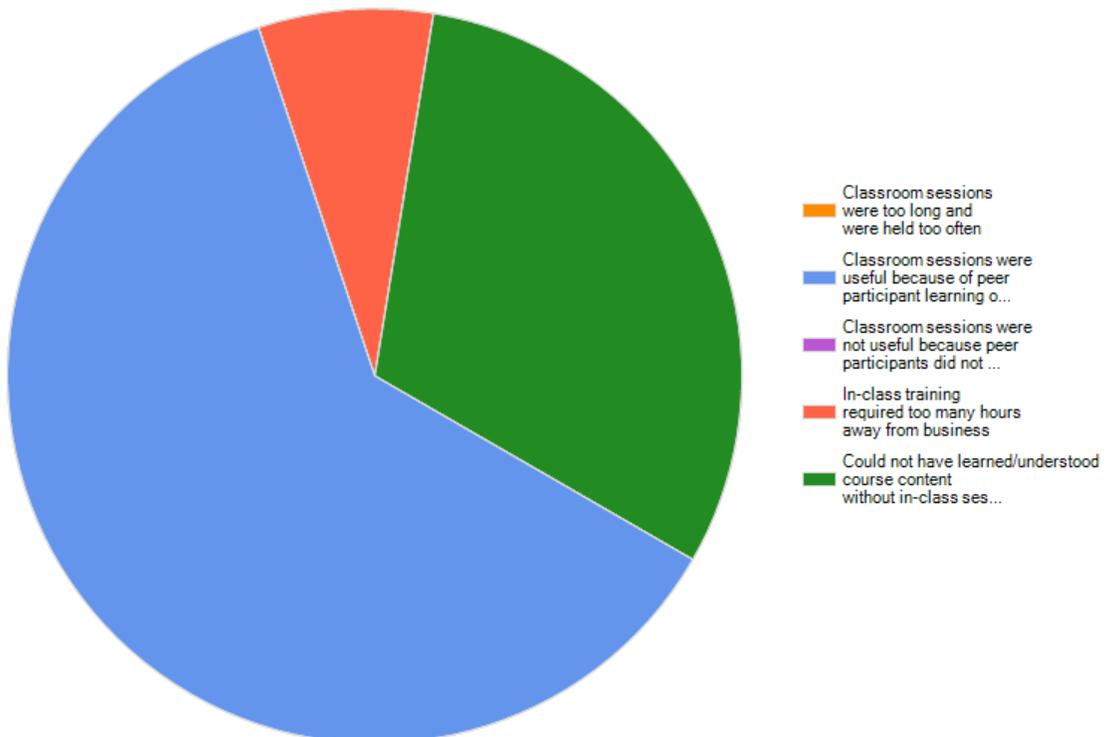
How did you find the application process?



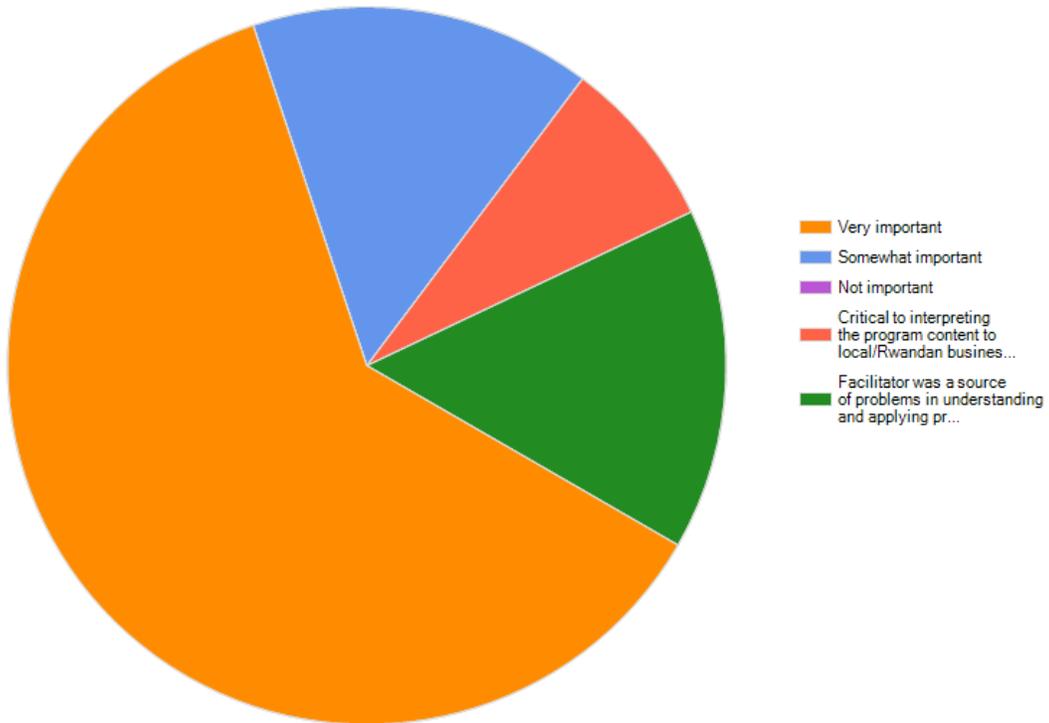
**Did you find the English language proficiency test an effective screening tool?**



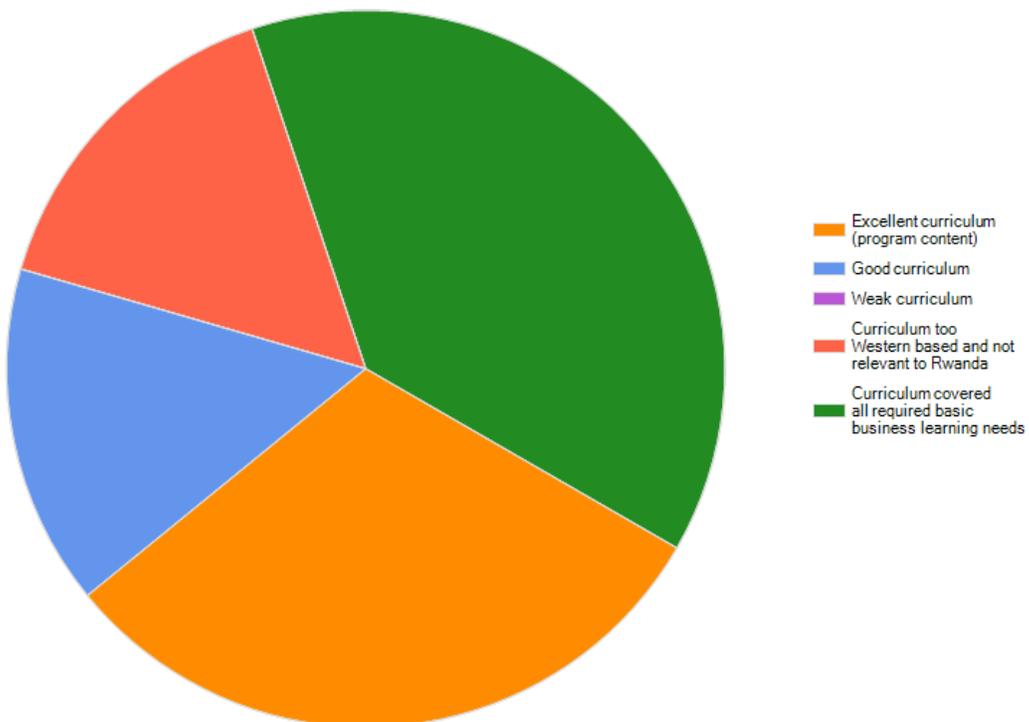
**Did you think the in-class training sessions were valuable?**



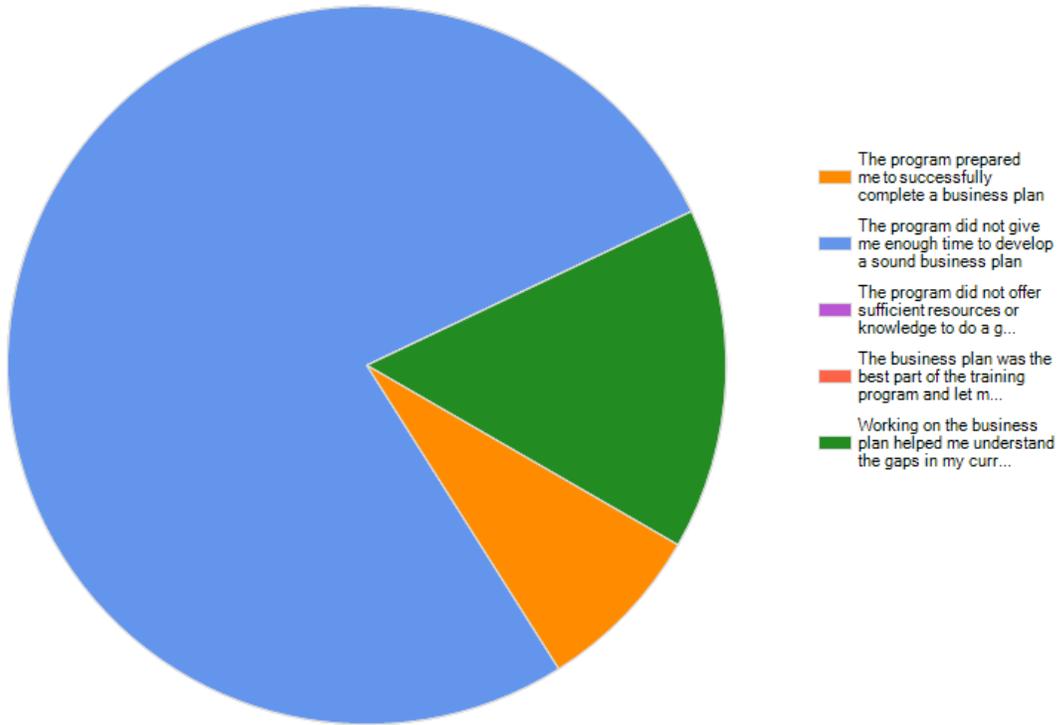
How important was the class/program facilitator to your success in the program?



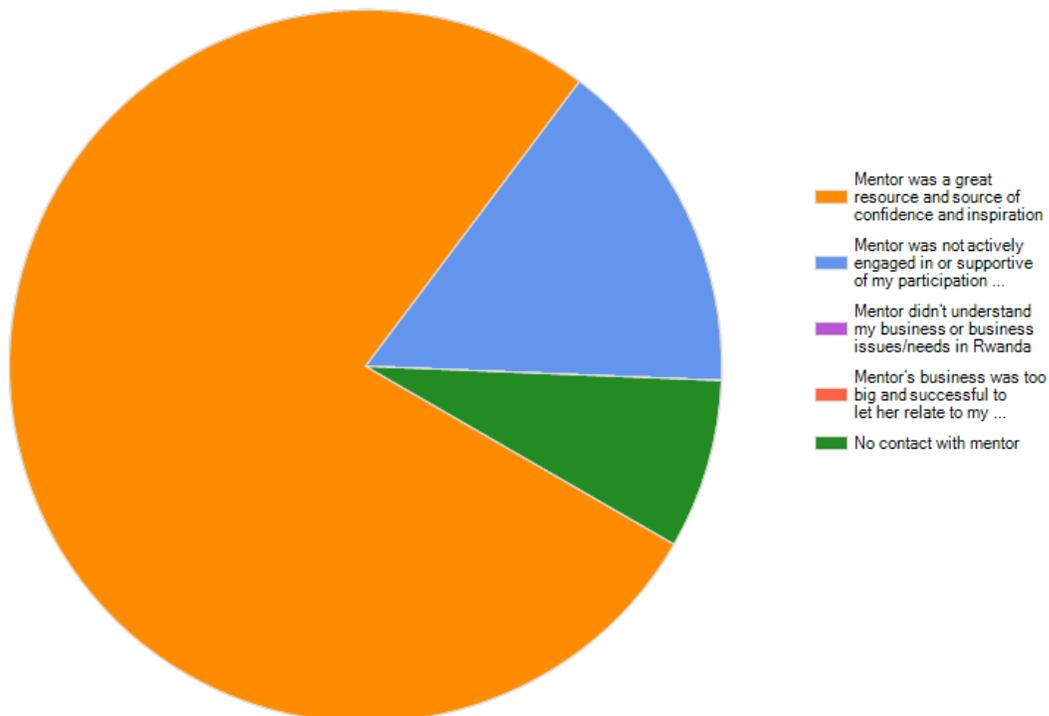
Was the program curriculum relevant to your business growth needs?



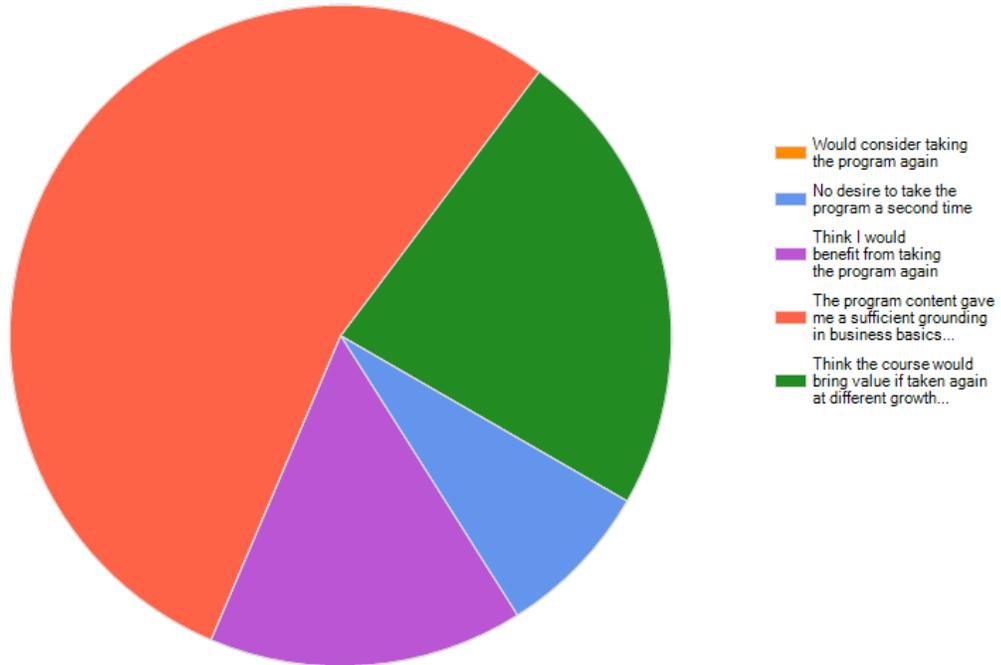
The major product of the training program was a business plan. Did the program provide you with the time, resources and knowledge you needed to complete the business plan?



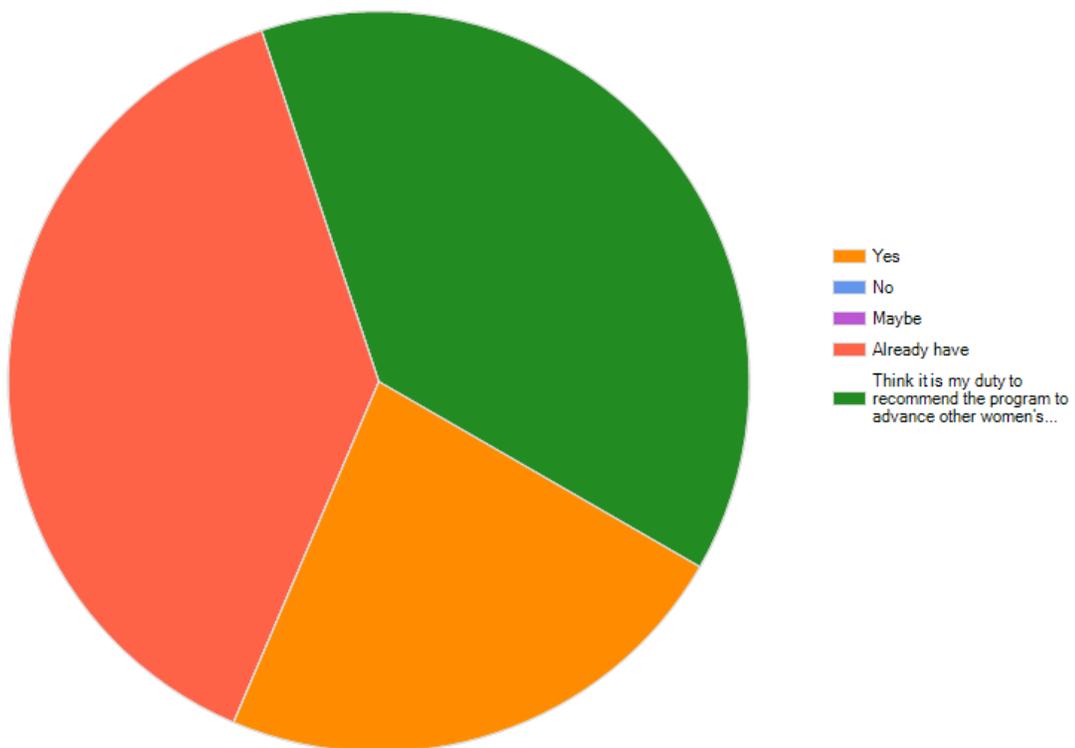
The Peace Through Business™ training program also assigns a mentor to each participant. Did your mentor make a difference to your learning or to your ability to complete the program?



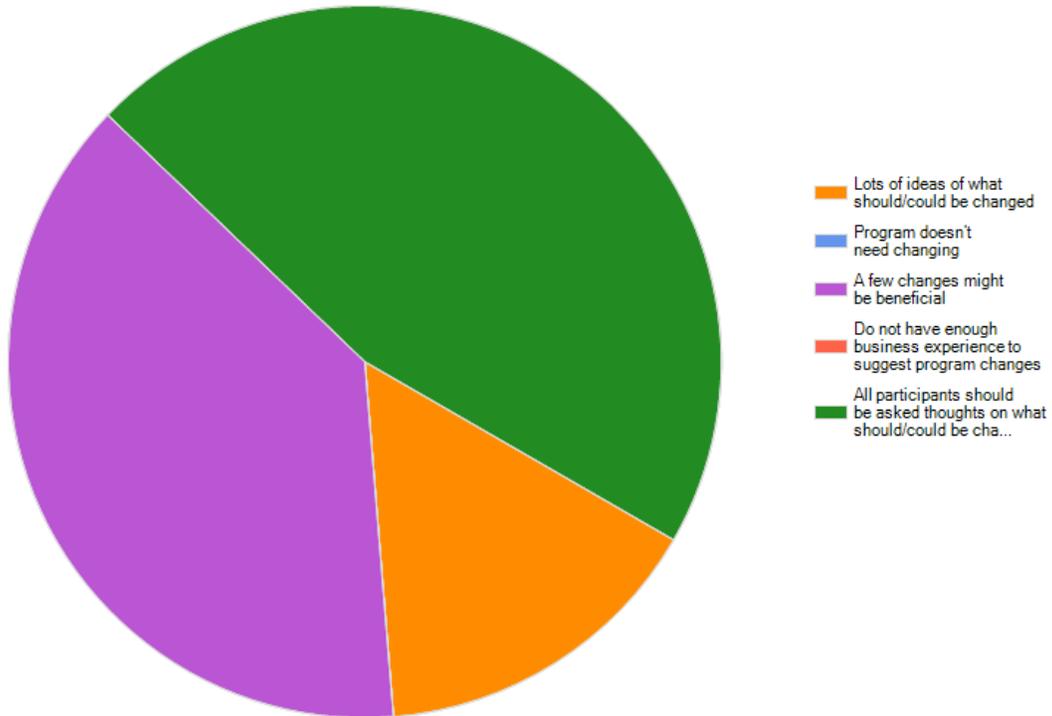
Graduates of the program are able to take it again if they feel they could benefit from a second round at the course content and a second chance at the business plan. Would you consider doing the program again?



Would you recommend the Peace Through Business™ training program to other women entrepreneurs?



Would you be interested in talking to IEEW or its representative about parts of the program you think should/could be changed to be more impactful to Rwandan women entrepreneurs?



The program includes a commitment from each participant to “Pay-It-Forward” and to participate in post-graduation efforts to help rural women benefit from course content and your learnings. Do you intend to meet that commitment?

