CUSTOMER CARE AND PROFITABILITY OF SMALL SCALE ENTERPRISES IN KIGALI-RWANDA



A THESIS SUBMITTED TO THE COLLEGE OF HIGHER DEGREES AND RESEARCH IN PARTIAL FULFILMENT OF THE AWARD OF MASTER OF BUSINESS ADMINISTRATION (MANAGEMENT)

KAMPALA INTERNATIONAL UNIVERSITY

BY

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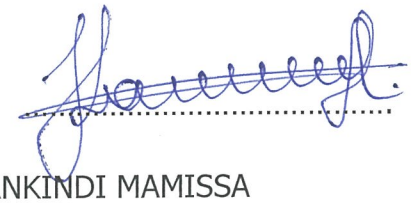
DECLARATION A

, the undersigned declare that this is my own original work and has never been resented to any organization or institution of higher learning either as a paper or for ny academic award.

ignature 

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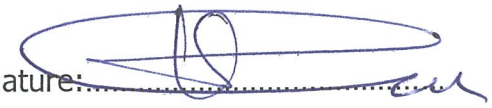
DECLARATION B

This is to acknowledge that this work by Ngabo Kankindi Mamissa has been under my close supervision and is now ready for submission to the College of Higher Degrees and Research of Kampala International University with my approval.

Signature:.....



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Date

DEDICATION

dedicate this research to my beloved, parents, husband, children and my supervisor
or all the love, understanding, encouragement, material and moral support, without
nem my studies would not have been a success. To my dear brothers and sisters
ogether with my colleagues and friends, I love you all.

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ABSTRACT

The study investigated the relationship between customer care and profitability of small scale enterprises in Kigali-Rwanda. The study was guided by four objectives, determine; level of customer care, level of profitability of small scale enterprises in Kigali-Rwanda, whether there was a significant relationship between customer care and profitability of small scale enterprises in Kigali-Rwanda. The study comprised of a population of 180 respondents. A descriptive research design was used to collect data from 154 respondents using self-administered questionnaires as the main data collection instrument. The level of customer care was generally satisfactory, level of profitability was generally high and the two variables are positive and significantly correlated, this means rejecting the null hypothesis that there was significant relationship between customer care and profitability of small scale enterprises in Kigali-Rwanda. Arising from the findings appropriate recommendations and areas of further research were made. Recommendations based on findings were that; small scale business owners should encourage customers to demand for quality goods and services which lead to their satisfaction, the small scale business owners should motivate and encourage their customers such that they learn from their feedback, the customers of these small scale enterprises to make efficient use of the available services provided to them by small scale enterprise owners and so many.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter describes the background of the study in terms of historical, theoretical, conceptual and contextual perspectives. It will also describe the research problem, the statement of the problem, purpose of the study, research objectives, research questions, scope of the study and its significance.

1.1 Background to the study

1.1.1 Historical perspective

In USA customer care can be traced from the mid 1960s where the interest in understanding and tracking specific consumer problems grew dramatically in the late 1970s under the broad label of consumer satisfaction/dissatisfaction (CS/D) research. Its growth coincided with a growing interest on the part of government regulators and consumer advocates in making policy formulation more rational and systematic. The earliest comprehensive CS/D studies were in fact motivated by the policy planning needs of a public regulatory agency of USA, the Federal Trade Commission (Technical Advisory Research Program 1979), and a private profit aimed sector organization with the aim of improving customer care among small scale enterprises.

In South Africa customer care be traced in 1990 with the start of Weaver customer satisfaction, this was an organization started by Ben Weaver family with an aim of improving on once the existing of poor

customer care, this organization taught different business owners on how customers could be satisfied with the products and services offered to them.

In Rwanda the issue of customer care among small scale and big firms/ businesses had failed since the Habyarimana administration (1973 – 1994), the Habyarimana administration was not favoring the performance of these businesses due to high taxes imposed on them which made them not serving their customers according to the expectations. Therefore during this period many of the small scale and big firms failed and closed due to the unfavorable political conditions in Rwanda.

Profitability in USA can be traced in the 21st century, both public and private business owners visualized economic growth, but growth slowed when unethical leaders became obsessed with satisfying their personal needs instead of the needs of their customers and their employees and this reduced profitability among small scale and big businesses. Such unethical practices had an impact on economic growth, which affected unemployment, capital investment for small businesses, led to loss of individual pensions and small business bankruptcy. Enron, and WorldCom (Luthans, Luthans, Hodgetts, & Luthans, 2001).

In South Africa, according to Fitzroy (1989), Policies favoring small-scale mining firms became especially popular with increased concerns over rising unemployment and the concentration of mining activities and mining properties in the hands of a few larger firms. High concentration of mining activities and properties was understood to reduce competition and to lead to suboptimal product pricing and factor allocation with further implications for income and wealth distribution and

this increased profitability of small scale business in South Africa. Moreover, larger mining firms were viewed as ill-equipped to operate small, complex, and low volume ore deposits. Still according to Fitzroy (1989), this indicates that due to Policies favoring small-scale mining firms, this helped the small-scale mining firms to increase customer care through satisfying them with the services, hence increasing profitability and high levels of sustainability.

According to Newbury (2000), in Rwanda a document of regional disparities in the distribution of government development funds indicate that the private and small scale businesses faced a lot of problems and hardships compared to government firms, therefore the amount profits gained by small scale and private business was on a small basis which increased on the costs hence leading to losses among small scale and private businesses in Rwanda. Therefore in Rwanda small scale enterprises have been ranked as third among all sectors which contribute high amount of Taxes to the Government of Rwanda (The new Times Rwanda-15th/June/2010).

1.1.2 Theoretical perspective

According to the customer service and satisfaction theory by Allan (2009), customer service and satisfaction is about retaining customers, Allan noted that loyalty remains the key element and it is by nature an intensely practical theory. Without a firm grasp on the best principles of customer care through customer services, it cannot survive and cannot make profits. Few want to do business without a firm that care little about customers, their comfort and concerns. If a firm owner or manager wants to gain profits (being successful), that person needs to be very involved in

with meeting customer needs, or the customer will go elsewhere. Therefore, profit seeking firms, regardless of their true motivation, are forced by the nature of the market place to treat customers with respect and seek their royalty and return business, therefore customer care is almost synonymous with customer loyalty and customer satisfaction.

1.1.3 Conceptual perspective

Customer care refers to the provision of services to the customers before, during and after a purchase (Brown, 2000). This coordination can include elements such as listening, responding, and improving. According to the researcher, Customer care refers to the systems in the business place that will maximize the customers' satisfaction with in the business.

According to David (1990), Profitability refers to the ability to make profit from all the business activities of an organization, company, firm, or an enterprise. It shows how efficiently the management can make profit by using all the resources available in the market.

1.1.4 Contextual perspective

Currently Rwanda fights poor customer care and this can be traced on January 23, 2009 where it was started by President Paul Kagame making serious remarks about poor customer care in the country while addressing Diplomatic Corps, On March 4, 2009, the cabinet nominated 10 officials to make a National Customer Care Task Force and on February 11, 2009, the Minister of Trade and Industry, Monique Nsanzabaganwa told business people at a dinner that the government was ready to partner with the private sector in rolling out a nationwide customer care campaign in both the public and private sectors. The government has allocated US$500,000

for a two-year national campaign to improve customer care services among small scale enterprises.

1.2 Statement of the problem

Low levels of profits is a frequent phenomenon among small scale enterprises in Kigali-Rwanda. A large number of small scale enterprises have failed and closed after incurring a lot of losses and these failed small scale enterprises include Boulangerie Enterprises, Family bread bakery and New good loaf bakery (Peter, 2003). As a result of these failed small scale enterprises, it has resulted into different negative consequences such as increased rate of unemployment, and low level of taxes collected from small scale enterprises in Kigali-Rwanda (Allan, 2009). Low levels of profitability could be a result of a number of factors including limited funds as evidenced by the few existing small scale enterprises in Kigali-Rwanda, high taxes imposed on these small scale enterprises, increased corruption in the country and this leads to mismanagement of the existing little financial resources, poor planning among the small scale enterprises. Though a number of factors are responsible for the profitability of small scale enterprises, it is important to find out how customer care affects the profitability of small scale enterprises.

1.3 Purpose of the study

This study aimed at investigating the relationship between customer care and profitability of small scale enterprises in Kigali-Rwanda, it also aimed at contributing to existing knowledge by filling the existing gaps which have been left by other researchers and validating the test hypothesis that involved in the study.

1.4 Research objectives

The study was guided by the following objectives;

1. To determine the level of customer care in selected small scale enterprises in Kigali-Rwanda.
2. To determine the level of profitability of the selected small scale enterprises in Kigali-Rwanda.
3. To establish the relationship between the level of customer care and level of profitability of the selected small scale enterprises in Kigali-Rwanda.

1.5 Research Questions

1. What is the level of customer care in selected small scale enterprises in Kigali-Rwanda?
2. What is the level of profitability of the selected small scale enterprises in Kigali-Rwanda?
3. Is there a significant relationship between the level of customer care and level of profitability among the selected small scale enterprises in Kigali-Rwanda?

1.6 Hypothesis

There is a significant relationship between the the level of customer care and profitability among the selected small scale enterprises in Kigali-Rwanda.

1.7 Scope of the study

1.7.1 Geographical scope

The study was conducted within three small scale enterprises and their customers in Kigali-Rwanda namely; Umulunga super market, kime enterprises and Soleluna enterprises.

1.7.2 Theoretical scope

The study was guided by customer service and satisfaction theory (Allan 2009). The theory of customer service and satisfaction is about retaining customer (Allan, 2009). Loyalty remains the key element. It is by nature an intensely practical theory. Without a firm grasp on the best principles of customer care through customer services, a firm cannot survive and cannot make profits. Few want to do business without a firm that cares little about customers, their comfort and concerns. If a firm owner or manager wants to gain profits (being successful), that person needs to be very involved in with meeting customer needs, or the customer will go elsewhere. Therefore, profit seeking firms, regardless of their true motivation, are forced by the nature of the market place to treat customers with respect and seek their royalty and return business. Customer care is almost synonymous with customer loyalty and customer satisfaction. They are links in a broader chain. Customer care is that which

creates customer satisfaction, and in turn, the firm gains higher levels of profits.

1.7.3 Content scope

In terms of content, this study focused on customer care and profitability of small scale enterprises. Customer care as the independent variable was conceptualized in terms of guidelines of an effective customer care such as listening to customers, responding to customers and improving on the quality of products.

Profitability was conceptualized in terms of measurements of profitability such as gross profit margin, operating Profit Margin and Break-even analysis.

1.7.3 Time scope

The study focused on the period between 2004 and 2012, this being the period in which failure of small scale enterprises has been reported most. It was also conducted in a period of one year starting with proposal development between December 2012 and April 2013, data collection took place between June/2013. The report was written in July 2013 and the final report was submitted in November 2013.

1.8 Significance of the study

The findings of the study will benefit different small scale business owners and the civilians of Kigali-Rwanda.

The findings, conclusions and recommendations arising from the study will help the government officials to handle economic cases better, hence benefitting their people by producing quality work.

The findings and conclusions resulting from the study also will contribute to the body of knowledge on the relationship between customer care and profitability of small scale enterprises. Future researchers and academicians may use the study findings to further their research.

1.9 Operational definition of key terms

Customer care; refers to the effective serving of customers with the required services and products. This was measured in terms of guidelines of an effective customer care such as listening to customers, responding to customers and improving on the quality of products.

Profitability; refers to the primary goal of all business ventures, and the measurements of profitability such as gross profit margin, operating Profit Margin and Break-even analysis were used to measure the level of profitability among small scale enterprises in Kigali-Rwanda.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter comprised of the conceptual review, theoretical review and reviews of some of the works of different researchers on the relationship between the study variables.

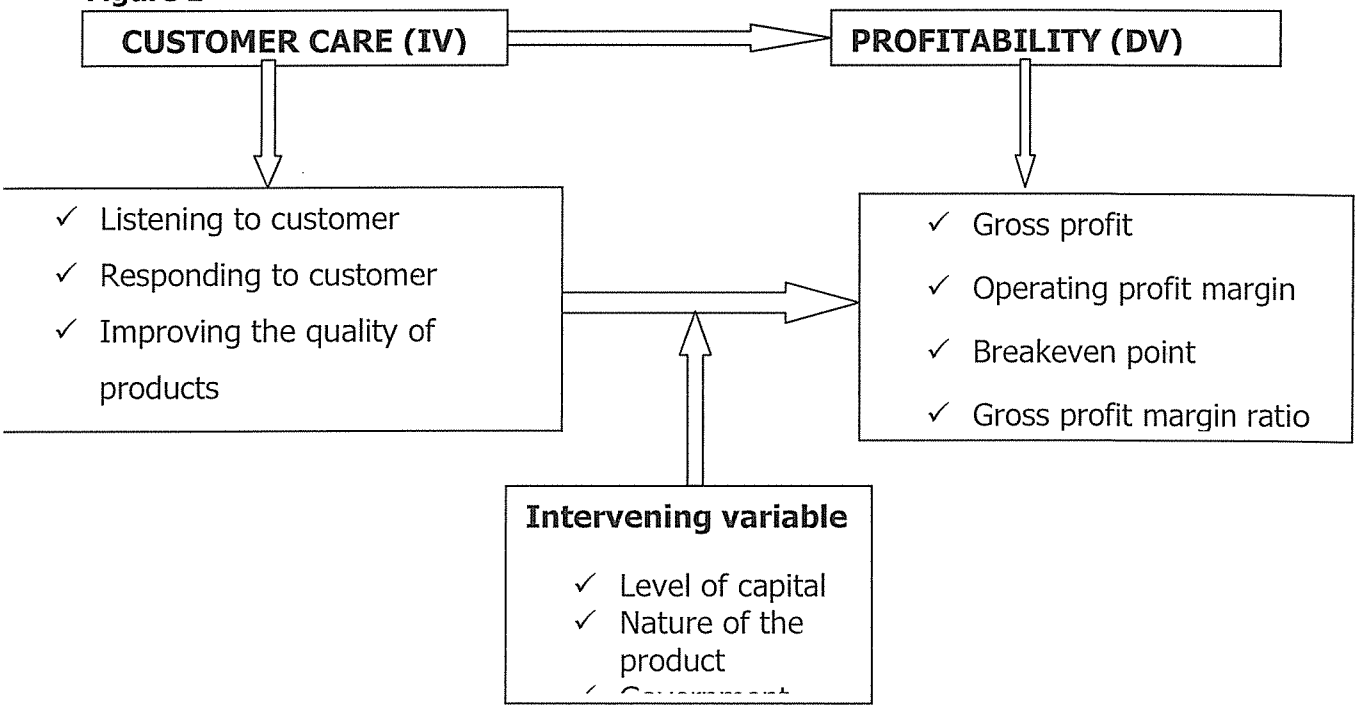
2.1 Theoretical review

The theory of customer service and satisfaction theory developed by Allan (2009) states that loyalty remains the key element in a business and it is by nature that a firm grasping on the best principles of customer care through customer services, a firm cannot survive and cannot make profits. Few want to do business without a firm that cares little about customers, their comfort and concerns. If a firm owner or manager wants to gain profits (being successful), that person needs to be very involved in with meeting customer needs, or the customer will go elsewhere. Therefore, profit seeking firms, regardless of their true motivation, are forced by the nature of the market place to treat customers with respect and seek their royalty and return business. This theory is in line with the study since it shows that customer care is almost synonymous with customer loyalty and customer satisfaction which in turn leads to high profits.

2.2 Conceptual framework

A Conceptual framework showing the relationship between customer care and profitability of small scale enterprises

Figure 1



A functional regression model derived from the conceptual frame work

$Y= \alpha +\beta_1 x_1+ \beta_2 x_2+ \beta_3 x_3$

Where Y= Dependent variable

α =level of significance (0.05)

B= Beta

X= Independent variables

A conceptual framework in figure 1 shows that customer care is hypothesized to influence the level of profitability of small scale enterprises in Kigali-Rwanda. Customer care conceptualized in terms of

listening to customers, responding to customers and improving the quality of products. Profitability was conceptualized in terms of gross profit, operating profit margin, gross profit margin and break-even point. The framework still illustrates that customer care directly affects the level of profitability. However the relationship can be modified by level of capital and nature of the product.

According to Brown (2000), customer care refers to the provision of service to the customers before, during and after a purchase. In broader terms it refers to the systems in the business place that will maximize the customers' satisfaction with in the business, customer care is vital to any business because if the customers are satisfied and happy so will the profits and sales figures increase. Therefore an effective customer care is offered to the customers through listening, responding and improving and these are explained in details below;

Listening to the customers

This is where the seller of the product should listen and gather people's views about the product or service they receive, organizations have to make it clear that they want to know what users think, they are listening and they want to learn from feedback, many customers don't know how to complain if they are unhappy or how to suggest an idea for improving things. All NHS bodies and local authorities have to make clear how people can complain. However, there is a lot more your service can do to make it clear that all types of feedback – whether complaints, concerns or compliments – are welcome (Gitman, 2005).

Responding to the customers

This is how the producer or manufacturer of the product should assess how serious the problem is, by correctly assessing the seriousness of a complaint about a service, the right course of action can be taken. Many enterprises use a three-step process to gauge the impact of complaints on the people involved, the potential risks to the organisation and the response required. It is useful to categorise a complaint when you first receive it, and then review that category based on the results of any investigation. It is also important to remember that a complaint can have a very different effect on an organisation compared with an individual. This is especially important if someone is vulnerable for any reason, such as poor health, communication difficulties or recent bereavement (Gitman, 2005).

Improving the quality of products and services

Improvement on the service or product can be done by listening to feedback about the services can uncover new ideas to help improve the way in which you do things. This is increasingly important for health and social care organisations, which are expected to show how they use feedback to improve care. Small scale businesses can use any comments, compliments, concerns and complaints they receive to tell them what's working to help them identify potential service problems, help them identify risks and prevent them from getting worse, highlight opportunities for staff improvement and provide the information needed to review services and products and procedures effectively (Richard, 2000).

Profitability

According to Jochen (1995), Profitability refers to the primary goal of all business ventures, therefore without profitability the business will not exist in the long run.

Profit

This refers to the financial benefit that is realized when the amount of revenue gained from the business activity exceeds the expenses, costs and taxes needed to sustain the activity (Jochen, 1995).

Gross profit

Gross profit is the difference between sales and the cost of goods sold. Operating profit is the difference between sales and the cost of goods sold plus selling and administrative expenses. And finally, net profit is the difference between net sales and all expenses, including income taxes (Vikas, 2010).

Gross profit margin ratio

The company's gross margin is a very important measure of its profitability, because it looks at the company's major inflows and outflows of money: sales (money in) and the cost of goods sold (money out). It is a real measure of profitability, because it must be high enough to cover costs and provide for profits. Because it is an important barometer, it should be monitored closely. In general, the company's gross profit margin ratio should be stable. It should not fluctuate much from one period to another, unless the industry the company is in is undergoing changes which affect the cost of goods sold or the pricing policies. The

gross margin is likely to change whenever prices or costs change (Peter, 2003).

Operating Profit Margin

The operating profit margin is an indicator of the company's earning power from its current operations. This leads to an increase in the operating profit margin from one period to the next and it is considered as a sign of a healthy and growing company. If the company's operating income is not sufficient to generate the cash needed to keep operating, the owner of a company must find other sources of cash. Operating profit margin is the core source of the company's cash flow, and an increase in the operating profit margin from one period to the next is considered a sign of a healthy, growing company. If your company's operating income is not sufficient to generate the cash you need to keep operating, you must find other sources of cash, the formula to compute the operating profit margin ratio is: Operating Profit Margin = Operating Profit / Sales x 100% (Madox, 2005).

Break-even point

Break-even is the point at which revenues equal expenses. Until the company reaches break-even, its generating red ink; the costs for materials, labor, rent and other expenses are greater than the gross revenues. Once the business passes the break-even point, revenues exceed expenses. After break-even, a portion of each dollar of sales contributes to profits. It is only when it passes break-even that profits begin to be generated. Break-even analysis is a simple, but effective tool to be used to evaluate the relationship between sales volume, product

costs and revenue. It is certainly useful in calculating of the company's current break-even point and hence its profitability (Chung Lee, 2003).

2.3 Related Studies

2.3.1 Customer care

A number of researchers have investigated on customer care in consumption contexts. For example, Zeithaml (1988) provided evidence supporting an initial role of value in consumers' purchase decision making, customer's overall assessment of the utility of a product based on perceptions of what is received and what is given.

According to the means-end model proposed by Zeithaml (1988), perceived value is a direct antecedent of a purchase decision and a direct consequence of perceived service quality. Their model shows that perceived value is a direct antecedent of consumer purchase intention. More recently, Woodru (1997) laid out a customer value hierarchy model in which customer care was viewed as a hierarchically structured construct at levels of consumption goals, consequences, and attributes.

Kaye (1999) studied customer care and business success of MTN and established that customer care is one of the major factors that contribute to success of MTN in Uganda. According to Bojanic (1996) who examined the relationship between customer care and price, quality, and satisfaction. However, Bojanics empirical tests of the relationships in four lodging market segments produced somewhat mixed results and found out that price and quality have an effect on customer care.

The Swedish Customer Care Barometer (SCB) model established in 1989 was the first National Customer Care Index Model pertaining to purchased and consumed products and services. The concept behind the Customer Care Index Model requires a methodology with two properties. First, the methodology must recognize that the Customer care Index and the other constructs in the model represent different types of evaluations that cannot be measured directly. To this end, these constructs should be seen as latent variables and their scores or indexes should be general enough to be comparable across enterprises, firms, industries, sectors, and nations. Second, the Customer care Index must be measured in a way that not only accounts for consumption experience, but also is forward-looking.

2.3.2 Profitability

Nankya (2009) in her study of improved product functions and success of Toyota Uganda empirically showed that improved product functions contribute to the level of profitability in Toyota Uganda 70%.
Delmar (1996) in a study of Entrepreneurial Behaviour and Business Performance of Small and Medium enterprises in Stockholm established that good entrepreneurial behavior contribute to success and high levels of profitability of Small scale and Medium enterprises in Stockholm.

Davidson (1991) found out that small scale enterprises tend to have difficulty to access the financial market. Thus, small scale enterprises are usually forced to finance firm growth through debt. The lack of capital tends to lead small firms to lower profitability.

Dutia (1990) examined financial data of small firms provided by Robert over the period from 1983 through 1987 and found out that the heavy usage of debt as a financing source is an important factor for the lower profitability of small firms.

2.3.3 Relationship between customer care and profitability of small scale enterprises

Echevarria (1997) examines a sample of Fortune 500 small scale enterprises companies over the twenty-year period from 1971 through 1990 and found out a positive relationship between customer care and profitability of small businesses in California USA.

Geroski (1997) hypothesized a positive relationship between customer care and profitability of small scale enterprises in the United Kingdom. He suggested that the corporate growth rate for the current period should reflect the assessment of managers concerning the long term profitability of the company. Using data from 271 small scale enterprises in the United Kingdom, he found a significantly positive correlation between customer care for the current period and the changes in expectations about the firm's long term profitability.

Jacobys (2000) study explores customer care as a predictor of high levels of profits among small scale enterprises. In order to do so, in empirical terms, purchase behavior and profitability data derived from the accounting system of a firm are matched with the responses of the firm's customers to survey questions distributed prior to the behavior and profitability outcomes. This design, then, should be seen as an attempt to

respond to a frequent call for data on real behavior in studies of customer behavior.

Neil (1995) in his study on profitability in Hongkong China and found out that, a positive relationship do exist between customer care and profitability of small businesses in Hongkong.

Halstead (1991) in their study of finding a link between customer care services and profitability of firms, they developed a framework to evaluate the link between Customer care components and profitability of the firm. They started with an individual model of loyalty and retention and then aggregate it to focus on firm-level market share outcomes and established a positive link between Customer care services and profitability at the firm level.

2.4 Summary of Gaps Identified in Literature

The review of literature above says nothing about the relationship between customer care and break-even point or analysis and how the two are related, so the current study seeks to fill this knowledge gap. In a similar way this kind of research has never been done in Kigali Rwanda, so the researcher found it necessary to carry out research in this area as it was identified as a geographical gap.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter presented the research design, research population and sample size, Sampling Procedure, Research Instrument, Validity and Reliability of the Instrument, Data Gathering Procedures, Data Analysis, Ethical consideration and Limitations to the Study.

3.1 Research Design

The study adopted a descriptive correlational, expost facto and a cross-sectional survey research design. The descriptive correlational design was used to establish the relationship between customer care and profitability of small scale enterprises in Kigali-Rwanda. The expost facto design was used because respondents were asked things which had already happened. The cross-sectional design was employed because different groups of small scale business owners in Kigali-Rwanda were selected to participate in the study at once. It was a survey since many respondents were included in the answering of questionnaires.

3.2 Research Population

The study population comprised of 180 respondents who were sampled randomly from three small scale enterprises as illustrated in the table below;

Table 1

Respondents of the study

Respondents	Population	Sample size
Mulinga Enterprises	40	36
Kime Enterprises	80	66
Soleluna Enterprises	60	52
Total	**180**	**154**

3.3 Sample Size

The study sample consisted of 154 respondents, where by 36 workers were got from Umulunga super market, 66 workers from kime super market and 52 respondents from Soleluna Enterprises. This sample size was arrived at using D.W.Morgan (1970) education and psychological measurement of determining the sample size. (Amin,2005: 454).

3.4 Sampling Procedure

The respondents to the study were selected using simple random sampling technique. A list of small scale business owners were obtained from Rwanda Ministry of Trade and Industry, and their names were put in rota and randomly selected to participate in the study.

3.5 Research Instrument

The researcher made questionnaire (RMQ) was used in this study, it was directed to the selected small scale business owners in Kigali-Rwanda. It had three sections; section A helped the researcher to collect data on the profile characteristics of respondents as mentioned in the first objective of this study.

Section B of the questionnaire involved questions on the independent variable, namely questions on customer care. All questions in

this questionnaire were closed ended based on a four point Likert scale ranging from 1= strongly disagree, 2= disagree, 3= agree and 4= strongly agree.

Section C of the questionnaire involved questions on the dependent variable (profitability). All questions in this questionnaire were also be closed ended based of a four point Likert scale ranging from one to four, where 1= strongly disagree, 2= disagree, 3= agree and 4= strongly agree.

3.6 Measurement of study variables

Customer care

This was measured in terms of listening to customers, responding to customers and improving the quality of products. The responses were the items on a four –point likert scale ranging from strongly agree (1) to strongly disagree (4).The questions were developed with the guidance of the supervisors.

Profitability of small scale enterprises

This was measured using gross profit, operating profit margin, break-even point and gross-profit margin ratio on a four-point Likert scale ranging from strongly agree (1) to strongly disagree (4). The researcher developed the questionnaire with the guidance of the supervisor.

3.7 Validity and Reliability of the Instrument

To test the content validity, the researcher used a panel of ten experienced researchers in the domain in Uganda to assess their suitability and relevancy of the research objectives of the study and research questions. They were asked to assess the validity of the

questions in the questionnaire by ranking them from 1 to 4 against objectives of the study and the research questions. 1-represented strongly disagree, 2-Disagree, 3-Agree, and 4 for strongly agree. From there, a Content Validity Ratio (CVR) and Content Validity Index (CVI) were calculated. CVR was calculated by subtracting the total number of items judged to strongly disagree (1), and disagree (2) from the total number of items judged to strongly agree (4) and agree (3), thereby dividing them to a half of people asked to judge the questionnaire. This CVI was accepted because normally it should be greater than 0.5, which means that the questionnaire could be administered. For the purpose of this study, using this formula, the CVI once calculated was 0.9.

Reliability refers to the consistency of a measure, a test is considered reliable if we get the same result repeatedly. In order to test the reliability of the questionnaire, the researcher conducted a preliminary testing of the questionnaire before constructing the final copies to be distributed later in the field for actual data collection. The questionnaire was tested to a selected sample, which the researcher planned to use in the study. Eight people were selected, 2 from each category of respondents and were given questions for testing which enabled the researcher to improve the questions. This enabled the researcher to improve the questions after getting a reliability value of 0.83.

3.8 Data Gathering Procedures

Before the administration of the questionnaires

1) An introduction letter was obtained from the College of Higher Degrees and Research for the researcher to ask for approval to conduct the study from respective respondents.
2) When approved, the researcher got a list of the qualified respondents.
3) The names were put in a rota and selected randomly using the simple random sampling technique.
4) The respondents were briefed about the study and were requested to sign the Informed Consent Form.

During the administration of the questionnaires

1) The respondents were requested to answer completely and not to leave any part of the questionnaires unanswered.
2) The researcher and assistants were emphasized to bring back the questionnaires within fourteen days from the date of distribution.
3) On retrieval, all returned questionnaires were checked if all were answered.

After the administration of the questionnaires

The data gathered was collected, encoded into the computer and statistically analyzed using the Statistical Package for Social Sciences (SPSS).

3.9 Data Analysis

The statistical package which was used to analyse data in this study was SPSS version 16.0. Different statistical techniques were used namely: Data on profile of respondents was analysed using frequencies

and percentage distributions. Means were used to determine the extent of customer care and profitability of small scale enterprises. Item analysis helped the researcher to identify the strengths and weaknesses in the profitability among small scale enterprises from which conclusions were derived. The following numerical values and response modes were used to interpret the means;

Mean range	**Response range**	**Interpretation**
3.26 - 4.00	strongly agree	Very good
2.51 - 3.25	Agree	Good
1.76 - 2.50	Disagree	Poor
1.00 - 1.75	Strongly disagree	Very poor

The Pearson's Linear Correlation Coefficient (PLCC) was used to determine the significant relationship between the level of customer care and the level of profitability of small scale enterprises, and to test the null hypothesis of the study.

3.10 Ethical consideration

The research process was guided by sound ethical principles which include the followings:-

Voluntarism: the research team ensured that respondents are not coerced or manipulated into participating in the study. Respondents were informed about the purpose of the study and their consent to participate in the study.

Objectivity: The research team ensured objectivity when carrying out the research any attempt to bias results is considered unethical and therefore be is avoided.

Confidentiality: The respondents will be assure of confidentiality and anonymity. Their names will not be written anywhere in the report and the information given will only be used for academic purposes.

Respect: The research team will ensure respect of the respondents. Respect will be encompassed by respecting to the opinion of the respondents including the opinion to terminate the interview whenever they felt uncomfortable to continue, questioning style especially for very personal and sensitive questions.

3.11 Limitations to the Study

Like any other studies, the study was hampered by the following:-

(i) Reluctance from respondents to fill questionnaires and this was attributed to limited time and their heavy work load schedules. However the researcher got information from them by constantly reminding them and even visiting their offices regularly.

(ii) Resources in terms of finances were not easily available especially during the distribution of questionnaires.

(iii) Some key participants withdrew from participation for various reasons.

CHAPTER FOUR

PRESENTATION, ANALYSIS AND INTERPRETATION OF RESULTS

4.0 Introduction

This chapter presents the demographic characteristics of respondents, the extent of customer care, level of profitability and the relationship between customer care and profitability of small scale enterprises in Kigali-Rwanda.

4.1 Profile of respondents

Respondents were asked to provide information regarding their age, gender, marital status and educational qualification. Their responses were summarized using frequencies and percentage distributions as indicated in table 2;

Table 2

Profile of respondents

Category	Frequency	Percent
Age		
Below 20 years	7	4.5
21-30 years	102	66.2
31-40 years	45	29.2
Total	**154**	**100**
Gender		
Male	101	65.6
Female	53	34.4
Total	**154**	**100**
Marital status		
Single	66	42.9
Married	74	48.1
Divorced	14	9.1
Total	**154**	**100**
Education qualification		
Primary	18	11.7
Secondary	23	14.9
Certificate	53	34.4
Diploma	31	20.1
bachelors degree	25	16.2
master's degree	4	2.6
Total	**154**	**100**

Source: Primary data, 2014

Results in table 2 show that majority of respondents in this sample were between 21-30 years of age (66.2%), followed by those ones between 31-40 years (29.2%), implying that majority of respondents in this sample are youths.

Results in table 2 indicated that majority of respondents (65.5%) were male and only 34.4% female, this indicates a gender gap in the distribution of workers in small scale enterprises in Kigali-Rwanda.

Regarding marital status, results indicated that most of employees (48.1%) were married, 42.9% were single and those who had been divorced were 9.1%.

Concerning the workers' academic qualification, majority of them certificate holders (34.4%), 20.1% were diploma holders and these were followed by degree holders (16.2%), implying that respondents in this sample were not generally qualified.

4.2 Level of customer care

The independent variable in this study was customer care, which was operationalised using twelve items in the questionnaire. Each of these questions was based on a four point Likert scale where respondents were asked to rate the extent to which customer care in small scale enterprises was good or poor by indicating the extent to which they agree or disagree with each question, their responses were analyzed using SPSS and summarized using means and rank as indicated in table 3;

Table 3

Level of Customer care

ems	Mean	Interpretation	Rank
stening to customers u always hear and know how your customers complain if they e unhappy and then suggest solutions.	3.32	Very satisfactory	1
u always categorise and pay attention to customers' complaints	3.27	Very satisfactory	2
stomers demand for quality services which lead to their tisfaction	3.11	Satisfactory	3
erage mean	**3.23**	**Satisfactory**	
nproving the quality of products and services u provide services to the customers before, during and after a rchase	3.06	Satisfactory	1
ur business place favours customers' satisfaction.	3.03	Satisfactory	2
u always direct customers for the efficient use of the available vices by your enterprise	2.88	Satisfactory	3
u always bring quality products in order to meet customer tisfaction	2.77	Satisfactory	4
erage mean	**2.94**	**Satisfactory**	
sponding to customers ur always able to respond to clients' needs as early as possible	2.61	Satisfactory	1
stomer care services build a good relationship between a vice provider and a customer	2.47	Unsatisfactory	2
ny customers are eager to learn from your feedback.	2.40	Unsatisfactory	3
u always asses how seriousness the customer complaint is in der to solve customer problems	1.68	Very unsatisfactory	4
icient customer care has influence on quality of a service and oducts provided to them	1.43	Very unsatisfactory	5
erage mean	**2.11**	**Unsatisfactory**	
erall mean	**2.79**	**Satisfactory**	

Source: Primary data, 2014

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Mean range	Response range	Interpretation
3.26 - 4.00	strongly agree	Very satisfactory
2.51 - 3.25	Agree	Satisfactory
1.76 - 2.50	Disagree	Unsatisfactory
1.00 - 1.75	Strongly disagree	Very unsatisfactory

The results in table 3 revealed that customer care was generally rated satisfactory (mean=2.79), implying that implying that the small scale enterprises in Kigali Rwanda do meet their customers' needs and expectations.

With respect to listening to customers, three items were used to measure this construct and results indicate that it was rated satisfactory on average and this was indicated by the average mean (mean=3.23), implying that small scale enterprises in Kigali Rwanda always listen and hear customers' complaints.

Regarding improving the quality of products and services, still six items were used to measure this construct and results indicated that it was rated very high on average and this was indicate by the average mean (mean=2.94), therefore implying that majority of selected small scale enterprises in Kigali-Rwanda do provide quality products and services to the customers.

When it comes to responding to customers, five items were used to measure this construct and results indicate that it was rated unsatisfactory on average and this was indicated by the average mean (mean=2.11), implying that small scale enterprises in Kigali Rwanda always take long to respond to customers' complaints.

4.3 Level of profitability

The dependent variable in this study was profitability of small scale enterprises in Kigali Rwanda and the researcher wanted to determine its level. Profitability was operationalised using nine questions in the questionnaire, each of these questions was based on the four point likert scale and respondents were asked to rate the extent to which the level of profitability of small scale enterprises in Kigali Rwanda is high or low by indicating the extent to which they agree or disagree with each question. Their responses were analysed using SPSS and summarized using means as indicated in table 4;

Table 4

Level of profitability

Items	Mean	Interpretation	Rank
The net profits in your business is always enough and this helps you to earn large amounts of profits	3.58	Very high	1
The net profits in your business helps you in measuring of gross profit	3.28	Very high	2
The operating profit is an indicator of your earning power	3.12	High	3
The cost of goods in your business is high which helps in earning of a lot of profits	2.96	High	4
An increase in the operating profit margin from one period you consider it as a sign of a healthy and a growing business	2.78	High	5
Your business' operating income is sufficient to generate the cash needed which keeps your business operating	2.67	High	6
Your sales are higher than the cost of goods sold per month	2.37	Low	7
Your business has reached a point at which revenues are equal to expenses	1.91	Low	8
You always measure the profitability of your business at the end of every month	1.53	Very low	9
Average mean	**2.69**	**High**	

Results in table 4 revealed that level of profitability was generally rated high among small scale enterprises in Kigali-Rwanda and this was indicated by the average mean (mean=2.69), implying that the sampled small scale enterprises in Kigali-Rwanda are not operating under losses . Still results indicate that the highest rated items of profitability were; The net profits in your business is always enough and this helps you to earn large amounts of profits (mean=3.58) and this was followed by; The net profits in your business helps you in measuring of gross profit (mean=3.28). The following items on profitability were rated high; The operating profit is an indicator of your earning power (mean=3.12); The cost of goods in your business is high which helps in earning of a lot of profits (mean=2.96); An increase in the operating profit margin from one period you consider it as a sign of a healthy and a growing business (mean=2.78); Your business' operating income is sufficient to generate the cash needed which keeps your business operating (mean=2.67), implying that small scale enterprises in Kigali-Rwanda perform relatively well on those items, still results indicate that the only two items were rated low; Your sales are higher than the cost of goods sold per month (mean=2.37); Your business has reached a point at which revenues are equal to expenses (mean=1.91) and only one item was rated very low and this was; You always measure the profitability of your business at the end of every month (mean=1.53), implying that small scale business owners do not always measure profitability of their businesses monthly but they can either do it daily or weekly.

4.4 Relationship between Customer care and Profitability of small scale enterprises

The fourth objective in this study was to establish whether there is a significant relationship between customer care and profitability of small scale enterprises in Kigali Rwanda, the researcher stated a null hypothesis that there is a significant relationship between customer care and profitability of small scale enterprises in Kigali Rwanda. To achieve this last objective and to test this null hypothesis, the researcher correlated the overall mean on customer care and that on profitability using the Pearson's Linear Correlation Coefficient (PLCC) as indicated in table 5;

Table 5

Significant correlation between Customer care and Profitability of small scale enterprises in Kigali-Rwanda

Variables correlated	r-value	Sig	Interpretation	Decision on Ho
Customer care Vs Profitability	.482	.000	Significant correlation	

Source: Primary Data 2014

Results in table 5 indicated a positive and significant relationship between customer care and profitability of small scale enterprises in Kigali Rwanda, since the sig. value (0.000) was less than 0.05, which is the maximum level of significance required to declare a significant relationship in social sciences. Therefore this implies that improved customer care services increase the level of profitability and poor customer care services reduce it. Basing on these results the stated null hypothesis was rejected and a

conclusion made that better customer care services enhance the level of profitability of small scale enterprises in Kigali Rwanda.

Table 6

Regression analysis between Customer care and Profitability of small scale enterprises

Variables regressed	**Adjusted r^2**	**F-value**	**Sig.**	**Interpretation**	**Decision on H_o**
Profitability VS Customer care	0.525	50.039	0.000	Significant effect	Rejected
Coefficients	**Beta**	**t-value**	**Sig.**		
(Constant)		5.580	.000	Significant effect	Rejected
Listening to customers	.405	4.783	.000	Significant effect	Rejected
Improving the quality of products and services	.475	4.743	.000	Significant effect	Rejected
Responding to customers	-.099	-.889	-.375	Insignificant effect	Accepted

Source: Primary Data 2013

Regression analysis results in table 6 above indicated that cutomer care accounted for 52.5% on profitability indicated by adjusted r squared of 0.525 leading to a conclusion that customer care significantly effects profitability of small scale enterprises. The coefficients table further showed that of all the aspects of customer care, improving the quality of products and services accounted for the biggest influence on profitability (β=0. 475,Sig=0. 000).

CHAPTER FIVE

DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter presents a summary of major findings, conclusions and recommendations plus suggested areas that need further research.

5.1 Findings

This study intended to find out the relationship between customer care and profitability of small scale enterprises in Kigali Rwanda. It was guided by four specific objectives that included determining the i) profile of respondents in terms of age, gender, marital status and education qualification; ii) determining the level of customer care; iii) determining the level of profitability of small scale enterprises in Kigali Rwanda; iv) the relationship between customer care and profitability of small scale enterprises in Kigali Rwanda.

The study findings indicated that majority of respondents in this sample ranged between 21-30 years (66.2%), these male (65.6%) and were married (48.1%) and were certificate holders (34.4%).

Data analysis using means showed that the level of customer care was rated satisfactory on average (mean= 2.79), implying that the small scale enterprises in Kigali Rwanda do meet their customers' needs and expectations. Therefore this is in line with Kaye (2005) in his study on customer care and business success of MTN and established that customer care is one of the major factors that contribute to success of MTN in Uganda, he also examined the relationship between customer care and price, quality plus satisfaction and noted that empirical tests of the

relationships in four lodging market segments produced somewhat mixed results and found out that price and quality have an effect on customer care. These findings are also in line with the Swedish Customer Care Barometer (SCB) model established in 1989 was the first National Customer Care Index Model pertaining to purchased and consumed products and services (Fornell, 1992). The concept behind the Customer Care Index Model requires a methodology with two properties. First, the methodology must recognize that the Customer care Index and the other constructs in the model represent different types of evaluations that cannot be measured directly. To this end, these constructs should be seen as latent variables and their scores or indexes should be general enough to be comparable across enterprises, firms, industries, sectors, and nations. Second, the Customer care Index must be measured in a way that not only accounts for consumption experience, but also is forward-looking.

The level of profitability of small scale enterprises in Kigali Rwanda was found to be high and this was indicated by the average mean (mean=2.69), which implies that the sampled small scale enterprises in Kigali-Rwanda are not operating under losses, and therefore this is in line with Nankya (2006) in her study of improved product functions and success of Toyota Uganda empirically showed that improved product functions contribute to the level of profitability in Toyota Uganda 70%. Still these findings are in line with Morris and Associates over the period from 1983 through 1987 and found out that heavy usage of debt as a financing source is an important factor for the lower profitability of small firms.

The findings also indicated a positive and significant relationship between customer care and profitability of small scale enterprises in Kigali Rwanda, this is because the significant value was less than 0.05, which is the maximum level of significance required to declare a relationship significant. Therefore implying that improved customer care services increase the level of profitability and poor customer care services reduce it, the findings still indicated that the level of profitability of small scale enterprises in Kigali Rwanda is significantly affected by the level of customer care and therefore this is also in line with Geroski et al (1997) who hypothesized a positive relationship between profitability and financial capital. Geroski et al suggested that the corporate growth rate for the current period should reflect the assessment of managers concerning the long term profitability of the company. Using data from 271 small scale enterprises in the United Kingdom, he found a significantly positive correlation between the corporate growth rate for the current period and the changes in expectations about the firm's long term profitability.

5.2 Conclusions

From the findings of the study, the researcher concluded that majority of respondents in this sample ranged between 21-30 years (66.2%), these male (65.6%) and were married (48.1%) and were certificate holders (34.4%).

The level of level of customer care was rated satisfactory and this was indicated by the average mean (mean=2.79), hence concluding that small

scale enterprises in Kigali Rwanda do meet their customers' needs and expectations.

The level of profitability of small scale enterprises in Kigali Rwanda was generally rated high and this was indicated by the average mean (mean=2.69), therefore concluding that the sampled small scale enterprises in Kigali-Rwanda are not operating under losses.

There is a positive and significant relationship between customer care and profitability of small scale enterprises in Kigali Rwanda, since the sig. value 0.000) was less than 0.05 the researcher concluded that improved customer care services increase the level of profitability and poor customer care services reduce it.

Regression analysis results showed that customer care accounted for 52% variation on profitability indicated by r of 0.525.The coefficients table further showed that of all the aspects of improving the quality of products and services accounted for the highest influence on profitability β=0.475,Sig=0.000.

5.3 Recommendation

From the above findings, the following recommendations were made;

1. The researcher recommends that small scale business owners should encourage customers to demand for quality goods and services which lead to their satisfaction.

2. Small scale business owners motivate and encourage their customers such that they learn from their feedback.

3. The researcher recommends to the customers of these small scale enterprises to make efficient use of the available services provided to them by small scale enterprise owners.

4. The Small scale business owners should make sure that their sales are higher than the cost of goods sold per month.

5. The researcher recommends to the business owners to work hard such that their businesses reach a point at which revenues are equal to expenses.

6. Small scale business owners should measure the profitability of their businesses even at the end of every month and this will help to minimize on the level of losses.

5.4 Areas for further research

Prospective researchers are encouraged to research on the following areas;

1. Customer care and gross profit among small scale enterprises in Kigali Rwanda.
2. Customer care and Break-even analysis among small scale enterprises in Kigali Rwanda.
3. Product quality and Gross profit of small scale enterprises in Kigali Rwanda.

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APPENDICES

APPENDIX I A

TRANSMITTAL LETTER

OFFICE OF THE DEPUTY VICE CHANCELLOR (DVC)

COLLEGE OF HIGHER DEGREES AND RESEARCH

Dear Sir/Madam,

RE: INTRODUCTION LETTER FOR MS. NGABO KANKINDI MAMISSA REG. NO. MBA/37553/122/DF, TO CONDUCT RESEARCH IN YOUR INSTITUTION

The above mentioned candidate is a bonafide student of Kampala International University pursuing a Masters degree in Business Management.

She is currently conducting a field research for her thesis entitled, **"Customer care and Profitability of Small scale enterprises in Kigali, Rwanda."**

Your institution has been identified as a valuable source of information pertaining to her research project. The purpose of this letter then is to request you to avail her with the pertinent information she may need.

Any data shared with her will be used for academic purposes only and shall be kept with utmost confidentiality.

Any assistance rendered to her will be highly appreciated.

Yours truly,

Novembrieta R. Sumil, Ph.D.

Deputy Vice Chancellor, SPGSR

APPENDIX 1B

TRANSMITTAL LETTER FOR THE RESPONDENTS

Dear Sir/ Madam,

Greetings!

I am a Masters in Business Management a candidate of Kampala International University. Part of the requirements for the award is a thesis. My study is entitled, "**Customer care and Profitability of Small scale enterprises in Kigali, Rwanda."** Within this context, may I request you to participate in this study by answering the questionnaires. Kindly do not leave any option unanswered. Any data you will provide shall be for academic purposes only and no information of such kind shall be disclosed to others.

Thanking you in advance for your cooperation.

Yours faithfully,

NGABO KANKINDI MAMISSA

APPENDIX II

CLEARANCE FROM ETHICS COMMITTEE

Date_____

Candidate's Data

Name : NGABO KANKINDI MAMISSA

Reg No. : MBA/37553/122/DF

Course : Masters in Business Management

Title of Study: ***"Customer care and Profitability of Small scale enterprises in Kigali, Rwanda"***

Ethical Review Checklist

The study reviewed considered the following:

___ Physical Safety of Human Subjects

___ Psychological Safety

___ Emotional Security

___ Privacy

___ Written Request for Author of Standardized Instrument

___ Coding of Questionnaires/Anonymity/Confidentiality

___ Permission to Conduct the Study

___ Informed Consent

___ Citations/Authors Recognized

Results of Ethical Review

___ Approved

___ Conditional (to provide the Ethics Committee with corrections)

___ Disapproved/ Resubmit Proposal

Ethics Committee (Name and Signature)

Chairperson _____

Members _____

APPENDIX III

INFORMED CONSENT

I am giving my consent to be part of the research study of Ms Ngabo Kankindi Mamissa that will focus on Supervision and Teaching Efficiency.

I shall be assured of privacy, anonymity and confidentiality and that I will be given the option to refuse participation and right to withdraw my participation anytime.

I have been informed that the research is voluntary and that the results will be given to me if I ask for it.

Initials:_____

Date_____

APPENDIX IV

RESEARCH INSTRUMENT

SECTION A: Profile of respondents

Age: (a) Below 20 years, (b) 21-30 years, (c) 31-40 years, (d) 41 and above

2. Gender

_____ (1) Male

_____ (2) Female

3. Marital Status

___Single ___Married ___Divorced

4. Educational qualification

1) Primary ( )
2) Secondary ( )
3) Certificate ( )
4) Diploma ( )
5) Bachelors degree ( )
6) Master's degree ( )

SECTION B: Level of customer care

Direction: Please write your preferred option on the space provided before each item.

Kindly use the rating guide below:

Response Mode Legend	**Rating**	**Description**	
Strongly Agree	(4)	you agree with no doubt at all	SA
Agree	(3)	You agree with some doubt	A
Disagree	(2)	you disagree with some doubt	D
Strongly disagree	(1)	you disagree with no doubt at all	SD

Level of Customer care

Scale	**1**	**2**	**3**	**4**
You provide services to the customers before, during and after a purchase	1	2	3	4
The business place maximizes the customers' satisfaction.	1	2	3	4
You always respond to clients' needs.	1	2	3	4
Many custmers are iger to learn from your feedback.	1	2	3	4
Many customers don't know how to complain if they are unhappy or how to suggest an idea for improving things.	1	2	3	4
Customer care services build a good relationship between a service provid and a customer	1	2	3	4
Customers ensure efficient use of the available services by your enterprise	1	2	3	4
Customers demand for quality services which lead to their satisfaction	1	2	3	4

	Efficient customer care has influence on quality of a service and produc provide to them	1	2	3	4
	You always asses how seriousness the customer complaint is in order to sol customer problems	1	2	3	4
	You always categorise and review customers' complaints the moment y receive them	1	2	3	4
	You always bring quality products in order to meet customer satisfaction	1	2	3	4

SECTION C: Level of profitability

Direction: Please write your preferred option on the space provided before each item.

Kindly use the rating guide below:

Response Mode	Rating	Description	Legend
Strongly Agree	(4)	you agree with no doubt at all	SA
Agree	(3)	You agree with some doubt	A
Disagree	(2)	you disagree with some doubt	D
Strongly disagree	(1)	you disagree with no doubt at all	SD

o.	Scale	1	2	3	4
	Your business' operating income is sufficient to generate the cash needed which keeps your business operating	1	2	3	4
	Your business has reached a point at which revenues are equal to expenses	1	2	3	4
	An increase in the operating profit margin from one period you consider it as a sign of a healthy and a growing business	1	2	3	4

4	You always measures the profitability of your business at the end of every month	1	2	3	4
5	The operating profit is an indicator in your earning power	1	2	3	4
6	Your sales are higher than the cost of goods sold per month and this hel you to earn profits	1	2	3	4
7	The net profits in your business always enough and this helps you to ea large amounts of profits	1	2	3	4
8	The level of cost of goods in your business is high which helps to ea profits	1	2	3	4
9	The net profits in your business helps measure profits	1	2	3	4

APPENDIX V

CURRICULUM VITAE

PERSONAL INFORMATION

Name	NGABO Kankindi Mamissa
Telephone	0783341587 , +(250)788519617
Residence	Kibagabaga, Gasabo, Kigali
Email address	kmamissa@yahoo.fr, kmamissa@gmail.com
Date of birth	20 January 1972
Marital status	Married, 2 children
Nationality	Rwandese

PROFESSIONAL EXPERIENCE

April 2009 to January 2012 : Rwanda Social Security Funds (RSSB)

- Branch Manager /GASABO District/Kigali City

January 2007 to April 2009 : Rwanda Social Security Board (RSSB)

- Officer /Kicukiro District/Kigali City

April 2000 to July 2006 : Care International

- Finance Supervisor

April 1999 to March 1999: International Organization for Migration

- Accountant

ACADEMIC TRAINING

School attended	Dates of attendance	Major field of Study
- Kampala International University	2012-Present	MBA/Management
- Université Libre de Kigali	1998-2001	Degree in Economics
- Université de Goma	1991-1994	Baccalaureate in Economics
- Mwanga College of Goma	1984-1991	Economics Diploma

PROFICIENCY IN LANGUAGES

English	Oral	: Good	Written: Good
French	Oral	: Excellent	Written: Excellent
Swahili	Oral	: Excellent	Written: Excellent

Kinyarwanda : Native

I herewith certify that the information given on this form is true.

Ngabo Kankindi Mamissa



ACADEMIC TRAINING

School attended	Dates of attendance	Major field of Study
- Kampala International University	2012-Present	MBA/Management
- Université Libre de Kigali	1998-2001	Degree in Economics
- Université de Goma	1991-1994	Baccalaureate in Economics
- Mwanga College of Goma	1984-1991	Economics Diploma

PROFICIENCY IN LANGUAGES

English	Oral	: Good	Written: Good
French	Oral	: Excellent	Written: Excellent
Swahili	Oral	: Excellent	Written: Excellent

Kinyarwanda : Native

I herewith certify that the information given on this form is true.

Ngabo Kankindi Mamissa

