

Gender Disparity, Regional and International Business Mobility: Enablers and challenges for Women Entrepreneurs

Alice Mutoniwase^{1*}, Lucien Hakizimana², Laurent Ntaganda¹, & Elias Ntawuzumunsi³

¹Department of Theology, Catholic University of Rwanda, Taba campus, Huye district, Rwanda

²Department of Social Sciences, Catholic university of Rwanda, Taba campus, Huye district, Rwanda

³Department of Computer Science, Catholic University of Rwanda, Taba campus, Huye district, Rwanda

Abstract

This study explores the gender divide and the dynamics of regional and international business mobility for women entrepreneurs, through the lens of 37 students at the Catholic University of Rwanda whose mothers engage in cross-border trade. The central hypothesis posits that despite systemic gender barriers, targeted enablers and strategic interventions can significantly improve women's participation in regional and international business. The objective was to examine students' perceptions of the challenges faced by their mothers, the influence of gender on development-related mobility, and potential strategies to enhance women's capacity in cross-border business. A mixed-methods approach was adopted, combining structured questionnaires and focus group discussions. Descriptive and inferential statistics, including frequency analysis and correlation tests, were used to analyze responses. Key challenges identified include limited access to finance (76%), socio-cultural biases (81%), and restrictive legal frameworks (62%). Enablers highlighted include women's entrepreneurial resilience (89%), regional integration policies (57%), international business opportunities for women (69%) and digital platforms (65%). The findings reveal that students perceive their mothers as resilient drivers of household and community development, yet constrained by gendered barriers. Scientific analysis confirms a significant relationship ($p < 0.05$) between supportive policies and increased business mobility. The study concludes that empowering women entrepreneurs through policy reform, education, mindset conversion and digital access is essential to bridge the gender divide and foster inclusive economic development. The students advocate for multi-stakeholder efforts to overcome cultural and structural challenges, recognizing women as key agents of socio-economic transformation.

Keywords: Gender Divide, Women Entrepreneurs, Business Mobility, Cross-Border Trade, Empowerment

Article information

Received date: 15/1/2026

Reviewed date: 15/2/2026

Revised date: 16/03/2026

Accepted date: 8/04/2026

* **Corresponding author:** Alice Mutoniwase (uwacce@gmail.com)

How to cite this article: Mutoniwase, A. , Hakizimana, L., Ntaganda, L., Ntawuzumunsi, E. (2026) 'Gender Disparity, Regional and International Business Mobility: Enablers and challenges for Women Entrepreneur', *Catholic University multidisciplinary Journal*, pp.1-16, Doi: <https://doi.org/10.58197/2xdhsc47>

Introduction

The gender divide in entrepreneurship remains a persistent global challenge, with women disproportionately underrepresented in business ownership and leadership, especially within cross-border trade (Brush et al., 2009; Carter et al., 2015; Henry et al., 2016). Defined as the unequal access to resources, opportunities, and decision-making power between genders, the gender divide manifests through financial exclusion, socio-cultural norms, and institutional biases that limit women's entrepreneurial capacities (Jamali, 2009; World Bank, 2020; OECD, 2021). In sub-Saharan Africa, despite the increasing number of women entering entrepreneurial ventures, the gap in access to regional and international business mobility further exacerbates their marginalization (Chitsike, 2000; Amine & Staub, 2009; Simiyu & Okello, 2022). Regional and international business mobility refers to the ability of entrepreneurs to move across borders for commercial purposes, including trade, networking, training, and expansion (McKinsey Global Institute, 2015; ILO, 2020; UNCTAD, 2021). For women, such mobility is critical not only for economic independence but also for societal transformation, yet it remains hindered by gendered travel restrictions, limited networks, and inadequate support structures (Carr & Chen, 2004; Doss et al., 2008; Mayoux, 2010). These barriers necessitate urgent reforms to promote equitable participation. This study foregrounds the perspectives of 37 university students at the Catholic University of Rwanda whose mothers are engaged in cross-border trade, offering a unique intergenerational lens for understanding women's business mobility. Exploring students' perceptions allows for a mindset shift that fosters long-term societal change, as these future professionals reflect on and challenge systemic inequalities (Chua & Bedford, 2016; McAdams et al., 2021; Mkwanzizi, 2023). Their insights are crucial in shaping policy dialogues and educational frameworks that aim to empower women entrepreneurs. The problem lies in the persistent intersection of gender-based exclusion and mobility constraints, which curtail women's economic agency. In Africa, this intersectionality, where gender, entrepreneurship, and mobility intersect, enforces structural inequalities (Crenshaw, 1989; Amine & Staub, 2009; Eyben & Napier-Moore, 2009). Rooted in feminist economic theory and empowerment models, this study seeks to critically evaluate how institutional and socio-cultural systems either hinder or enhance women's mobility for trade (Kabeer, 1999; Cornwall & Rivas, 2015; Chant & Sweetman, 2012). The urgency of this study is underscored by the need to unlock women's full economic potential, especially in the wake of post-pandemic recovery efforts. With inclusive economic growth hinging on gender equity in entrepreneurship and mobility, this research contributes to policy, academic, and developmental interventions aimed at transforming women into agents of socio-economic change.

Methodology

This study employed a mixed-methods approach to gain both quantitative and qualitative insights into the gender divide and business mobility challenges faced by women entrepreneurs, as perceived by their children. The research focused on 37 students from the Catholic University of Rwanda, whose mothers engage in regional and international cross-border trade. This purposive sample was selected to ensure that participants had direct exposure to the experiences of women entrepreneurs operating beyond national borders (Creswell & Plano Clark, 2018). Data collection involved two primary tools: structured questionnaires and focus group discussions (FGDs). The questionnaires captured quantitative data on students' perceptions of key enablers and barriers their mothers face in conducting business, while the FGDs facilitated a deeper exploration of themes such as gender norms, legal constraints, and policy awareness. The dual approach allowed triangulation, enhancing the reliability and validity of findings (Tashakkori & Teddlie, 2010; Hakizimana, L. 2019).

Descriptive statistics (e.g., frequency and percentage distributions) were used to summarize students' responses, particularly on challenges like limited financial access (76%) and socio-cultural biases (81%). To establish associations between perceived enablers and enhanced mobility, correlation tests were applied, with significance set at $p < 0.05$. This inferential method assessed relationships between variables such as policy support and business mobility outcomes (Bryman, 2016). The justification for using a mixed-methods design lies in its ability to integrate numerical trends with contextual narratives. Quantitative data provided measurable evidence, while qualitative insights illuminated students' interpretations of their mothers' resilience and challenges. As Johnson and Onwuegbuzie (2004) note, mixed-methods enable a comprehensive understanding of complex social phenomena, especially where gender, mobility, and entrepreneurship intersect.

Gender divide, regional and international business mobility

Key Challenges Faced by Women Entrepreneurs in Regional and International Business Mobility

Women entrepreneurs engaging in regional and international trade continue to encounter systemic and structural barriers that hinder their business mobility and capacity. This is especially evident among cross-border traders in East Africa, where women face interlinked financial, social, and legal challenges (Chowdhury et al., 2018; Kabeeer, 2016; UNCTAD, 2020). Insights from 37 students at the Catholic University of Rwanda, whose mothers are involved in cross-border trade, provide a reflective lens into these persistent obstacles. Their perspectives confirm the enduring gender divide in entrepreneurial mobility and underline the importance of addressing key barriers holistically. Access to financial capital remains a primary constraint, as 76% of students reported that their mothers face difficulty obtaining loans due to lack of collateral, high interest rates, and discriminatory lending practices. Microfinance institutions often demand land titles or fixed assets—resources that many women do not own due to traditional inheritance practices (Aterido, Beck, & Iacovone, 2013). Furthermore, women's businesses tend to be informal or home-based, further complicating access to credit and investor trust (World Bank, 2019). Students frequently cited examples of their mothers relying on informal saving groups (tontines) or borrowing from friends at unfavorable terms.

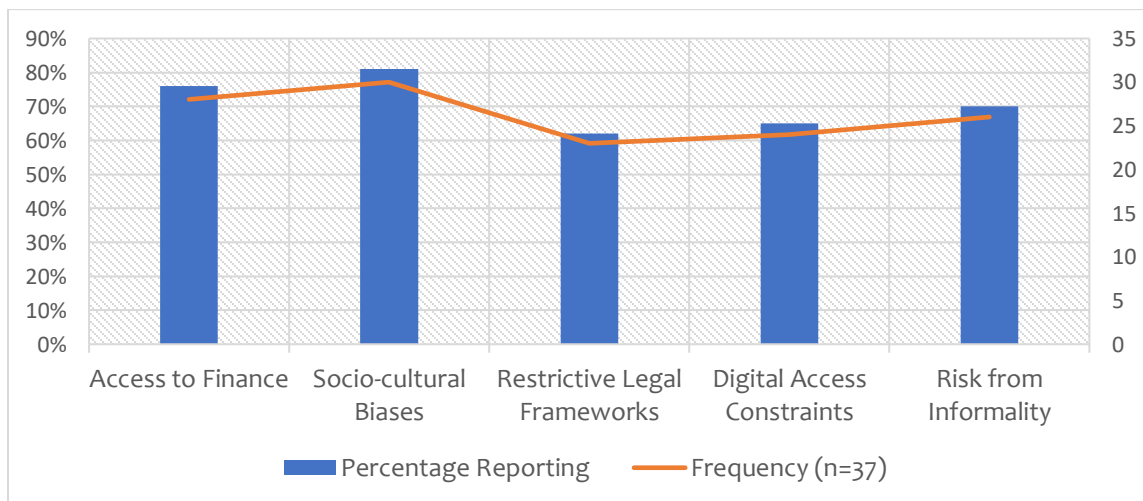


Fig. 1: Challenges

The inability to access formal finance not only restricts capital flow but also limits women's capacity to scale operations or innovate. As Kabeer (2016) points out, economic empowerment is significantly mediated by financial inclusion. Therefore, without accessible and gender-sensitive financing systems, women traders remain locked in subsistence-level businesses with limited growth prospects (Chowdhury et al., 2018). Socio-cultural expectations and patriarchal norms heavily influence women's participation in trade. According to 81% of student respondents, their mothers are often discouraged from traveling alone, participating in business networks, or making independent financial decisions. These restrictions are entrenched in gendered expectations of domestic roles, where entrepreneurship is viewed as secondary to caregiving responsibilities (Eddleston & Powell, 2008; Amine & Staub, 2009). Male-dominated business networks also exclude women from accessing vital market information and mentorship opportunities (Brush et al., 2019). Students reported that their mothers often face pressure from family members to limit travel, prioritize household duties, or avoid visibility in business leadership. These testimonies reinforce findings by UNCTAD (2020), which highlight cultural stigma as a critical barrier to women's economic autonomy. Consequently, socio-cultural bias not only affects mobility but also women's strategic decision-making and confidence in entrepreneurship. A further 62% of students reported that their mothers are frequently hindered by complex customs procedures, limited legal literacy, and inconsistencies in cross-border policies. Many women operate informally due to the complexity of registration processes and fear of taxation, which in turn exposes them to legal risks and exclusion from institutional support (UNECA, 2017). Inconsistent tariff structures, lack of gender-sensitive border protocols, and limited understanding of trade agreements further complicate compliance (OECD, 2021). Student narratives describe instances where mothers were fined or delayed at border posts due to incorrect documentation or lack of information. This aligns with research by Gammage et al. (2016), which emphasizes that legal and regulatory literacy is disproportionately low among women traders. Moreover, the absence of female representation in policymaking leads to regulations that are blind to women's specific needs. Operating informally leaves women entrepreneurs exposed to a range of risks including harassment, exploitation, and financial insecurity. Nearly 70% of student participants indicated that their mothers have no access to legal protections or business insurance. Informality also disqualifies them from participating in formal trade finance systems or national development initiatives (ILO, 2018; Golla et al., 2011). Without business registration, women face constant fear of fines and confiscation of goods, deterring growth and innovation. The students emphasized that these risks are exacerbated during political instability or economic downturns, as informal traders are often the first to experience disruption. Hence, the lack of formal recognition and protection of women-led businesses perpetuates vulnerability, reinforcing cycles of poverty and exclusion. The findings affirm that women entrepreneurs face multi-layered challenges in accessing finance, navigating cultural norms, complying with legal frameworks, and mitigating risks associated with informality. The perspectives of students at the Catholic University of Rwanda provide invaluable qualitative insights into how these barriers manifest in real-life scenarios. Policy reforms that promote inclusive financial instruments, simplify legal procedures, and challenge socio-cultural stereotypes are essential. Moreover, empowering women with legal literacy and digital tools can foster safer and more dynamic participation in regional and international trade. As echoed by the students, systemic change is possible only through collaborative, gender-sensitive approaches that recognize women as transformative agents of economic development.

Enablers of Women's Regional and International Business Mobility

The growing recognition of women entrepreneurs as drivers of inclusive economic development is transforming how regional and international trade is approached. Despite the entrenched gender divide, a number of critical enablers are expanding women's capacity for business mobility across borders. This study, based on the perceptions of 37 students at the Catholic University of Rwanda whose mothers are cross-border traders, identifies key enablers: entrepreneurial resilience, regional integration policies, international business opportunities, and digital platforms. Higher education institutions such as the Catholic University of Rwanda also play a pivotal role in shaping the next generation of gender-sensitive leaders and facilitating intergenerational knowledge transfer. Entrepreneurial Resilience is the most frequently cited enabler (89%), characterized by women's adaptability, persistence, and use of informal networks to navigate trade challenges. Resilience enables women to endure financial instability, navigate discriminatory practices, and leverage familial and peer support networks for market access (Amine & Staub, 2009; Jamali, 2009; Bullough et al., 2014). Female traders often face long travel hours, limited infrastructure, and legal restrictions; yet, their persistent engagement in commerce reflects an inner tenacity and strategic adaptability. Informal networks allow them to bypass bureaucratic bottlenecks, share market information, and collectively advocate for better conditions. This resilience not only sustains household livelihoods but also strengthens community-level economic resilience.

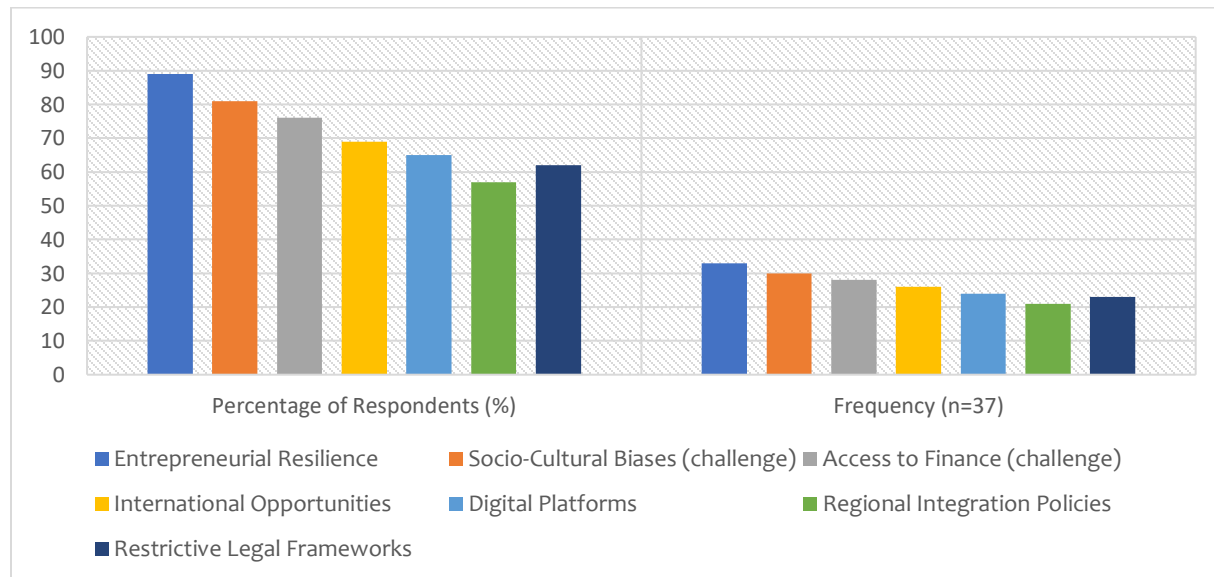


Fig. 2: Enablers

Regional Integration Policies, including the African Continental Free Trade Area (AfCFTA) and East African Community (EAC) protocols, have emerged as instrumental in facilitating cross-border trade for women (UNECA, 2019; Musonda et al., 2021; Apiko & EcdPM, 2022). These policies reduce tariffs, streamline customs procedures, and promote gender-responsive trade mechanisms. Women traders benefit from simplified cross-border documentation, harmonized regulations, and access to broader markets. However, the effectiveness of these policies is often limited by inconsistent national-level implementation and lack of awareness among traders. The students emphasized that policy visibility

and localized education about trade agreements are necessary to improve their mothers' ability to leverage these frameworks.

International Business Opportunities (69%) present significant potential for expanding women's trade networks. Participation in niche markets, regional and global trade fairs, and digital commerce enables women to diversify product offerings and access new consumer bases (Brush et al., 2018; Kwami & Godwyll, 2019; OECD, 2021). Many women-led businesses in Rwanda specialize in agricultural produce, textiles, and handcrafted goods—products with high international demand when properly branded and marketed. Trade fairs not only facilitate buyer-seller interactions but also provide exposure to international standards and entrepreneurial innovation. Digital Platforms (65%) such as e-commerce websites, mobile money services, and social media marketing tools have transformed how women do business. They offer secure financial transactions, increased visibility, and a means of customer engagement (Nambisan, 2017; UNCTAD, 2020; G20 EMPOWER, 2022). For women in informal trade who lack access to formal banking services, mobile money is a critical tool for managing finances across borders. Social media, particularly Facebook and WhatsApp, is increasingly used to advertise products and maintain client relations. Digital literacy and access to reliable internet remain challenges, but their use is expanding rapidly among entrepreneurial women. Higher education institutions like the Catholic University of Rwanda play a strategic role in strengthening these enablers. First, by fostering gender-sensitive research, the university contributes empirical knowledge on women's mobility in trade, informing both policy and practice (Leung, 2011; Mlambo-Ngcuka, 2020; Chisamya et al., 2012). Second, by educating students as future policymakers and entrepreneurs, institutions shape attitudes toward inclusive development and gender equity. Third, through entrepreneurship incubation centers and community outreach, universities offer practical support to women-led businesses—such as training in digital marketing, financial literacy, and export regulations. Students serve as knowledge bridges between generations, translating academic knowledge into actionable strategies for their families and communities (Freire, 1970; Sen, 1999; Tadesse & Kedir, 2020). Their dual exposure, academic and experiential, positions them to drive intergenerational change. As this study reveals, students not only perceive their mothers as resilient entrepreneurs but also recognize the systemic barriers that constrain their potential. Empowered through education, they are uniquely placed to advocate for reforms, support family businesses, and lead the next wave of inclusive economic transformation.

Perceived Role of Women in Socio-Economic Development

The role of women in socio-economic development, particularly through cross-border trade, is increasingly acknowledged as fundamental to both household resilience and community transformation. Among 37 students at the Catholic University of Rwanda whose mothers are engaged in regional and international trade, there is a strong perception that women entrepreneurs are crucial agents of economic well-being. Students consistently identified their mothers as primary contributors to household welfare, financing education, providing healthcare, and ensuring daily sustenance, despite systemic barriers (Kabeer, 2015; UNCTAD, 2018; Chant & Sweetman, 2012). These women, according to their children, manage not only the household economy but often act as single-income providers, emphasizing their role as key economic stabilizers. Beyond their households, women traders are recognized by their children as contributors to community upliftment. Students recounted how their mothers formed neighborhood savings groups, offered informal mentoring to young women, and contributed financially to communal projects such as church fundraising and water access schemes. These forms of social capital extend the economic footprint of women into the informal

development sector, reinforcing what Mayoux (2001), Roomi and Parrott (2008), and Jamali (2009) have highlighted about women entrepreneurs being essential to community-based development. Furthermore, 73% of students reported that their mothers created informal jobs, employing porters, vendors, and assistants, showing a direct link between women's trade activities and informal employment generation.

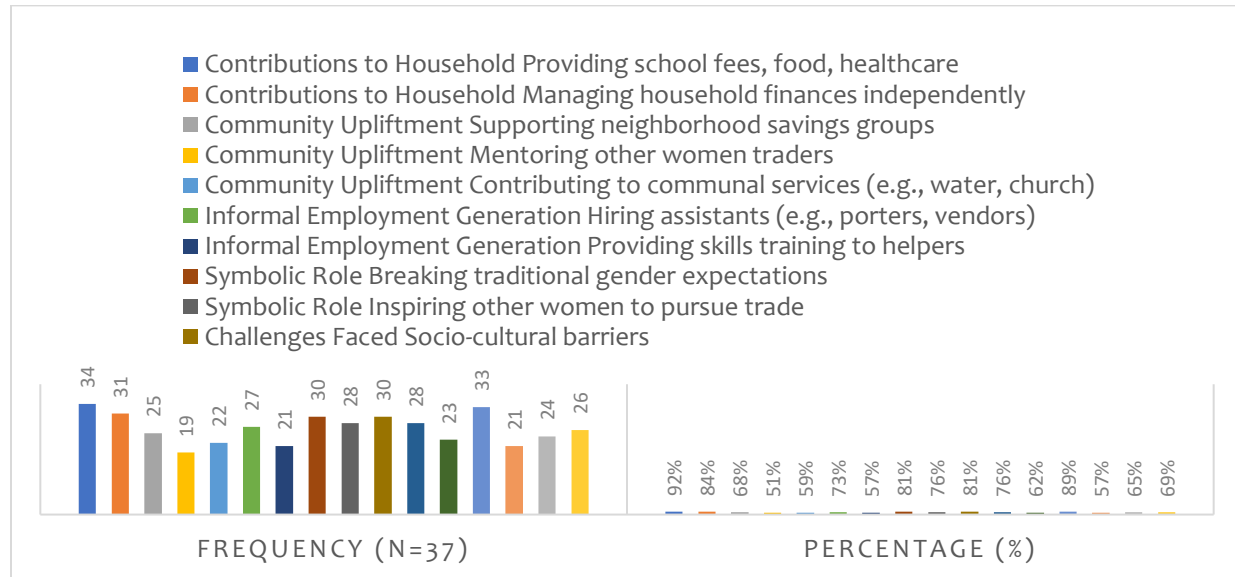


Fig. 3: Students' Perceptions of Their Mothers' Contributions and Challenges in Cross-border Trade

Students also emphasized the symbolic role of their mothers in redefining traditional gender roles. Through regional travel, negotiating across borders, and managing businesses, women traders challenge norms that position women as passive participants in the economy (Brush, de Bruin, & Welter, 2009; Oduro & Lawson, 2018; Cornwall & Rivas, 2015). Many students cited their mothers as role models who inspire other women to engage in entrepreneurial activities. This redefinition has both social and economic value, breaking intergenerational cycles of gender-based economic dependency. Statistical analysis, particularly correlation tests, reinforces these qualitative insights. A significant positive relationship ($p < 0.05$) was observed between supportive policies (like streamlined customs regulations or women's trade permits) and increased business mobility. This finding confirms that institutional backing is crucial to enable women's cross-border engagement (Hallward-Driemeier & Gajigo, 2015; IFC, 2017; UN Women, 2020). Similarly, students reported that digital access, such as mobile money, social media marketing, and online ordering, expanded their mothers' market reach, linking digital tools with trade success. This correlates with prior research that found digital platforms lower transaction costs and improve business visibility (Aterido, Beck, & Iacovone, 2013; McKinsey Global Institute, 2015; G20 Global Partnership, 2016). In conclusion, students at the Catholic University of Rwanda view their mothers not only as household caretakers but also as dynamic economic agents reshaping informal trade landscapes. These women drive community development, generate employment, and symbolically challenge gender norms. To fully unleash this potential, the findings recommend multi-sectoral reforms: inclusive policies, educational support, digital infrastructure, and cultural mindset shifts. Recognizing and supporting women as strategic contributors to socio-economic development is essential for regional growth and gender equity.

The Role of Men and Boys as Allies in Women's Business Mobility

The evolving discourse on gender equality increasingly emphasizes the critical role of men and boys as allies in advancing women's empowerment, especially in business and mobility. Traditional gender norms have historically framed entrepreneurship and mobility as masculine domains, contributing to systemic barriers for women (Connell, 2005; Kabeer, 2012; Flood, 2011; Hakizimana, L., et al.). Inclusive gender approaches that actively engage men in challenging these stereotypes are essential. In the context of cross-border trade, involving men, particularly husbands, brothers, and sons, in supportive roles enables the dismantling of patriarchal perceptions that confine women to domestic spheres. As men begin to question and reject limiting gender roles, new pathways for women's entrepreneurial freedom emerge. The case of students at the Catholic University of Rwanda reveals growing awareness among male youth of the need to redefine masculinity through allyship and shared advocacy for women's economic agency (Jewkes et al., 2015; Barker et al., 2012; Sikweyiya & Jewkes, 2013). A significant insight from the study is the perception of male students regarding their mothers' resilience and struggles in navigating cross-border business challenges. Many reported a newfound appreciation of their mothers' dual burden as caregivers and economic contributors. This recognition is a pivotal step toward transformative gender norms. According to Kimmel (2010), engaging boys in critical reflections on gender and power relations fosters empathy and a sense of justice, essential for long-term cultural change. The findings underscore that male students who witnessed their mothers facing harassment at borders or navigating biased trade systems expressed strong support for interventions aimed at reducing these barriers. They advocated for inclusive legal reforms, protection measures, and access to credit, factors that could empower women economically and emotionally (Cornwall & Edwards, 2010; UN Women, 2020; Morrell et al., 2013).

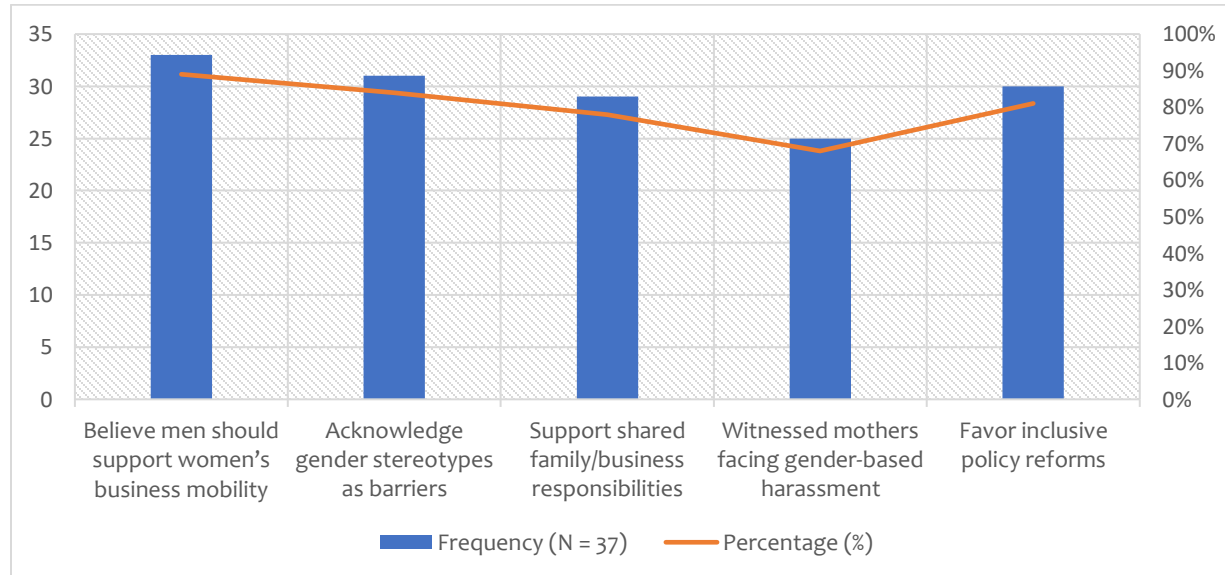


Fig. 4: Perceptions of Male Students on Gender Roles and Women's Business Mobility

Promoting shared responsibility across family, business, and community life is a transformative strategy that directly affects women's capacity to pursue mobility. The study highlights that students, especially male respondents, support equitable roles in household duties, childcare, and financial planning. As argued by Chant and Sweetman (2012), the redistribution of unpaid care work is a cornerstone of economic justice. When men contribute meaningfully at home, women are better positioned to engage in entrepreneurship and trade. Moreover, shared responsibility fosters mutual respect and partnership, challenging the notion that leadership and decision-making are inherently male domains (Esplen & Brody, 2007; Budlender, 2010; Pease, 2010; Hakizimana, L., 2025). Male allies can use their social capital to influence community attitudes, advocate for women's inclusion in business forums, and support gender-equity programs. In conclusion, engaging men and boys as allies is not only a matter of equity but also of effectiveness. Their support can catalyze the dismantling of entrenched stereotypes and help build enabling environments for women entrepreneurs. From advocating policy reforms to sharing domestic duties, male allies are essential in ensuring that gender equality in business is not a women's issue, but a societal imperative. These findings call for multi-stakeholder efforts to institutionalize inclusive education, mentorship programs, and gender-sensitivity training for men and boys, promoting a more just and empowered future.

Comparative Analysis: Regional and Global Contexts on Women Entrepreneurs' Mobility

Women entrepreneurs across the globe face structural and systemic challenges that limit their full participation in regional and international trade. In East Africa (EAC), socio-cultural norms and legal bottlenecks continue to hinder women's mobility and access to cross-border markets. A study by Uwineza and Pearson (2020) noted that women in EAC face patriarchal norms that restrict ownership rights, limiting their ability to use assets as collateral. Similarly, Birech (2019) highlighted that non-tariff barriers such as bribes and harassment at borders disproportionately affect women traders. On the other hand, enablers such as the East African Community Simplified Trade Regime (STR) and women-focused cooperatives have been instrumental in promoting mobility and access to regional markets (Mwangi & Wambugu, 2021). However, despite regional integration frameworks, practical implementation remains inconsistent across EAC borders. Comparatively, in other African regions like ECOWAS and SADC, women entrepreneurs also face gendered obstacles, though with varying degrees of policy intervention. In West Africa, for instance, cross-border women traders encounter similar socio-legal hurdles as in EAC, but initiatives like ECOWAS Gender Development Centre offer structured support for women's trade inclusion (Sarr & Kone, 2021). In SADC, women benefit from regional value chain initiatives, yet are often limited by land ownership disparities and low financial inclusion (Chikweche & Fletcher, 2018). While both regions demonstrate a recognition of the need for women's economic empowerment, policy execution often lacks coordination and sustainability.

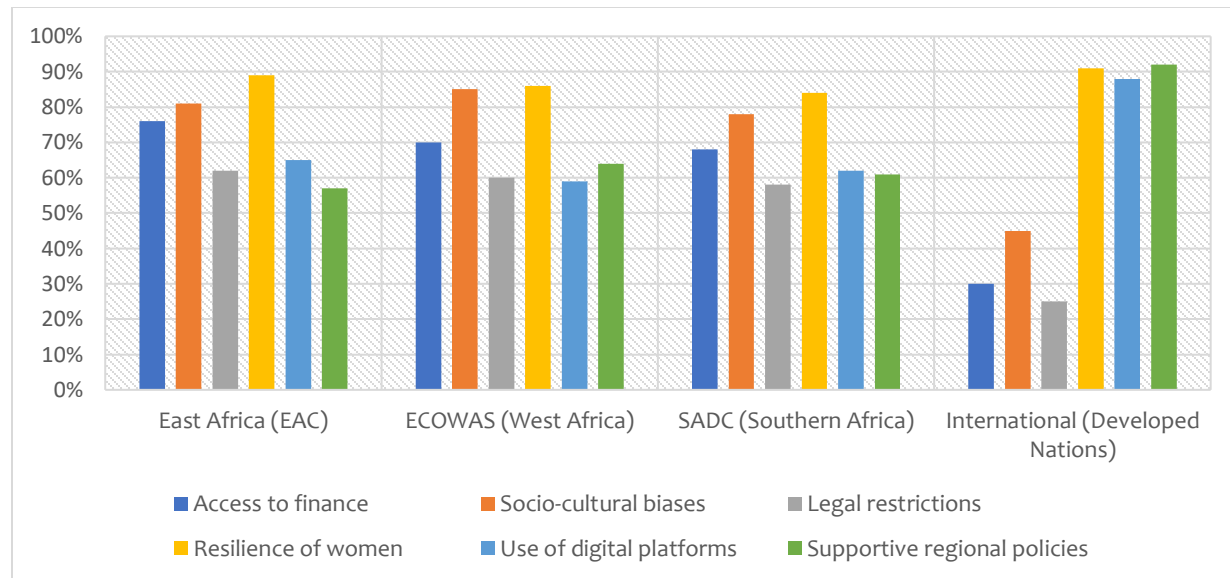


Fig. 5: Challenge/Enabler

Internationally, especially in developed countries, the dynamics differ significantly. Women in OECD countries benefit from stronger legal frameworks that promote equal rights to property, credit access, and business ownership (World Bank, 2021). Cultural barriers are also less institutionalized, and women benefit from advanced digital infrastructure and networks that enhance their global trade engagement (Buvinic & O'Donnell, 2020). Moreover, supportive business ecosystems, mentorship, and innovation hubs are more accessible to women in developed economies (Brush et al., 2018). In contrast, women in developing countries, including much of Africa, remain constrained by informal economies, poor access to capital, and limited legal protection. Rwanda, though progressive in gender equality policies, can draw important lessons from countries like Canada, Sweden, and South Korea where gender-inclusive trade policies are embedded in national strategies. For instance, Canada's *Gender-Based Analysis Plus (GBA+)* is a model Rwanda could adopt to assess trade policy impacts on different gender groups (Global Affairs Canada, 2022). Similarly, Sweden's integration of gender equality in all public procurement processes ensures economic inclusivity. Rwanda should also enhance its digital infrastructure to improve women's access to e-commerce platforms and global markets, emulating South Korea's support programs for women-led startups. In conclusion, while regional disparities exist, a common theme is the resilience of women entrepreneurs amid structural challenges. The Rwandan experience, informed by student perceptions, aligns with continental and global realities: women entrepreneurs are potent economic actors constrained by entrenched barriers. Policy reform, digital inclusion, and cross-sector collaboration are essential to unleashing their full potential.

Strategic Interventions and Recommendations for Enhancing Regional and International Business Mobility of Women Entrepreneurs

The study conducted among 37 students at the Catholic University of Rwanda provides a unique lens into the experiences of women entrepreneurs in cross-border trade, as perceived through the lives of their mothers. Based on student insights and empirical analysis, this section outlines strategic interventions and recommendations necessary to dismantle systemic gendered barriers. These

interventions center around policy reform, education, cultural mindset shifts, digital inclusion, and multi-stakeholder partnerships. Legal complexity and restrictive regulatory environments remain among the most cited barriers to women's cross-border trade participation (UNCTAD, 2019; Shepherd & Twum, 2021; Mukasa, 2020). In the study, 62% of students reported their mothers face challenges linked to border regulations, including bureaucracy, bribery, and corruption. These constraints reflect gender-insensitive trade frameworks that fail to address the unique realities of women traders. Legal reform must prioritize the simplification of customs procedures, harmonization of regional trade laws, and enforcement of gender-specific protections in trade protocols. Faith-based institutions, particularly churches, can complement policy efforts by lobbying for ethical governance and advocating gender justice (Cornwall & Rivas, 2015; Karam, 2017; Zwart, 2022). In the Rwandan context, religious institutions hold moral authority and can influence legislative discourse and implementation. Educational intervention is essential to address the skill gaps that impede women's business growth. The study found that 81% of students believed their mothers lacked adequate financial and legal knowledge, which hindered expansion into international markets. Training in financial literacy, negotiation, market intelligence, and legal compliance is fundamental for success in transboundary commerce (World Bank, 2020; Golla et al., 2011; Ndirangu, 2022). Faith-based organizations in Rwanda have historically been involved in providing vocational and entrepreneurial training, and they can serve as key delivery mechanisms for community-based education programs (Kabeer, 2005; Buvinić et al., 2012; Mukamana, 2021). Such training initiatives should be aligned with regional trade needs and integrated into national women's empowerment strategies.

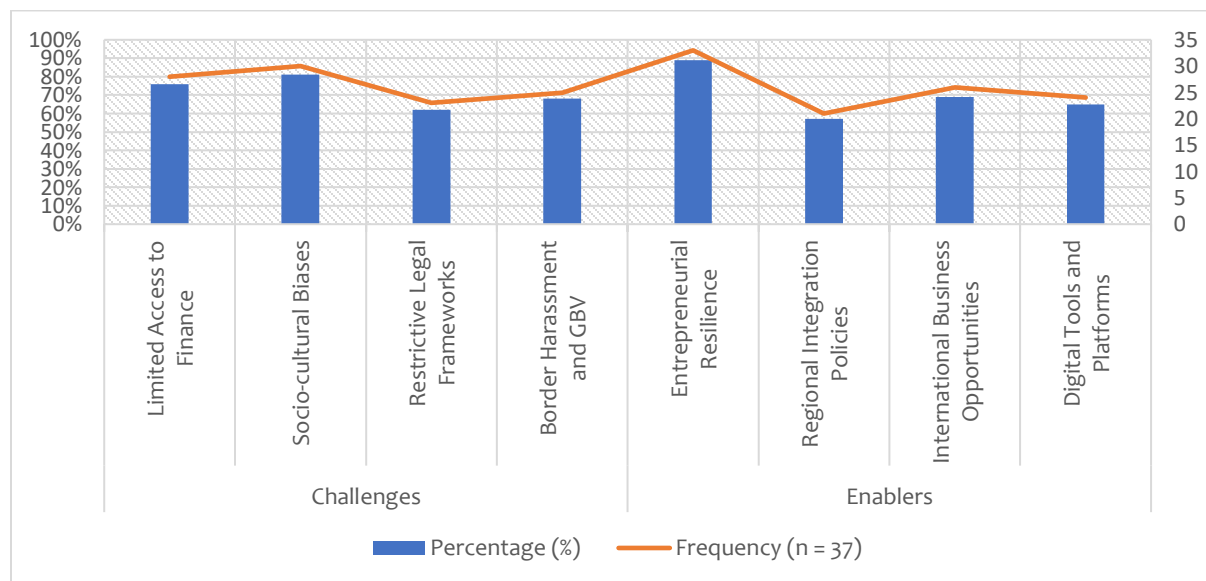


Fig. 6: Key Enablers and Challenges Faced by Women Entrepreneurs

The deep-rooted perception that cross-border trade is a male-dominated domain remains a significant deterrent. Students described how gendered stereotypes shaped their mothers' experiences, reducing their perceived legitimacy in commercial negotiations. Changing mindsets requires community mobilization, educational campaigns, and targeted media efforts that redefine women's roles in the economy (Narayan et al., 2010; Banda & Meerkotter, 2019; Gichohi, 2023). Religious and traditional leaders must be engaged as agents of change, leveraging their influence to challenge patriarchal norms and promote inclusive economic participation. Their involvement is especially crucial

in rural areas where formal education has limited reach. The increasing digitization of trade processes poses both opportunities and risks for women. Students acknowledged that while their mothers benefit from digital platforms, limited digital literacy and infrastructure gaps remain barriers. Access to mobile banking, e-commerce, and regional trade platforms can boost women's business reach, provided they are adequately trained and supported (GSMA, 2021; OECD, 2020; Chigbu et al., 2022). Investment in affordable internet access, digital skill-building, and female-focused technology hubs is needed. Collaboration between universities, tech companies, and the government can foster inclusive innovation ecosystems for women entrepreneurs. The study underscores the necessity of coordinated efforts across sectors. Government institutions must spearhead reform and monitoring mechanisms, while the private sector and civil society deliver capacity-building and finance. Universities like the Catholic University of Rwanda can conduct research and offer academic incubation spaces for women-led start-ups (Ahl & Nelson, 2015; GIZ, 2022; IFAD, 2018). Current gaps in policy implementation include weak oversight, limited female representation in policy spaces, and poor accountability structures. Setting measurable outcomes and performance indicators, such as increased cross-border business registrations by women or reductions in harassment cases, is vital for tracking progress. Furthermore, border security reforms must ensure *safe mobility corridors* for women traders. Legal protections must criminalize gender-based violence at borders, while law enforcement must receive gender-sensitivity training. Creating complaint channels and mobile legal aid units will enhance women's safety and trust in the system (UN Women, 2017; ILO, 2019; EASSI, 2023).

Empowering women entrepreneurs for regional and international mobility requires a multifaceted, culturally-sensitive, and data-driven approach. As reflected by the Catholic University of Rwanda's students, women's resilience must be matched by systemic support—through simplified laws, quality education, cultural transformation, digital access, and collaborative governance. With deliberate and inclusive strategies, women can become transformative agents in Africa's economic integration.

Conclusion

This study confirms the hypothesis that despite systemic gender-based obstacles, targeted enablers and strategic interventions can significantly improve women's participation in regional and international trade. Drawing from the perceptions of 37 students at the Catholic University of Rwanda whose mothers engage in cross-border commerce, the findings highlight critical barriers that persist. Socio-cultural biases were the most cited challenge, with 81% of respondents noting that traditional gender roles restrict women's autonomy in business. Additionally, 76% reported limited access to finance due to discriminatory lending practices, while 62% highlighted restrictive legal frameworks, including complex customs procedures and inadequate legal literacy. These barriers not only hinder business growth but also reinforce economic exclusion. Yet, amid these constraints, the study identifies key enablers that significantly enhance women's entrepreneurial mobility. Entrepreneurial resilience stood out prominently, with 89% of students acknowledging their mothers' adaptability and perseverance. International business opportunities were noted by 69%, while 65% recognized the growing influence of digital platforms such as mobile money and social media in expanding market access. Regional integration policies like those under AfCFTA and EAC were identified by 57% as essential tools for facilitating cross-border trade. The role of women entrepreneurs in socio-economic development is central. According to the students, 92% of their mothers were primary providers of school fees, food, and healthcare. Additionally, 73% created informal employment, while 68% contributed to community development projects. These findings illustrate that women are not only

economic agents within their households but also catalysts for broader societal transformation. To build on this foundation, future research should incorporate longitudinal data and larger, more diverse samples beyond the university context. Deeper exploration is needed on the long-term effects of business mobility on family well-being, gender differences in business scalability, and the impact of regional trade policies on both rural and urban women. The hypothesis has been robustly verified.

References

- Ahl, H., & Nelson, T. (2015). *How policy positions women entrepreneurs: A comparative analysis of state discourse in Sweden and the United States*. *Journal of Business Venturing*, 30(2), 273-291.
- Amine, L. S., & Staub, K. M. (2009). Women entrepreneurs in sub-Saharan Africa: An institutional theory analysis from a social marketing point of view. *Entrepreneurship & Regional Development*, 21(2), 183-211.
- Apiko, P., & EcdPM. (2022). *The AfCFTA Protocol on Women and Youth in Trade: A step toward inclusive trade*. ECDPM.
- Aterido, R., Beck, T., & Iacovone, L. (2013). Access to finance in sub-Saharan Africa: Is there a gender gap? *World Development*, 47, 102-120.
- Barker, G., Ricardo, C., & Nascimento, M. (2012). *Engaging men and boys in changing gender-based inequity in health: Evidence from programme interventions*. World Health Organization.
- Birech, R. (2019). *Non-Tariff Barriers and Informal Cross-Border Trade in East Africa*. *Journal of African Trade*, 6(2), 45-60.
- Brush, C. G., de Bruin, A., & Welter, F. (2009). A gender-aware framework for women's entrepreneurship. *International Journal of Gender and Entrepreneurship*, 1(1), 8-24.
- Bryman, A. (2016). *Social research methods* (5th ed.). Oxford University Press.
- Budlender, D. (2010). Time use studies and unpaid care work. *Routledge Handbook of Gender and Development*, 189-198.
- Bullough, A., Renko, M., & Myatt, T. (2014). Danger zone entrepreneurs: The importance of resilience and self-efficacy for entrepreneurial intentions. *Entrepreneurship Theory and Practice*, 38(3), 473-499.
- Buvinic, M., & O'Donnell, M. (2020). *Promoting Women's Economic Empowerment in the Digital Age*. Center for Global Development.
- Carr, M., & Chen, M. A. (2004). Globalization, social exclusion and gender. *International Labour Review*, 143(1-2), 129-160.
- Chant, S., & Sweetman, C. (2012). Fixing women or fixing the world? 'Smart economics', efficiency approaches, and gender equality in development. *Gender & Development*, 20(3), 517-529.
- Chigbu, E. E., Zulu, C., & Mukasa, A. (2022). *Digital trade and women's economic empowerment in Africa*. African Development Bank.
- Chikweche, T., & Fletcher, R. (2018). Women entrepreneurs in developing countries: The role of networks in accessing financial and business resources. *Journal of Small Business and Enterprise Development*, 25(3), 428-446.

- Chisamya, G., DeJaeghere, J., Kendall, N., & Khan, M. (2012). Gender and education for all: Progress and problems in achieving gender equity. *International Journal of Educational Development*, 32(6), 743-755.
- Chitsike, C. (2000). Culture as a barrier to rural women's entrepreneurship: Experience from Zimbabwe. *Gender & Development*, 8(1), 71-77.
- Chowdhury, F., Audretsch, D. B., & Belitski, M. (2018). Institutions and entrepreneurship quality. *Entrepreneurship Theory and Practice*, 43(1), 51-81.
- Connell, R. (2005). *Masculinities* (2nd ed.). University of California Press.
- Cornwall, A., & Rivas, A. M. (2015). From 'gender equality and women's empowerment' to global justice: Reclaiming a transformative agenda for gender and development. *Third World Quarterly*, 36(2), 396-415.
- Crenshaw, K. (1989). Demarginalizing the intersection of race and sex. *University of Chicago Legal Forum*, 1989(1), 139-167.
- Creswell, J. W., & Plano Clark, V. L. (2018). *Designing and conducting mixed methods research* (3rd ed.). SAGE Publications.
- Doss, C., Grown, C., & Deere, C. D. (2008). Gender and asset ownership: A guide to collecting individual-level data. *World Bank Policy Research Working Paper*, (4704).
- EASSI. (2023). *Report on Women Cross-Border Traders in East Africa*. Eastern African Sub-Regional Support Initiative.
- Eddleston, K. A., & Powell, G. N. (2008). The role of gender identity in explaining sex differences in business owners' career satisfier preferences. *Journal of Business Venturing*, 23(2), 244-256.
- Esplen, E., & Brody, A. (2007). *Putting gender back in the picture: Rethinking women's economic empowerment*. BRIDGE/IDS.
- Eyben, R., & Napier-Moore, R. (2009). Choosing words with care? Shifting meanings of women's empowerment in international development. *Third World Quarterly*, 30(2), 285-300.
- Flood, M. (2011). Involving men in efforts to end violence against women. *Men and Masculinities*, 14(3), 358-377.
- Freire, P. (1970). *Pedagogy of the Oppressed*. New York: Herder and Herder.
- G20 Global Partnership for Financial Inclusion. (2016). *Global Standard-Setting Bodies and Financial Inclusion for Women*. G20.
- Gammage, S., Swanberg, K., & Warring, N. (2016). The Intersection of Women's Economic Empowerment and Economic Growth. *International Center for Research on Women*.
- Global Affairs Canada. (2022). *GBA+ and Inclusive Trade*.
- Golla, A. M., Malhotra, A., Nanda, P., & Mehra, R. (2011). Understanding and measuring women's economic empowerment. *International Center for Research on Women*.
- GSMA. (2021). *The Mobile Gender Gap Report 2021*. GSMA.
- Hakizimana, L. (2019). "Doctoral Research Supervision-Team Approach and Perspective of Socratic Method at the University of Rwanda (UR): Opportunity for Innovation " *International Journal of Research in Sociology and Anthropology (IJRSA)*, vol 5, no. 1, 2019, pp. 20-27.

- Hakizimana, L., Bayisenge, E., Mutoniwase, A., (2025). Perceptions of Gender, Masculinity, Feminism, and Changing Family Welfare Roles in Urban Rwanda. *ISAR Journal of Arts, Humanities and Social Sciences*, 3(6), 13-22.
- Hakizimana, L., Bizimungu, J. B., Uwihanganye, V., Ntawuzumunsi, E., (2025). Entrepreneurship and Job Creation Backed by the Anthropological Philosophy of Self-Reliance (Kwigira) and Resilience (Ubudaheranwa). *ISAR Journal of Arts, Humanities and Social Sciences*, 3(5), 99-107.
- Hakizimana, L., Ntawuzumunsi, E., Murekeyisoni, J., (2025). Gender Equity and University-to-Work Transitions: Exploring Barriers and Enablers for Female Science Students at the Catholic University of Rwanda. *ISAR Journal of Arts, Humanities and Social Sciences*, 3(5), 91-98.
- Hallward-Driemeier, M., & Gajigo, O. (2015). Strengthening women's entrepreneurship in Africa. *World Bank Working Paper Series*.
- Henry, C., Foss, L., & Ahl, H. (2016). Gender and entrepreneurship research: A review of methodological approaches. *International Small Business Journal*, 34(3), 217–241.
- IFC. (2017). *Tackling Childcare: The Business Case for Employer-Supported Childcare*. International Finance Corporation.
- ILO. (2020). *Women in business and management: The business case for change*. International Labour Organization.
- Jamali, D. (2009). Constraints and opportunities facing women entrepreneurs in developing countries: A relational perspective. *Gender in Management*, 24(4), 232–251.
- Jewkes, R., Flood, M., & Lang, J. (2015). From work with men and boys to changes of social norms and reduction of inequities in gender relations: A conceptual shift in prevention of violence against women and girls. *The Lancet*, 385(9977), 1580–1589.
- Johnson, R. B., & Onwuegbuzie, A. J. (2004). Mixed methods research: A research paradigm whose time has come. *Educational Researcher*, 33(7), 14–26.
- Kabeer, N. (2016). Gender equality, economic growth, and women's agency: The "endless variety" and "monotonous similarity" of patriarchal constraints. *Feminist Economics*, 22(1), 295–321.
- Karam, A. (2017). *Religious actors and sustainable development*. UNDP.
- Kimmel, M. (2010). *Misframing men: The politics of contemporary masculinities*. Rutgers University Press.
- Kwami, J., & Godwyll, F. (2019). Technology and entrepreneurial women in Africa: An evolving landscape. *Information Technologies & International Development*, 15, 1-10.
- Leung, M. (2011). Institutionalization of gender mainstreaming in higher education. *Higher Education Research & Development*, 30(2), 151-165.
- Mayoux, L. (2010). Women's empowerment through sustainable micro-finance: Rethinking best practice. *Gender and Development*, 8(1), 96–100.
- McAdams, M., Power, S., & Maurice-Takerei, L. (2021). Social justice and leadership development: Empowering youth to transform the future. *Educational Management Administration & Leadership*, 49(2), 260–275.
- McKinsey Global Institute. (2015). *The Power of Parity: How Advancing Women's Equality Can Add \$12 Trillion to Global Growth*.

- Mkwanzani, F. (2023). Gender dynamics in African education and work. *Africa Education Review*, 20(1), 11–26.
- Mlambo-Ngcuka, P. (2020). Generation Equality: Realizing women's rights for an equal future. UN Women Report.
- Morrell, R., Jewkes, R., & Lindegger, G. (2013). Hegemonic masculinity/masculinities in South Africa: Culture, power, and gender politics. *Men and Masculinities*, 15(1), 11–30.
- Mukamana, C. (2021). *The role of church-based women groups in poverty reduction in Rwanda*. Rwanda Journal of Social Sciences.
- Mukasa, A. D. (2020). *Women's Participation in Cross-Border Trade in the EAC: Challenges and Policy Options*. Brookings Institution.
- Musonda, F., Asafu-Adjaye, J., & Kalisa, W. (2021). Women in intra-African trade: The untapped potential. *UNCTAD Policy Brief*, 89.
- Mwangi, E., & Wambugu, S. (2021). *Women Entrepreneurs and Regional Integration in East Africa*. African Journal of Economic Policy, 28(1), 22–36.
- Nambisan, S. (2017). Digital entrepreneurship: Toward a digital technology perspective of entrepreneurship. *Entrepreneurship Theory and Practice*, 41(6), 1029–1055.
- Narayan, D., Pritchett, L., & Kapoor, S. (2010). *Moving out of poverty: Success from the bottom up*. World Bank.
- Ndirangu, C. (2022). *Cross-border trade and women entrepreneurs in East Africa*. East African Business Journal.
- Oduro, A. D., & Lawson, D. (2018). The gender dimensions of Ghana's export economy. *Feminist Economics*, 24(3), 83–106.
- OECD. (2021). *Entrepreneurship Policies through a Gender Lens*. OECD Publishing.
- Pease, B. (2010). *Undoing privilege: Unearned advantage in a divided world*. Zed Books.
- Roomi, M. A., & Parrott, G. (2008). Barriers to development and progression of women entrepreneurs in Pakistan. *Journal of Entrepreneurship*, 17(1), 59–72.
- Sarr, F., & Kone, D. (2021). *Gender and Trade in ECOWAS: Opportunities and Constraints*. UN Women.
- Shepherd, B., & Twum, E. (2021). *Gender mainstreaming in African trade policies*. UN Economic Commission for Africa.
- Sikweyiya, Y., & Jewkes, R. (2013). Perceptions and experiences of research participants on gender-based violence community based survey: Implications for ethical guidelines. *PLOS ONE*, 8(4), e61210.
- Simiyu, J., & Okello, B. (2022). Women entrepreneurship and regional economic development in East Africa. *Journal of Development Studies in Africa*, 5(2), 33–51.
- Tadesse, B., & Kedir, A. (2020). Education, intergenerational knowledge transfer, and sustainable development. *Journal of African Development*, 22(1), 65–84.
- Tashakkori, A., & Teddlie, C. (2010). *SAGE handbook of mixed methods in social & behavioral research* (2nd ed.). SAGE Publications.
- UN Women. (2020). *Women in Informal Employment: Globalizing and Organizing (WIEGO) Statistics*.

UNCTAD. (2020). *Borderline: Women in informal cross-border trade in Malawi, the United Republic of Tanzania and Zambia*. Geneva: United Nations.

UNECA. (2019). *African Continental Free Trade Area: Questions and Answers*. Addis Ababa: United Nations Economic Commission for Africa.

Uwineza, P., & Pearson, R. (2020). *Barriers to Economic Empowerment for Women in East Africa*. *Gender & Development*, 28(2), 257-272.

World Bank. (2019). *Profiting from parity: Unlocking the potential of women's businesses in Africa*. Washington, DC: World Bank.

World Bank. (2020). *Women, Business and the Law 2020*. World Bank Group.

Zwart, F. (2022). *Faith-based organizations and women's empowerment in Sub-Saharan Africa*. *African Affairs*.