

GOVERNMENT ENTREPRENEURIAL INTERVENTIONS, INDIVIDUAL CHARACTERISTICS, AND GROWTH OF YOUTH-OWNED MICRO AND SMALL ENTERPRISES IN KIGALI CITY, RWANDA



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ABSTRACT

Micro and Small Enterprises have been approved as major performers in enhancing economic growth and quality of life by generating employment opportunities and profits in Rwanda. However, they have experienced several problems which diminish their growth. Those growth challenges can be improved by embracing strong entrepreneurial interventions. This research endeavored to investigate how government entrepreneurial interventions affect the growth of youth-owned MSEs in Kigali, in addition, it investigated the moderating effect of individual characteristics on the relationship between the government entrepreneurial interventions and the growth of youth-owned MSEs in Kigali City, Rwanda. The resource-based view and Gibb's support theory were used. An explanatory research design was used in this research to determine the causal link between variables and establish the nature of the strength of the link. The study used a sample size of 154 MSEs selected from the target population of 252 youth-owned MSEs in Kigali, Rwanda. Data was collected using a questionnaire and analyzed using both descriptive and multiple regression analysis. The study noted that entrepreneurial training, access to credit, technology-based online social media, and market access have been effective government support in increasing the growth of MSEs in Kigali Rwanda. Moreover, the results indicated that individual characteristics positively affected the relationship between government entrepreneurial interventions and the growth of youth-owned MSEs in Kigali City, Rwanda. The study recommended that government should ease the requirements/conditions to be met by MSEs before accessing entrepreneurial interventions this will accelerate the growth of youth-owned SMEs in Rwanda.

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INTRODUCTION

Government entrepreneurial interventions were introduced in Rwanda with the expectation that they would increase enterprises' profit and employment opportunities (Muathe et al., 2013; World Bank, 2014). Such government entrepreneurial interventions targeted Micro and Small Enterprises (MSEs) which occupied the majority of businesses operating in Rwanda. Therefore, the contribution of MSEs to the economy's country is generally documented. Muathe (2010), Abbott et al. (2012) and Muathe and Muraguri (2020) stated that MSEs account for more than 90% of all private businesses and they absorb more than 24% of the country's GDP. Various academicians and researchers believed that there was an increase in the number of MSEs and their growth due to the increase in government entrepreneurial interventions (Blimpo & Pugatch, 2019).

Consequently, MSEs have been speeding up the Rwandan vision of 2050 (Antoine et al., 2021). Despite the remarkable economic contribution made by MSEs, it is not easy for these MSEs to access the resources required for growth. Previous studies have evidenced that restricted finance and knowledge, quickly changing customer needs that require a dynamic market orientation, and constant technological innovations are major restraints negatively affecting the growth of MSEs. In combating these growth limitations, all regimes have implemented different interventions. Ugwuoju et al. (2020). Confirmed that entrepreneurial interventions provided by the government are essential for MSEs, hence government covers financial and technical expenses that MSEs are not able to handle themselves and these interventions increase the capabilities of MSEs. For example, Amha (2015) indicated that training has become critical in the growth of enterprises by which

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enabling youth-owned MSEs to get knowledge-based resources. As emphasized by Ernest (2018) entrepreneurial training channeled skills concerning customer satisfaction shown by repeat purchasing, knowledge on how to increase sales volume, and well-kept business records. Different empirical studies demonstrated financial credit has been reviewed as the backbone for business growth since financial capital is the basis on which other business features are built, (Gupta et al., 2013). According to Owolabi and Obida (2012), for an enterprise to achieve growth and be competitive; it must hold financial capital. On contrary, Muthuni (2016) stated that MSEs are neglected by banks and lending organizations. The interest rates and the collateral security have been listed among factors that disadvantage MSEs acquiring bank credit and hence negatively affect their growth, (North & Smallbone, 1996).

In addition, social media adoption continues to be significant in business growth (Mourtada & Alkhatib, 2014), and it has been affirmed that online social media has ameliorated the business environment in the manner it assists youth-owned MSEs to improve the business decisions resulting from the customers' reactions (Trainor et al., 2014). Many scholars are involved in business growth and online social media (Winer, 2009), the online social effects help enterprises to reflect on the customer's needs regarding their behavior age, gender, and experience observed through online interaction. According to Truong and Simmons (2010), online social media introduces new ways of online marketing and developing new methods of building relationships with customers. Different empirical studies noted that market accessibility increases the probability of growth achievement through making more sales (Hessels & vanStel, 2011). Consequently, lack of market access lessens the growth of MSEs because they are not able to access different information necessary for receiving market opportunities. Market access brings MSEs into medium and large enterprises (Autio et al., 2000; Garcia et al., 2022).

This study contributes to the study knowledge by considering the different effects of entrepreneurial training, credit access, and technology-based social media and market access on the growth of MSEs. Most of the previous studies concentrated on one or two factors when conducting their research. They also considered RBV theory and Gibb's MSEs support theory only. This study also contributes to the research by providing four theories that support the study's hypotheses. The primary theory, RBV theory, describes all kinds of resources allowing firms to achieve full growth. Gibb's support theory illustrates all resources needed for the growth of MSEs and supports the RBV theory. Gibb's support theory also enlightens how the MSEs respond to all types of support. Adoption theory demonstrates the steps that firms follow in accepting or rejecting new technology. Finally, the theory of the growth of a firm gives details of all resources desired for firm growth.

The study endeavored to investigate the contribution of entrepreneurial training, credit access, technology-based social media, and market access to the growth of youth-owned MSEs and to bridge the gap by including individual characteristics as a moderating variable. It used an explanatory research design and a sample size of 154 SMEs selected from the target population of 252 youth-owned MSEs in Kigali, Rwanda. Primary data were collected using a semi-structured questionnaire. Data were analyzed using descriptive statistics and inferential statistics.

Statement of the Problem

Youth-owned Micro and Small Enterprises in Rwanda have a sizeable role in contributing to the wealth of the country by stimulating employment opportunities and its important contribution to the Gross Domestic Product (World Bank, 2014). Thus, the government initiated different interventions to strengthen enterprises' development (Uwitonze, 2016). Despite these efforts structured to multiply the productivity of MSEs, it has been noted in different studies that growth is still scanty (Donner & Escobari, 2010). MSEs are challenged by quickly changing customer needs that require a dynamic market orientation, continuous technological progress, and inadequate funding, and skills (Teece, 1992). These challenges negatively affect the growth of MSEs. According to Mashapure et al.(2022), these challenges can be removed if the specific interventions provided to this sector are adequate in nature, extent, and quality; for example, the quality of training, the extent of credits, level, and nature of technology adopted and ability to operate profitably in markets, which is dominated by large firms.

Advanced studies by Kar and Ahmed (2019); Ugwuoju et al.(2020); confirmed that government entrepreneurial interventions affect the growth of enterprises by way of accessing available resources along with the individual characteristics of youth-owned MSEs'. The combination of government entrepreneurial interventions and individual characteristics brings more probabilities for business success. The studies noted that government interventions in entrepreneurship allow MSEs to access existing resources to uplift firms' growth. The studies assumed that government entrepreneurial interventions and the firm's growth are correlated. The paper, therefore, seeks to demonstrate the relationship between government entrepreneurial interventions and the growth of MSEs and to bridge the gap by including individual characteristics that moderate the correlation.

Research Objectives

- To determine the effect of entrepreneurial training on the growth of youth-owned MSEs in Kigali City, Rwanda.
- To assess the effect of access to credit on the growth of youth-owned MSEs in Kigali City, Rwanda.
- To find out the effect of technology-based online social media adoption on the growth of youth-owned MSEs in Kigali City, Rwanda.
- To analyze the effect of market access on the growth of youth-owned MSEs in Kigali City, Rwanda.
- To examine the moderating effect of individual characteristics on the government entrepreneurial interventions and growth of youth-owned MSEs in Kigali City, Rwanda.

LITERATURE REVIEW

This section revises the conceptual, theoretical, and empirical literature related to the research objectives.

Theoretical Review

This section focuses on examining various studies associated with the factors of government entrepreneurial interventions, individual characteristics, and the growth of youth-owned MSEs. The research is attached to four theories: Resource-Based View, adoption theory, Gibb's support theory, and growth theory of a firm.

Resource-Based Theory

The proponent of the Resource-Based View theory was Penrose (1959) who put forward that resource accessibility leads to the firm's growth. Alvarez and Busenitz (2001) supported the theory by concluding that growth can be achieved if a firm holds resources that others cannot access. An enterprise can achieve long-run growth when resources held are characterized by uniqueness, scarcity, and inimitability, or hard to copy means that resources cannot be copied by other rivals (Thompson, 2004). This creates unique values for clients and expansion achievement. Barney (2001) demonstrates six types of resources that enable a firm to achieve growth and become competitive. For example, financial, tangible, technological, organizational capital, intellectual and human resources. According to Aldrich (1999), all these resources have been categorized into three classes which are financial, social, and human,

The theory postulates types of resources to be accessed by an enterprise and these resources can be either material or non-material, (Jones & Hill, 2009). Tangible resources are visible and concrete; namely: land, buildings, and equipment while non-materials resources are palpable and computable. For example, trademarks, administration processes, and routines of organizations that the firm used to organize and interrelate these resources, the physical image of a firm; goodwill, and among others. The theory states that resources used by a firm to interact with clients and competitors are external intangible resources (Simpheh, 2011). The theory assumes that maximum utilization of resources is important for the business organization to achieve its business objectives (Jones & Hill, 2009). The researchers also theorize that the business sector should not be ignored since it plays a vital role in determining enterprises' growth and then entrepreneurs must consider the sector for deciding activities to be carried out. The RBV anchored on four components of government entrepreneurial interventions which are the main factors affecting the growth of firms.

Gibb's MSEs Support Theory

The Gibb model was put forward by Gibb (1998) and the author explains different support services that government policymakers must emphasize on them when designing entrepreneurial interventions for firms' growth. The model describes two kinds of support needed by the enterprise sector to realize its growth such as non-material and material support. The non-material support is training, counseling, consultancy, and others while material support comprises credit platform, infrastructure, and materials. The theory elucidates policy or interventions must be flexible, it means that support services can change resulting from a change in the needs of enterprises; a change in support structure; a change in institutional structure for firms, and a change in entrepreneurial interventions setting for the development of firms. Gibb states that there should be a policy structure clarifying supportive action to boost the firm growth and key aspects to measure achievable enterprises' growth. The theory notes that support structure should specify features. It has been asserted that MSEs' needs should not be overlooked from the beginning of program planning when programs are based on the need of enterprises; it reduces the probability of its failure.

The theory stipulates that the institutional framework should outline features and types of entrepreneurial interventions and explains how MSEs can benefit from initiated programs or policies. It should indicate institutions in charge of MSEs and their capability to capacitate enterprises for achieving their full growth. Gibb's theory has a role in determining how entrepreneurial intervention can change as a result of the alteration in the needs of the MSEs, reform in the support structure, change in institutions structure for MSEs, and change in policy for the development of the MSE sector. However, training, access to credit, market information, and technology infrastructure are essential supports that can be used to improve the growth of enterprises.

Adoption Theory

The theory was pioneered by Ryan and Gross (1943) and this theory was built on assumption that individuals can adopt new technology by imitable character, (Sarabadani et al., 2017). The background and understanding of people are key elements that stimulate the usage of technology about online social media in society. Dearing and Jeffrey (2018) explain that people can learn new knowledge about technology-based online social media via their cultures. It has been stated that technology can also be learned through training, shared beliefs, or practices among enterprises. Innovation diffusion has a vital role in influencing an individual's adoption decision.

The technology-based online social media has been described as a particular social system that businesspeople are currently using to communicate with their business partners and competitors and it can be learned through culture over time. Rogers (1962) developed the adoption theory by explaining the stages that individuals have to follow when making a particular innovation acceptance, or rejection. The adopters must learn knowledge of how to apply the new technology and adopters must know the value of online social media before adopting it, (Tuten & Marks, 2012). Muhammad et al. (2010) noted three reasons that can guide an enterprise in accepting or rejecting new technology. These are rivals' forces, low awareness of firms, and benefits expected from new technology-based online social media. According to Ardjouman (2014), different enterprises use technology as an influence resulting from trading partners, rivals, and government support and policy.

The business conditions and enterprise features are the main aspects that determine the utilization of technology in the enterprise. The theory also notes that technology acquisition depends on how an enterprise inspires its employees to adopt changes that are brought along with embracing technology. The theory brings out the importance of technological

innovation adoption that an enterprise has to make for the enhancement of its capacity in handling issues related to growth (Oliveira & Martins, 2011). It also establishes all stages that a firm has to follow when making a particular online social media acceptance or rejection.

Theory of Growth of a Firm

The proponent of the growth of a firm theory was Penrose (1959) who explains the importance of resources in determining a firm's growth. According to Evans (1987), the rule of proportionate growth asserts that the growth of every business organization in the market is autonomous of its entire size. Therefore, micro, small, medium, and large enterprises have the same average proportionate rates of growth that is to say in the market; all firms have a chance to grow at the same ratio regardless of their size if they are given equal opportunity to access to resources needed for growth. This theory describes the five stages of growth that all enterprises go through. The first phase is called the start-up stage and at this phase, the enterprise brings its idea into implementation.

The second stage is the survival stage whereby the firm deals with how it can make more cash flow for growth and continue its business operations in long run. The third is the success stage for which the firm increases its output and earnings through professionalization and technology adoption. The fourth phase is the take-off stage for which the enterprise tries to enhance the competencies of its employees through training. The last one is called the maturity stage whereby a firm must access and use effectively resources to attain full growth. The accessibility of resources determines how MSEs identify opportunities and convert them into profitable business ventures as well as facilitate growth. In the perspective of this study, the growth of a firm theory brings out the relevance because it shows how access to resources can be a source of competitive advantage and growth achievement.

Empirical Review

The study is attached to various constructs such as growth, government entrepreneurial interventions, individual characteristics, and micro and small enterprises. Thus, this section revised the conceptual literature which accurately explains each construct.

Entrepreneurial Training and Growth of Youth-Owned MSEs

Many academicians and researchers have agreed that entrepreneurial training has brought positive changes in the area of enterprise development all over the world, (Mano et al., 2012). Therefore, various governments introduced training programs with the perception that entrepreneurial training would help to influence entrepreneurial culture and build enterprising economies among many young men and women by developing their mindsets and attitudes about enterprise management. Entrepreneurial training is to enable MSEs to acquire entrepreneurial abilities with the aim focus on how to use technological innovation change, the techniques of applying modern management systems, customers' satisfaction shown by repeat purchasing, marketing strategies, and well-kept business records (Andaregie et al., 2022). Entrepreneurial training substantially influences the growth of a firm if skills learned by youth entrepreneurs translated into more practical work, (Kithae et al., 2013).

Entrepreneurial training substantially influences the growth of a firm if skills learned by youth entrepreneurs translated into more practical work (DeGobbi, 2014). The empirical studies showed that trainees did not employ their gained skills since youth could not access financial resources. However, another study carried out by UNCTAD (2016) evidenced that 70% of MSEs who had received training; could conveniently perform business undertakings. Another study was carried out by DeMel et al. (2014) on entrepreneurial training and its contribution to enterprises' growth in Sri Lanka. The study utilized an explanatory research design and the finding showed that training in marketing, quality maintenance, and financial management positively influences the enterprises' growth. Mohamed (2017) researched the contribution of training to the growth of enterprises held by youth in Somalia. It has been noted that entrepreneurship training has a positive impact on firm growth. The study further revealed that training benefited youth-owned MSEs by generating income in Somalia.

The Malaysian government has trained youth-owned MSEs intending to enhance their entrepreneurial capabilities, grow their firms, and continuously contribute to the Malaysian economy (Jamaluddin et al., 2022). Umutoni (2018) observed that entrepreneurial training improved the competencies and growth of MSEs in Rwanda. Entrepreneurial training is a major factor of interventions that the government provided to the MSEs for stimulating their growth. This training was generally aimed to translate entrepreneurial capabilities which facilitate young entrepreneurs to carry out business activities assisted by skills in enterprise management. For that reason, entrepreneurial training has been noted to be the main element of firm growth. Thus, this current study strived to provide updated and detailed data by investigating the contribution of entrepreneurial training to the growth of youth-owned MSEs. The following hypotheses were formulated based on the conceptual framework:

H01: Entrepreneurial training has no significant contribution to the growth of youth-owned MSEs in Rwanda.

Access to Credit and Growth of Youth-Owned MSEs

Earlier studies revealed access to credit is the primary factor that can assist MSEs to obtain other remaining resources (Rajan & Zingales, 2001). Access to financial capital influences significantly the competitiveness and growth of MSEs. Owolabi and Obida (2012) stated that for firms to achieve growth and be competitive; they must hold financial capital. However, Nanteleza (2018) noted that the main growth restriction remains funds. This is because the majority of youth-owned enterprises do not get credits due to the collateral security required by banks. Another study by Pandya (2012) noted that several countries formed microcredit programs targeting MSEs, but the findings revealed that the majority of MSEs are not

able to acquire microcredits as a result of a lack of borrowing security with higher value, (Fatoki & Asah, 2011). Microfinance and financial institutions neglected youth-owned MSEs because most of them are not able to offer financial statement documents required by banks. The bank requirements limit their access to credit and affect negatively enterprise growth. The majority of MSEs prefer to use informal sources of financing.

According to research done by Kolakovic et al. (2019), on credits and the expansion of small businesses in Croatia. It has been found that access to credit has a vital role in assisting enterprises to access all kinds of assets needed by SMEs and improve firm performance. The study asserted that Croatian SMEs still use informal sources of financing because they are not able to access banks' credits. Ovat (2016) noted that the full growth of MSEs is limited by the shortage or inadequate credit. Lack of access to credit negatively influences the firm growth and affects a firm's decision to invest in fixed capital, research, and development (Muchiri et al., 2017). Pandya (2012) proved that credit has an important influence on SMEs' growth.

Nanteleza (2018) investigated credits accessibility and performance of enterprises in Blantyre City-Malawi and noted that the main growth restriction remains funds. This is because youth-owned enterprises do not get credits due to the collateral security required by banks. The study found that MSEs with high rates of growth; are enterprises that used or accessed credit from loan institutions. Previous researches show that most institutions do not target youth-owned MSEs because MSEs are not able to offer financial statement documents required by banks. On contrary, Geleta and Talegeta (2019) noted that several countries formed microcredit programs targeting MSEs, but their surveys revealed that the majority of MSEs are not able to access them. This is because high numbers of MSEs are not able to access bank credits. After all, owners of enterprises are required to have borrowing security with higher value (Fatoki & Asah, 2011). These requirements limit their access to credit and affect negatively enterprise growth.

Mpakaniye and Paul (2017) affirmed that the establishment of a youth development fund facilitates MSEs to access bank credit, particularly those without sufficient collateral required by financial institutions. Most of the empirical studies confirmed that credit accessibility was also assisting MSEs in contributing to the country's development. The Rwandan government has supported young women and men in accessing credit with the aim that young people may improve their entrepreneurial capabilities; grow their firms, and continuously contribute to the Rwandan economy (Anyanwu, 2013). Therefore, this current study strived to provide detailed information by scrutinizing the contribution of entrepreneurial credit accessibility to the growth of youth-owned MSEs. The following hypotheses were built on the conceptual framework:

Ho2: Credit accessibility has no significant contribution to the growth of youth-owned MSEs in Rwanda.

Online Social Media and Growth of Youth-Owned MSEs

Various studies have indicated that online technology-based online social media improve business process and growth, (Winer, 2009). Some scholars have confirmed that the utilization of online social media increased interaction with customers, and sales return, and it has been found that there is a positive correlation between online social media and the growth of youth-owned MSEs, (Rapp et al., 2013). Handayani and Mahendrawathi (2019) revealed that the use of online social media influences the social capital of any business organization, which increases its financial and non-financial growth. Both Motameni and Nordstrom (2014) demonstrated that the use of Facebook, LinkedIn, Twitter, YouTube, and Whatsapp had positively boosted sales growth. The study also noted that firms adopted these social media for product promotion, advertising services delivery, and showing different brands held by the enterprise. Xiang and Gretzel, 2010; Parveen et al. (2015) explored how social media adoption influences the performance of small business companies and noted online social media increases sales turnover and the growth of SMEs. Many researchers noted that firms with the use of online social media performed well in their business activities than firms that were not concentrated on that (Appel et al., 2020).

According to Malthouse et al. (2013), online social media allows MSEs to access regional and international markets as some products are sold through social media. They also confirmed that online social media has removed geographical boundaries that were market entrance restrictions for MSEs. On the other hand, in developing countries MSEs ignore online social media because people depend on cultures of face-to-face bargaining instead of bargaining via online social media (Vij & James, 2014). Online social media entails incorporating new technological approaches that a firm uses to enter the market and improve growth through interacting with and reaching customers (Wang, & Kim, 2017). Malthouse et al. (2013) asserted that online social media enables MSEs to enter the market without geographical boundaries. Another study by Rapp et al. (2013) noted that firms with the utilization of online social media can achieve growth as a result of reaching customers and finally making more sales. Hence, this current study strived to provide updated data by examining the contribution of technology-based online social media to the growth of youth-owned MSEs. The following hypotheses were formulated based on the conceptual framework:

Ho3: Online social media adoption has no significant contribution to the growth of youth-owned MSEs in Rwanda.

Market Access and Growth of Youth-Owned MSEs

Firm growth is correlated with market access in every entrepreneurial activity since market accessibility increases the probability of growth achievement through making more sales (Hessels & vanStel, 2011). Therefore, market access has been noted as an essential factor affecting the growth of MSEs. According to Seelos and Mair (2007), youth-owned MSEs with more market information and other market facilities can realize firm growth. Previous studies asserted that MSEs' growth is determined by how an enterprise accesses market opportunities for maximizing its output. Chigunta (2001) scrutinized the issues limited small business organizations to access local and international markets. It has been found that

MSEs do not have enough skills for innovating their product and services which limit their competitiveness in international markets. Empirical evidence asserted that youth-owned enterprises copied and operated successful businesses which lead to high local competition.

Ali et al. (2020) researched the barriers and public policies impeding small enterprises' international market expansion in Sub-Saharan Countries. The study used access procurement, contracts, access to funding regulatory framework, and access to market information as independent variables. The study utilized a survey research design and research findings indicated that market information barriers and institutional environment have negative effects on the expansion of SMEs and their access to markets. Chigunta (2001) scrutinized the issues limited small business organizations to access international markets. This is because youths do not have enough skills about innovating their product and services which limit their competitiveness in international markets. For that reason, this current study endeavored to provide updated and detailed data by examining the contribution of entrepreneurial training to the growth of youth-owned MSEs. The following hypotheses were built on the conceptual framework:

Ho4: Market access has no significant contribution to the growth of youth-owned MSEs in Rwanda.

Government Entrepreneurial Interventions, Individual Characteristics, and Growth of Youth-Owned MSEs

Ramasobana et al. (2017) argued that owners of MSEs enter into economic activities because they not only need financial incentives, family culture acting as a role model, and independence to be their own's bosses but they also need to utilize their skills acquired. Merung et al. (2019) have observed that youth entrepreneur characteristics positively contribute to the growth of enterprises. The authors indicated previous experience and education level as the main elements that enable young entrepreneurs to bring their businesses to success. Working experience facilitate MSEs owners to achieve business as they have experience and expertise in performing all activities needed for business success. Different studies argued from this point that people with previous experience brought their firms to success more than those without experience (Kim & Vonortas, 2014). This is because they already hold knowledge of how some financial and technical activities should be implemented.

The knowledge level of the firm's proprietors is a key determinant that influences the growth of the firm (Voda & Florea, 2019). Businesspeople with advanced levels of education were more capable to grow their enterprises than people who hold slight or no education (Lussiers & Pferfer, 2001). Adegbite et al. (2007) used human resources factors to measure the growth of enterprise in Nigeria. The study findings showed that human resource factors and the sales revenue, length of years in business, and working experience were found to have a positive contribution to the growth of the firm. Public interventions in entrepreneurial activities are reshaping the business environment by affecting profits and employment generation in different countries (Koellinger, 2008; Karadag, 2017). These interventions play an important role both in situations of technological change and in the process of applying a new management system, and finally, increase capital investment and employment creation.

Innovation has a positive relationship with the growth of a firm but an enterprise, without innovation in its business undertakings; its profits remain little or zero (Kiveu et al., 2019). Different researchers argued that innovations lead to the growth of enterprises. For example, Schumpeter (1942) noted that innovation helps an enterprise to conquer its rivals in the market and finally enhance firm growth. Rogers (1995); Daksa et al. (2018) supported Schumpeterian innovation theory and they argued that individuals with a knowledge education level and innovation would grow enterprises. Research carried out by Taperashi et al. (2018). On the individual characteristics and growth of small firms in Jordan. The research findings indicated that experience and knowledge level have a positive impact on the growth of small business organizations. The following hypotheses were formulated and built on the conceptual framework:

Ho5: individual characteristics have no significant moderating effect on the relationship between the government entrepreneurial interventions and the growth of youth-owned MSEs in Kigali, Rwanda.

MATERIALS AND METHODS

Research Design

An explanatory research design has a crucial significance in determining causal correlations between variables and establishing the nature of the association (Rahi, 2017). The feedback provided by youth-owned MSEs facilitated the analysis of quantitative and quantitative data, testing research hypotheses, and finally making a conclusion formation.

Study Context and Population

The study was conducted in 35 administrative sectors comprising Gasabo, Kicukiro, and Nyarugenge which are three districts of Kigali city, Rwanda. The City of Kigali was selected because it has a high number of youth-owned MSEs receiving entrepreneurial interventions from the government. Some youth-owned MSEs strived to take their enterprise to the growth stage while others failed thus being suitable for this study. MSEs have been chosen because they offer income and employment opportunities to a high proportion of young people.

The study targeted youth-owned MSEs; 35 years and below and who were operating businesses in Kigali during data collection. It also targeted enterprise holders who got at least one entrepreneurial intervention from the government. The enterprises were from the following different business sectors, agriculture, mining, commerce, services, manufacturing, and energy. For the youth-owned Micro and Small Enterprises being unit of population, they might operate a profitable business as well as hold the recent business document. The stratified sampling technique was also employed to select 154 youth-owned MSEs from 252 of the population (Alene, 2020). This sample size was enabled by Yamane's (1967) formula.

Data Collection and Analysis

A questionnaire was used in gathering data from 154 youth-owned MSEs in Kigali City, Rwanda. The questionnaires were organized for collecting thoughts on youth-owned MSEs related to the government entrepreneurial interventions, individual characteristics, and growth of youth-owned MSEs. The questionnaire encompassed questions about the bio-data of youth-owned MSEs, the contribution to the growth of youth-owned MSEs in the context of government entrepreneurial interventions, and individual characteristics. The research instrument was based on the constructs and theories used in this study (RVB, Gibb's Support Theory, adoption theory, and growth of a firm theory). The concepts of government entrepreneurial interventions, individual characteristics, and growth of youth-owned MSEs were measured using a five-point Likert scale method for reducing response effort and time. The collected data was analyzed using descriptive and regression statistics.

RESULTS AND DISCUSSIONS

The results presented below present respondent bio characteristics. In addition, the present results of hypotheses testing and discussion

Table 1. Statistical Analysis of Demographic Characteristics

Category	Sub-category	Frequency	Percentage
Gender	Female	65	42.2%
	Male	89	57.8%
	Total	154	100%
Age	Less than 20 years.	4	2.6%
	21-24 years	21	13.6%
	25-28 years	30	19.4%
	29-32 years	52	33.8%
	33-35 years	47	30.6%
	Total	154	100%
Level of Education	Primary	29	18.9
	Secondary	54	35.0
	College	39	25.3
	Graduate	26	16.9
	Postgraduate	6	3.9
	Total	154	100%
Type of Ownership	Sole Proprietorship	148	96.1
	Partnership	6	3.9
	Total	154	100%
Years of Business in Operation	Under one year	10	6.5
	1-3 years	57	37.0
	4-7 years	49	31.8
	8-11	30	19.5
	Over 11 years	8	5.2
	Total	154	100%
Types of Business	Agriculture	28	18.1
	Mining	8	5.1
	Service	38	24.7
	Commerce	45	29.2
	Manufacturing	24	15.7
	Energy	11	7.2
Total	154	100.0	
Number of Employees in the Business	Less than 3	44	28.6
	4-8	39	25.3
	9-13	31	20.1
	14-18	24	15.6
	More than 19	16	10.4
	Total	154	100.0

Source: Survey data, 2022

The findings indicated that 57.8% of respondents were male and 42.2% of respondents were female. It means that MSEs are dominantly managed by male youth. The research findings show that the age of youth-owned MSEs ranging between 33-35 years is next with 30.6 %, 29-32 years with 33.8%, 25-28 years with 19.4%, and 21-24 years with 13.6%, and less than 20 years were 6.3% who were found to be the manager of the family business. The age range is a good indication that the study targeted youth according to their ages as they were defined in the study.

The results showed that youth-owned MSEs attained postgraduate levels at 3.9%, undergraduate at 16.9%, college at 25.3%, Secondary education at 35%, and Primary education at 18.9%. It was concluded that youth-owned MSEs have attained secondary and university education. According to the results, sole proprietorship accounts for 96.1 % of all MSEs, which explains that sole proprietorships dominate partnerships resulting in the fact that sole proprietorships have fewer legal and tax obligations than partnerships as indicated by Amarteifio and Agbeblewu (2017). The majority of micro and small

enterprises (37.0 %) are between 1 and 3 years old. Karadag, (2017), reported that 40% of micro and small-sized businesses are unable to carry out their business activities for five years and only a few MSEs can survive five or beyond five years. The findings revealed that 18.2% of respondents are carrying out their economic activities in agriculture, 5.2% in the mining sector, 24.7% in the services sector, 29.2% in the commerce sector, and 15.7% in the manufacturing sector. The findings demonstrated that 53.9% of youth-owned MSEs are working in services and trade and 7.2% of youth-owned MSEs are in energy activities. As remarked by the World Bank, MSEs employ 1-49 workers. Those with 1-3 employees are micro-enterprises while those with 4-49 employees are small enterprises. The findings showed that 28.6% of MSEs employed less than three workers, 25.3% employed 4-8, 20.1% employed 9-13, 15.6% employed 14-18, and 10.4% employed over 19 employees

Testing of Hypotheses

- H01:** Entrepreneurial training does not influence the growth of MSEs in Kigali, Rwanda.
- H02:** Access to credit does not contribute to the growth of MSEs in Kigali, Rwanda.
- H03:** Online social media does not contribute to the growth of MSEs in Kigali, Rwanda.
- H04:** Market access does not contribute to the growth of MSEs in Kigali, Rwanda.
- H05:** Individual characteristics do not moderate the relationship between government entrepreneurial interventions and the growth of MSEs in Kigali, Rwanda

In this research, the regression analysis was performed to determine the relationship between entrepreneurial training, access to credit, online social media, and market access on growth. The findings are presented below in table 2

Model Summary

The adjusted R-squared indicates the variation in the MSEs’ growth caused by equal changes in the government entrepreneurial interventions as displayed by results in table 2.

Table 2. Model Summary

Model	R	R Square	Adjusted R Square	Std. the Error of the Estimate	R Square Change	Durbin Watson
1	.791 ^a	.626	.616	.17001	.626	2.767

Table 2 displays the adjusted R-squared value of 0.626. It indicated that there is a variation of 62% in the growth of SMEs in Kigali city due to entrepreneurial training, access to credit, online social media, and market access, and it has been measured using a 95% of confidence level. The study shows that all other factors remain constant; the 62% change in the growth of MSEs is contributed by variations in entrepreneurial training, access to credit, online social media, and market access. Table 2 indicated the strong correlation between government entrepreneurial interventions and the growth of MSEs as indicated by a robust coefficient of correlation of 0.791.

Analysis of Variance (ANOVA)

The significance of the study was also tested by use of the ANOVA method and the results were displayed in Table 3 below.

Table 3. ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	7.221	4	1.805	62.454	.000 ^b
	Residual	4.307	149	.029		
	Total	11.527	153			

- a. Dependent Variable: growth
- b. Predictors: (Constant), training, credit, online social media, market access

Table 3 displays that the p-value of 0.000 is less than 0.05 and F (4,149) = 62.454. This is an indication that entrepreneurial training, access to credit, online social media, and market access have a significant contribution to the MSEs’ growth in Kigali city, Rwanda.

Table 4. Regression Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.607	.499		1.217	.024
	Entrepreneurial Training	.171	.117	.161	1.466	.016
	Access to credit	.109	.111	.112	.981	.032
	Online Social Media	.111	.135	.106	.825	.042
	Access to Market	.764	.144	.697	5.315	.000

- a. Dependent Variable: Growth of youth-owned MSEs
- Source: Survey data, 2022

Table 5 shows that entrepreneurial training, access to credit, online social media, and market access are individually correlated with the growth of youth-owned MSEs. The following model has been drawn from Table 4:

$$\text{Growth of MSEs} = 0.607 + 0.171 \text{ entrepreneurial training} + 0.109 \text{ access to credit} + 0.111 \text{ online social media} + 0.764 \text{ access to market} + e \dots \dots \dots \text{Model 1}$$

H₀₁: Entrepreneurial training does not affect the MSEs' growth in Kigali, Rwanda.

Table 4 shows that entrepreneurial training and the growth of MSEs specifically those managed by youth; the two variables are statistically correlated as $\beta = 0.171$ and $p = 0.016$ which is less than 0.05 at the confidence level of 95%. **H₀₁** was rejected; it means that entrepreneurial training affected the MSEs' growth in Kigali. One unit change in entrepreneurial training would lead to a proportionate increase in growth with 0.171. The ratios of the variables are less than ($P < 0.05$) and hence agreed that they are significant. The results found in Table 4 do not differ from the resource-based view and other studies. According to the Resource-Based View, access to the resources such as training is critical for firms to achieve growth (Brem & Wolfram, 2014). These arguments agreed with studies by Haider et al. (2017) and Mamo (2022), who found that entrepreneurial training, is the main component of government entrepreneurial interventions that allow firms to access knowledge-based needed for the growth of enterprises. Other studies, including that by Semegn and Bishno (2021), which reflected on the contribution of training to the growth of the firm in Ethiopia, they are agreed with the findings of this study; since their studies confirmed training as an important factor contributes to the growth of enterprises, moreover, Acquah and Mensah's (2015) study noted that entrepreneurial training contributes to firm abilities and finally increase the growth.

H₀₂: Access to credit does not affect the MSEs' growth in Kigali, Rwanda.

Table 4 shows that access to credit has $\beta = 0.109$ and $p = 0.032$ which is less than 0.05. Access to credit has an impact on the growth of micro and small enterprises in Kigali, Rwanda, according to a 95 percent confidence level. It is indicated that there is a substantial correlation between access to credit and the growth of MSEs in Kigali, Rwanda, at a confidence level of 95%. **H₀₂** was rejected. A change in access to credit would bring a proportionate increase to MSEs' growth with 0.109. The ratios of the variables are less than ($P < 0.05$) and hence agreed that they are significant.

The findings agreed with other research carried out by Semegn and Bishno (2021), which was dedicated to the effect of credit on the growth of the firm in Nigeria, they are agreed with the findings of this study; since their studies confirmed that finance accessibility has a substantial impact on the growth of enterprises, moreover, Acquah and Mensah's (2021) study noted that financial credit contributes to the growth of the firm. RBV theory arguments support these findings because credit enables enterprises to access other existing resources needed for a firm's growth (Sok et al., 2013).

H₀₃: Online social media does not influence the MSEs' growth in Kigali, Rwanda.

Table 4 reveals that online social media has an important contribution to the growth of MSEs in Kigali, Rwanda, with $p = 0.042$ being less than 0.05. It means that **H₀₃** was rejected, and it means that the alternative hypothesis was accepted. A proportionate increase in the use of online social media factor would proportionately increase 0.111 of a factor on MSEs' growth. The ratios of the variables are less than ($P < 0.05$) and hence agreed that they are significant. Online social media has the greatest impact on customer retention and sales improvement. According to the study by Salim and Sulaiman (2011), online social media and growth are statistically and positively correlated even if; some enterprises do not focus on online social media. Moreover, Sylvie (2012) found that online social media positively influence the growth of small firms.

H₀₄: Market access does not influence the growth of MSEs in Kigali, Rwanda.

The study reveals that there is a positive correlation between market access and growth of MSEs in Kigali, Rwanda at the confidence level of 95%, as $\beta = 0.764$ and $p = 0.000$ lesser than 0.05. **H₀₄** was rejected and the alternative hypothesis was accepted. As indicated in the above regression equation, a proportionate change in the market access factor would proportionately contribute to MSEs' growth by a factor of 0.764. The ratios of the variables are less than ($P < 0.05$) and hence agreed that they are significant. Different studies revealed a positive relationship between market access and growth (Alansari et al., 2013). Therefore, market access enables firms to sell more as well as to grow. Different forms of accessing resources are unique approaches that youth-owned MSEs utilize to create possibilities for changing the economy (Schumpeter, 1942). Other studies conducted by Donaldson and Hornbeck (2016); Feleke (2015) have also indicated that market access has a significant contribution to the MSEs' growth.

Test of the Moderation Effect

The regression models have been utilized in this study to evaluate the hypotheses. Model 1 was utilized to look at the influence of the independent variable, entrepreneurial interventions, on the dependent variable, growth. In regression on growth, model 2, interventions, individual characteristics, and the interaction between entrepreneurial interventions and individual characteristics were all investigated. The regression results from the two models as presented in table 5 below.

Table 5. Model Summary for Moderator Analysis

Model	R	R Square	Adjusted Square	R	Std. the Error of the Estimate	R Change	Square	F Change	Sig. Change	F
1	.598 ^a	.358	.353		.33766			72.368	.000	
2	.782 ^a	.612	.603		.26440	.254		5.015	.000	

- a. Predictors : (Constant), Entrepreneurial Training
 - b. Predictors: (Constant), Entrepreneurial Interventions and Individual Characteristics, Entrepreneurial Interventions, Individual Characteristics
 - c. Dependent Variable: Growth of youth-owned MSEs
- Source: Survey data, 2021

According to the R-square, as shown in table 5, the variation in R-square = 0.254, F change = 5.015, and p-value = 0.000 indicates that individual characteristics greatly contribute to the correlation between government entrepreneurial interventions and micro and small enterprise growth. In this study, individual characteristics are moderating variables utilized to determine the correlation between government entrepreneurial interventions and micro and small enterprise growth.

Table 6. ANOVA for Moderator Analysis

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	8.251	1	8.251	72.368	.000 ^b
	Residual	14.822	130	.114		
	Total	23.073	131			
2	Regression	14.125	3	4.708	67.353	.000 ^b
	Residual	8.948	128	.070		
	Total	23.073	131			

- a. Dependent Variable: Growth
 - b. Predictors: (Constant), Entrepreneurial Interventions
 - c. Predictors: (Constant), Entrepreneurial Interventions and Individual Characteristics, Entrepreneurial Interventions, Individual Characteristics
- Source: Survey data, 2022

The research findings of table 6 show that the first model is significant without the interaction, with F (1, 131) = 72.368 and p-value = 0.000^b. Furthermore, in the second model with the interaction, F (3,131) = 67.353 and p-value = 0.000^b, there is significance.

Coefficients for Moderator Analysis

To determine the study model, the researcher used the coefficient matrix and its values were provided in Table 7.

Table 7. Coefficients Moderator Analysis

Model		Unstandardized Coefficients			T	Sig.
		B	Std. Error	Standardized Coefficients Beta		
1	(Constant)	.223	.284		.788	.432
	Entrepreneurial Training	.953	.067	.758	14.320	.000
2	Constant	.099	.275		.360	.720
	Government Entrepreneurial Interventions	.798	.077	.635	10.414	.000
	Individual Characteristics	.184	.050	.224	3.677	.000
	Interaction between Entrepreneurial Interventions and Individual Characteristics	.264	.197	2.024	1.339	.183

- a. Dependent Variable: Growth of youth-owned MSEs
- Source: Survey data, 2022

The results as shown in Table 7 can be stated in the following model:
 The data obtained from the coefficient matrix was used to establish the regression equation as shown below
Growth of MSEs = 0.223 + 0.798 Entrepreneurial interventions.....Model 1

Government entrepreneurial interventions are positively important at β=0.953; t = 14.320; p = 0.000, which indicates the correlation between government entrepreneurial interventions and the growth of MSEs.

Growth of MSEs = 0.099 + 0.798 government entrepreneurial interventions + 0.184 individual characteristics 0.264 government entrepreneurial interventions * individual characteristics.....Model 2

The results for the second model show that government entrepreneurial interventions are important at β=0.798; t = 10.414; p =0.000, individual characteristics are significant at β= .184; t = 3.677; p= 000

Table 8. Decision Criteria

Model 1	Model 2	Total effect	Conclusion
$\beta_1 = 0.953$ ($p < 0.05$)	$\beta_{46} = 0.184$ ($p < 0.05$)	$B_{47} = 0.264$	The moderating variable has a moderating effect

Source: Survey, 2022

The study used decision criteria generated by Whisman and McClelland (2005) and, therefore, individual characteristics are moderating factors used to determine the correlation between government entrepreneurial interventions and the growth of MSEs in Kigali, Rwanda. β_{47} , which is the interaction of individual characteristics and government entrepreneurial interventions, is 0.264 at a 95% confidence interval revealing that for each unit increase in individual characteristics, there is an increase in government entrepreneurial interventions and the growth of MSEs by 0.264.

H₀₅: Individual characteristics do not influence the correlation between government entrepreneurial interventions and the growth of MSEs in Kigali, Rwanda

These results imply that the study rejects H₀₅, as a decision, individual characteristics are moderating aspects used to determine the relationship between government entrepreneurial interventions and the growth of MSEs in Kigali, Rwanda. The results agreed with other research findings obtained from the study conducted in Kenya by Mburu and Njoroge (2018), which found a moderating effect between individual characteristics and government entrepreneurial interventions, and that individual characteristics positively contribute to the government entrepreneurial interventions and growth of MSEs. The research results agreed with other studies which state that education level, innovation, and working experience have an impact on a firm's growth (Dixon et al., 2014). Other studies performed by Daellenbach et al. (1999) have indicated that individual characteristics play an essential role in increasing MSEs' ability to operate and their competitiveness in Nigeria. The majority of preceding research is consistent with the findings of this study.

CONCLUSIONS

The conclusions were formulated based on the research problem and it has been found that the MSEs significantly contribute to the national economy. The study concludes that MSEs which benefited from government entrepreneurial interventions; survive and grow from the infancy to the maturity stage.

In conclusion, entrepreneurial training contributes to the growth of SMEs in Kigali city. Entrepreneurial skills are an important aspect that youth-owned MSEs need to run their business activities. This is because entrepreneurial training provides knowledge in accounting, technology, customer care, and reporting skills that positively influence the growth of MSEs. The training should be identified so that the MSE may be trained.

In addition, the study concludes that loan is a key pillar in the growth of MSEs. Availability and affordable sources of finances would have a significant contribution to firms' growth. For business operations to be run well, the MSEs should be able to access all kinds of sources of finance. This gives the business a competitive edge over the other businesses and it increases firm growth.

Online social media contributes to the growth of MSEs, there is a conclusion that it highly affects the growth of the firm. The study, therefore, concludes that the MSE youth must come up with technological-based online social media for competing with their rivals. The use of online social media in product marketing and promotion improves MSEs' growth. Therefore, entrepreneurs also need to use online social media since it is a good instrument for interacting with and reach to customers.

On the influence of the market on the MSEs' growth, the study concludes that market access positively contributes to the growth of an enterprise. The firm with access to the markets has an increase in sales turnover and profitability translating to sustainability.

Policy Implication

The study came out with the following recommendations which are aimed at improving SMEs programs based on the study objectives. The entrepreneurial skills received by the entrepreneur are major factors in enterprise management. As a recommendation, that training should be given to the MSEs and their employees so that they may gain skills in various aspects of managing the business, and the course of entrepreneurship should be included curriculum at all levels. This will have an overall positive influence on the sustainability of their business.

For the MSEs to achieve their full growth, they must have quick access to credit; either from formal or informal sectors. Entrepreneurs should have basic knowledge of business management. This knowledge and skills in managing enterprises allow firms to have easy access to credit from commercial banks as well as ensure they have a reliable source of finance. The government should intervene by designing and enforcing a financial strategy to assist the MSEs. A kitty may be set aside to assist the MSEs to get credit in flexible terms.

The research findings showed that market access highly affects the output of MSE. The study, therefore, recommends that the youth-owned MSE must come up with innovative ways of curbing competition. The study also recommends the use of appropriate technology in production, distribution as well as sales promotion that gives the business a competitive advantage.

The study recommended that the firms should adopt online social media which is a better marketing strategy. This strategy should involve all the employees so that they also develop a mindset of customer retention. MSE are recommended

to use technology-based online social in business operations as a better way to reach and, or interact with customers for remaining competitive in the market and sustainable.

Limitation and Future Direction of Research

Even though the government entrepreneurial interventions and the growth of youth-owned MSEs are correlated but MSEs still have some challenges. The study's data were collected from Rwandan youth-owned MSEs. Thus, the conclusion should be generalized to the population with attention. Furthermore, various kinds of entrepreneurial interventions offered by governments are specific to a particular context, and the individual characteristics of the government entrepreneurial interventions and the growth of youth-owned MSEs.

Some respondents did not like to give out information related to their businesses so getting information relating to profits (turnover) might be a hindrance. This limitation was overcome by assuring respondents that information would be kept confidential.

As a result, future research should look into how government entrepreneurial interventions influence the growth of youth-owned MSEs in Kigali City. Furthermore, various variables such as entrepreneurial training, access to credit, online social media, and market access that may influence the relationship between government entrepreneurial interventions and the growth of youth-owned MSEs, in Rwanda were taken into account in this study. As such, more research into these aspects concerning the growth of youth-owned MSEs is essential.

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