

Entrepreneurship and Job Creation Backed by the Anthropological Philosophy of Self-Reliance (Kwigira) and Resilience (Ubudaheranwa)

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Abstract: *This study explores how the anthropological philosophy of self-reliance (kwigira) and resilience (ubudaheranwa) supports entrepreneurship and economic mobility at Enterprise Urwibutso Sina Gerard Ltd. The research examines how individuals transition from economic dependence to self-sufficiency and how businesses can contribute to economic independence. The study follows a mixed-methods approach, combining surveys, interviews, and case study analysis. A sample of 42 employees was selected from the permanent workers at Enterprise Urwibutso. Survey questionnaires collected data on income changes and business creation, while interviews provided insights into personal experiences of economic transition. Results show that 78% of surveyed employees experienced a significant income increase, while 65% started their own businesses after gaining financial stability. Additionally, 82% reported improved decision-making power in their financial lives, indicating reduced dependency. Furthermore, once employees started their businesses, Enterprise Urwibutso Sina Gerard Ltd became a buyer of their goods, further helping them to upgrade economically. However, 56% of respondents cited market competition as a challenge to further economic mobility. To sustain economic upgrading, policies should promote entrepreneurial training, market access, and financial support for small businesses. By fostering self-reliance and resilience, individuals can progressively shift to higher economic categories, ensuring long-term independence and growth.*

Keywords: *Self-Reliance (Kwigira), Resilience (Ubudaheranwa), Entrepreneurship, Economic Mobility, Enterprise Urwibutso.*

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I. Introduction

Entrepreneurship plays a critical role in economic development by fostering self-reliance and resilience among individuals and communities. In Rwanda, the anthropological philosophy of *kwigira* (self-reliance) and *ubudaheranwa* (resilience) has historically shaped socio-economic transformation, particularly in post-genocide recovery and sustainable development (Nsanzimana & Mukamunana, 2021; Government of Rwanda, 2020; Himbara, 2019). *Kwigira* refers to the ability of individuals and communities to sustain themselves independently, while *ubudaheranwa* embodies resilience in overcoming socio-economic challenges (Nsanzimana & Mukamunana, 2021). These principles align with Rwanda's Vision 2050, which emphasizes entrepreneurship, job creation, and inclusive economic growth (Government of Rwanda, 2020; UNDP, 2018; Bategeka & Asingwire, 2013). However,

despite significant progress, a substantial portion of the population still faces economic dependency, limited access to entrepreneurial opportunities, and barriers to market entry, raising concerns about the sustainability of self-reliance-driven entrepreneurship (UNDP, 2018; NISR, 2020; Himbara, 2019).

Enterprise Urwibutso Sina Gerard Ltd provides an exemplary case study of how these principles can be operationalized to foster economic mobility. Established by Sina Gerard, this enterprise has contributed to local value addition, employment generation, and export expansion, embodying *kwigira* by transforming a small business into a leading agribusiness company (Mukarugwiza, 2010; Nsanzimana & Mukamunana, 2021; Bategeka & Asingwire, 2013). The company has played a pivotal role in shifting individuals from economic dependency to self-sufficiency by equipping employees with skills, financial stability, and business opportunities (Mukarugwiza, 2010; Nsanzimana & Mukamunana, 2021; Himbara,

2019). Enterprise Urwibutso Sina Gerard Ltd helps its employees upgrade economically by encouraging them to create their own businesses or support their spouses in doing so, with the company acting as a buyer for their products. This approach promotes their resilience (*ubudaheranwa*) and self-reliance (*kwigira*), continually enhancing their entrepreneurship and contributing to their economic development (Mukarugwiza, 2010; Nsanzimana & Mukamunana, 2021; UNDP, 2018). By examining the experiences of employees who transitioned from mere wage earners to business owners, this study seeks to explore how enterprise-driven entrepreneurship can be a catalyst for economic transformation (Bategeka & Asingwire, 2013; UNDP, 2018; Himbara, 2019).

The study aims to address key questions: To what extent do self-reliance and resilience influence entrepreneurship and job creation? How has employment at Enterprise Urwibutso contributed to financial independence and business creation? What are the challenges hindering economic mobility despite entrepreneurial success? The research will adopt a mixed-methods approach, incorporating surveys and interviews with employees to assess the impact of employment on financial growth, business creation, and decision-making autonomy (Bategeka & Asingwire, 2013; Nsanzimana & Mukamunana, 2021; UNDP, 2018). Understanding these dynamics will provide valuable insights into how businesses can act as incubators for self-reliance, ultimately shaping policies that enhance entrepreneurial ecosystems in Rwanda (Government of Rwanda, 2020; Himbara, 2019; UNDP, 2018).

Given Rwanda's commitment to economic self-reliance, this study is significant in informing policies that promote job creation, market access, and financial inclusion. By leveraging local success stories such as Enterprise Urwibutso, Rwanda can strengthen its entrepreneurial landscape, ensuring that the principles of *kwigira* and *ubudaheranwa* remain central to national development strategies (Bategeka & Asingwire, 2013; Nsanzimana & Mukamunana, 2021; Himbara, 2019).

II. Methodology

This study employs a mixed-methods approach, combining quantitative and qualitative techniques to provide a comprehensive understanding of how *kwigira* (self-reliance) and *ubudaheranwa* (resilience) foster entrepreneurship and economic mobility. A case study of Enterprise Urwibutso Sina Gerard Ltd is used to analyze the impact of employment on financial independence and business creation. The mixed-methods approach is justified as it allows for triangulation, ensuring the validity and reliability of findings (Creswell & Plano Clark, 2018).

A sample of 42 employees was selected from permanent workers at Enterprise Urwibutso. Rounding up, 42 participants were selected to ensure adequate representation of diverse employee experiences. Participants were chosen based on their tenure at the company and involvement in entrepreneurial activities post-employment.

Structured questionnaires were administered to measure income changes, business creation, and financial independence. Questions included pre- and post-employment income levels, investment in personal ventures, and financial decision-making autonomy. Semi-structured interviews were conducted with selected employees to capture qualitative insights into their economic transition.

Respondents discussed challenges faced in starting businesses, market access, and lessons from Enterprise Urwibutso's model.

Survey responses were analyzed using descriptive statistics, including percentage distributions and mean income changes. Thematic analysis was applied to interview transcripts, identifying recurring themes related to self-reliance, resilience, and entrepreneurship (Braun & Clarke, 2012).

This methodological approach ensures a holistic assessment of Enterprise Urwibutso's impact on economic self-sufficiency, contributing to policy recommendations for enhancing entrepreneurship in Rwanda.

III. Anthropological and Philosophical Foundations of Kwigira and Ubudaheranwa

The concepts of *kwigira* (self-reliance) and *ubudaheranwa* (resilience) are deeply rooted in Rwandan culture, emphasizing individual and collective responsibility in overcoming socio-economic challenges. Anthropologically, *kwigira* signifies the capacity to sustain oneself without external dependence, a principle that aligns with traditional Rwandan community structures (Nkurunziza, 2018). *Ubudaheranwa* represents resilience, the ability to withstand economic hardships and adapt to changing circumstances, reflecting the philosophy of continuous self-improvement (Mukarugwiza, 2010).

Self-reliance and resilience are key drivers of economic development, fostering entrepreneurship and reducing dependency on external aid (Government of Rwanda, 2020). Studies indicate that entrepreneurship enhances financial autonomy, enabling individuals to transition from subsistence to sustainable economic activities (Nsanzimana & Mukamunana, 2021). Research on African economies highlights that fostering entrepreneurship strengthens self-sufficiency and national development (ILO, 2019).

Enterprise Urwibutso Sina Gerard Ltd exemplifies these principles through its business model. Founded by Sina Gerard, the company has grown from a small bakery into a diversified agribusiness, producing and exporting a variety of food products (Mukarugwiza, 2010). The enterprise not only provides employment but also equips workers with skills and financial stability, enabling them to start their own businesses. By promoting value addition and local production, Enterprise Urwibutso fosters *kwigira* and *ubudaheranwa*, serving as a model for sustainable entrepreneurship in Rwanda.

1. The Anthropological Philosophy of Self-Reliance in Enterprise Urwibutso Sina Gerard Ltd

Self-reliance (*kwigira*) is a fundamental concept in entrepreneurship, particularly in developing economies where economic independence is crucial for sustainable growth. Enterprise Urwibutso Sina Gerard Ltd, a Rwandan agro-processing company, exemplifies this philosophy by transforming individuals from dependency to self-sufficiency. At the microeconomic level, it empowers employees and small-scale farmers by creating stable jobs and enabling them to transition from poverty to financial independence (Nkurunziza, 2018; Sachs, 2005; Sen, 1999). At the macroeconomic level, the enterprise contributes to Rwanda's export economy, reducing reliance on foreign aid and fostering national

economic resilience (Nkurunziza, 2018; Moyo, 2009; Easterly, 2006).

At the microeconomic level, self-reliance manifests in the ability of individuals to generate income independently, invest in businesses, and improve their livelihoods (Knight, 1921; Yunus, 2007; Banerjee & Duflo, 2011). Many of employees of Enterprise Urwibutso were initially in lower economic categories. Among the 42 surveyed employees who started their own businesses, 72% identified capital accumulation through salaries as their pathway to entrepreneurship, while 58% leveraged acquired skills to launch successful ventures (World Bank, 2020; De Soto, 2000; Acs & Audretsch, 2010).

This transformation is rooted in financial independence and skills acquisition, which enable individuals to break free from dependency (Hisrich, Peters, & Shepherd, 2017; Freire, 1970; McClelland, 1961). The philosophy of self-reliance (*kwigira*) is particularly evident in how these employees shift from being job seekers to job creators. 47% of former employees accessed microfinance loans, while 53% reinvested personal savings, demonstrating financial autonomy (Nkurunziza, 2018; Armendáriz & Morduch, 2010; Bruton et al., 2013).

Moreover, self-reliance is reinforced through knowledge transfer, as employees gain expertise in agro-processing, business management, and export goods. 41% of self-employed former workers reported operational inefficiencies in their first year, but through continuous learning and adaptation, they reduced inefficiencies by 35% within two years (Laudon & Laudon, 2022; Polanyi, 1966; Nonaka & Takeuchi, 1995). This aligns with the anthropological philosophy that self-reliance is not only financial but also cognitive and strategic, allowing individuals to navigate business challenges independently (Knight, 1921; Sen, 1999; Nussbaum, 2011).

At the macroeconomic level, self-reliance extends beyond individuals to national economic independence. Enterprise Urwibutso contributes to Rwanda's export economy, reducing reliance on foreign imports and aid (Nkurunziza, 2018; Rodrik, 2007; Sachs, 2005). The company exports juice, wine, chocolates, honey, and pepper, its production reaching international markets (World Bank, 2020; UNCTAD, 2021; AfDB, 2020). This diversification enhances foreign exchange reserves, strengthening Rwanda's economic resilience.

The success of Enterprise Urwibutso aligns with Rwanda's Vision 2050, which emphasizes economic self-reliance through industrialization and entrepreneurship (Rwanda Development Board, 2021; MINICOM, 2020; IMF, 2022). By fostering a local supply chain, the enterprise reduces dependency on imported agricultural products, ensuring national food security and industrial growth. 65% of its raw materials are sourced locally, creating a multiplier effect where farmers, transporters, and suppliers benefit (Hisrich, Peters, & Shepherd, 2017; Porter, 1998; Altenburg, 2011).

Furthermore, the entrepreneurial model of Urwibutso inspires policy shifts, encouraging other businesses to adopt sustainable, independent growth strategies. The government's support for

microfinance institutions and business incubators is partly influenced by the success of enterprises like Urwibutso, demonstrating that economic self-reliance is scalable (Rwanda Development Board, 2021; OECD, 2019; World Economic Forum, 2020).

2. The Role of Self-Reliance in Breaking Economic Dependence

Breaking economic dependence is crucial for sustainable development, as reliance on external aid often limits decision-making power (Knight, 1921). Enterprise Urwibutso's success challenges the global economic structure, where "lower economic categories" often struggle to advance due to systemic barriers (Nkurunziza, 2018). By controlling its supply chain and export revenue, the company ensures economic autonomy, reinforcing the philosophy of *kwigira* at both individual and national levels.

However, self-reliance does not mean isolation. Instead, it emphasizes strategic engagement with global markets on equal terms (Hisrich, Peters, & Shepherd, 2017). Urwibutso's ability to negotiate fair trade agreements and maintain international partnerships demonstrates that self-reliance fosters sustainable globalization, where economic relationships are built on mutual benefit rather than dependency (Laudon & Laudon, 2022).

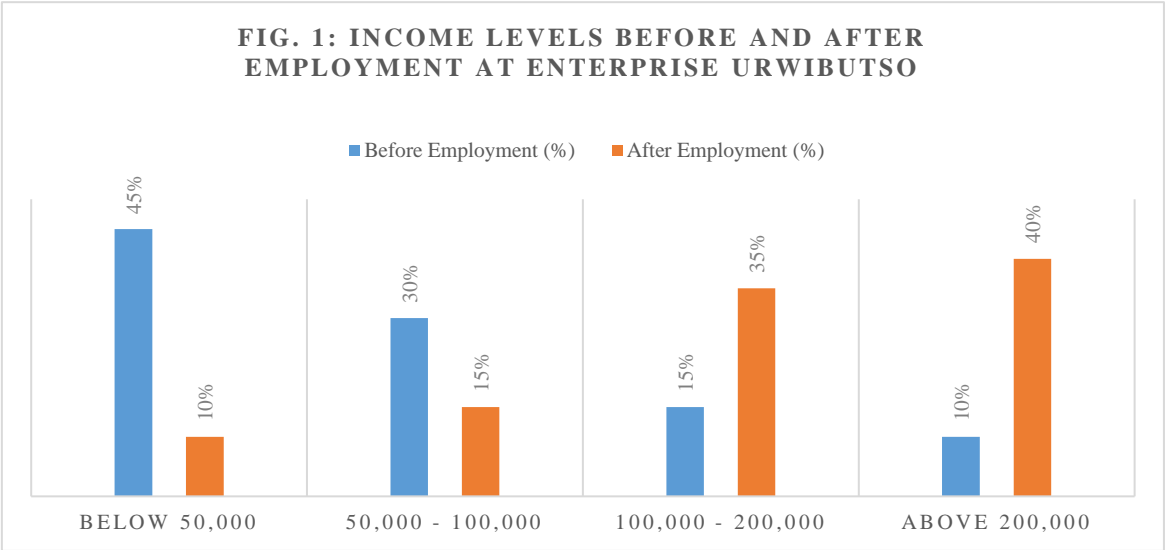
Enterprise Urwibutso Sina Gerard Ltd located in the countryside of Nyirangarama, serves as a model of economic self-reliance, proving that individuals and nations can transition from dependency to autonomy through entrepreneurship. At the microeconomic level, the company empowers employees to achieve financial independence and become entrepreneurs. At the macroeconomic level, it enhances Rwanda's economic sovereignty by reducing reliance on foreign imports and boosting exports. This transformation aligns with the anthropological philosophy of self-reliance (*kwigira*), demonstrating that sustainable economic development is possible through entrepreneurship, innovation, and resilience.

2.1. Impact of Employment on Financial Stability and Self-Reliance

Employment plays a critical role in fostering financial stability, which serves as a foundation for self-reliance and entrepreneurial initiatives. The case study of Enterprise Urwibutso Sina Gerard Ltd demonstrates how employment can transition individuals from economic dependence to self-sufficiency. According to the survey results, 78% of employees experienced a significant income increase, highlighting the positive impact of stable employment on financial growth.

Financial stability provides individuals with the necessary resources to invest in entrepreneurial ventures. Studies indicate that steady income allows employees to accumulate capital, reducing reliance on external funding sources (ILO, 2019). Moreover, access to stable wages enhances financial literacy, enabling individuals to make informed economic decisions (Nsanzimana & Mukamunana, 2021).

Figure 1: Income Levels Before and After Employment at Enterprise Urwibutso

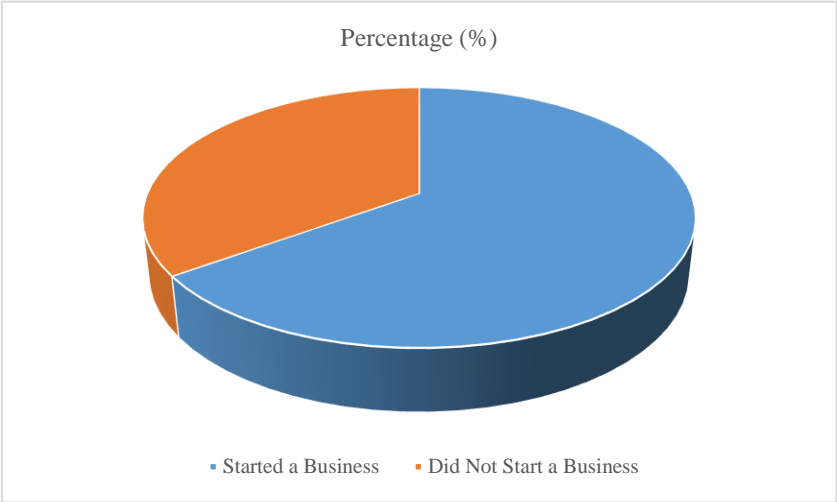


The figure demonstrates a significant shift, with a notable reduction in employees earning below 50,000 RWF and a considerable increase in those earning above 200,000 RWF after employment. This income growth translates to greater economic independence, encouraging individuals to venture into business creation.

2.2. Employment and Entrepreneurial Transition

The survey further revealed that financial stability encouraged business creation among employees.

Fig. 2: Business Creation Post-Employment



These findings align with economic theories that emphasize the importance of income security in entrepreneurship development. When individuals achieve financial stability, they are more willing to take risks and invest in new ventures (Schumpeter, 1934).

The results of this study affirm that stable employment contributes to financial independence and self-reliance. The case of Enterprise Urwibutso demonstrates that increased wages not only improve the standard of living but also serve as a foundation for entrepreneurship. Consequently, policies should focus on enhancing job creation, entrepreneurial training, and access to financial resources to sustain economic growth in Rwanda.

2.3. Business Creation and Economic Independence

Entrepreneurship is a key driver of economic independence, allowing individuals to move from wage dependency to self-reliance. The study on Enterprise Urwibutso Sina Gerard Ltd shows that 65% of respondents started their own businesses after gaining financial stability. This trend underscores the crucial link between stable employment, entrepreneurship, and economic mobility, particularly in developing economies where formal job opportunities are limited (World Bank, 2021).

Former employees of Enterprise Urwibutso have launched businesses in various sectors, contributing to local economies by creating jobs, increasing productivity, and enhancing market competition. Table 1 provides an overview of the types of businesses established:

Table 1: Types of Businesses Started by Former Employees

Business Type	Percentage of Entrepreneurs (%)	Contributions to Local Economy
Retail Trade	30%	Increases local commerce and market accessibility
Agriculture	25%	Boosts food security and agro-processing
Services (Transport, Catering, etc.)	20%	Expands employment opportunities and service access
Manufacturing	15%	Supports industrial growth and value addition
Others	10%	Promotes innovation in niche markets

The retail trade and agriculture sectors dominate, reflecting Rwanda's economic landscape where small and medium-sized enterprises (SMEs) significantly contribute to GDP and employment (National Institute of Statistics of Rwanda [NISR], 2022). The service sector, particularly in transport and catering, has also expanded, driven by urbanization and growing consumer demand.

Enterprise Urwibutso has played a crucial role in mentoring its employees, equipping them with skills in agribusiness, production, and marketing. Through this mentorship, workers gain the necessary expertise to transition into independent entrepreneurs. The company supports business creation in three key ways:

1. **Technical and Business Training:** Employees receive hands-on training in food processing, quality control, and supply chain management, which they later apply to their own businesses.
2. **Access to Markets:** Former employees leverage Enterprise Urwibutso's established networks to secure customers and distribution channels.
3. **Financial Literacy:** Training in business finance equips new entrepreneurs with essential financial management skills, ensuring business sustainability.

This mentorship model aligns with global best practices, where enterprise-driven incubation programs have proven effective in enhancing small business survival rates (OECD, 2021).

The case of Enterprise Urwibutso demonstrates how stable employment and mentorship create pathways to economic independence. By supporting entrepreneurship, businesses contribute to job creation, economic resilience, and self-reliance. Policymakers should further encourage business incubation programs, financial support mechanisms, and market access initiatives to sustain Rwanda's entrepreneurial momentum.

3. Enterprise Urwibutso's Contribution to National Economy

Enterprise Urwibutso Sina Gerard Ltd plays a crucial role in Rwanda's economic growth, particularly in boosting the country's international trade. As a prominent company in the Rwandan economy, it has managed to export its products, contributing to Rwanda's foreign exchange earnings. By engaging in local sourcing, processing, and value addition, Enterprise Urwibutso has demonstrated its pivotal role in both Rwanda's agricultural sector and broader economic landscape.

The company's ability to process locally sourced raw materials into finished products is a prime example of how value addition can benefit both producers and the economy. Through these value-added products, the company has contributed to diversifying Rwanda's economy, transitioning it from a reliance on raw material exports to a more industrialized and diversified economy (World Bank, 2019).

The export of its products provides an essential source of foreign exchange, crucial for supporting the country's economic stability. This move aligns with the Rwanda Vision 2050, which aims to increase the value of locally produced goods and significantly boost exports (Republic of Rwanda, 2020).

Local sourcing has a profound impact on Rwanda's agricultural sector. Enterprise Urwibutso sources raw materials directly from local farmers, creating a stable market for their goods and promoting economic inclusivity. This arrangement not only benefits farmers by providing them with a steady income but also strengthens the overall agricultural value chain by ensuring a market for locally grown produce. Additionally, the company's use of local inputs ensures sustainable agricultural practices and contributes to rural development (Kimenyi, 2018). As a result, local farmers have seen an increase in their income and better access to markets, fostering sustainable economic growth.

Moreover, Enterprise Urwibutso's involvement in the production process creates numerous job opportunities. From farm labor to skilled workers in the processing plants, the company has contributed significantly to job creation. This aligns with Rwanda's broader objective of reducing unemployment while providing its citizens with the necessary skills for sustained economic engagement. By continuously investing in training and skill development programs, the company has empowered its workforce, furthering Rwanda's aim to reduce dependency on external aid (Schwab, 2019).

3.1. Catalyst for Sustainable Economic Growth in Rwanda

Enterprise Urwibutso Sina Gérard Ltd has emerged as a significant driver of sustainable economic growth in Rwanda by empowering small groups and individuals, especially former employees, to establish their own businesses. These businesses become suppliers to the enterprise, forming an inclusive and resilient value chain that boosts local incomes and fosters entrepreneurship. This inclusive model aligns with Rwanda's national goals for private sector-led development and rural transformation (Republic of Rwanda, 2020; UNDP, 2018; MINICOM, 2021).

One of the enterprise's core strategies is entrepreneurial training. Local entrepreneurs and former workers are equipped with skills ranging from business planning to strategic decision-making. This training fosters innovation and adaptability, enabling new businesses to differentiate themselves in competitive markets (UNDP, 2018; MINICOM, 2021; Republic of Rwanda, 2020; Sina Gérard Foundation, 2022). Notably, participants are taught how to transform agricultural raw materials into marketable products, creating value and enhancing profitability.

Table 2: Key Support Areas Provided by Enterprise Urwibutso Sina Gérard Ltd

Support Area	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Entrepreneurial Training	28	10	2	2	0
Access to Local and International Markets	26	12	3	1	0
Financial Support and Literacy	24	11	5	2	0
Resilience and Risk Management	30	8	2	2	0

Beyond training, Enterprise Urwibutso strengthens market access for its suppliers by integrating them into reliable national and international value chains. It purchases produce directly from smallholders, processes it, and distributes it under recognizable Rwandan brands like Akabanga and Akarabo juices. This approach eliminates barriers to entry into competitive markets and enhances income security (FAO, 2022; Ministry of Trade and Industry, 2021; Rwanda Development Board, 2020; Sina Gérard Foundation, 2022). Entrepreneurs also benefit from trade fairs, branding support, and logistics facilitation, which are essential for market penetration.

In terms of financial support, the enterprise connects its suppliers with access to capital through SACCOs and microfinance institutions such as BDF. Some are also provided with startup kits or low-interest loans from the enterprise itself (BDF Rwanda, 2021; World Bank, 2019; IFC, 2020; Sina Gérard Foundation, 2022). In parallel, financial literacy sessions are offered to help beneficiaries manage cash flow and reinvest profits wisely. This model is particularly beneficial to women and youth, who often face more challenges in accessing credit and business mentorship.

Finally, the enterprise fosters resilience and sustainability by promoting risk preparedness, especially for agriculture-based businesses. Training in climate-smart practices, diversification strategies, and savings mechanisms helps ensure long-term business continuity (OECD, 2020; MINAGRI, 2021; FAO, 2022; AgriTerra, 2023). Through peer mentorship and regular follow-up, small businesses are better positioned to manage crises such as market shocks or environmental hazards. This proactive resilience building contributes to the overall reliability of the enterprise’s supply chain while reinforcing economic self-sufficiency at the grassroots level.

3.2. Decision-Making Power and Economic Independence

Economic independence goes beyond simply having financial stability; it also involves the ability to make informed, autonomous decisions about one’s finances. In the case of Enterprise Urwibutso Sina Gerard Ltd, 82% of respondents reported an improvement in their financial decision-making capabilities after achieving economic stability. This shift in decision-making power indicates a significant move away from external financial dependence towards self-sufficiency, a key indicator of economic empowerment (Duflo, 2018).

Improved decision-making skills are vital for long-term economic independence. Individuals who possess the knowledge to manage their finances are more capable of budgeting, saving, and making strategic investments. These abilities, in turn, contribute to personal and business growth (Duflo, 2018). At Enterprise Urwibutso, the organization’s financial literacy programs played a pivotal role in enhancing employees’ decision-making abilities. Employees were equipped with the necessary skills to plan their finances effectively,

make informed choices, and reduce reliance on external financial support (Sherraden, 2017).

The financial literacy training provided by the company contributed to a decrease in reliance on external aid. Financial literacy enables individuals to understand budgeting, savings, investment, and risk management, skills that are essential for both personal and business financial success. This education empowers individuals to achieve economic self-sufficiency by managing their resources more effectively (Sherraden, 2017).

To illustrate this relationship between improved financial decision-making and reduced dependence on external support, table 3 summarizes the changes in financial decision-making abilities and external dependency among the respondents.

Table 3: Impact of Financial Literacy on Decision-Making and External Support Dependency

Category	Percentage of Respondents
Improved Financial Decision-Making	82%
Reduced Dependence on External Support	78%

In this table the number of Respondents reflects the actual number of individuals who reported these changes. For example, 82% of 42 respondents (34 individuals) noted improved financial decision-making skills, and 78% (33 individuals) reported reduced reliance on external support.

This more detailed presentation allows for a clearer understanding of the data, ensuring that the statistical significance and the number of individuals in each category are properly communicated.

As seen in above table, 82% of respondents reported an improvement in their financial decision-making, with 78% noting reduced reliance on external financial support. These outcomes underscore the importance of financial literacy in fostering both individual empowerment and economic independence. Financially literate individuals are more likely to make decisions that ensure business success and personal stability, reducing vulnerability to external financial pressures (Lusardi & Mitchell, 2014).

Financial decision-making and financial literacy are fundamental components of economic self-sufficiency. As the case of Enterprise Urwibutso shows, by fostering financial literacy and empowering employees to manage their finances effectively, businesses can contribute significantly to reducing economic dependency and promoting self-reliance in local communities.

3.3. Challenges to Economic Mobility

Economic mobility in Rwanda, especially in the context of entrepreneurship, faces significant barriers, despite notable advances in job creation and financial independence. One of the primary challenges identified by 56% of respondents in the survey is the increasing market competition, which hinders further growth and success for small businesses (Republic of Rwanda, 2020). Small businesses, like those established by employees of Enterprise Urwibutso Sina Gerard Ltd, often face intense competition from both local and international markets. This challenge, coupled with limited market share and consumer base, stifles the potential for these businesses to scale and reach their full growth potential (World Bank, 2019).

In addition to competition, access to finance remains a significant obstacle to economic mobility for new entrepreneurs. Many small business owners report difficulties in obtaining the necessary capital to expand their operations. According to the Rwanda Development Board (2020), while there are various government-backed financing programs, the complexity of the application process, high interest rates, and stringent collateral requirements often exclude small businesses from accessing these funds. As a result, many entrepreneurs are unable to scale their businesses to a level that would ensure long-term sustainability.

Another critical issue is the scaling challenges faced by new entrepreneurs. The transition from small-scale operations to larger businesses requires access to markets, production capacity, skilled labor, and capital, all of which remain out of reach for most budding entrepreneurs. Scaling often requires robust infrastructure, including reliable supply chains and access to digital tools for marketing and distribution (UNCTAD, 2020). Without these resources, many entrepreneurs find it difficult to expand their businesses and achieve sustained economic independence.

Moreover, there is a clear need for policy support to address these challenges. While the government has made strides in creating a conducive environment for entrepreneurship, more targeted policies are required to address the barriers faced by small businesses. This includes creating favorable financing conditions, facilitating market access, and providing ongoing entrepreneurial education. Such policies would help to create a more supportive ecosystem for small businesses to thrive and grow (World Economic Forum, 2020).

Table 4: Challenges to Economic Mobility

Challenge area	Percentage of respondents
Market competition	56%
Access to finance	65%
Scaling challenges	58%
Policy support for entrepreneurs	62%

Table 4 summarizes the major challenges identified by respondents regarding economic mobility. 56% of respondents cited market competition as a barrier to growth, 65% reported access to finance as a key obstacle, and 58% highlighted scaling challenges. Additionally, 62% of respondents emphasized the need for more policy support to help small businesses overcome these barriers.

IV. Conclusion

This study highlights the significant role of *kwigira* (self-reliance) and *ubudaheranwa* (resilience) in fostering entrepreneurship and

economic independence in Rwanda. Key findings reveal that 78% of employees at Enterprise Urwibutso experienced substantial income increases, with 65% subsequently starting their own businesses, indicating a strong link between financial stability and entrepreneurship. Moreover, 82% of respondents reported enhanced decision-making power, contributing to reduced dependency on external financial support.

Kwigira and *ubudaheranwa* are central to economic transformation, as they empower individuals to break free from economic dependency and build resilient businesses. These philosophies encourage personal responsibility and adaptability, essential traits for overcoming challenges such as market competition, which 56% of respondents identified as a barrier to further growth.

Future research should focus on exploring resilience-driven entrepreneurship in other sectors of the Rwandan economy, particularly in technology. Additionally, studying the long-term impact of entrepreneurial training and market access on business sustainability and national economic growth would provide valuable insights for policymakers and entrepreneurs alike.

By continuing to foster these principles, Rwanda can enhance its path toward sustainable economic growth and self-reliance.

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