

## Editorial

**Rwanda Journal of Social Sciences, Humanities and Business: ISSN 2708-759X (Print); ISSN 2708-7603 (Online). DOI: <https://dx.doi.org/10.4313/rjsshb.v2i1.1>**

Dear readers,

On behalf of the Editorial Board, I wish to introduce you to this second Volume of Rwanda Journal of Social Sciences, Humanities and Business (RJSSHB). Credit should go to authors who through their submission of manuscripts have shown trust in the Journal. Credit should also go to the reviewers of submitted manuscripts and the hard working Editorial Board.

Great tribute should go to Professor **Rama Rao Bokka**, (Retired Professor from *University of Rwanda*) who was the chief editor of the RJSSHB since 2018, and was able to lead the previous Editorial Board to produce the first volume of high standard and integrity.

Concerning the history of the Journal, the former National University of Rwanda (NUR) began a journal series from A to H in 2010. These Journals were being hosted by Africa Journals Online (AJOL), and covering a broad range of disciplines transforming from one generic bilingual journal called “Etudes Rwandaises”. With the start of the University of Rwanda (UR) in 2013, all those journals became an integral part of UR. Among those journals of former NUR there was: Rwanda Journal Series A: Arts and Humanities, Rwanda Journal Series B: Social Sciences, Rwanda Journal Series G: Law, and Rwanda Journal Series H: Economics and Management.

In the new University, the former three journals were under the College of Arts and Social Sciences (CASS) and the last one was with the College of Business and Economics (CBE). As part of restructuring of UR, a decision was taken to merge these four journals and form a single one with the benefit of being run by an interdisciplinary team. As a result, the Rwanda Journal of Social Sciences, Humanities and Business (RJSSHB) was born with the appointment of the new editorial team in July 2018.

It is interesting to note that the RJSSHB since its merging is now receiving articles from several institutions of higher learning both within and outside the country.

This volume contains 6 papers ranging from microfinance institutions, Youth and cyber insecurity, agriculture to business management, Gender based violence, and early motherhood.

The first paper by **Rutanga, Barayandema, and Mutarindwa** explores the impact of capital structure on financial sustainability of microfinance institutions (MFIs), and find out the extent to which capital structure affects financial sustainability of MFIs in Rwanda. Results from sample splits show that compared to MFIs, SACCOs are more likely to be adversely affected by debt financing than their MFI counterparts. With respect to share capital, there is significant difference between the two groups.

Using share capital to finance MFIs' investments significantly increases their return on assets, their operational and financial self-sufficiency. With respect to SACCOs, results show that using share capital as means of financing firms' assets negatively and significantly affects their return on total assets as well as their operating and financial self-sufficiency.

The second paper by Twesige, Uwamahoro, Ndikubwimana, Gasheja, Misago and Hategekimana, examined the factors that causes loan defaults within Microfinance institutions learning from the perception of entrepreneurs in Rwanda. The findings from the survey showed that loan delay, loan shortage, loan deviation, interest rate, improper management, business environment have a significant impact on nonperformance. The researchers recommended that entrepreneurs should be trained on financial discipline and how to manage the loan finance.

The third paper by **Osuntuyi, Ireymi, and Aluko**, studied the challenge of insecurity of lives and properties in Nigeria: there is the scourge of internet fraudsters known as *Yahoo Yahoo*, which have swindled many unsuspecting victims their hard-earned resources. Interestingly, the teeming youth populations are the major players when it comes to this societal menace. Despite various efforts being put in place by the government to forestall the activities of these fraudsters, the propagators have sought other avenues to continue to be relevant in their nefarious acts. The study traced the trend that led to the engagement of youths in *Yahoo Yahoo*. It analysed the effect of the practice of *Yahoo Yahoo*. It also examined the major religions (Indigenous religion, Islam, and Christianity) in the country and the roles they play in mitigating against the *Yahoo Yahoo* phenomenon in the country.

The fourth paper by **Gumira Joseph Hahirwa**, discussed the experience smallholder farmers have gone through during the initiation of new selected crops for their marshland, their reactions to the use of the mandatory seeds and the impact of their reactions. Findings reveal that farmers' discontents have slowed down cultivating maize because their preferred crop – the rice – considered more profitable was disregarded. To deter the implementation of growing maize, smallholder farmers have used strategic defiance in form of subtle argumentation, strategic silence, strategic apathy or indifference, ironical strategy among others and the impact of their stratagems have led to the amendment of the decision of growing undesirable crop(s) in their marshland.

The fifth paper by **Shyaka Mugabe**, This paper investigates Uganda's compliance with commitments of the International Conference on the Great Lakes Region (ICGLR) on Sexual and Gender Based Violence (SGBV). The findings show that Uganda has partially complied with these commitments mainly by incorporating them into national laws and policies. Compliance is primarily motivated by domestic factors.

In the last paper, **Sebaganwa** and **Serupia** examined root causes of early pregnant teenagers under 19 years old. The findings established that negative influences from peers and environment, care free attitude of parents among others were factors that pre-dispose the girl-child to early motherhood. Also the effects include disruption of academic process, school drop-outs and poor public image. It was therefore, recommended that schools and homes should be more protective and shields the girl-child from negative influences. Education of the girl-child should be free and compulsory to enable teenage mothers go back to school after nursing her baby as many would love to do but for financial constraints.

Dear readers enjoy reading the articles in this Second Volume N<sup>o</sup> I of the Rwanda Journal of Social Sciences, Humanities and Business (RJSSHB). Potential authors are invited to submit articles for consideration for publication in the next volume.

Etienne Serupia Semuhoza

Editor-in-Chief of RJSSHB