

**AVAILABILITY OF CAPITAL AND BUSINESS GROWTH
OF WOMEN ENTREPRENEURS IN SELECTED
SMALL AND MEDIUM INDUSTRIES
IN RWANDA**

A Thesis
Presented to the School of
Postgraduate Studies and Research
Kampala International University
Kampala, Uganda

In Partial Fulfillment of the Requirements for the Degree
Master of Business Administration

By:
KASEMA Romain
Reg. Number: MBA/20081/82/DF

September, 2011



HB 61:
K 10 5
20

ABSTRACT

This study was carried out to establish the extent to which capital availability affects business growth of women entrepreneurs in selected SMIs in Rwanda. Specifically, the study wanted to establish the effect of (i) level of capital availability and (ii) level of business growth, on women entrepreneurs, (iii) the significant difference in the level of capital availability and business growth, (iv) and the relationship between capital availability and business growth of women entrepreneurs in selected SMIs in Rwanda.

The study was done by developing a conceptual framework relating to capital availability and business growth.

The study employed a descriptive correlation design and data was collected from 134 respondents using structured interviews as the key data collection instruments. Data was analyzed at uni-variate level using frequencies counts and summary statistics and Pearson Linear Correlation Coefficient at bi-variate level.

The study revealed that there was a moderate level of capital availability and there was also a moderate level of business growth of women entrepreneurs in selected SMIs in Rwanda in terms of sales, profit, market share, product quality, customer satisfaction and earnings per share. There was no significant difference in the level of capital availability and business growth of women entrepreneurs in selected SMIs in Rwanda. But there was a significant relationship between capital availability and business growth of women entrepreneurs in selected SMIs in Rwanda.

From the above findings, appropriate conclusions and recommendations including those for further research were made. Recommendations from the study were (i) government and financial institutions should draw and implement special lending policy of loan and liberal repayment schedules for women entrepreneurs and establish a guarantee funds for women entrepreneurs. (ii) Government and women associations should conduct a financial management training program using special training approach which can effectively reach the women at their work place such as radio program.