

TEACHING AND LEARNING WITH RWANDAN WOMEN ENTREPRENEURS

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ABSTRACT

This paper examines an attempt to effectively translate a U.S.-style business curriculum to an audience of 300 women business owners in Rwanda. The program sponsor was Goldman Sachs, and the administrative partner was the William Davidson Institute at the University of Michigan.

INTRODUCTION

I joined the [Goldman Sachs 10,000 Women](#) Entrepreneurship Program (GS10K) in 2009 to teach women entrepreneurs in Rwanda. Goldman Sachs had enlisted 70 partners in 22 countries to run an ambitious five-year program to teach business fundamentals to 10,000 women entrepreneurs. The William Davidson Institute (WDI) at the University of Michigan was selected to administer the program in Rwanda, based on its track record of business training in that country and in other emerging market countries. Together with a Rwandan partner university, WDI was to oversee the instructional design and delivery.

When WDI contacted me, I enthusiastically joined the program in the beginning of its second year. My supervisor at WDI, Amy Gillett, asked me to think about new ways I could teach business fundamentals to these unique students. I began by learning about my prospective students. I wanted to do more than merely translate what students learned here in the USA. I would have to work with them to see what might truly work for them — given their local context and conditions — and what would not.

The overall program goal was to teach the fundamentals of business operations and management and help the participants scale their businesses. It utilized the process of constructing a business plan as the curricular framework. Cohorts of 30 women business owners were recruited, vetted, and then enrolled in this certificate program. During the six-month period, participants were introduced to every element necessary to construct a viable business plan. The business plans would then be judged in a competition for each cohort. By having a business plan clearly stated as the final learning outcome, the program could focus on building practical knowledge that could directly impact these women business owners' achieving their business development objectives.

The instruction was comprised of an ambitious series of modules delivered by both visiting WDI faculty affiliates and local Rwandan business school instructors from the School of Finance and Banking (SFB) in Kigali. My initial role was to teach the first module of the six-month program. Over five days, I was to introduce the program and provide each cohort a thorough overview of the program objectives and the elements of a business plan. I would also gauge the instructional needs of the cohort and share that information with the rest of the program instructors and administrators. I had three weeks to prepare for my first trip to Kigali.

This paper is the story of how my instructional approach developed during a four-year process, how my teaching practices further evolved, and how I have learned some important lessons to apply to my domestic teaching and learning. The four years that I contributed to this project was one of the best experiences of my teaching career.

TEACHING AND LEARNING PREPARATION

My Preparations

I knew very little about Rwanda or its seven million people other than they had experienced a horrific tragedy in 1994 that was deemed a genocide by the United Nations. The first thing I set out to do was to learn as much as I could about the culture and business environment. I also decided to learn some Kinyarwanda before my first trip. It was difficult not to get caught up in trying to comprehend the horrific stories associated with the tragedy of 1994. By reading several articles and books about Rwanda, including "God Sleeps in Rwanda," I was struck with the resiliency and strength many Rwandan people demonstrated during and after the tragic period. There were many accounts of brutal behaviors among both the Hutu and Tutsi tribesmen, yet there were also important stories of courage and survival that would better serve my understanding and appreciation, and better represent the future of Rwanda. I resolved to keep an open mind and heart. I wanted to contribute to their efforts to renew in some small way. So I started my preparation with a feeling of compassion for the losses many of these students had endured and genuine enthusiasm for their optimism and strength. Let them reveal what they wished about the past. We would focus these learning efforts on building the business environment in Rwanda.

Early Adoptions

I began my preparations by imagining what the program participants might need to learn to create a business plan without any formal business training. In addition, I suspended some of my assumptions about how I as an advisor would actually write a business plan for these women in East Africa. Since this was a new teaching and learning challenge, I decided to first ask some of the local Rwandan administrators and School of Finance and Banking (SFB) faculty how similar content was taught locally. I discovered that the SFB courses were a series of basic lectures, describing various business functions, and concepts in management, finance, and accounting were based largely on EU-based instruction and practice. Yet, as the faculty members began describing what they delivered to the first cohorts of participants, they noted how different the GS10K women were as learners and as students. The

women were generally older than the college-age audience they were used to, and were already running their own small enterprises (with varying degrees of success). Most were sole proprietors with a few employees.

Nearly 82 percent of all Rwandan adults in the workforce were tied directly to agricultural businesses. In the capital city of Kigali, a broader range of small retail distribution and service businesses were developing mostly to supply and distribute basic goods to customers such as food, fuels, commodities and crafts.

LEARNING DESIGN AND DELIVERY

Instructional Context and Content

After preliminary discussions with the WDI staff, we decided to revise the start of the program's six-month curriculum by first introducing the entire business plan writing process in a series of multi-hour overview workshops. In each of these new workshops, I would assess the level of understanding each cohort had by administering some experiential activities. Then, I would modify and explain the major concepts of that workshop curriculum, culminating in a customized module that would capture the full six-month certificate program curriculum in four, three-hour sessions over two days. The goal was to accomplish two objectives: 1) conduct an assessment of the participants' most pressing needs as business owners; and 2) provide these students with a big picture view of the entire GS10K program, then continue with careful exposure to the standard U.S. business plan elements presented in each successive learning module. Homework, individual and group practice sessions, and staff guidance would reinforce concepts between modules.

One of the significant challenges of building a new educational program is striking a balance between the instructional standards defined by *teaching* and what students actually need with regard to *learning*. If I succeeded, then these students would begin the program by first developing a clear sense of what they were about to learn, and how this new knowledge could be applied to their daily management practices. We might also use this approach to better gauge the specific areas that participants found the most challenging and adjust our instructional methods accordingly. We could encourage the women to get started individually—or in teams—on successive elements of the business plan, and we could begin to gather the requisite information needed to complete one section of the business plan.

My objective was to support the participants not just to run a solid business, but to mindfully grow their business in a sustainable way. I wondered why they all were so eager to secure a bank loan as their only financing strategy to accomplish business growth. At the time, I didn't know that affordable access to capital was such a significant obstacle to business growth in Rwanda. I had no idea how much of an obstacle it was for these women in particular. I soon learned that they didn't know any other way to finance—and grow—their businesses. I resolved to introduce ways they might preserve the entrepreneurial spirit that would surely be quelled by a heavy debt burden. I soon found out that many of these women had already borrowed money at 3-4% interest monthly by obtaining bank loans.

My aim was to teach the participants how to better understand and utilize the business tools that we take for granted in the U.S. I still needed to get a clearer sense of the participants' businesses to better assess their educational needs. My WDI colleagues arranged site visits to their businesses. They also encouraged me to speak to faculty and staff at the program's partner school, the School of Finance and Banking (SFB) in Kigali.

I held these discussions with two separate groups (first with the GS10K program staff and SFB faculty members, and the second with a group of GS10K students). I utilized this format to encourage more open responses and also preserve some confidentiality. Participants wrote responses to questions and submitted them anonymously. Following are the key results from the GS10K staff and faculty discussions that reshaped my instructional approach.

Big Picture Discussion Results (Do Wells, Tolerators, and Drainers)

I demonstrated a new method I used in my own classes to get honest feedback from any group. We asked the groups to identify things they thought were *Do Wells* (things they thought worked for them); *Tolerators* (things they thought were OK to do but could be improved); and *Drainers* (things that they believed were not working for them or that sapped their energy).

The Main Do Wells were things that the staff and faculty members believed were going well and what they were doing a fairly good job accomplishing:

1. Providing guest speakers for women students to meet and interact with
2. Social networking opportunities – social interactions with local business community
3. Showcasing models of business success in Rwanda
4. Creating and managing the Goldman Sachs program schedule
5. Designing and delivering customized business courses
6. Delivery of the business education content in simpler ways
7. Site visits to student businesses

Tolerators are things that appear to satisfy them yet may be laborious to execute or in need of some improvement:

1. The first year data showed that 20 percent of the students produced an adequate final product (viable and cohesive business plan) and that 80 percent produced “unacceptable” (staff term) business plans that needed varying degrees of technical development and significant narrative improvements to be considered adequate.
2. Business plans generated by the participants were the end product they composed for completing the program certificate, but there were no clear standards in place for the local SFB instructors to evaluate student performance.
3. A main incentive to complete their plans was a contest without mention of how progress checks occurred during the program period or the future use of their business plans beyond obtaining immediate bank financing.
4. The local faculty largely taught what they felt comfortable delivering in their SFB classes.
5. At the level the common template lays out, the final program outcome — a complete business plan — was broadly viewed as too difficult. The local faculty argued that even the U.S. template had fundamental flaws such as poor continuity, redundancy, financial reporting tools that Rwandan students could not fully grasp, too much emphasis on the marketing and sales activities, and module-approach taught in piecemeal fashion with little integration of the plan until the very end.

Drainers are things that sap energy and strength in performing the work

The main energy drainer was a broad frustration among staff and faculty for not achieving better summative results — a higher percentage of high quality business plans as final program outcomes. Many of the faculty members argued about how they were working hard, creating lively and engaging learning sessions among the students in the program, and then they seemed confused why so many students were not producing better business plans.

I thought I would present some of my ideas to the local GS10K faculty and staff and pilot a few of them with the next student cohort (beginning the program the next day). They asked me to prepare three one-hour talks about teaching the entrepreneurial process, building opportunity awareness among the students, and turning business plans into managerial action. Then we discussed the existing program design and considered some instructional changes. These sessions were extremely valuable because there was a lot of give-and-take among the staff and faculty members. They were interested in helping me develop new ideas to put into practice immediately.

Here are the highlight results from that staff meeting and some follow-up personal interviews:

Priority One Challenge: Clarify the Learning Outcomes

Due to the significant effort needed to translate Western-style business education content into meaningful Kinyarwanda ideas usable to the participants (with little or no formal higher education), it was not clear within each module exactly how to assess and accommodate their learning needs. Faculty members asked many questions about how to assess the students’ progress during the life-cycle of the program. Some faculty members were unclear on how their module contributed to the overall program objective of creating a viable business plan. The general pedagogical approach appeared to be that each module was to be an abbreviated college-level lesson that could be delivered as a stand-alone set of lessons. Then, a few faculty members would attempt near the end of the six months to help the students put their business plans together. We all agreed that this process may not work for this program with these students. We got to work on developing a collective solution: we would first look at the final outcome, then we would begin again with the end in mind.

Priority Two Challenge: Business Plan Deconstruction and Revision

The local GS10K faculty and staff considered the common U.S. business plan template too complex. In addition, the teaching modules lacked unifying elements or conceptual bridges. One of the adjustments would be to deconstruct the U.S. American business plan template itself, reconstruct it for mutual interpretation and shared meaning, and then enlist others involved to simplify the instruction and connect it to a simplified business plan framework. The curricular changes involved content revision and altering the module sequencing. Pedagogical changes involved flipping the instruction focus from what the local faculty deemed important to teach to better finding out what these students needed to learn to construct a viable business plan. An early introduction to the business plan as an assembly process and document construction was helpful in avoiding student overload when they actually began doing their specific assignments. Here on the left is standard U.S. American-style business plan outline. And on the right is the final GS10K program revision outline that used questions as topic labels:

Conventional American Template

- Executive summary
- Industry Sector/market overview
- Full Description of product or service
- Competitive advantage
- Business model and pricing points
- Marketing and sales plan
- Operational plan
- Competition awareness
- Financial projections and assumptions
- Exit strategy
- Management team and systems

GS10K BP Template Revision

- How do you describe your business?
- What do you sell and how do you sell it?
- Stone Soup: What is entrepreneurship?
- What do you really need to grow?
- Who are your best customers?
- Who are your competitors?
- How does your business work daily?
- Where is there room to grow?
- Why borrow money to grow?
- Why do you stay in this business?
- Who is in this business with you?

- Major Challenges and initial risks

What do you want to win/not lose?

We paid careful attention to how to better address cultural interpretations of common business concepts and variations of understanding with respect to basic business plan elements. Many of the technical business terms were wholly unfamiliar and unclear to the Rwandan businesswomen. Words such as ‘liability’ or ‘revenue’ needed full explanations and translation into their language. The staff sometimes experienced significant challenges translating English language terms and concepts into corresponding Kinyarwanda terms, but also in conveying the meaning of these various business concepts once translated. In many ways, that was what Vianney (my adept translator) and I were there to do: translate meaning. Vianney and I spent most of our time during the next four years trying to come up with ways to communicate the meaning of Western business ideas and processes. The program overview modules demanded so much additional consideration and effort toward achieving mutual understanding and a lot of the teaching and learning focused on term explanation rather than practical use. We found out early that if the students learned to practice an approach by learning to first ask questions, we made some progress in achieving some mutual understanding.

Priority Three Challenge: *Describing a New Business Enterprise*

Writing a business plan begins with outlining a detailed *description of the business* product and/or service and the social/community need that their business fulfills. A statement clarifying the *purpose* of the business would also be a suggested addition, both seem wholly necessary. We considered beginning with adding a brief mention of the type of ownership (sole proprietor, partnership, cooperative, etc.) and short company history, but we decided to forego including these items until later in the writing process. What we did attempt was a considerable effort to explain and emphasize why it was important to be able to clearly and concisely describe any business to a potential investor (or even a bank loan official).

It is common in the U.S. to utilize the “elevator pitch” technique when learning how to articulate a business idea. American business students learn how to communicate using a brief and focused narrative as if they were speaking to a possible investor or potential funding agent during an elevator ride. We explained that they needed to be able to deliver this story anytime quickly, and to illustrate, we pretended that they had to deliver their messages before they reached their designated floor of the highest building in Kigali (23 stories) while on an elevator. There was no corresponding technique about elevator pitches in the Rwanda culture. And even though telling someone about their business while riding in an elevator didn’t actually make much sense to these women at first, they did begin to see the importance of telling a quick story to a captive audience. What we discovered during this early discussion was something much more important that had little to do with elevators pitches.

We first decided to just use what we had, and I told them they had to walk around a designated path we created on the training grounds to practice delivery of their elevator pitch. However, even though the women understood why being able to clearly and quickly describe their business was an important skill, they hesitated to do this activity. I soon discovered that the concept of talking openly about the nature of their business to strangers, colleagues, or even some family members was a social taboo in Rwanda.

The students responded very well to story examples and simple visuals that conveyed basic business ideas and the entrepreneurial spirit. For example, when I acted out the Stone Soup parable with them, they got very excited and we had a wonderful discussion about how to “tell a business story” about their own business could be like making Stone Soup. Telling the Stone Soup story represented a kind of breakthrough moment for all of us. It turned out that after telling this simple story, then discussing how it could represent their own entrepreneurial spirit, they were able to then work in small groups encouraging each other to better describe their businesses and tell their own entrepreneurship story.

Priority Four Challenge: *Managing Business Finances*

From initial meetings, I found that accounting and financial management practices varied widely among the students. Many of them did not manage their finances in any formalized way. Most did not record their business finances (daily revenues, weekly earnings, employee wages, taxes, etc.) or separate business transactions from their household transactions. Some had stronger systems in place. While many did begin to interact with the banking institutions, and some managed to keep a business account, nearly all of them said they did not trust the local banks in Kigali. As a result, many operated their businesses in an exclusively “cash only” environment.

One of the primary challenges for entrepreneurs is writing a business plan that demonstrates accurate and appropriate record of financial reporting. After several discussions, the women students admitted that learning this part of the GS10K program presented the most difficulty. We collectively decided that we would focus extra effort on the basic financial reporting sessions. The approach was a combination of storytelling (*e.g.*, Stone Soup, The Woman Who Lost Her Costs; Bathtub Bankruptcy, and The Real Balancing Act) and the practice fill-out forms that were simplified from several common American business education text sources. The students appreciated how to use these simple forms to organize their money transactions. We found a good way to present a story - “Why Agnes Pays Herself a Salary” - was to link it directly to a series of key questions in discussion that needed to be answered to complete certain components of the business plan. The most difficult aspect of this was convincing the women of the “need” to separate funds, record every transaction accurately, and not subsidize other expenditures with their business funds (*e.g.*, giving their husbands cash from their operations so they could run their own new businesses). This difficulty was especially acute when we began asking the various women, “How much money does your business make?” and “How much is your business worth?” These questions confused most of the women, but some began to understand why knowing this was important. When that happened we took time for that student to explain it to everyone else in her terms. That was a

key element to success: translating the significance and relevant meaning of these ideas and concepts to participants, by participants. They were interested in constructing rudimentary income statements and showing each other how to do it correctly. I told them it would probably take some the entire six months to master just this one practice, and I told them they were not alone and they should teach each other. But it also helped that I told them that bank loan officers loved to read these financial reports!

What astonished me was how freely these women collaborated in doing these exercises. They only directly competed on a superficial level with regard to what we would consider healthy competition (praising each other, complimenting, speaking publicly, singing, and dressing up, etc.). Competition faded with regard to their learning these business skills. They often told me that it was their duty to teach each other and help everyone to learn...as Rwandan women, as mothers, and as business professionals!

In teaching business plan preparation, I separated much of the basic curriculum into groups of collaborative (experiential) activities each with its own unique process of development. For example, the first activity in crafting a simple income statement was accomplished in one half-day session. The biggest challenge for these students was general understanding of the concept of cost. Much of the discussion focused on explaining the different types of cost, why they needed to be defined, separated, and distinctly reported. What I loved about teaching this session was how it forced me to consider new ways to simplify the more conventional explanations of basic economic and business concepts I had long taken for granted.

My approach to assembling a conventional business plan was to separate the process into three phases. I called them scaffolds: Narrative, Social, and Technical. The first two would be a primer of generating an acceptable Income Statement draft and then show the students what a fully crafted Income Statement looks like, what it means, how you can read and use it, and if we got there, how it and a Balance Sheet could be converted into a simple Cash Flow Statement to be added to the later technical document. I refocused the first module and designed an intensified teaching effort centered on the few business fundamentals necessary to gain a basic understanding of an income statement as well as clarifying how financial reporting corresponds and complements the social narrative (elevator pitch) in a business description section and the reasons they are separate from other component sections of the business plan.

In addition to introducing the nature and purpose of financial reporting, I also wanted the students to begin to better understand how the marketing and sales functions influenced their business growth and success. Part of this inclination was due to how much concerted effort it takes to understand the market any business operates within today's society, who one's customers are, and how best to attract and keep them buying your goods and services. I employed the same question-based instruction process, coupled with sets of corresponding (collaborative homework) assignments that they would schedule themselves to accomplish objectives between each element assembly and teaching module sessions which occurred about every 2-3 weeks and lasted for 3-5 days, depending on the nature and scope of the learning module.

The later sales and marketing modules were certainly more elaborate and labor-intensive than my preliminary introductory business plan sections. I provided the students with a practice workbook that contained instruction about what types of information was most important to gather and record. The workbook included worksheets formatted directly for easy conversion into the business plan element. This workbook was a very helpful teaching tool with a series of simple forms that we modified and customized for their use (similar to the *Business Plan Kit for Dummies* book and other similar resources available in the U.S.). These forms were translated into Kinyarwanda and the students seemed to understand how to utilize them. These worksheet forms then helped the participants complete their business plans.

Priority Five Challenge: *Mentoring, Coaching, and Consulting GS10K Graduates*

During my next 10 visits to Kigali over three years, I had the opportunity to visit many small businesses and offer some on-site consulting. It would be impossible for me to visit all the businesses represented by a single cohort of 30 women in just a few short days. However, the program staff arranged many one-day consulting tours where I visited 3-4 businesses (with my translator Vianney) and spent 60-90 minutes talking one-on-one with the business owner while investigating their daily operations, evaluating the conditions under which they did business, and sometimes examining their financial statements. During these visits, I asked the women to explain to me their business challenges. Below is one example:

Anastasié Nyirabukeye runs a small lumber yard business in the city of Kigali. Her lumber yard is about three acres, but it is located on a very steep hillside. Raw timber is piled and cut in a large shed at the top of the hill. Along the hillside are a series of smaller buildings where large dried timbers are cut to length and shaped into lumber, and sorted and bound for sale. Still further down the hill are other small shed-like buildings where her employees assemble basic wooden desks, bookcases, chairs, and chests of drawers, all fastened with finish nails. Some are painted or stained, most are left in their original wood finish. Then all the finished products are hand-carried up the hill along a series of switchback paths and crumbling concrete stairways. While I was touring the facility, it started raining. We had to run up the path and get under a shed roof. All work seemed to stop as the torrent came down and water raced down the various paths.

As the rain subsided, we climbed back up to another building at the top where Anastasié had a small office. The larger space of the building was used as a warehouse for the finished products. We sat in her sparse office and she went over her current financial situation and explained some of her present business challenges. A few months prior, she had landed a sizable tender (contract) from the Rwandan government to produce 3,500 wooden chairs and 2,000 wooden desks. Until landing this tender, she had simply operated a lumbyard supplying local building contractors. Now the Rwandan government was her big customer and she was in the furniture manufacturing business. She was both excited and worried. This was a huge order for her, and she was uncertain that she had both the capability and financing to complete the order on time and on budget —

plus there would be no real cash flow for months. The chairs and desks were to be used by several new schools in Kigali, and the deadline to deliver half of the order was in six months. She had taken out a one-year loan to buy the raw material wood timbers at 18 percent interest, put up her entire property as collateral, then hired five new fulltime employees, and began producing chairs and desks. They had about 300 chairs and 150 desks finished and ready to ship during that first month. She had estimated that at her present pace she would be able to deliver another 800 chairs, about half of the order. But there were problems.

She told me that they were having difficulties staying on schedule with production, motivating the new employees, and storing finished products to ship. She also worried about the quality of her goods after a government agent came to inspect her lumberyard and criticized some of her finished products. What Anastasie needed was a skilled lumberyard manager and some advanced technology. She had hired her brother-in-law in the manager role because he was the only one who knew how to run the big saw table that cut initial timbers into construction lumber and parts for the chairs and desks. I told her that there were some important things she could do to improve her operations.

We discussed simple ways to improve her operations. I detailed ways she could reconfigure her work flow (from downhill to uphill) and re-position certain work stations so that finished products didn't end up at the bottom of the hill where they were likely to get damaged or swept away when it rained. I provided her with drawings of lumber racks that could be constructed to free up a lot of cluttered floor space in the upper timber milling buildings. I helped her purchase what no one seemed to know much about: battery-powered hand tools, especially drills and small saws that could ease assembly fatigue and boost production three-fold. I provided Anastasie with a drawing of a wooden chair design that was a slight modification to what she was already building. First, it had angled legs-stays allowing the chairs to stack better. Each chair had a hand hole drilled into the back rest so that they could be moved or carried easily. Because they were now going to assemble chairs with new tools, they could use more advanced fasteners like screws instead of finish nails. There were several other suggestions that I made, and Anastasie adopted every one of them. The next year, she had transformed her simple lumberyard into an incredible furniture manufacturing business.

Anastasie's case is a dramatic example of successfully growing a business with a little luck and the right advice. Yet what was truly inspiring was how she became a model leader for the GS10K program. One of the stark truths facing women in Rwanda who want to own and run businesses was that access to capital is extremely limited. The local banks were either unfit or unwilling to provide these women with financing opportunities other than very expensive short-term loans. Many bank officials told me that the women business owners had little or no collateral to qualify for what was considered normal financing. The least expensive loans were a minimum of 18% with collateral, and as much as 3-4% a month without it. I told the women that they would be better off not borrowing money from these banks because the banks were profiting unfairly from their business efforts. They understood but lamented about having no other choice.

During one break in our classes, I introduced the concept of lending circles. Anastasie offered to talk to future GS10K women about debt financing her business growth, how she gained access to capital, managed her finances, and moved from borrowing from the banks to private investor support and lending circles. This offer led me to think about how to encourage early program graduates to become program mentors. I also thought we should explore other potential mentors who either had significant business experience in Rwanda, and those in the banking sector who could advise the women.

As it turned out, the SFB faculty members were also willing to mentor and coach the GS10K graduates. However, those who volunteered had little experience. We (WDI) did design and deliver some faculty development workshops for the program participants, yet this effort was largely beyond the scope of the program.

So while I conducted workshops on mentoring and business coaching in subsequent visits, I resolved to teach the women how to mentor and coach each other. Each time a particular business concept or practice was introduced and explained during sessions, we moved to collaborative learning with the intention of encouraging students to demonstrate how well they understood, ask questions, then actually practice in small groups while we circulated between them offering guidance and provoking them to question their efforts. They were usually very keen to demonstrate their knowledge, and to be considered a mentor or coach for a certain lesson or module section was a great honor to them.

Throughout the program, we discussed various forms of coaching and mentoring from operations/managerial coaching, investment coaching, employee relationship coaching, and how the women might approach their own practice of peer coaching in business. After a few successive cohorts graduated, we were able to convince recent graduates to pair up with some current students, particularly if they were in the same area of business. This seemed to work because the women were inclined to collaborate rather than compete. They also would acknowledge how much they learned from each other in this process.

KEY LESSONS LEARNED

As my visits to Rwanda, I realized the limits of my faculty role and huge challenges facing the women as they try to serve their communities. Nearly every student I spoke with expressed a strong desire to succeed in business. They were not focused on profit earning as much as community building. I admired the women for their resilience and their tenacity, coupled with a joy of spirit they demonstrated daily – it was contagious. One great example of this was how they spent their breaks in between class sessions. They would circle up outside after tea and someone would begin singing, and soon they all began clapping and joined in. They would sing and dance for twenty minutes! I joined in and found myself invigorated by the joyful action, and we took that energy into the next class session. There were many serious moments as we struggled through challenging financial and marketing elements of business education, but there were more frequent moments of laughter and the complete absence of judgment or cultural divide.

Traveling to Rwanda was a thrill for me. I enjoyed every facet of my experience there from my accommodations, to my support staff and expert translator, to my wonderful interactions with the assembly of women students. This effort was a valued service to the Rwandan business community.

At the mid-point of the program life cycle of five years, it was clearly time to take a closer look at what was working and what needed improvement. I believe I contributed toward that effort. I learned a significant number of lessons that may translate to improved teaching performance and programmatic execution. Here are some of these lessons:

The power of collaboration

I learned more about a collaborative culture and its social benefits from these special women. I also learned that tenacity and humility worked hand-in-hand in their approach to doing business. They didn't always have a complete grasp of what it was that was making their business a success—in Western terms like cash flows and profitability—yet, they were honest and possessed such an optimistic spirit that perfectly reflected the Stone Soup parable, the essence of the entrepreneurial spirit.

Keeping alive the entrepreneurial mindset: business is always about learning

One of the significant challenges many business people have is keeping an entrepreneurial mindset, which I associate with a growth mindset (Dweck, 2007). This type of mindset is not focused on the kind of growth we often connect with business growth alone; it is more about being open to new ideas, sharing resources, collaborating first to better compete, and demonstrating a learning-orientation rather than a knowing-orientation. Many of the GS10K women were facing difficult business challenges more often not of their own making. The most significant obstacle many of them faced was not efficiently operating their enterprise—although some did struggle on this front in significant ways. It was access to affordable financing and investment capital that thwarted reasonable paths to growth. They were forced to consider exorbitant rents for operational expenses more often than asset development. The banks being much more sophisticated than these women, exploited them and effectively limited their growth and earning capabilities.

One thing that surprised me was how many women in the GS10K program changed businesses during their own short-term business educations. They appeared more eager to be in business for themselves than to being wedded to one industry or one particular service line. They had a keen awareness of what was needed in their communities and had the mettle to jump into the market with both feet. The only barriers to entry they seemed to acknowledge were their own available resources. If they lacked resources, they would form a cooperative or take out a high-interest loan. There were few financing alternatives, but lots of opportunities to start. If they needed additional funds where there were none, they would form a lending circle to get started. Survival was a powerful driver propelling a lot of these women toward running their own business, but there was so much more compelling them. I believe they embodied the natural connection between the growth of children, family, and community within the very concept of running a business. Many of them simply wanted a few better things in life for the others they supported. They were not solely altruistic by any means, but their generous and selfless approach to creating and operating a business enterprise was one grounded in compassion.

We have a lot to learn from these women business owners because they embody the very spirit of new venture creation and have found a way to escape the fatigue and exhaustion that seems to haunt many domestic entrepreneurs in the U.S. If I could only teach my own students in the U.S. how to manage their own business development with such scarce resources the way the Rwandan women approach commercial activities, they might all fare quite well and perhaps learn how singing and dancing along the way helps you rekindle the joy of the journey.

EPILOGUE

During one of our graduation ceremonies, I met with Jeannette Nyiramongi Kagame, wife of President Paul Kagame. She mentioned to me how proud the President and she were of these particular women. They considered them the very foundation of Rwanda's future. I told her that I was also extremely proud of them too as one their instructors because they were such dutiful and engaging students, but above that grateful because they taught me so much. This comment seemed to surprise her. I explained that they actually put into practice our lessons immediately and saw direct positive results. I did not talk about access to capital or removing social and economic barriers to these women-owned businesses in her country – it didn't seem the proper moment to discuss such sensitive topics. As we passed the graduates to recognize their achievement, they started singing for us. The First Lady leaned over to me and said, "They are singing for you, Professor Brown" and I stood there red-faced as they clapped and waved and yelled out "Stone Soup." I was practically reduced to tears and in the moment all I could do is touch my heart with my hand. I felt so truly grateful to them; they were so full of joy. Where I saw business challenges, complex problems to solve, and lessons to convey, they saw joy and laughter and the power and impact of their new learning. The Rwandan women taught me lessons that I keep in my heart forever because they rekindled the entrepreneurial spirit within me as well.

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