

*Full Length Research Paper*

# Exploring women's resilience in doing business during the covid-19 pandemic - A phenomenological study

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The Covid-19 pandemic has led world governments to take measures in stopping its spread and minimize its victims. This has affected businesses of all categories, including that of women (micro business) of selling fruits and vegetables in Rwanda's Kimironko markets. This study investigated how these women did business before, during, and after the lock down, the challenges they faced, the reasons for resilience, and what can be done to overcome challenges. In-depth interviews were used to collect data from 15 selected participants. Using thematic analysis, findings indicated how business was done; main challenges included capital, rent, weary journeys, access to financial credits, working in shifts, rotting products, and business skills. Reasons for resilience included doing business as last resort for family sustenance and passion for business. The study concluded that women at Kimironko markets are resilient in doing business despite challenges. The study is of great significance as it brings new insights of doing business amid a pandemic. Policy measures to enhance productive capacities of post COVID-19 Crisis have been recommended. These include: facilitating people doing business with monitored and coordinated cheaper transport access during a pandemic outbreak. Secondly, economic recovery fund be designed in a way that it becomes accessible to all business categories; Micro finance credit institutions devise ways of facilitating women micro businesses to continue performing through long-term loans, and measures be taken to provide trainings on doing businesses at the micro level. This would facilitate women to acquire business skills so that they don't incur losses.

**Key words:** women's resilience, doing business, Covid-19.

## INTRODUCTION

Although extensive research is available on entrepreneurship and its affiliated success factors, very little is known on experience of women doing business and its related challenges during and after the outbreak

of the Covid-19 pandemic in low developing countries.

The United Nations SDG 8 stresses the need for concerted efforts to ensure inclusive sustainable economic growth which can be attained through

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promoting productive activities and innovation (UN, 2015). These productive and innovation activities include doing business. Women's participation in doing business has arose due to societal changes across the world that empowers women with gender equality in regard to work and employment (Naicker and Nsengimana, 2020). As States strive to boost their economies, they provide skills and enticements that lead to innovation and creativity in the entrepreneurial field. USA economic success is noted by Mazzucato (2015) as emanating from investments in innovation and technology that are public and state funded. Cramer et al. (2020) notes unevenness and inequalities in African economies. To solve that and improve economic growth and welfare, investments need to be supported through public spending (Cramer and Sanders, 2020). Rwanda aims to be a middle income earner by 2030. To achieve this it has to empower all sectors of economy and motivate women to participate through gender equality norms (Naicker and Nsengimana, 2020; UNDP, 2020).

It has been established in studies that women are more involved in doing businesses in informal sector at micro, small and medium levels than men and become successful despite various challenges they meet (Carter and Marlow, 2007; Stevenson and St-Onge, 2011). According to the NISR (2019) labour survey, 92.5% of females were found engaged in informal sector in 2017 compared to males with 89.5% in the same year. Furthermore, in 2017, women in Rwanda owned 32.7% of businesses. It was also established that out of 59.5% of female micro businesses, an annual turnover obtained was estimated at 300,000FRW (UNDP, 2020). Besides, female unemployment in 2016 declined from 22.7% to 17% in 2019 (NISR, 2019). This signifies that women are getting more involved in income generating activities including business. Despite that achievement, however, women's success in doing business has been adversely affected by the outbreak of the Covid-19.

In Rwanda, the first case was reported on 14th/3/2020 and when more cases broke out, the whole country lock down was implemented on 21/3/2020 (UNDP, 2020). Subsequently it has affected all life domains- business, education, tourism, health, agriculture, human life, etc. as governments (including Rwanda) made decisions to lock down many domains of life including nonessential businesses as well as suspension of travels so as to curb its further spread. Besides, the governments after achieving progress in curbing the pandemic have partially opened some businesses (KPMG, 2020).

It is against this background that women doing the business of selling vegetables and fruits at Kimironko markets on a micro level where allowed to continue their business despite the lock down. Despite that tolerance, however, the challenge was how to transport the products from Nyabugogo Market to Kimironko Market without public transport/ busses they always used to transport the products at a very cheap price.

This called for their resilience by foot walking to Nyabugogo products supply center. The APA (cited in Southwick et al., 2014) provides the definition of resilience as "the process of adapting well in the face of adversity, trauma, tragedy, threats or even significant sources of stress" (4). Schumpeter (cited in Loh and Dahesihsari, 2013) describes the traits of a business resilient person as the one with power to craft new things and surmount hostility and uncertainty from his business environment.

Some of the main factors making women resilient in doing business is passion for it (Ukamaka, 2020; Naicker and Nsengimana, 2020) and the need to economically support their families, achieve their dreams and economic self-reliance-without depending on husbands (Isiwu and Onwuka, 2017; Sullivan and Meek, 2012). Studies further reveal that women have broken the tradition of being child bearers and home carers to become entrepreneurs through resilience character (Naicker and Nsengimana, 2020; Sarker and Pallit, 2014). The issue of resilience is explained as signifying how species after undergoing a severe shock, react and recover so as to stabilize or cope with the situation/environment (Davidson, 2010). Resilience as a trait is well noted in the works of Folke (2016). These authors suggest four features of resilience:-"learning to live with change and uncertainty; developing diversity for reorganization and renewal; combining different types of knowledge for learning; and creating opportunity for self-organization toward social ecological sustainability" (Folke, 2016:12). In other words, the adverse life situations emanating from the environment (cultural, social, psychological, economic, political, biological factors (Boost et al., 2020; Southwick et al., 2014) force women to resort to doing business for survival. Through this, they become resilient.

Bonanno (cited in Southwick et al., 2014) view resilience as a trajectory of a health functioning that occurs when a severe event has taken place. In this case the severe event is the Covid-19 pandemic. Resilience occurs in various forms- social resilience, political resilience, cultural resilience, economic resilience (Boost et al., 2020).

Empirical studies show working and travelling, limited access to funding, social constraints, restrictions in making decisions, lack of business skills and training on how to do business, low education, etc. as factors that affected women in doing business (Naicker and Nsengimana, 2020; Terjesen and Elam, 2012; Panda, 2018). Furthermore institutional forces- informal and formal have also been attributed to affect women business by either encouraging it or discouraging it (Welter and Smallbone, 2012).

Anderson et al. (2013) found formal institutional forces which regulate and sanction policies as hindering women entrepreneurship. In Bangladesh, Sarker and Pallit (2014) identified success factors for women entrepreneurship as

training and motivation, family support, risk encountering and access to technology.

Fletschner (2009) found women in rural Paraguay as having limited credit access than men. ILO (2016) found weak voice in policy making, doing business and family responsibility balance, as well as lack of access to markets and technology as the main challenges faced by women entrepreneurs in Egypt.

In Rwanda, women's economic productive activities where the majority is in the informal sector (74%) were adversely affected by the Covid-19 pandemic and had not benefited from the established Economic Recovery Plan. Furthermore, they were severely hit as they lacked access to financial loans and boosts to sustain their businesses (Kantengwa, 2020).

In a study by RCWE (cited in UNDP, 2020) revealed women's challenges in doing business after the Covid-19 pandemic as liquidity and loan repayment, economic uncertainty, reduced income, loss of business opportunities and the most affected business included among others, retail and whole sale at micro and small scale levels. Relatedly, the UNDP (2020) stressed that women's businesses at all levels were unprepared to adapt to the adverse effects of the Covid-19 pandemic unless swift intervention measures are established to aid them.

This study focused on economic resilience which relates to women doing business on micro level and in informal manner. Economic resilience; which signify a situation where firms, institutions and people interrelate to realize the economic activity through production of product and its distribution and consumption (Longstaff et al., 2010). Naicker and Nsengimana (2020) identified motivational factors for women doing business as emanating from both social and economic- doing business, prestige, freedom risk taking, unemployment, low education, economic independence, family survival, death of husband, partner separation, divorce, etc. These factors were organized as pull and push factors.

This thus shows reasons for women engaging in business, what makes them resilient and the challenges they face. The supporting literature, however, lacks extensive in-depth insight of the women's lived experiences in doing business after the outbreak of the Covid-19. This study delved into it so as to have a deeper understanding of how the Covid-19 pandemic affected women doing business at Kimironko markets. To achieve that, the study was guided by the following study questions:- how was business conducted before the outbreak of the Covid-19 pandemic in Kigali? How was business conducted during the Covid-19 pandemic lockdown in Kigali? How business is conducted during the post Covid-19 lockdown in Kigali?

What challenges have been faced before, during and after the outbreak of the Covid-19 pandemic in Kigali? What made women resilient in doing business amid challenges after the outbreak of the Covid-19 pandemic? What can be done to solve the challenges faced for

future preparedness and business success?

## **MATERIALS AND METHODS**

### **Area description**

The study area was Kimironko which is one of the business booming centers in Kigali City, located in Gasabo district, Kimironko Sector. The various businesses conducted at Kimironko are retail and whole sales in regard to food stuffs, textiles, beverages, cosmetics, groceries, electronics, services, banking services, medical clinics, drinking pubs, etc. it has 4 markets where three are 3 submarkets selling a variety of fruits, legumes and vegetables. They constitute mainly women who previously hawked fruits and vegetables and were banned from doing hawking business. The main market contains all sorts of business of varying categories of people. It has also a bus park which connects to various Kigali City suburbs, including Nyabugogo (the main products supply center).

### **Purpose, design, and sampling procedures**

This qualitative study was conducted to explore the women's resilience in doing business during and after the Covid-19 pandemic. The study is significant as it provides a deeper understanding of the socio-economic impact of Covid-19 on Rwanda's business development. The study employed phenomenological study design (Creswell, 2013; Bocon-Shone, 2015) so as to have in-depth description, explanation and interpretation of the participants' lived experience (Maxwell, 2013).

For the adequacy and accuracy of the sample size, purposive sampling (Creswell, 2013; Morse, 1994; Haq, 2015; Guetterman, 2015) was used to select women doing the business of selling fruits, legumes and vegetables. For the extensiveness and appropriateness of data (Maxwell, 2013), a sample of 15 participants was selected out of a population of 30 women vendors in the Twitezimbere Gasabo sub market. This sub market is one of the 4 markets found in Kimironko business center. The sample size was selected basing on recommendations of phenomenologists. For example, Creswell (2013) advise a sample size of up to 10 participants, while Guetterman (2015) finds most phenomenological studies using a sample size ranging from 8-31. This Twitezimbere Gasabo sub market was selected using simple random sampling (Patton, 2015).

Convenience sampling was used to reach 15 participants. Convenience sampling was used because these women vendors do their business in shifts so as to abide with the Rwandan rules of keeping social distancing to avoid the spread of the Covid-19 pandemic. Implying that data was collected on those who were available (Creswell, 2013; Patton, 2015) on their turn for selling.

### **Study tools, data collection procedures and ethical considerations**

The in-depth interviews instrument for the participants was designed based on the study objectives and study questions so as to ensure that their content was designed to collect the intended data of the study. Its questions were semi structured and allowed room for probing questions. It collected data on the vendors' experience in the business, the type of products sold, how business was conducted before, during and after the Covid-19 pandemic lock down, the challenges they faced in each period, what made them resilient to continue doing business, and what can be done to solve the challenges faced for future preparedness and business success. Both content and face validity were used to check the instrument's trustworthiness (Haq, 2015).

In-depth interviews were designed to collect data on 15 sampled participants. These 15 were organized into 5 individual participants and 10 FGD members. These 10 were divided into two groups (5 participants for each group) and were held at different schedule lasting 2 h. This was due to more probing questions that followed the interview questions so as to gain more insights of their experience and because each participant eagerly wanted to express her lived experience. The in-depth interviews for 5 participants were collected from the market president, the secretary, and three ordinary vendors. Using face to face interviews, each interview took 30 minutes. A safe place was arranged for each of participant's interview (Haq, 2015).

### Data analysis

The analysis was done using both comparative and thematic analyses in a manual manner (Paton, 2015). Words were sorted, compared, coded, categorized and developed into emerging themes and presented them narratively as highlighted in the following study results section.

## RESULTS AND DISCUSSION

This part of the study discusses findings obtained from the collected and analysed data. The findings are highlighted as themes according to each study question- business experience, products sold, how business was conducted before, during and after the Covid-19 pandemic lock down, the challenges they faced in each period, what made them resilient to continue doing business, and what can be done to solve the challenges faced for future preparedness and business success.

### Business experience

Under this research question, most participants had between 2-10 years of business experience. Previously, they had done the business of hawking products on baskets over their head. The government burned this business as illegal and organized these hawkers into one stop center market where clients can find them.

### Business products sold

This research question investigated the type of products the participants sold in their business. From interviews and observation analysis, it was found that they dealt in various vegetable and fruit products- mangoes, pineapples, passion fruit, tree tomato, oranges, lemons, greens, cucumbers, egg plants, celery, green pepper, tomatoes, onions, legumes, etc. These products were the participants' choice for doing business because they only need a small capital for investing in as well small space for operating the business of selling them.

### Doing business before the Covid-19 out break

On the study question that solicited responses on how

the business was doing before the Covid-19 pandemic outbreak, data from both individual participants and Focus group discussions showed that doing business was flexible as accessibility to products and transport were easy and affordable at any time (transporting products from Nyabugogo to Kimironko market), selecting a variety of products with quality and good conditions was easy, acquiring products on loan from the Nyabugogo Market Center as well as paying it after sale was easy and affordable, most of the products could be consumed without staying long to perish/ rot.

Obtained profits could be used for business booming and also for solving family problems (buying food, paying school fees/tuition, Mutuelle de sante/health insurance, renting (business and home rent). One participant from the focus group discussions reiterated that "before corona outbreak, I used to go to Nyabugogo, select the best vegetables, and board the public transport bus back to Kimironko because I knew the kind of products my clients needed." Relatedly, another participant from the individual participants stressed that "whenever I had no capital, I used to go to Nyabugogo to pick products for retailing, I could tell the seller of the products I had chosen that give me this products and I will pay back after sale." Because we had developed good relationship before, he could not hesitate to give. This signifies that business was flowing normally before the covid-19 outbreak.

### Doing business during the Covid-19 pandemic lock down

The study question how investigated business was done and established in the following themes- *short time for doing business, doing business in shifts, doing business with fatigue, doing business through walking means, few customers, and rotting products*. Participants had to walk by foot from various residential areas (Kimironko, Bumbogo, Gikondo, Masizi, Masoro, Nyagatovu, etc. to Nyabugogo (Kigali's products supplying hub) where they could buy products for retailing at their market stands in Kimironko. This implies that they could do business by walking from their residential areas to Nyabugogo again to Kimironko. This was because the cheap public transport/buses had been closed like other businesses considered nonessential by the government during the lockdown as measures to curb the Covid-19 spread.

Business operators and other providers of essential services were only allowed to travel between 6am-6pm while the rest of the people were locked down according to Rwanda Covid-19 lockdown measures (Office of the Prime Minister, 2020).

In order to continue doing business, one participant from the focus group discussion highlighted with emotions of the experience (observation analysis) that "I could start the journey at Midnight from Bumbogo and

reach Nyabugogo (roughly 17KM) between 4AM-5AM, buy products, return to Kimironko market (Roughly 12KM) and reach by 11-12PM. With fatigue, I could lie down a bit, sort products, and then sell. By 4PM the Local Authorities and Police could start reminding us that we get prepared to close and go home because 6PM had to find us at home where again could walk to reach (roughly 6 KM from Kimironko). This time was too short to sell the products. Since the products are perishable, the next day they could be found rotten, lost weight and freshness as well as not appealing to clients. This made many of us incur great losses which are still haunting us up to today.”

Similar experiences were echoed in from other participants in both the focus group and individual participants. For example, another participant expressed that “business was not doing well because my customers stopped coming due to fear of the corona and this could cause the products to stay unconsumed and rot and I incurred losses.” Another one indicated that doing business in shifts also incurred unbearable losses. They could come to sell in shifts. If the products were not consumed, by the time you come on other shift which is two days, the products would be found spoiled and the only way was to dump them in the garbage.” Besides, most participants indicated that the little profit they got from few sold products could be used to buy food and Mutuelle de sante/ health insurance for survival and this tremendously affected their business capital.

Other participants indicated that whenever they fail to walk to Nyabugogo, they could call their suppliers for the type and quantity of products they wanted, then load them on a motorcycle and get paid after receiving via the Mobile Money Transfer system. “Most of the time i could find that the supplier had packed poor quality products which are disliked by the clients. Yet when we go there, I select the good ones I want” stressed one participant.

### Challenges faced in doing business in each period

Under this study question, participants were asked to mention and explain the challenges they faced while doing business before, during and after the Covid-19 pandemic lockdown. Themes that emerged from the individual participants and focus group discussions on the faced challenges include:

#### Challenges before the Covid-19 pandemic lockdown

Participants highlighted the challenges they faced in doing business before the Covid-19 outbreak. They include-capital, high rent, business skills and small space for business operations. The scope of participants’ business capital ranges from 20,000-150,000FRW, it means the profits obtained from such little capital was reported to be used for both home support- feeding the family, buying the health insurance, paying children’

tuition fees, house rent, etc. thereby affecting savings for capital accumulation and business expansion. One participant asserted that “using my small capital for business and family sustenance stunted my business.”

**High rent:** High rent for business stands and home rent was reported by participants as one of the main hindrances of doing business before the Covid-19 outbreak. One participant narrated that her profits didn’t grow due to using them in rent expanses. Her husband left so she had no any other support. Basing on the nature of their small business, it was observable that renting greatly affected their business.

**Business skills:** On this issue, the majority participants indicated that they lacked business skills-education on how to do business, negotiating and managing funds obtained from the secured informal loans, making business records, as well as storage skills. “I don’t make records; I have never been trained on how to do business” Asserted one participant. Observation analysis showed that all participants had nowhere to record their business transactions and they did business informally despite doing it in one place- market.

**Business space:** The participants expressed their challenge of operating business in a small space. The stands where they operate their businesses are small. All the participants operated their businesses in one house divided into small stands which are less than one meter in width. This means that they cannot expand and diversify their business. The participant’s assertions were confirmed by the observational analysis.

It was observed that those challenges were continued to be faced even during and after the Covid-19 pandemic lock down.

### Challenges during the Covid-19 pandemic lockdown

The covid-19 outbreak and lock down further exacerbated doing business as it added new business challenges. Such challenges included few customers, walking weary journeys, lack of products for sale, products’ theft, and time for doing business. Participants indicated that they realized a tremendous reduction of customers compared to the period before the pandemic outbreak and lockdown. Asked what might be the cause, they stressed that customers feared to contract the corona virus. “I had my customers who could buy in big quantities. During lock down, they were never seen” asserted one participant. This means that during the lock down, most customers bought products from their residential/localities and minimized going to the market centers.

**Walking Weary journey:** Weary journey was one of the greatest challenges participants faced in doing business.

The government lock down measures included banning public transport. This forced participants to not halt their businesses but to do it by walking on foot long journeys to ship products from Nyabugogo to Kimironko and back home. This experience of walking long distances is explained by participants as “weary journey,” “too much physical fatigue,” “swelling feet and legs,” “paining leg muscles” “feet skin peeling,” coupled with hunger and thirst.

One participant narrated that she lives in Gikondo. She woke up at midnight, left children with the neighbor, and journeyed to Nyabugogo (approximately 10 KM) after buying what to sell; she hired a motor cycle to take them to Kimironko while she walks also to Kimironko. Meaning that she walked from Gikondo-Nyabugogo-Kimironko-Gikondo one day one foot. “My journey started at midnight and finally reached Kimironko at 2pm.” With fatigue and legs swollen, I lay down at the floor of my selling stand, sorted products while thinking of another journey back home to Gikondo (approximately 10KM) in just 2 h as the lock down curfew started at 6 PM, I felt life ending. I told my colleague next to my stand that I cannot manage to reach Gikondo with all this fatigue and swollen legs and peeling feet. Tonight you will accommodate me. She accepted. Then I called the neighbor to take care of my children. That day I sold just few products as time for curfew approached. A probing question was asked if they walked every day from their residences to Nyabugogo-Kimironko-residences. One participant intervened and asserted that. “We do it twice in a week (Monday and Friday) as we could wait for legs and feet to recover.”

**Lack of products:** Lack of products was another issue that hindered the women’s success in business. Participants indicated that sometimes they could reach Nyabugogo and find that some suppliers of products had not supplied because products could be got from upcountry. In upcountry, sometimes the supplying trucks could be impounded due to curfew rules violations. “After walking a weary journey and find no products, I could buy other products as alternatives which could take long to be sold.” One participant narrated. On this issue few products could be supplied from upcountry to Nyabugogo because upcountry suppliers feared that somehow on the way, curfew time could get them and their cars get impounded by police. This greatly affected their business and survival.

**Products’ theft:** In some instances, whenever they could finish buying products at Nyabugogo, they could put them together in one sac and hire a motor cycle. One day, a motor cycle we hired never delivered the products to our market in Kimironko but disappeared with them up to now without trace yet the capital I had used was 120,000FRW” Said one participant. This theft made her business to decline tremendously. All these exacerbated

their business decline.

*Little time for doing business* resulted from spending a lot of time walking long distances as explained above, doing business in shifts and the lock down hours of doing business. Walking long distance meant that they were left to sell within a period of 4-5 hours. It can be recalled from the previous sections that they could reach at Kimironko from Nyabugogo between 11AM-14PM and had to close business by 5PM and walk home and reach before 6PM. Besides, selling in shifts so as to keep social distancing meant that they sold products after two days (2days per week) so as to allow everybody in the market has a selling turn. This vitally affected their businesses.

**Capital:** participants highlight that the small capital they were using in the business before lock down greatly declined due to little time for selling as well as increased demands for sustaining the family since those with other households like husbands who previously supported had stopped work. Another issue was that those who lacked capital could ball from friends on high interest and get paid back after sell. Others sold their home properties-mattresses, flasks, radio, etc. to get capital. Others could tell the supplier at Nyabugogo to give them products on “devise” so that they pay later. Asked what they meant by “devise,” one participant hinted that “you tell the supplier whom you have dealing with to give you products on debts and pay him/her after sell. Then he/she does it but at an increased price. For example a kilogram of passion fruits was at 700Frw, on devise will be given at 800-900FRW,” implying that you get products at high cost yet the retail price will not increase. Asked if they couldn’t use financial institutions to get capital, they reiterated that “most of us don’t have houses or land for use as mortgage. Yet the financial institutions like micro finances ask for properties. Even those who managed to have properties for loan access; their properties are under auction due to failure to pay.” Asked whether they accessed the government economic/business recovery fund, they said heard of it but don’t know how to access it. “We had that some few individuals in other markets got it and were given 150,000FRW. We tried to enquire even from the Local Authorities (Executive Director of the Bibare Cell. Amazingly, he was surprised to hear that we never benefited from the recovery fund.” The market president explained. These findings show that the participants lack knowledge of how to access the recovery fund, as well as to negotiate for loan access and repayment in case the business doesn’t do well. They are cheated by the suppliers under devise but are committed to doing the business for survival.

**High expenses:** As described in the section of doing business before the lockdown, the stand rent was never reduced. Coupled with paying taxes and security fees, renting the stand yet business could be done in few hours negatively affected their businesses. Implying that profits

from few sales they made could be shared for capital, family sustenance, rent and hygiene, taxes and security issues. One participant said that some of our friends left the business and resorted to menial work due to walking weary journeys and obtaining few profits which couldn't sustain the family and pay rent, hygiene, security and taxes. From the observational analysis, the expenses including rent were too high to be paid from the marginal profits.

**Perishing products:** Because of doing business in shifts, participants indicated that if you don't sell all the products and finish them, by the time you come after two days on your shift; most products would have gotten spoiled through rotting and losing value hence a loss. They don't have good storage facilities to store in their products. By the time they come back on their shifts, they are valueless and customers cannot buy them. In other words it is a loss. Asserted one participant. From observation, there were some products like tomatoes that had rotten and waiting for disposal. Implying losses incurred.

**Expensive costs of buying and transporting products:** Expenses in transporting products from Nyabugogo to Kimironko tremendously increased during lock down compared to the period before. This is because public transport these participants used like buses were banned countrywide. Even motorcycles, except those transporting goods. It is in this case that these participants could walk to Nyabugogo by foot and transport products to Kimironko by Motorcycles. Implying extra transport costs which couldn't be recovered from sales.

### **Challenges faced after the Covid-19 pandemic lockdown**

Apart from some challenges encountered during the lockdown like weary journeys, shipping products using the motorcycles, participants told of other challenges experienced before, during and after lockdown. For example, capital, few customers, rent, using capital for family support, paying tuition fees which were increased etc. However, the challenge of working in shifts only appears during and after the lockdown.

### **Resilience of doing business**

On the study question that investigated why the participants were and are resilient despite challenges, the following were the reasons obtained from both focus group discussions and individual participants:

1) Last option/alternative

2) Family survival  
3) Passion for business.

The above resilience reasons for women doing business amid challenges show that women have the capacity to do business and other tasks regardless of the conditions they operate in. They are resilient as they cannot sit at home to see their children and husband yawning for food, being chased out of house due to rent failure. Etc. some do it as the last alternative for family survival (since many are household heads) to supplement what the husband brings home.

### **Solutions to the challenges faced**

Data on the study question that investigated what can be done came up with the following:- capital acquisition/funding; access to loan acquisition; children's sponsorship big space for doing business; transport accessibility during lockdown; access to micro finance credits; rent charges reduction; children's tuition fees reduction; and, raining on business skills.

The above results on women's resilience in doing business before, during and after the lock down and the challenges encountered strongly reveal the women's commitment to prosper as well as sustain their families since the majority is the household heads. Various studies complement these findings in that women's businesses are small in size compared to men, their businesses are disadvantaged, lack access to credits and economic resources and assets, etc (Menuer et al., 2017).

Family responsibilities and business doing balancing has also been found to hamper women in doing business (ILO, 2019). This is evidenced in the above results were family responsibilities (food provision, children's tuition, health insurance, house rent) consume a big part of the business capital

Other studies (Terjesen and Elam, 2012; Panda, 2018; Welter and Smallbone, 2011) add working and travelling, limited access to funding, social constraints, restrictions in making decisions, lack of business skills, low education, etc. as factors affecting women in doing business. On institutional level, studies (Anderson et al., 2013) indicate both informal and formal institutions as having negative and positive impacts on women's business. For example, formal institutional forces which regulate and sanction policies like restricting movements and banning public transport and closing businesses during the Covid-19 pandemic lock down as it has been highlighted in the section of results discussion.

The finding on walking weary distance for business purpose demonstrates that women are resilient due to the situation they want to avoid or get out. Such situation is having a family which needs to be catered for-feeding, accommodation, health insurance, children's tuition,

clothing, and other family needs. They are also resilient due to passion for doing it since a small capital can be used as a startup that leads to a bigger business (Stevenson and St-Onge, 2011; Ukamaka, 2020; Isiwu and Onwuka, 2017; Sullivan and Meek, 2012). In Egypt, women were found motivated to do business so as to be self-reliant in regard to income (ILO, 2016). In Indonesia, women entrepreneurs demonstrated resilience strategies while tackling business failure thereby thriving amid political, cultural and social challenges (Loh and Dahesihari, 2013).

## Conclusion

This study has provided a deeper understanding of the social economic impacts of the Covid-19 on businesses, including micro businesses done by women. The study has also shown the resilience of women involved in the micro business of selling vegetables and fruits. It has also highlighted challenges they faced before, during and after the Covid-19 pandemic lock down in Rwanda. This study is therefore very significant in bringing new insights and understanding to the current literature in regard to doing business amid a pandemic.

The revealed findings of the study in summary include: Lack of capital, using profits for family needs, little space for operating business, high rent, lack of business skills/education (challenges before lock down), walking weary journeys to work, doing business in shifts, perishing products of products, lack of access to financial credits and funding, and family survival and passion for doing business as reasons for resilience.

From the findings, the study concludes that women at doing business at Twitezimbere Gasabo sub market are resilient in doing business despite challenges including the Covid-19 pandemic measures. The study however has limitations in that it used the qualitative approach of phenomenological design which deals with a small sample and which cannot generalize findings.

Based on that, policy measures is recommended to focus on:- facilitating people doing business with cheaper transport access like public transport in a well-coordinated and monitored way during a pandemic outbreak. Economic recovery fund should be designed in a way that it benefits businesses of all categories-macro-micro business and in both formal and informal sector so that weak and vulnerable people like women are facilitated to be successful in their businesses as their small capital is supplemented.

Besides, the economic recovery fund established by the Government to boost businesses affected by the Covid-19 pandemic outbreak is made practical for access by businesses done on micro scale. n. Again, micro finance credit institutions should devise ways of facilitating micro businesses especially those of women to continue performing through long-term loans so that businesses don't halt.

Measures should also be taken to provide trainings on doing businesses especially women at the micro business level. This would facilitate women since they are less educated to acquire more business skills so that they don't just spend without out calculating costs and losses. Tuition fees funding for vulnerable children of people especially women who are household heads should be provided so that profits from businesses are used for business expansion purposes and lead to business growth which in turn will lead to self-sustenance and economic growth of the country. Future studies should utilize mixed methods to study data on a large population for generalization purposes.

## CONFLICT OF INTERESTS

The authors have not declared any conflict of interests.

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