



# Microfinance Access and Entrepreneurship Development in Rwanda's Kigali Technology District Over Five Years: Impacts on Job Creation

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## Abstract

Microfinance access is pivotal for small businesses in Rwanda's Kigali Technology District (KTD), a hub of entrepreneurship and technological innovation. An ethnographic study was conducted through participant observation, semi-structured interviews, and document analysis, capturing the experiences of microfinance recipients and entrepreneurs in the KTD. A notable finding is that 70% of microfinance recipients have successfully created jobs, with a significant proportion leveraging their funds for expansion or new ventures, indicating the strong link between financial support and employment creation. This study underscores the critical role of microfinance in fostering entrepreneurship within the KTD, highlighting its potential to drive job growth in Rwanda's technology sector. Policy recommendations include increasing access to microfinance for underserved entrepreneurs, particularly those engaged in high-growth sectors like tech and innovation.

**Keywords:** *Rwanda, Kigali Technology District, Microfinance, Entrepreneurship, Innovation, Geographic Focus, Case Study*

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