

Women in Rwanda have taken a resolute stance towards their economic empowerment and the tide of their willpower has taken many forms in recent years. The Rwanda Chamber of Women Entrepreneurs has since 2005 provided the platform for women business executives to excel at personal and institutional levels.



Since establishment, it has empowered Rwandan women in business by facilitating them through addressing challenges they face, which as a result, is propelling national growth and sustainable development across different sectors.

Rwanda Chamber of Women Entrepreneurs (CWE-Rwanda) was established under the auspices of the Rwanda Private Sector Federation (PSF), the national umbrella organisation for the business community. The Chamber's aim was to improve the socio-economic status of women entrepreneurs in both urban and rural areas by creating opportunities for their development through enhanced economic participation.

The Chamber empowers women entrepreneurs in the country by supporting them to access tailor-made business development services that help raise competitiveness on the market.



Ms Jeanne-Françoise Mubiligi, the Chairperson of CWE - Rwanda

Ms Jeanne-Françoise Mubiligi, the Chairperson of CWE -Rwanda observes that the chamber unites and supports women in business – hence building competitiveness, profitability, and sustainability of their businesses.

The Chamber offers business services spread across eight business sectors, including; Tourism, Liberal professionals, Arts and Crafts, ICT, Agriculture, Industry, Commerce and Services, and Finance.

The Chairperson's target is to reach out to all individual women in business making them feel part of this union while advocating for their empowerment.

CWE-Rwanda supports women entrepreneurs in five key ways; Advocacy, Networking, Capacity Building, Market Access Facilitation and other business

development support services.

Ms. Mubiligi pointed out that the Chamber organises a series of advocacy and outreach campaigns, as well as participation in national and international events which avail them with Business-to-Business networking opportunity.

Alice Uwimana is a member of CWE-Rwanda. She is the President of Turimbe Co-operative that provides tailoring services in Kigali. She says that joining the Chamber of Women Entrepreneurs has evidently raised the cooperative's brand hence increased the visibility and growth in the business.

"Due to the advocacy of the Chamber, for example, MTN Rwanda gave us tailoring machines," Uwimana revealed.



Through networking, members are able to meet each other and make new connections for market and partnerships. These sessions put the women entrepreneurs in same place with experienced business personalities. This supports upcoming entrepreneurs, and win-win collaborations are realised among other things.

"To be a member of the Chamber of Women Entrepreneurs has helped me mostly in networking and this supported my marketing efforts of my business," observes Jeanette Rugera, an entrepreneur in tourism sector and proprietor of Greenwich Hotel.

For Suzan Asiimwe, a wholesale trader who joined the Chamber in 2017, she has reaped many benefits. She has received different trainings from the Chamber, in addition to networking opportunities with women in her sector.

"I have been exposed to other successful business people because of the Chamber," underlined Asiimwe.

Reaching out to women in business

The Chamber also facilitates women entrepreneurs to access more market opportunities through trade exhibitions and expos whereby many have participated in local and international trade fairs, international seminars and conferences.



Currently, the chamber has a network of 345 members. All are women owned businesses registered under the umbrella. However, as the Chamber continues to enhance services, an ambitious target has been set to reach at least 16,000 members by 2025.

Statistics show that there are more than 57,000 formal registered businesses, but also a significant number of informal small-scale businesses owned by women in Rwanda. The Chamber is mobilizing to reach all registered women-led businesses and wants to help the micro businesses owned by women to grow.

“We have a responsibility to bring on board all those women-owned businesses so that they can all gain from the benefits that the Chamber offers,” underlined Ms.Mubiligi, adding that supporting the small ones will ensure growth and sustainability, which translates into socio-economic transformation of the country.

To achieve this ambitious road map, the Chamber has designed and is implementing a four-year strategic plan that runs from 2021 to 2025.

While formulating this plan, the Chamber set forward the ambition to safeguard the interests of Rwandan women entrepreneurs, enable them conduct profitable businesses, thereby contributing to the overall economic development of the country.

Specifically, to empower women entrepreneurs, the efforts are envisaged to contribute to job creation, recapture domestic market, increase exports, raise business growth and revenues while increasing private investments of citizens.

At a more personal level, the benefits of empowering women entrepreneurs will lead to increased household incomes, increased confidence and dignity of the woman, which will have a spill-over effect on the development of households.

The Chairperson of the Chamber explains that they identified three areas of focus to guide the strategic orientation of their plan in the next four years. These include; delivering impact, gaining strategic visibility and sustaining significant relevance.



Challenges to women entrepreneurs

All the responses that the Chamber applies are intended to mitigate the challenges that women have faced in the past, and continue to face. Women encounter negative socio-cultural perceptions about their entrepreneurial spirit and activities.

A report by Trademark East Africa observes that women feel more constrained than men in terms of mobility and working hours, networking, leadership and confidence, and access to finance. They continue to struggle to find support from their male counterparts and fellow women when initiating and developing their business.



For women entrepreneurs, lack of working capital remains one of the biggest obstacles in both product and service sectors. Many fail to apply for loans with the belief that their applications will not be accepted.

Other major constraints are insufficient demand for services and high level of taxes and fees.

Women who deal in export sector consider lack of linkages to foreign clients and lack of information on foreign export markets, as the main barriers to export trade, as well as logistics, transport and strict quality standards.

However, with a combined effort from different sides, including those of Rwanda Chamber of Women Entrepreneurs (CWE-Rwanda) , society's perceptions on women entrepreneurs, that they cannot succeed in business, are changing.

The Chamber's Chairperson, Ms.Mubiligi, says that there are numerous success stories of women excelling in all sectors. With this pool of successful women business leaders, the Chamber has started a programme of mentorship where experienced members inspire and support other women with skill to grow their businesses.

To maintain the positive impact of their work, CWE-Rwanda employs key inter-related channels that include increasing institutional effectiveness, implementing targeted national and sector-wide member mobilization, coordination and outreach. The third channel is through engagement in impactful and relevant research as well as advocacy initiatives. Ultimately, the goal is to empower entrepreneurs with the required skills, resources, tools and networks to be competitive.

The Chamber has established a dedicated team of experts at its Secretariat to

ensure that its programmes and projects run smoothly and unhindered.

Agnes Samputu, the Executive Director of CWE-Rwanda, explains that they provide support to all their members by advocating for the removal of any bottlenecks that may hinder the growth of their businesses.



Agnes Samputu, the Executive Director of CWE-Rwanda

Among the latest initiatives is the SheTrades Rwanda Hub hosted and implemented by the Chamber.

SheTrades, a global initiative of the International Trade Centre (ITC) has the goal of connecting women entrepreneurs to markets. The Rwanda Chapter of this initiative joined a network of more than ten SheTrades Hubs across Africa, Asia and Latin America steered by CWE -Rwanda.

In Rwanda, this project is intended to enhance the effectiveness and efficiency of export growth initiatives and is also managed by the Ministry of Trade and Industry (MINICOM).

The Chairperson of CWE -Rwanda observes that SheTrades Hub will support Rwandan women entrepreneurs to improve their competitiveness, connect them to new markets and internationalize their businesses.

The Hub will also serve as a resource centre for women-owned businesses, giving them access to more than 100 relevant trade-related modules, webinars, and trainings, in addition to market access and investment opportunities.

To achieve its mandate, the Chamber works closely with the Private Sector Federation (PSF) as well as different partners including government institutions like Rwanda Development Board (RDB), Ministry of Trade and Industry (MINICOM), Ministry of Gender and Family Promotion (MIGEPROF) and Gender Monitoring Office (GMO). The Chamber also works with international bodies and NGO's like UN WOMEN, International Trade Centre (ITC), Trademark East Africa (TMEA), USAID, African Management Institute, BPN and local bodies with shared interests among others.