

Entrepreneurship Development among Women with Disabilities in Rwanda. A case of Bugesera district.

Dr. Sebastien Gasana, Védaste Habamenshi, Sylvie Nibeza

Senior Lecturer in the Faculty of Social Sciences, Management and Development Studies,
University of Technology and Arts of Byumba – UTAB.
segasana@yahoo.fr

Researcher and Director of Operations at SACC Ltd
Vedasteh1977@gmail.com

Assistant Lecturer in Faculty of Social Economic Sciences and Management,
Institut Catholique de Kabgayi (ICK)
sylvienibeza@gmail.com

Abstract: This research assessed entrepreneurship development among women with disabilities in Rwanda using a case of Bugesera district. The research assessed the status of working for pay among women with disability in Bugesera district, the training level on entrepreneurship and financial literacy, the level of knowledge of business creation and management, employment preference by women with disability, and challenges of employment promotion among women with disability in Bugesera district. A sample of 177 women and girls with disability aged between 15 and 45 were selected purposively from 15 sectors of Bugesera district, all types of disability and education levels being represented. Pilot survey was conducted on 20 women and girls with disability of Gakenke district and the results indicated that the tool was valid and reliable. Descriptive statistics was applied and the results are presented in form of frequency and percentages. The results of the research indicated that 72.3% of surveyed women and girls with disabilities did not apply for paid job due to low education level and lack of self- confidence and lack of confidence by the job providers. 88.1% of women and girls with disability were not trained on entrepreneurship and 83.1% were not trained on financial literacy. This is a severe issue that has to be addressed for promoting access to jobs as this issue limit the knowledge about business creation and management as indicated by 54.2% lacking knowledge on selection and management of small scale projects; lack of knowledge on institutions and programs providing loans to small businesses as affirmed by 58.2%; lack of knowledge on available opportunities to become entrepreneur as indicated by 59.3%. Yet, women and girls with disability prefer self- employment than working for pay as indicated by 68.4%. Challenges of employment promotion among women with disability in Bugesera district include but not limited to: Non-inclusive education and vocational training leading to lower levels of education and training among persons with disabilities, Lack of information and support for companies considering the employment of persons with disabilities; Societal views of disability heavily stigmatized; Accessibility barriers in built environments including transport, products and services; Lack of awareness of disability in the workplace leading to misrepresentation and stigma; Welfare systems which discourage people from entering employment; Inadequate provision of workplace adjustments; Low level of capacity of publicly funded bodies to effectively support persons with disabilities. These results led to conclude that lack of general education and training on business creation and management affect negatively employment creation among women with disability in Bugesera district.

Keywords: Employment, entrepreneurship Development, job, women with disability.
JEL codes: M13 - Entrepreneurship

1. Introduction

Globally, “Leave No One Behind” is the underlying principle of the 2030 Agenda for Sustainable Development and is the central thread which weaves together its 17 Goals and 169 targets. No group could be further behind than girls and women of all ages with any form of disability who are generally among the more vulnerable and marginalized of society. The UN Women report (2019) showed that estimates that about 15% of the world's population lives with some form of disability (an estimated 1 billion people). Globally, less than 5 per cent of children and young persons with disabilities have access to education and training; and girls and young women face significant barriers to participating in social life and development. The global literacy rate for adults with disabilities is as low as 3 per cent, and 1 per cent for women with disabilities, according to a 1998 UNDP study.

People with disabilities in general face difficulties in entering the open labour market, but, seen from a gender perspective, men with disabilities are almost twice as likely to have jobs as women with disabilities. When women with disabilities work, they often experience unequal hiring and promotion

standards, unequal access to training and retraining, unequal access to credit and other productive resources, unequal pay for equal work and occupational segregation, and they rarely participate in economic decision making (Arthur, 2003). Compared to women without disabilities, women with disabilities are three times more likely to be illiterate; Compared to women without disabilities, women with disabilities are two times less likely to be employed (United Nations Department of Economic and Social Affairs, 2018).

In Africa, Ritz and Asamoah (2021) indicated that women and girls with disabilities carry a multiple burden of discrimination, by virtue of their age, gender and their disability. People with disabilities, both female and male, make up about 15% of the world's population, one billion people. 80% of persons with disabilities live in developing countries and women and girls with disabilities represent more than half of all persons with disabilities worldwide and almost 20% of all women. Compared with men with disabilities, globally, women with disabilities are three times more likely to have unmet needs for health care; three times more likely to be illiterate; two times less likely to be employed and two times less likely to use the Internet.

Among those employed, women with disabilities are two times less likely to work as legislators, senior officials or managers. Key to change is confronting prejudice and stigma. Invisibility, stigma and marginalisation of women and girls with disabilities are exacerbated by age, gender and type of disability, leading to multiple discriminations and violence, often perpetrated by those closest to them. In the three countries studied in detail for this project – Kenya, Mali and Ghana – approximately one in five of the poorest people have a disability. Poverty and marginalisation are compounded when gender, age and disability intersect, contributing to extreme vulnerability. Even where there are laws that supposedly provide support for women and girls with disabilities, the intensity of stigma and negative attitudes toward disability often makes them ineffective. Exclusion from education – due to high costs, few schools with access or facilities for disabled children, and high drop-out rates – leads to lack of opportunities for employment. In all three countries poor or non-existent education for women and girls with disabilities means they find it difficult or impossible to get work and, when employed, they find that few allowances are made for them. Stigma, invisibility, and exclusion from services and social protection come together in violence and abuse. Women and girls with disabilities are at greater risk of violence and sexual abuse than women without disabilities. Women with disabilities are at two to four times higher risk of Intimate Partner Violence (IPV) than women without disabilities. Poor data is a consequence of and driver of invisibility, lack of voice and human rights abuses (Ritz & Asamoah, 2021).

In Rwanda, the overall 446,453 persons with disabilities aged 5 and above are living in Rwanda according to the 2012 Census, out of which 221,150 are male and 225,303 are female (NISR, 2014). A report of the Ministry of Local Government (2021), Successive Education Sector Strategic Plans (ESSP) have continued to note high school dropout rates for vulnerable children. During 2013- 2018, more Children with Disabilities (CwDs) have never attended school than those without any (MINALOC, 2021). The Ministry of Education (2017) report indicates that out of 185,666 children enrolled in pre-primary education, 1,545 children are children with disability (CwDs), representing less than 1% of enrolled students. The number of CwDs enrolled at the primary, secondary, and tertiary levels are similarly very low and well below the expected proportion of people with disability (PwDs) (Ministry of Education (2017).

Data suggest a close link between educational attainment and employment outcomes. The study conducted by Organization for Economic Cooperation and Development (OECD) indicated that on average across OECD countries, 83% of the population with tertiary education is employed. In Iceland, Norway, Sweden and Switzerland, the average employment rate of tertiary-educated individuals is over 88%. The OECD average falls to about 74% for people with upper secondary and post-secondary non-tertiary education and to just below 56% for those without an upper secondary education. This led to question about employability of women with disability who have low school attendance coupled with impairments. Using a case of Bugesera district, this research analyzed the entrepreneurship development among women with disabilities in Rwanda.

2. Research problem

In developing countries, 90% of children with disabilities do not attend school. Global estimates indicate that only 41.7% of girls with disabilities have completed primary school. More acutely for Africa, people with disability tend to belong to the poorest strata in society. It is estimated that on average, less than 2% of People with Disability in Africa enjoy primary school education and that there are no real opportunities for rehabilitation (EAC, Secretariat, 2012). The lack of education has long-term effects on women with disabilities in the work force, as is indicated by the fact that only 25% of women with disabilities are in the workforce worldwide (WHO, 2011). In Rwanda, much higher proportion of the disabled population has never attended school and few have reached secondary school or university. Females are much more disadvantaged than males: for example, 49.6% of females with a disability have never attended school, compared to 32.3% of males. The reasons of low education inclusion of PWDs include the costs of transport, physical barriers in school, the lack of capacity of teachers to support children with disabilities, shame, and the belief that many disabled children would never be able to benefit from school. Schools do not receive any additional support for children with disabilities: capitation grants from the state to schools are the same value for all children. Furthermore, within the Ministry of Education, there is only one staff member responsible for special education (NISR, 2012). This limited access to education led to question about employment creation and/ or access among women with disability. This because of intersectionality of poverty, disability, and gender.

3. Research objectives

The general objective of the research was to assess the level of entrepreneurship development among women with disabilities in Rwanda, more specifically in Bugesera district. Specific objectives were to analyse the status of working for pay among women with disability in Bugesera district; to assess the training level on entrepreneurship and financial literacy among women with disability in Bugesera district; to find out the level of knowledge of business creation and management among women with disability in Bugesera district; to identify employment preference among women with disability; to analyse challenges and provide solutions for employment promotion among women with disability in Bugesera district.

4. Literature review

Two main theories are area of focus of this research namely the structural unemployment theory and the medical model of disability. Empirical review focuses on key findings of Handicap International, the World Health Organization (WHO) Survey on Disability Report for 51 countries, and the research of Philipps University of Marburg on Rwandan context.

4.1. Theoretical review

Structural unemployment theory

Orlandi (2012) in study on Structural unemployment and its determinants in the European Union countries, defined structural unemployment as that occurs when a labor market is unable to provide jobs for everyone who wants one

because there is a mismatch between the skills of the unemployed workers and the skills needed for the available jobs (Orlandi, 2012). This theory justifies the unemployment among women with disability. The modern society needs employees with high skills in technologies; yet women with disability have lower education level. Also the modern society is a world of competition and yet women with disability are challenged by their impairments that limit their mobility or communication level or capability for quick adaptation to changing the employment conditions.

Medical model of disability

According to Bampi et al. (2010), the medical model of disability is a model by which illness or disability is the result of a physical condition, is intrinsic to the individual (it is part of that individual's own body), may reduce the individual's quality of life, and causes clear disadvantages to the individual. The Medical Model views disability as resulting from an individual person's physical or mental limitations, and is not connected to the social or geographical environments. The Medical Model focuses on finding a "cure" or making a person more "normal." The medical model can also affect the way people with a disability think about themselves. The negative message can convey that all the problems of living with a disability stem from not having 'normal' bodies. A disabled person could then think that their impairments automatically exclude them from participating in social activities (Bampi et al., 2010). The medical model is the basis for unemployment of women with disability in Bugesera district. They undervalue themselves and avoid to apply for jobs thinking that they are not "normal" people and none can hire them. On the other side, the job providers also see women with disability as unable to work due to their impairment and consider them as people to provide medical services rather than assigning to them responsibility.

4.2. Empirical review

A study of Handicap International by Muzondo (2020) assessed barriers to accessing livelihoods opportunities for persons with disabilities in Dohuk and Halabja governorates in Iraq and outlined the following barriers to access employment:

(i) overall lack of job opportunities, (ii) discrimination due to disability, (iii) lack of previous work experience, (iv) lack of transport to the workplace, (v) negative attitudes and misperceptions, (vi) families also do not let persons with disabilities work and they are considered as charity cases that need to be supported, (vii) attitudinal barriers, (viii) lack of qualifications, (ix) lack of skills, the need for special features at the job (Muzondo, 2020).

These findings of Muzondo (2020) are supported by the result of The World Health Organization (WHO) Survey on Disability Report for 51 countries that found a global disability employment gap where employment rates for individuals with disabilities are lower than those without disabilities; and G/WWDs are more vulnerable than their counterpart men with disability. In fact, employment rates was 52.8% for men with disabilities and 19.6% for women with disabilities (WHO, 2011).

Also, Sambamoorthi and Mitra, whose study covered 15 developing countries, including Ghana, investigated disability gaps in employment rates. They found that persons with disabilities have lower employment rates than persons without disabilities in 12 out of the 15 countries. They also found that persons with disabilities are more likely to work in the informal sector compared to their counterparts without disabilities. Their study showed a significant difference between workers with disabilities who are self-employed and their counterparts without disabilities in nine out of the 15 countries (Mitra & Sambamoorthi, 2014).

A study of Naami (2014) indicated that disability and gender interact to create multiple disadvantages for women with disabilities compared with men with disabilities as a result of sexism and disability, discrimination against women and persons with disabilities respectively. Women with disabilities are not only less likely to be employed, they also are more likely to receive lower pay, and are underrepresented in official and managerial positions, while they are overrepresented as sales, clerical, and service workers. In developing countries the employment situation could be worse for both men and women with disabilities due to lower educational levels, cultural beliefs and practices, negative perceptions about their capabilities, physical barriers and inaccessible transportation (Naami, 2014).

For Rwandan context, students from the Philipps University of Marburg carried out a research project in the Rwandan capital of Kigali in 2015 to determine the potential of TVET in the context of disabilities and to assess the institutions of Rwanda's vocational training sector. The results showed that young people with disabilities are at a disadvantage on Rwanda's very competitive labour market. The primary reason is prejudice, which makes many employers reluctant to hire disabled professionals. As a solution, people with disabilities must develop entrepreneurship culture and become self-employed. However, the start-up capital limit their vision and most of them become unemployed for long time. This situation affect the use of the skills they have learned to become financially independent, support their families and contribute to Rwanda's development (Bayer et al., 2017).

5. Research methodology

This research is descriptive in nature as it target to find out the results in form of frequency and percentages. A sample of 177 women with disability were selected purposively based on the following criteria: age (15- 45), education (all categories, priority being those who graduated from university, secondary schools, and primary schools), types of disability: physical disability; vision impairment; hearing/speaking; mental disability; others: albinisms; little people; deaf/ blind; multiple disability; Others. All 15 sectors of Bugesera district were represented. The respondents were provided a questionnaire combining open-ended and close-ended questions to facilitate collecting quantitative as well as qualitative data. Other techniques of data collection applied include: participant observation where the surveyors observed the economic conditions of respondents; field visiting where some women with disability having small shops or doing some economic activities were visited by the surveyors; telephone calls were used to collect data from

important respondents hard to reach the survey site. Also unstructured interview was applied where the surveyors interviewed the participants on target themes. The collected data was analyzed using IBM SPSS Statistics and the results are presented in form of tables outlining the frequency and percentages. The piloting was conducted on 20 women with disability in Gakenke district and the reliability and validity tested applied content validity test which assessed the relevance, clarity, simplicity, and ambiguity indicated that the tool was valid with minor correction; and the results of Cronbach's alpha indicated that the tool was reliable at 84.8%.

6. Presentation and discussions of findings

This section presents the summary of the findings. It starts by identification of respondents, and continue presenting the results by the order of research objectives namely: the status of working for pay among women with disability; the training level on entrepreneurship and financial literacy; the level of knowledge of business creation and management; to identify employment preference among women with disability; challenges and solutions for employment promotion among women with disability in Bugesera district.

6.1. Demographic characteristics of respondents

Respondents by Type of disability

The results of the research indicate that the survey involved all types of disability, namely Physical impairment (36.2%), Mental impairment (16.9%), Visual impairment (14.1%), Hearing/ speaking (14.1%), and other types including multiple disability (13.6%), albinism (2.8%), and little people (2.3%). These categories are consistent with the categorization by the Ministerial order N° 20/18 of 27/7/2009 recognizing 5 categories of persons with disability on the basis of their disability namely Physically Disability, Visual Disability, Hearing Impairment, Mental Impairment and a category of others. The dominant category is physical impairment with 36.2%.

Respondents by age

The results of the research indicate that the survey involved girls and women with disability aged between 15 and 45 where 22.0% were aged between 21 and 25; 22.0% were aged between 31 and 35 respectively; 20.3% were aged between 26 and 30; 14.1% were aged between 15 and 20; 13.6% were aged between 41 and 45; while 7.9% were aged between 36 and 40. This indicate that in overall 78.4% of target respondents were under category of youths (15-35 years old) as indicated by the national youth policy (Ministry of Youth, Culture, and Sports, 2005). The survey extended up to 45 years because the working age is 15 to 65 worldwide (ILO, 2022).

Respondents by Education level

The results of the research indicate that surveyed girls and women with disability have lower education. The majority, 31.6% attended but dropped out primary schools; 19.2% graduated primary schools; 18.1% are illiterate; 15.3% dropped out secondary schools; 7.3% graduated secondary schools. Only 1.1% graduated university while 0.6% dropped out the university. 4.5% are trained in TVET/ Sewing; 1.1% were trained in TVET/ Hair dressing; 0.6% were trained respectively in TVET/ ICT; and TVET/ Shoes making

respectively.

Physical, geographic, and informational barriers to school attendance

A number of reasons justify the low level of education among girls and women with disability: Inaccessibility of school facilities and failure to provide reasonable accommodations often pose a greater barrier for girls with disabilities, as they may be less likely than their male counterparts to ask for assistance; Schools equipped to educate children with disabilities—specialized or integrated—are often located in urban areas, and accessible transportation is often not available or may be more expensive for girls with disabilities because of the need for escorts for safety/cultural reasons. Transportation can prevent girls with disabilities from families with limited resources from attending school. Menstrual management can also pose an additional barrier for girls with disabilities to exercise their right to education. Menstruation is often a taboo topic, and lack of access to appropriate hygiene products can prevent girls with disabilities from attending school when they are menstruating. Schools may also lack the resources or willingness to provide girls with disabilities with personal assistance with toileting (Rangita de Silva de Alwis, 2008).

Harmful gender- and disability-related stereotypes

Harmful stereotypes about the abilities and potential of girls with disabilities contribute to a perception that they are not worthy of an education. For example, girls with disabilities are frequently perceived to be unable to contribute to the family unit or to become financially successful; thus they are typically the last family members to receive resources, including those necessary to attend school (UNICEF, 2007).

Violence and bullying against girls with disabilities

Girls with disabilities experience heightened rates of bullying and teasing by their peers based on their disability and gender, which negatively impacts a child's emotional and cognitive development and can also cause low self-esteem. As a result of sexual violence and rape, girls with disabilities may also become pregnant, which can lead to early marriage and school drop-out (Stephanie, 2015).

Attitudinal barriers to education

Teachers and other staff frequently lack education and training on the core values and competencies to accommodate inclusive learning environments. Disabled girls have few or no mentors with disabilities to act as role models or provide peer support, which can negatively impact academic self-esteem and career commitment. Education materials often perpetuate stereotypes regarding traditional female roles, and frequently exclude girls with disabilities altogether (Donna, et. Al., 2007).

Financial barriers to school attendance

Families frequently prioritizes the education for boys with and without disabilities compared to the girls with or without disability due to the prevailing assumption that a male child

can contribute financially to the family. This is particularly true for families living in poverty, who are more likely to allocate limited resources to educating boys with the expectation that they will ultimately help support the family. When girls with disabilities require disability-related equipment or special transportation, families with limited resources may be even less likely to allocate resources to their education. There is a direct correlation between poverty, being a child with disabilities and low rates of participation in education. Disabled girls are more likely to grow up in poor families, which places them at an educational disadvantage, and disabled girls living in rural areas also have less access to education (WHO, 2011).

Respondents by Marital status

The results of the survey indicate that the majority of surveyed women and girls with disability were single (50.8%). Those legally married were 14.1%; those who are in informal union were 13.6%. Single mothers were 12.4% while separated were 7.9% and widows were 1.1%. The age category showed that 63.8% of surveyed women and girls with disability are aged between 26 and 45 which indicate that they should be married. Unfortunately, the marital status indicated that 86.8% are not married (combining single, single mothers, and informal union). These results are consistent with the finding of Vikström et al. (2020) in their research "Marriages among people with disabilities in 19th-century Sweden: marital age and spouse's characteristics". This research conducted on 188 disabled individuals found that disabled men and women did not marry each other, and they entered into marriage at a slightly higher age than the average. These findings are supported by the results of Zheng et al. (2020) on "Marriage problems and countermeasures of rural disabled person" that indicated that the problem of disabled people is becoming more and more prominent, especially in the aspect of marriage. Disabled persons are facing difficult marriage, high divorce rate, high rate of widowhood problems. On the basis of reviewing the literature on marriage of disabled persons, the work finds that disabled persons have low self-efficacy, low self-confidence, and insufficient support from their families and communities (Zheng et al., 2020).

Respondents by economic strata (Ubudehe category)

The results of the survey indicate that 73.5% of girls and women with disability are under economic strata (ubudehe category) 1 and 2 (dedicated to the poorest citizens living on government direct support). Only 22.0% are under category 3 and most of them are not confident with this category. Ubudehe is a social stratification programme depending on income among households. Ubudehe can be understood as a socio-economic stratification system in which poor Rwandans are supported with social protection schemes. The Ubudehe categorization was first established by the Government of Rwanda in 2000 as part of the strategies to address poverty reduction and recently these categories were revised from four numerical naming. Currently, Rwandans have been classified under four categories as the following: category 1 indicates the very poor and vulnerable citizens who were homeless and unable to feed themselves without assistance; category 2 indicates Citizens who were able to afford some form of rented or low-class owned accommodation, but who were not gainfully employed and

could only afford to eat once or twice a day; category 3 indicates Citizens who were gainfully employed or were even employers of labour. This category included small farmers who had moved beyond subsistence farming, or owners of small and medium-scale enterprises; while category 4 indicates Citizens classified under this category were Chief Executive Officers of big businesses, employees who had full-time employment with organizations, industries or companies, government employees, owners of shops or markets and owners of commercial transport vehicles or trucks.

6.2. Status of working for pay among women with disability

The objective one of the research was to analyse the status of working for pay among women with disability in Bugesera district. The variable analyzed include job application and access, awareness about paid work searching techniques, awareness about institutions and individuals offering jobs, awareness about internship searching techniques, and the views of job providers on employability of women with disability.

6.2.1. Job application and access

The results presented in table 1 indicate that 72.3% of surveyed women and girls with disabilities did not apply for paid job. The reasons outlined by the respondents include lack of self-confidence and under consideration by job providers. Job application goes with social inclusion; and yet the research found the high level of social exclusion among G/WWDs (42.9%). Not only the society exclude women and girls with disability through social stigma and discriminating gesture but also themselves prefer isolation by avoiding crowd spaces. A recent study of the lived experience of over 700 disabled people in the UK conducted by British company 'Evenbreak' in November 2019 demonstrated that 82% of job seekers with disabilities believe the main barrier to sourcing suitable employment is finding employers who are genuinely disability friendly. Comments such as "I don't know how to find an employer who will take me seriously" were all too common. Employers were rated poorly by 71% of those surveyed, when it came to their empathy and understanding of disability. In the same survey, the second biggest barrier was the complete lack of confidence in the recruitment process. This included a fear of discrimination, as well as conscious and unconscious bias. According to a ComRes Survey of more than 1,600 people in the UK, carried out between June and July 2018, 24% of British employers said they would be less likely to hire someone with a disability. 60% of those employers reported concerns that a person with a disability would not be able to do the job advertised (Ability Focus, 2020).

Table 1: Experience of job application by women and girls with disabilities

Did you ever apply for a job?		
Answer	Frequency	%
I never thought applying for it	89	50.3
I thought it but I did not apply	39	22.0
I applied but I failed to get it	23	13.0
I have been hired without applying	3	1.7
I applied and I have been hired but I failed to fulfil my responsibility and I left	13	7.3
I am now on my job and I work well	10	5.6
Total	177	100.0

6.2.2. Awareness about paid work searching techniques

The previous section outlines two types of attitude of women and girls with disability towards job application namely "I never thought applying for it" and "I thought it but I did not apply". The question is to know whether they are really aware of different ways of searching for jobs. The results presented in table 2 indicate that 55.9% have no knowledge about job searching processes and techniques while 25.4% certified having very low knowledge. Such techniques include awareness of job vacancy, job application itself, preparing an application documents, employment exam process, etc. A comparative study in thirteen countries on employment policies for persons with disabilities by Dominic and Relandeau (2017) indicated that the labour market remains a major source of discrimination against people with disabilities: the low participation rate of people with disabilities in Europe, the United States and many developing countries proves this. People with disabilities face many barriers in accessing employment. To name a few: Access to training; Prejudices about the abilities of people with disabilities; Limited access to paid employment; Accessibility of public infrastructure, transport and services; Legal capacity. In 2009, the International Labor Organization estimated the cost of disability-related exclusion to be between \$1370 billion and 1940 billion. 12 to 20% of the population in developing countries would be "unproductive" because of a disability (Dominic & Relandeau, 2017).

Table 2: Knowledge about job search, and application process and techniques

Knowledge on different ways of job searching		
Knowledge levels	Frequency	%
High	5	2.8
Low	28	15.8
Very low	45	25.4
No knowledge	99	55.9
Total	177	100.0

6.2.3. Awareness about institutions and individuals offering jobs

The respondents were asked to indicate their level of knowledge about institutions and individuals offering jobs. The results presented in table 3 indicate that 55.9% have no knowledge while 25.4% have very low knowledge.

Table 3: Knowledge about institutions and individuals offering jobs

Knowledge on jobs providers		
Knowledge levels	Frequency	%
High	2	1.1
Low	31	17.5
Very low	45	25.4
No knowledge	99	55.9
Total	177	100.0

6.2.4. Awareness about internship searching techniques

The surveyed women and girls with disability were asked to indicate their knowledge about available opportunities for internship. The results presented in table 4 indicate that 59.9% have no knowledge while 24.3% have very low knowledge. An internship gives an intern the opportunity for career exploration and development, and to learn new skills. It offers the employer the opportunity to bring new ideas and energy into the workplace, develop talent and potentially build a pipeline for future full-time employees. This lack of awareness about available opportunities for internship among women and girls with disability justify their low level of employment as indicated by the results in table 1.

Table 4: Knowledge on different opportunities for internship

Evaluate your knowledge on opportunities for internship		
Knowledge levels	Frequency	%
High	4	2.3
Low	24	13.6
Very low	43	24.3
No knowledge	106	59.9
Total	177	100.0

6.2.5. Views of job providers on employability of women with disability

After surveying women and girls with disability about their employability, the research asked the job providers (employers) whether they employ women with disability or not and the reasons. The results indicated that over 73 surveyed job providers, 80.8% have no G/WWDs among their employees; 15.1% have 1 G/WWDs, and 4.1% have 2 G/WWDs among their employees. The reasons presented in table 5 indicate that 90.4% of job providers did not receive any job application by a women and girls with disability. These results are consistent with the findings presented in previous sections where women and girls with disability don't know institutions and individuals offering jobs (table 2); and did not apply for any job (table 1) because they don't know how to search a job (table 3).

Table 5: Job providers' reasons of not hiring women and girls with disability

Reasons women with disability are not employed		
Reasons	Frequency	%
None applied for it	66	90.4
They applied but failed exams	1	1.4
They were hired and left	2	2.7
Our business is hard for PWD	2	2.7
Family business	2	2.7
Total	73	100.0

6.3. Training on entrepreneurship and financial literacy

The second objective of the research was to assess the training level on entrepreneurship and financial literacy among women with disability in Bugesera district. The results presented in table 6 indicate that 88.1% of women and girls with disability were not trained on entrepreneurship and 83.1% were not trained on financial literacy. Entrepreneurs' financial literacy is defined as "a blend of their knowledge of financial concepts, products, skill to recognize and manage the business risks/opportunities to make sound financial decisions". According to resource-based theory, financial literacy is an intangible source for the entrepreneurial firm (RBV). This is because a high level of financial literacy among individuals in general, and young people in particular, may contribute to promoting entrepreneurial activities such as autonomy and motivation, self-employment (Li & Qian, 2020). A lack of financial knowledge and capability leads to poor financial choices and investment mistakes, which could result in undesired economic consequences. Low financial literacy is often cited as a potential cause of under-saving. Lack of financial literacy causes devastating mistakes, it prevents individuals ready for the uncertain, it can prevent individual reach their goals, it reduces confidence in business (Li et al., 2020).

Table 6: Training level on entrepreneurship and financial literacy

Did you attend a training on entrepreneurship?		
Answer	Frequency	Percent
Yes	21	11.9
No	156	88.1
Total	177	100.0

Did you attend a training on financial literacy?		
Answer	Frequency	Percent
Yes	30	16.9
No	147	83.1
Total	177	100.0

6.4. Knowledge of business creation and management

The third objective of the research was to find out the level of knowledge of business creation and management among women with disability in Bugesera district. The variables analyzed under business creation and management include: saving culture, awareness of selection and management of small scale projects, awareness of on available opportunities to become entrepreneur, awareness about available institutions providing loans to small businesses, and awareness of available programs supporting people with disability to become entrepreneur.

6.4.1. Saving culture among women with disability

The surveyed women and girls with disability were asked to indicate where they save their income which could be from any business activity, a support from the government, or a donation. The results presented in table 7 indicate that 50.3% of women and girls with disability have no income to save; and 20.3% of them spend the total low income they earn. In overall, 70.6% of surveyed women and girls with disability have no financial capability for saving. These findings are supported by the results presented in section about economic categorization of women and girls with disability where it was indicated that 73.5% of girls and women with disability

are under economic strata (ubudehe category) 1 and 2. Researchers indicated that disability is both a cause and consequence of poverty. It is a cause because it can lead to job loss and reduced earnings, barrier to education and skills development, significant additional expenses, and many other challenges that can lead to economic hardship. It is also a consequence because poverty can limit access to health care and preventive services, and increase the likelihood that a person lives and works in an environment that may adversely affect health (Pinilla-Roncancio, 2015).

Table 7: Saving situation among women with disability

Where do you save your income?		
Answer	Frequency	%
I have no income	89	50.3
In Saving and Loan group (Ikimina)	40	22.6
I spent the total income	36	20.3
On my account in financial institution	8	4.5
At home	4	2.3
Total	177	100.0

6.4.2. Knowledge on selection and management of small scale projects

The surveyed women and girls with disability were asked to evaluate their knowledge on selection and management of small scale projects. The results presented in table 8 indicate that 54.2% have no knowledge; while 27.7% have very low knowledge. Small scale project selection is an integral part of a company's process for choosing a project with the highest priority to accomplish. Projects and project completion can be important in transforming a company. Selecting the right project could create a better return on investment for a company, increase efficiencies, shorten time-to-market and lead to successful project delivery. Project selection is the evaluation of project ideas to help decide which project has the highest priority. It's an important part of project portfolio management (PPM), which is a process used by project management organizations (PMOs) and project managers to analyze the potential return on undertaking a project. Once project managers receive project ideas or proposals, they often go through a process to assess and select a project that will move forward. Typically, when project managers select a project, they may consider the following factors: Costs, Resources, Benefits or Return On Investment (ROI), Time to complete the project, and Risks associated with the project (Maneesh, 2009).

Table 8: Awareness of selection and management of small scale projects

Evaluate your knowledge on selection and management of small scale projects		
Knowledge levels	Frequency	%
High	4	2.3
Low	28	15.8
Very low	49	27.7
No knowledge	96	54.2
Total	177	100.0

6.4.3. Knowledge on available opportunities to become entrepreneur

Surveyed woman and girls with disability were asked to indicate their level of awareness of available opportunities to create small enterprises and become entrepreneur. The

results presented in table 9 indicate that 59.3% have no knowledge while 24.3% have very low knowledge. Rwanda has a number of opportunities for investment: (i) the recent World Bank Group's annual report on the ease of doing business ranked Rwanda the easiest place to do business in East and Central Africa, the 2nd in Africa, and the 56th globally. Rwanda has the fewest procedures and fastest processes to register and start a business. It takes only Six hours to have a registered business company (RDB, 2020). (ii) Investment opportunities in "Livestock Production". According to the Rwanda Agricultural Master Plan 2017-2022, Rwanda promotes increased animal production to meet the needs of the population for meat and animal products. Rwandan agriculture contributes about 31% to the Gross Domestic Product (GDP), of which 10% comes from the livestock sub-sector (NISR, 2017). Rwanda wants a competitive and more efficient livestock industry that will contribute significantly to food security and nutrition as well as to improve the well-being of populations (FAO, 2019). The five livestock products promoted in Rwanda are milk and cattle, Development of red meat, Egg consumption and production, Pig productivity, chicken for meat. (iii) Investment opportunities in "Agricultural Production": Agriculture remains the backbone of the economy. The agricultural sector accounts for about 33% of GDP, employs 69.2% of Rwanda's workforce, generates 60% of foreign exchange, provides 75% of raw materials for industry and provides about 45% of revenue government total, according to National Bank of Rwanda 2015 statistics. As Rwanda modernizes into a knowledge-based economy, agriculture remains the backbone of sustainable economic growth. The strategic plan for agricultural transformation in Rwanda (PSTA IV) (2018-2024) puts into practice the new agricultural policy with the aim of having a productive, green and market-oriented agricultural sector. It takes into account the ongoing development of agricultural policy and will focus on productivity, marketing for food security, income and consumption of healthy foods, resilience and sustainable intensification, inclusive employment and improved skills of farmers and effective enabling environment and responsive institutions (MINAGRI, 2018). (iv) Opportunities for trans borders market: International Trade Administration (2021) states that in 2007, Rwanda joined the East African Community (EAC). Rwanda is also a member of the Common Market for Eastern and Southern Africa (COMESA). Rwanda has signed and ratified agreements on the movement of goods and services within the African Continental Free Trade Area (AfCFTA). Rwanda is the only country in the region to have entered into a Bilateral Investment Treaty (BIT) with the United States. Rwanda has also entered into a Trade and Investment Framework Agreement (TIFA) with the United States. The most recent TIFA meeting took place in October 2019. In 2009, Rwanda became the newest member of the Commonwealth. It hosted the Commonwealth Heads of Government Meeting in 2022. Rwanda joined the OECD Development Center in 2019. Rwanda is a member of the Northern Corridor initiative, which includes Kenya, Uganda, South Sudan and Ethiopia as core members and the Democratic Republic of Congo (DRC), Burundi and Tanzania as observers. Rwanda is also at the forefront of the Central Corridor initiative, which also includes Burundi, DRC, Tanzania and Uganda (Administration du commerce international (2021).

Table 9: Awareness of available opportunities, supports to become entrepreneur

Evaluate your knowledge on available opportunities for entrepreneurship		
Knowledge levels	Frequency	%
High	2	1.1
Low	27	15.3
Very low	43	24.3
No knowledge	105	59.3
Total	177	100.0

6.4.4. Knowledge on available institutions and programs providing loans to small businesses

Surveyed women and girls with disability were asked to indicate their level of awareness about financial institutions providing the loans to SMEs. The results presented in table 10 show that 58.2% have no knowledge while 26.6% have very low knowledge. However, the government has put in place a series of opportunities and support to businesses such as: (i) Business Development Service Centers (BDC) were first introduced in 2006 to address SME capacity and access issues and to decentralize services across the country. However, the BDS centers have been met with varied success. The BDS centers were restructured and re-launched in February 2010 as a private/private partnership sponsored by PSF/RDB and local government. There are currently 22 centers throughout Rwanda operated by trained and selected independent BDS advisors, working as paid consultants, and BDS staff. (ii) Umurenge SACCOs established in 2008 with the aim to boost up rural savings and provide Rwandans with loans to improve their earnings and enhance their livelihoods. Currently there are 416 Umurenge SACCOs corresponding to 416 administrative Sectors. (iii) Business Development Fund (BDF) established in 2011 as a branch of the Development Bank of Rwanda (BRD) to support small and medium-sized enterprises through loan collateral, general fund management, capacity building, SACCO leasing, and corporate leasing of business start-ups and business advisory services. (iv) Promotion of village saving and loan association model (VSLA model), a micro credit model under which 25-30 members meet in a self-managed group once a week to save and borrow money. This approach has played a key role in providing access to financial services for women who don't have bank accounts. (v) Vision 2020 Umurenge Program- Financial support (VUP), an integrated local development program established in 2000 to accelerate poverty eradication, rural growth, and social protection, targeting poorest households with limited access to assets and income generation. (vi) Microfinance: the Rwandan microfinance sector consists of 460 institutions, of which three are microfinance banks, 19 limited liability companies, 416 Umurenge SACCOs and 22 non-Umurenge SACCOs. (vii) Commercial banks: there are 16 commercial banks operating in Rwanda. Support programs include RDB support to SMEs growth, Business Development Fund support, National Agricultural Export Development Board (NAEB) facilities for SMEs in Agriculture Sector, National Industrial Research and Development Agency (NIRDA) support to SMEs in Industrial sector, and Development Bank of Rwanda (BRD) support for Innovative and exporting SMEs (MINECOFIN, 2018; NISR, 2020; RDB, 2020).

Table 10: Awareness of institutions providing loans to finance small business

Knowledge on loans providers to small business		
Knowledge levels	Frequency	%
High	3	1.7
Low	24	13.6
Very low	47	26.6
No knowledge	103	58.2
Total	177	100.0

6.5. Employment preference among women with disability

The fourth objective of the research was to identify employment preference among women with disability. Three options were presented namely working for pay, self-employment, and both working for pay and self-employed. The results presented in table 11 show that 68.4% preferred self-employment; 23.7% preferred both (working for pay and self-employment) while 3.4% preferred working for pay. 4.5% are unable to work at all due to the severity of their disability. These findings are consistent with the situation of business development in Rwanda where small and micro businesses comprise 97.8% of the private sector and account for 36% of private sector employment. These lack proper accounting and financial systems. Rwandan medium sized enterprises, by contrast, are well-established businesses that are individually or jointly owned. They have set administrative processes, qualified personnel and trained staff, employ between 50-100 people and account for 0.22% of businesses in Rwanda, contributing 5% of total private sector employment. Combining these categories shows that SMEs comprise approximately 98% of the total businesses in Rwanda and account for 41% of all private sector employment. The vast majority of SMEs (93.07%) work in commerce and services. This is followed by 1.86% in professional services, 1.66% in Arts & Crafts, 1.33% in industry, 0.94% in financial services, 0.7% in tourism and 0.45% in agriculture and livestock. SMEs in Rwanda face many macro-level challenges similar to those faced by large companies, including limited transport and energy, lack of a strong insurance industry, limited financial outreach, high cost of doing business, difficulties with contract enforcement and a weak education system (Uwitonze, 2016).

Table 11: Employment preference by women and girls with disability

Employment type	Freq.	%
Self-employment	121	68.4
Both: paid work or self-employment	42	23.7
Working for pay	6	3.4
Unable to work	8	4.5
Total	177	100.0

6.6. Challenges for access to jobs among women with disability

The fifth objective of the research was to analyze challenges and provide solutions for employment promotion among women with disability in Bugesera district. A number of challenges outlined by surveyed women and girls with disability include: Accessibility barriers in built environments including transport, products and services; Lack of awareness of disability in the workplace leading to misrepresentation and stigma; Welfare systems which

discourage people from entering employment; Inadequate provision of workplace adjustments. The system for securing grant aid and subsidy schemes is not fit for purpose. Process is disjointed and lengthy; Insufficient disability support services and a lack of inter-agency liaising; Weak inclusive education and vocational training leading to lower levels of education and training among persons with disabilities; Lack of structured support for younger people with disabilities when making the transition from school to work; Low level of capacity of publicly funded bodies to effectively support persons with disabilities; Lack of wholesale commitment from some public bodies towards government initiatives such as the Comprehensive Employment Strategy and National Disability Inclusion Strategy, leading to a lack of compliance with employment quotas; Lack of awareness and confidence on how to include persons with disabilities in the workplace; Misplaced fear of legal challenges by employees with disabilities if employment does not work out; Misplaced fear of insurance issues when hiring a person with a disability; Inaccessible work premises and work tools, including Information and Communication Technologies (ICT); Lack of support for persons with disabilities to secure and maintain employment; Lack of information and support for companies considering the employment of persons with disabilities; Societal views of disability heavily stigmatized.

7. Conclusion

This research assessed entrepreneurship development among women with disabilities in Rwanda using a case of Bugesera district. The research assessed the status of working for pay among women with disability in Bugesera district, the training level on entrepreneurship and financial literacy, the level of knowledge of business creation and management, employment preference by women with disability, and challenges of employment promotion among women with disability in Bugesera district. The results of the research indicated that 72.3% of surveyed women and girls with disabilities did not apply for paid job due to low education level and lack of self-confidence and lack of confidence by the job providers. 88.1% of women and girls with disability were not trained on entrepreneurship and 83.1% were not trained on financial literacy. This is a severe issue that has to be addressed for promoting access to jobs as this issue limit the knowledge about business creation and management as indicated by 54.2% lacking knowledge on selection and management of small scale projects; lack of knowledge on institutions and programs providing loans to small businesses as affirmed by 58.2%; lack of knowledge on available opportunities to become entrepreneur as indicated by 59.3%. Yet, women and girls with disability prefer self-employment than working for pay as indicated by 68.4%. Challenges of employment promotion among women with disability in Bugesera district include but not limited to: Weak inclusive education and vocational training leading to lower levels of education and training among persons with disabilities, Lack of information and support for companies considering the employment of persons with disabilities; Societal views of disability heavily stigmatized; Accessibility barriers in built environments including transport, products and services; Lack of awareness of disability in the workplace leading to misrepresentation and stigma; Welfare systems which discourage people from entering employment; Inadequate provision of workplace adjustments; Low level of capacity of publicly funded bodies to effectively support persons with

disabilities. These results led to conclude that lack of general education and training on business creation and management affect negatively employment creation among women with disability in Bugesera district.

8. Recommendations

To civil society organizations

Civil society organizations play multiple roles. They are an important source of information for both citizens and government. They monitor government policies and actions and hold government accountable. They engage in advocacy and offer alternative policies for government, the private sector, and other institutions. For entrepreneurship development among women and girls with disability, the research recommends the civil society organizations to play a role of socialization of this marginalized category of the population. This through grouping them into mutual support groups and provide to them appropriate trainings on self-advocacy, self-confidence, disability rights, and social inclusion. Also, they would increase awareness of the community on disability and the responsibility of the society in protecting the women and girls with disability against all types of gender based violence. At this level, they should train women and girls with disability on business and entrepreneurship development. At the end of such business skills, they are recommended to support their small projects by providing start-up toolkit and capital.

Policy makers

Policy makers are recommended to implement one among the following three models of employment promotion among women and girls with disability:

To establish Quotas system in employment process

The quota system is mandatory for private and/or public companies and organisations and is applied in many European countries as well as internationally. The objective of quotas is to stimulate labour demand by engaging employers to hire a certain proportion of people with disabilities (this proportion can range from 1 to 15% of the workforce). Quotas are only applicable to a certain number of employees or more. This model is based on the idea that legislative intervention is needed to integrate people with disabilities into the labour market. Historically, quotas were born in Europe (France, Germany) in the 1950s due to the increase in the number of "war invalids" and a growing need for manpower for the reconstruction of Europe. Japan has also adopted similar measures, facing a similar situation. In Latin America, these quotas have been part of a policy to promote social reform and the fight against poverty. The overall effectiveness of these measures can be seen, with an increase in the employment of people with disabilities, particularly in countries where non-compliance with quotas results in sanctions. However, it must be noted that a single quota policy is not enough to guarantee the integration of persons with disabilities into the labour market.

To develop the non-discrimination model for employment promotion

The non-discrimination model prefers to adopt a voluntary rather than a mandatory approach, using non-binding tools

such as charters, guides and codes of good practice. It offers flexibility to employers to find the most appropriate method for employing people with disabilities in their structures.

Combination of non-discrimination and positive action

Quota system may be perceived as a hiring constraint without encouraging the company to change its practices and embark on a real change to become inclusive. Non-discrimination model may not very predictable. Indeed, in the absence of a uniform active policy, employers' actions are poorly coordinated. A combination of non-discrimination and positive action is not only about enabling people with disabilities to access employment but also about decent and therefore quality employment: the opportunity to have a career, a salary corresponding to the work done, to benefit from fair working conditions, including the use of reasonable accommodation if necessary and to be able to exercise their rights. The State must then prohibit discrimination, put in place obligations and prohibitions (which can be achieved through quotas) and facilitate the establishment of mechanisms to address barriers to employment for people with disabilities. This can involve multiple actions, including: Facilitating access to justice for people with disabilities: ensuring that people with disabilities have a way to exercise their rights when they have been violated; Taking into account the variety of vulnerability factors: people with disabilities face crosscutting issues (belonging to a minority, age, gender, poverty, rural, etc.) that can be cumulative.

9. Suggestions for areas for further research

This research focused on job access and/ or entrepreneurship development among women and girls with disability in Bugesera district. The variables analyzed are: the status of working for pay among women with disability; the training level on entrepreneurship and financial literacy; the level of knowledge of business creation and; employment preference; and barriers for employment promotion among women with disability in Bugesera. Further studies should use the same variables in other 29 remaining district of Rwanda in order to have an overall situation for entire country. In addition, as this research indicated the issue of social exclusion and stigma of women and girls with disability by the society, further studies should use a case where civil society organizations intervened and indicate the effectiveness of mutual groups on social economic development of women and girls with disabilities.

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Author Profile



Dr. Gasana Sebastien is PhD holder in Social Sciences (2010) with specialization in Sociology. Lecturer in different Higher Learning Institutions in Rwanda since 2010. Occupied different academic positions, such as Head of Department, Dean of Faculty and Vice Chancellor. Currently serving as Dean of the Faculty of Social Sciences, Management and

Development Studies at UTAB (University of Technology and Arts of Byumba), with the academic rank of Senior Lecturer.



Mr. Habamenshi Védaste holds Masters in Finance and Accounting; Post Graduate Diplome in Education; Bachelor's in Business Information Technology; International Advanced Diploma in Computer Studies. He conducted consultancy activities as IT trainer for Schools' managers in Rwanda and in Burundi; Assistant Lecturer at

University; and he is now a Researcher in social sciences and author of several Research Papers and Books.



Mrs. Nibeza Sylvie holds Applied Quantitative Preparation for a Doctorate by Rhine-Waal University of Applied Sciences in partnership with University of Rwanda/ College of Business and Economics; Master of Science in Economics, Post Graduate Diploma in Education; Bachelor's Degree in Rural Development Economics. She occupied the positions of Assistant Lecturer and

Head of Departments of Business Management and Finance at Christian University of Rwanda; and Consultancy activities. She is now Assistant Lecturer at Institut Catholique de Kabgayi (ICK) and Consultant.