Enabling Environments for Successful Female Entrepreneurship in Rwanda

Women for Women International was established to help marginalised women in conflict-affected countries build secure futures for themselves and their families and ensure that traumatised societies and economies can recover and rebuild. Since 1997, we have worked with nearly 80,000 Rwandan women in a twelve-month integrated socioeconomic empowerment programme. We address the multidimensional strands of severe deprivation that these women face by equipping them with skills, knowledge and resources in earning and saving, rights and decision-making, health and wellness, and growing support networks. We also work within families and communities to build a supportive environment for women’s social and economic activities, and foster grassroots community advocacy for women’s rights, violence prevention and better economic opportunities for marginalised women entrepreneurs.

The Julius Baer Foundation has made it possible for 1,440 women graduates of Women for Women International’s flagship programme in Rwanda to grow their micro-businesses. Graduates have completed extensive entrepreneurial training, joined Village Savings and Loans Associations, and started micro-businesses independently or collaboratively. This three-year project will strengthen the Rwandan entrepreneurial ecosystem by connecting women micro-entrepreneurs at the bottom of the income ladder with potential partners at the top, to share resources and knowledge. Mutually beneficial business opportunities that leverage women’s skills and entrepreneurial spirit will also be promoted. The project will help women to:

• boost their social capital;
• become effective negotiators and influencers;
• access markets and supportive networks via collaborations with key stakeholders; and

1,440
Women micro-entrepreneurs have increased skills and connections to run successful micro-businesses

80,000
Women have improved their ability to achieve economic, social, and physical well-being since 1997.

Sustainable Development Goal Number 10
Reduced Inequalities
More information: un.org
Julius Baer Foundation
For more than fifty years, the Julius Baer Foundation has dedicated itself to making meaningful and impactful contributions to society. The grant foundation of the Julius Baer Group was founded in 1965 by Walter J. Bär to support all forms of art and culture, various sciences, and carefully selected charitable causes within Switzerland. The Foundation's reach has extended along with the growth of the Group, and today it collaborates with partner organisations worldwide in the core areas of Wealth Inequality and Solutions Replacing Plastics.

How you can contribute
Clients and employees of Julius Baer can support the Foundation.

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• access potential sources of private and public capital via fairs and funding competitions with angel investors.

45 key stakeholders, possessing substantial social capital, resources and entrepreneurial expertise, will join an advisory board to provide technical guidance and support for the project implementation. We will capture learning on what works to connect socioeconomically diverse groups and strengthen entrepreneurship in Rwanda.

Project milestones include enabling:
• 480 women micro-entrepreneurs to access local and national business opportunities;
• 200 women micro-entrepreneurs to access financing opportunities and specialised feedback on growing micro-businesses;
• 20 businesses to attract funding from investors;
• a network to be formed with at least 1,485 seasoned entrepreneurs, private and public market- and finance stakeholders, and new women micro-entrepreneurs collaborating in Rwanda;
• best practices for connecting women micro-entrepreneurs with key stakeholders to be implemented and disseminated, strengthening Rwanda’s entrepreneurial ecosystem; and
• a policy paper to be written – with recommendations for cultivating a more supportive business environment for women entrepreneurs – that the women themselves can present to key stakeholders and decisionmakers at a high-level event.

Facts and figures: Rwanda
Rwanda moved 17 places up the Human Development Index between 2008 and 2014 and has maintained steady progress since. Enormous improvements in life expectancy, education, and income generation can be attributed to a local practice of collective action and mutual support called Ubudehe: grounded in cultural values of mutual assistance among neighbors, Ubudehe helps people overcome socioeconomic problems. It was adopted by the Rwandan government in 2000 as a strategy to reduce poverty. However, wealth and gender inequality persist:

• Rwanda has a Gini coefficient of 43.7;¹
• the richest 10% of Rwandans possess 36% of the total national income – more than twice as much as the poorest 40% of Rwandans;²
• although women make up 67% of the Rwandan parliament, they are under-represented in the formal labour market;³
• women account for 43.2% of all entrepreneurialism in Kigali, Rwanda’s commercial centre; however, this is mostly small, informal business: women’s share of business ownership decreases as formalisation increases;⁴ ⁵
• women living in poverty typically engage in small, informal agribusinesses that help sustain their families;
• gender discrimination prevents women’s access to training and capital, thus preventing business growth and formalisation;⁶
• women play a key role in combating poverty and inequality: women entrepreneurs’ income contributes more to families and communities than does income from male entrepreneurs;⁷
• on the last Saturday of the month, Rwandans participate in mandatory Umuganda projects, such as cleaning streets, building schools, or cutting grass, to serve their communities and help reunite people, post-Genocide.⁸

For more information about Women for Women International: www.womenforwomen.org.uk

² World Bank (2018). Female entrepreneurs: how and why they are different? ⁶ Community Forge
³ Centre for Feminist Foreign Policy
⁸ Centre for Feminist Foreign Policy

"The more you have, the more is expected of you!"  
Rwandan national quote