

Business Development Services and Government Regulations: Prospects and Challenges of Youth-Owned Enterprises in Kigali Rwanda

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ABSTRACT

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Small and medium-sized businesses are crucial for creating jobs and reducing poverty, and Rwanda's economic growth. Business development services as a central component of government and non-government initiatives to expand occupation, provide greater income, and give economic stability. However, small and medium enterprises in Rwanda are experiencing poor performance since there was a reduction in SMEs Output from 58% in 2020 to 30% in 2021. Those obstacles can be improved by adopting business development services as an approach. Therefore, the focus of this paper was to examine how business development services affect the performance of youth-owned small and medium enterprises in Kigali City, Rwanda. The Resource-Based View, the Theory of Stage of Development, and Schumpeter's Theory of Innovation were the main theories. This study used positivism as a research philosophy. An explanatory research design was employed on a sample size of 154 small and medium enterprises selected from the target population of 256 small and medium enterprises in Kigali, Rwanda. The study recommends policy and practice ramifications that can be used to improve business development services on the performance of youth-owned businesses in Rwanda. The study recommends the management of youth-owned enterprises strengthen their networking services, financial services, training services, and marketing services so that small and medium enterprises will be able to learn more and gain vital business potential which will enable them to better manage their businesses and enhance their long-term profitability and performance. Furthermore, the findings also established that government regulations in Rwanda significantly moderate the relationship between business development services and the performance of the business in Kigali city. In particular, the government should review taxes charged by the running of the enterprise and the process of obtaining a license to participate in the business. This will make it possible for young business owners to understand and take advantage of numerous business development services, which will ultimately improve their business performance.

KEYWORDS: Resources-Based View Theory, Theory of Stage of Development, Schumpeter's Theory of Innovation, Networking Services, Training Services, Financial Services, Marketing Services, and Government Regulations.



1.0 Introduction

Business development services (BDS) are financial and non-financial services, such as marketing, training, networking, and financial services, that are provided to businesses on a direct or indirect basis to enhance their performance. BDS targets the performance of SMEs by offering services such as networking, financial, training, and marketing services. BDS has a tremendous impact on employment generation in addition to encouraging innovation, economic growth, and well-being (Amha & Ageba, 2006).

The concept of BDS comprises a wide range of non-financial business services that are both strategic and operational. Instead of serving the larger business community, BDS services specific companies. Similar to how BDS is described as "a broad range of non-financial services vital to the survival, persistence, yield, effectiveness, and expansion of enterprises," ICRW states that BDS is also referred to as "BDS". Business development service providers (BDS-P) provided services to SMEs globally to enhance business performance, free trade, and profitability (Parameth, 2017).

Non-financial support delivered to businesses on a formal or unofficial basis is known as a business development service. Agreeing with (Kimando *et al.*, 2012) BDS are services that are supplied to businesses to expand their success. BDS addresses marketplace issues by giving data, easing the establishment of advisory services, fostering assistance, improving fairness through equipment allocation and progress, and providing access to networking, training, and monetary services. Authors argue in their paper that market inefficiencies harm MSEs and that they require government assistance to compete with large and established businesses.

Lack of market demand, followed by a paucity of replacement parts and raw materials, are the biggest issues small-scale manufacturing facilities encounter. The biggest challenges to starting operations in this industry were related to the difficulties with government laws on acquiring a license and working space (Abor & Quartey, 2010).

Micro operators appear to be the target of unfavorable attitudes, actions, and stances in Kigali city, Rwanda. They continue to face harassment and eviction from their properties under the guise of "urban development," notwithstanding some recent favorable advances. Increased unfair competition in the markets on which microbusiness owners are dependent for survival disadvantages them. The general belief that entrepreneurship cannot be taught and that it is a creative and original style of thinking that comes naturally to some people but not to others is another hurdle. While it is true that certain people are naturally creative and can come up with innovative solutions, creativity is not enough on its own. For budding entrepreneurs to build successful firms, ideas must be combined with skills and an awareness of business processes. These are things that can be taught (Elfring & Hulsink, 2003).

Despite the inherent challenges involved in creating SMEs, young entrepreneurs are increasingly taking over small enterprises, either on their own or in collaboration with more seasoned businesspeople (Enock, 2016). This was greatly aided

primarily because entry is simple, there are few connections to other enterprises, and there are few job prospects in the government-run sector of the economy. Given the rise in business among this group, it is imperative to comprehend the societal and financial factors affecting young people's success (Otuya, 2021).

BDS is one of the crucial elements that have an impact on SMEs' commercial performance. These include the sustainable provision of services including consulting, training, advising, conveying, linking, informing, sustaining, and communicating. In an increasingly cutthroat domestic and international context, SME operators must be able to learn new skills and products, know-how, technology, and markets. This requires the availability of and access to effective, high-quality BDS.

Placing higher fees or penalties than needed on a certain industry will encourage shareholders to lose confidence in this business. Likewise, exclusions from taxes and tariffs for a specific sector boost growth and employment. A high tax on foreign goods, for example, might stimulate domestic production of the same goods. A manufacturing costs tax, on the other hand, prevents Gross Domestic Product (Bernatzki *et al.*, 2022a) States establish a variety of rules and statutes that govern enterprises. Certain laws, such as low pay, should be adhered to, whilst others could have an unintended negative effect on the business. Trades need to be elastic and adequate to answer to changing regulations and requirements.

This is applicable not just at the state scale, but also at the government and city stages, as every state and municipality has its system of regulations. Indeed, bilateral agreements may have an impact on how corporations trade. Regardless, the state of Rwanda works hard to increase people to make sure as part of a larger reform agenda to produce financial advantages and promote the business environment as a welcoming and contemporary climate for both internal and external businesses. It significantly reduced exploitation and encouraged commercial insertion to boost residents to adopt a commercial mindset and therefore move labor from the moderately big comfortable sector to formal firms (Bernatzki *et al.* 2022).

Ruzekova *et al.* (2020) when it comes to measuring government rules, different studies have used different methods. For example, using the ease of licensing and tax incentives for small businesses. The researcher focused on taxes and license costs for this study since entrepreneurs who do not meet these requirements are unable to operate within the country, and taxes and license fees have an impact on the enterprise's owner.

To provide a strategic framework for a pro-poor growth approach, it is essential to have a thorough grasp of the setting and the unique BDS requirements of the MSE operators. To construct BDS interventions that support young-owned SME operators in Rwanda, such in-depth research on the state and the need for BDS is a requirement. We think it's crucial to consider what's happening in the field before investing a lot of money in designing and delivering BDS to MSE operators. Exploring the motivation, internal and external environment, difficulties, and opportunities when offering BDS services to MSEs will be made

easier with the aid of this study. This research will also help governments, NGOs, and other stakeholders create BDS initiatives and programs that can support micro and small business owners. It makes it possible to make wise choices and find effective approaches to help BDS facilitators and providers.

In Rwanda, SMEs have a key role in fostering innovation, sustainable development, and welfare. In addition, they also have a big impact on job generation. Businesses that are managed and owned by young people are essential to the country's effort to become the best by 2035 and wealthy by 2050. (Langulaire, 2017; Rwanda Ministry of Trade and Industry, 2020). Youths in Kigali City have encountered difficulties to build their businesses due to a lack of access to business development services that would allow them to establish, expand, and raise their profitability.

The Rwandan government through Rwanda's Entrepreneurship Development Policy (EDP) in partnership with private companies, institutions, and non-government organizations has proposed a variety of approaches to be the major source of finance for youth-owned SMEs to improve their performance (Kayne, 2011).

Despite these interventions, the performance of youth-owned SMEs has not improved (Langulaire, 2017). Statistics from the Ministry of Trade and Industry (MINICOM) depict low earnings for youths who owned - small and medium enterprises at an average decline from 77% in 2000 to 55% in 2015. The low earnings of SMEs produced by youths in Kigali, Rwanda limit their earnings and this affects their net profit as well as their business performance. Youth-owned SMEs achieved an annual GDP growth rate of 30% in 2016 and which was later reduced to 19% in 2017. Youth-owned SMEs generated an employment rate of 23% in 2018 and 24.3% in 2019). There was a reduction in SMEs Output from 58% in 2020 to 30% in 2021 (Uwitonze, 2016). These trends show how the youth-owned SMEs in Rwanda are experiencing slower and stagnated growth hence reflecting the unstable and poor performance of youth-owned SMEs.

Data available from the MINICOM office in Kigali city show that the businesses that were registered as new enterprises in 2015 were 23, and at the end of that year, only 15 were still running. In 2021, the data showed, that of the 52 new businesses, only 16 are surviving to date. This has been attributed to falling profitability, reduced net profit, number of employees, and sustainability and leading to increased unemployment levels. Notably, the studies reviewed the aspects that have prevented the achievement of SMEs but not in a comprehensive approach, especially on aspects of networking, financial services, market linkage, and relevance of entrepreneurial training in Kigali city. In the context of Rwanda, a study conducted by (Rwanda, 2014) revealed that BDS fits well with the production activities of firms because of the appropriate advancing scheme that is flexible in its reimbursement. However, the study didn't examine the performance of youth-hold enterprises and didn't consider the aspect of networking and marketing services, hence, presenting a conceptual gap. These aspects were included in this study since

youth-owned SMEs enjoy such services from BDS providers and they contribute greatly to their performance.

In light of this, different studies have been executed to discover the relevance of BDS, especially on youth-owned SMEs (Mwaniki *et al.*, 2022). Because of these studies, it is expected that a helpful connection between BDS and the performance of youth-owned businesses was established. However, besides presenting the contextual gap, these studies adopted a descriptive design thus presenting a methodological gap and this design merely clarifies the conduct and tendencies of the variables. An explanatory design was used by the researcher to fill this gap and this design brings out how one variable in the study influences the others.

Other research has addressed facilitate standards certification services, auditing services, tax advisory services, and business facilitation registration, however, the study left out other factors influencing the performance of youth-owned SMEs hence presenting a concept that is amongst the key variables for this study. In addition, the effects of the moderating variable, for example, government regulations which this study considers a key variable was not examined (Hagabirema & Kungu, 2020).

Some different studies reviewed above present contextual, conceptual, and methodological research gaps and a limitation of not addressing the outcomes and impacts of BDS on the performance of youth-owned SMEs in Kigali, Rwanda. So there still exists a knowledge gap that this research aims to fill. The goal of the research was to see how the availability of networking, financial services, entrepreneurial training, and market linkage influenced the performance of youth-owned SMEs in Kigali city.

The specific objectives of this study were:

1. To determine the effect of networking services on the Performance of a youth-owned Enterprise in Kigali city, Rwanda.
2. To establish the influence of financial services on the Performance of youth-owned enterprises in Kigali city, Rwanda.
3. To establish the influence of training services on the Performance of youth-owned enterprises in Kigali city, Rwanda.
4. To examine the influence of marketing services on the performance of youth-owned enterprises in Kigali city, Rwanda.
5. To analyze the moderating effect of government regulations on the relationship between Business development services and the performance of youth-owned small and medium enterprises in Kigali city, Rwanda.

2.0 Review of Literature

This section analyzed several works of literature relating to business development services, governmental restrictions, and challenges of Youth-owned Enterprises

2.1 Theoretical Review

The suitable theories selected by the researcher to direct the research are covered in a theoretical review. This study examined some of the most important hypotheses. The theories

of resource-based views, stages of development, and Schumpeter's Theory of Innovation.

2.1.1 Resources-Based View Theory

Dunford *et al.* (2001), the resource-based view theory of the organization is widely regarded as one of the theories of performance leadership that are frequently referenced due to its great utility to creative management procedures. In assessing the likelihood of opportunity-driven entrepreneurship and the growth of new enterprises, the founders' access to resources is a crucial consideration.

The significance of financial, environmental, and support services is highlighted in this approach, claims the resource-based study of business. As a result, having access to resources improves a person's capacity for perception and efficiency. Furthermore, the resource-based idea or point of view makes it easier to gauge a firm's assets and covertly connect them to their potential (Lee, 2008).

He proposed that a business's resources and competencies are important. Capabilities are skills that are used to organize a company's resources and put them to good use. Structure, operations, and agreements are examples of how decisions are made in a business.

The resources and capabilities of a company, (Greer *et al.*, 1999) argued that they are crucial. Utilizing a company's resources efficiently requires the utilization of capabilities, which are talents. Decisions made in a firm can be exemplified by the structure, operations, and agreements.

Tangible resources like raw materials, money, and land are the source of intangible resources. Even if an organization possesses unique and important resources, it may struggle to improve performance if it lacks the abilities and knowledge to use them effectively. Valuable resources are important because they add value to the company, but because they are common across all businesses, it is difficult for them to have a sustained competitive edge (Galbreath, 2004).

Financial resources, including microloans, are important because youth-owned businesses need them to buy various corporate tangible assets like land and motorcycles to increase their operational efficiency. No business could function without them. Saving mobilization is a rare but valuable skill that gives a company a competitive edge over other companies in its sector. Entrepreneurs rarely save money and rarely have intentions to do so, but for those who do, saving boosts their capital for operations and aids in goal achievement (Peter *et al.*, 2018).

Connor (2002) claimed that RBV is the most amazing theory for defining how a resource affects business performance. The resource-based theory is useful for the research since it suggests using entrepreneurial tactics like microfinance and manufacturing firms to build and create new sources and competencies, boosting the enterprise's existing resources and capabilities, and promoting improved performance.

This study shows that youth-owned businesses continue to receive knowledge assets and competencies from intangible resources like financial training, which improves performance.

The training services, financial services, networking services, and marketing services were evaluated using the RBV

in this study since they are enterprise resources and have an impact on the performance of SMEs in Kigali, Rwanda.

2.1.2 Theory of Stage of Development

By Cardoza *et al.* (2015), the stages of development theory, an enterprise goes through five significant stages of Growth. The presence, survival, and progress stages, starting with taking, are those of growth and development. Therefore, to continue being successful, a company must have legal strategies. To overcome the difficulties that each stage of development brings. The phases of growth theory, which was developed by Churchill and Lewis, outlines 4 stages that a corporation must go through as it evolves.

Early on, a business will have trouble attracting customers and will depend on a small clientele. A business strategy at this time is to keep the company operating and prevent bankruptcy by looking for business development services like retraining, creating a welcoming environment for businesses, and free trade; the survival phase is the second phase of firm development. During this time, a company's cash flow, customer base, and planning will all suffer. A business strategy at this point should propose ways to help the company survive by boosting revenue. The third stage is often referred to as the success stage or the phase of growth. Greater financial requirements and better corporate strategic planning skills set it apart (Muda & Rahman, 2016).

Last but not least, to boost corporate growth before moving on to the mature stage, a firm needs a lot of resources for speedy expansion during the take-off stage as well as for restructuring, planning, and risk management (Muda & Rahman, 2016). Through Rwanda Development, the Rwandan government seeks to support youth-owned businesses by providing services for enterprise development that are related to the stages of growth described by Muda and Rahman.

By providing BDS and instructing them in managing businesses in their infancy, the fund assists teenagers and other vulnerable populations in starting their businesses. Through loans, corporate development, and free trade, businesses are supported and funded to ensure their survival in the second phase, along with financing and additional strategies to help them flourish, launch, and finally develop (Brush *et al.*, 2009). To better understand youth-owned businesses in Kigali city, the notion of stages of development was employed.

The phases of development theory were used by the researcher for two reasons in this study. First, it underlines the importance of all business development services required by young-owned businesses in Kigali for business success. Additionally, BDS is accessible at different phases of growth. For instance, after choosing a company or group, the fund can decide to start by training the group's members for business growth before funding the chosen company.

2.1.3 Schumpeter's Theory of Innovation

Schumpeter (1934) emphasized the significance of SMEs owned by young people performing better, emphasizing that innovation creates wealth when old market structures are dismantled by the introduction of new products. Resources are transferred from old to new businesses as they fail, which enables

new businesses to succeed. Schumpeter acknowledges that a key element of an entrepreneur's area of expertise is creativity or innovation (Kirzner, 1999, Muathe, 2010).

Since entrepreneurs are innovative, imaginative, and foresighted, according to Schumpeter, they contribute to the expansion of an economy by introducing new products, services, production techniques, markets, and raw material sources. Schumpeter contends that development is a non-automated process that is supported by participants in an economy. Entrepreneurs are the forces that promote progress. Schumpeter cited knowledge and creativity as motivators for business (Muathe, 2010, Dushime *et al.*, 2021).

In contrast to BDS providers, who offer financial services to help fund the development of new firms, entrepreneurs, in Schumpeter's view, are inventors who forge advantageous conditions for new businesses. The main responsibility of bankers is to extend credit to finance developments. Bankers are capitalists because they take on a variety of risks and need specialized skills to predict the success of a range of entrepreneurial ventures. Schumpeter argues that while it is appropriate to limit credit to entrepreneurs who lack potential, it is essential to give credit to those who do because it will enhance their performance (Muller & Amit, 2000).

2.2 Empirical Review

Empirical research has been done to comprehend the motivating forces that lead to business development services and government regulations. In general, this research focused on our types of business development services such as networking services, training services, financial services, and marketing services.

2.2.1 Networking Services and Performance of Youth-Owned Enterprises

In China, research carried out by Tang (2011) revealed that Social capital is the term used to describe the institutional support that links and networks of people have; these linkages and networks are made up of people who can assist or help one another. He said that resources such as knowledge, skills, or connections to other people who possess the required knowledge, skills, or other (financial and non-financial) resources can be used as support or assistance.

The study carried out by Muijs *et al.* (2010) in the United Kingdom (UK) presented the idea that a social network is made up of a group of people and connections between them. The growth and dissemination of discoveries and inventions depend on channels since innovation is key to an SME's competitive edge. It has also been stated that networks provide people with access to the tools, knowledge, and abilities they need to create and take advantage of new business prospects. The current study suggests that youth-owned businesses would leverage professional social networks to enhance their performance.

Fatoki (2011) examined how social contacts are important to young people who want to start and grow businesses in South Africa since this is how they receive the knowledge they need to do so. Hence, business owners must develop relationships with outside organizations ready to provide the information, skill, resources, and money that are essential to the

development of young entrepreneurs. This study's conceptual gap was caused by the exclusion of additional factors like financial services, marketing services, and training services. These variables were covered in the current study, which also looked into the moderating impact of governmental regulations to fill in this conceptual gap.

According to the study carried out by Ogunnaike and Kehinde (2013), the study was performed to establish the instance of chosen entrepreneurs in Ota, Nigeria the existence of social networks connecting enterprises with consultants, sponsors, and staffing allows skills and activities to circulate. The hypothesis concerns the interactions between youth entrepreneurs and people who supply the resources needed to start an enterprise.

From the descriptive analysis, the study established that networking services enable young entrepreneurs to meet customers' needs, entrepreneurs who start a business themselves are likely to succeed, lack of inspiration hinders business performance, and connections with successful entrepreneurs help in achieving business goals. According to the regression analysis, the research found that networking services had a favorable and considerable impact on a young enterprise's performance. The null hypothesis noted that there is no significant effect of networking services on the success of youth-owned enterprises in Kigali city, Rwanda was rejected.

2.2.2 Training Services and Performance of Youth-Owned Enterprises

According to Mengstie (2016) who conducted his research on Small and medium enterprises in Somalia claimed that training is a process in which business owners seek to acquire certain knowledge and skills to accomplish the goals of a particular job. He argued that business training is a continuous, structured, and positivist research process in which persons with knowledge and potential are creatively instructed or trained to improve their talents and capacities by concentrating on the demands of their jobs. Furthermore, Mengstie (2016)

acknowledged also (Eraut, 2004) by stating that training can be formal or informal and is typically performed to help someone better understand and practice their trade. With an emphasis on Somalia's smallholder entrepreneurs, this study adopted a descriptive research methodology. While young entrepreneurs were recruited using a straightforward random selection from three areas in Kigali city, the proposed study's explanatory research methodology was used to create a link between the study variables, which provides a methodological gap.

In addition, the findings of the study by Kimando *et al.* (2012) conducted in Kenya among young business owners of SMEs in Muranga town, should be highlighted that training and entrepreneurial learning are commonly accepted as how business owners increase their awareness and support novel behaviors in the process of spotting opportunities for setting up and running enterprises. The researcher also said that encouraging behaviors that promote entrepreneurship and economic growth is one strategy to acquire the necessary elements for boosting the amount of need-achievement in a community. The conceptual

difference is further demonstrated by this study, which used 156 young entrepreneurs in Kigali, Rwanda, as opposed to the 200 young entrepreneurs it targeted in Muranga, Kenya.

The third empirical review of the research was to establish the influence of training services on the success of youth-owned enterprises in Kigali city, Rwanda. From the descriptive analysis, the study established that continued entrepreneurship training for youth entrepreneurs was required, business revenue has increased due to entrepreneurship training, business sales have increased due to entrepreneurship, gross profit has increased due to entrepreneurial education, and entrepreneurs have been able to effectively manage money due to the financial knowledge. Based on the regression analysis, the study found that the performance of a youth-owned business was significantly and favorably impacted by training services. The null hypothesis that there is no significant effect of training services on the success of youth-owned enterprises was rejected.

2.2.3 Financial Services and Performance of Youth-Owned Enterprises

Maros and Juniar (2019) examined the factors that affect the success of young people-owned SMEs in Nairobi County, Kenya. The study used basic descriptive data to demonstrate how microfinance helped young people acquire microloans, develop their wealth by opening or expanding enterprises, and ultimately find employment.

Khattak *et al.* (2021), the government should support financial institutions that extend credit, especially to budding enterprises, the research suggests. The poll did not, however, ask young business owners if they are aware of readily available financial services or whether they are aware of the restrictions that banks have before giving loans. According to the study, if enterprises have access to financial services, they may perform better with government support. The research that has taken place in Malaysia by (Ombi *et al.*, 2018b) indicates that the primary impediment to enterprises continuing in business is limited capital. Enterprises can improve their financial performance with government assistance where the government of Rwanda should work hand in hand with financial institutions to facilitate entrepreneurs to access business finances at lower rates and extend the payback period.

This research was done by (Ombi *et al.*, 2018b) in Malaysia rather than Rwanda, thus the difference. Due to the study's location, the sample was limited to 161 SMEs from Sabah, creating a methodological and contextual gap. To address the above issue presented by (Ombi *et al.*, 2018a)'s study, the sample size for the current study may have been as many as 156 individuals. In contrast to the previous study, which primarily focused on financial services, this research examined the financial and non-financial performance of youth entrepreneur-owned businesses. This success was measured by net profit and the increase in the number of employees.

From the descriptive analysis, the study found that youth-owned enterprises were aware of the bank requirements, access to finance would allow the business to expand and improve sales, starting a business with their own money has resulted in rapid growth, microfinance institutions take more

advantage of the customers, financial institutions control borrowing defaulters well, and banking institutions provide loans mainly relying on borrower's ability to pay. Based on the regression analysis, the study found that the success of a youth-owned enterprise was significantly and favorably impacted by financial services. The null hypothesis notes that there is no significant effect of financial services on the success of youth-owned enterprises in Kigali city, Rwanda was rejected.

2.2.4 Marketing Services and Performance of Youth-Owned Enterprises

According to Okyere *et al.* (2011) who wrote an article titled The Impact That Marketing Communications Have on How Well Sales are Done in Ghana Telecom (Vodafone, Ghana), marketing linkage has an impact on how well a company does with sales. The study's findings indicated that marketing expenditures and sales promotion had a significant impact on the company's overall revenues, improving process effectiveness and efficiency. The study did find a weak correlation between TV ads and successful sales, though.

Njawa (2015) researched the impact of marketing linkage on the organizational success of businesses that produce cosmetics. An enterprise can inform its customers about the products and services it offers through advertising, and marketing service is a crucial step in the process of developing the brand images of products and services that are offered for purchase in potential markets. The study's findings suggest that by providing marketing services, enterprises in this industry could foster a favorable public image and encourage clients to make additional purchases of goods and services. Large market segments can be created, customer complaints can be decreased, and a positive working connection can be developed with potential customers, all of which can fuel the expansion of enormous markets.

According to the research carried out by Patel *et al.* (2017), marketing service has an impact on how well cosmetic enterprises perform by encouraging customers to buy more of the company's goods, boosting sales volume and profitability. The research was conducted in a different country because there was a chance of finding information that would be difficult to generalize in other contexts, particularly the wholesale and fast food industries. However, the researchers chose to disregard other media that are readily available to potential customers, such as radio, newspapers, and billboards. The research also chose to concentrate its attention on advertising expenditures and television commercials, both of which are merely one method of communicating the appropriate message to customers about a product.

The research carried out in Ghana by Asomaning and Abdulai (2015) stated that the development of enterprises is tied to market access. The study's findings indicate that sales promotion and advertising expenditures significantly impacted the total amount of sales for the company, increasing overall profitability. The studies' contextual emphasis differs from this study in that their attention was directed toward industrialized economies, whereas our study was more interested in a developing market.

According to the descriptive analysis, the study found that communication is essential for entrepreneurship, brand image development opens up new markets for business products, growth in existing markets spurs customer demand for the products, businesses increase market opportunities by launching new product lines, social networking sites create an online market for business products, and online advertising and publicity create new markets for business products. Following the regression analysis, the study found that marketing services had a positive and significant influence on the operation of a youth-owned business. The null hypothesis, according to which there is no discernible impact of marketing service on the effectiveness of youth-owned enterprises, was disproved.

2.2.5 Business Development Services, Government Regulations, and Performance of Youth-Owned Enterprises

The Rwandan government (GoR) made improvements to the system as part of a larger reform effort to increase economic opportunities and present a welcoming and contemporary work environment for both domestic and foreign businesses. It promoted financial inclusion, drastically reduced bribery, and moved workers from the sizable unorganized sector to firms in the official sector to inspire locals to foster an entrepreneurial spirit (Bernatzki et al., 2022b).

This study by Djankov *et al.* (2006) looked at corporate regulation and the creation of new enterprises in 39 EU nations. The results show that small and medium-sized businesses can benefit from financial services and operate more effectively with government support. Governments have numerous programs in

place to help businesses get started and grow, and it is the responsibility of the government to promote these qualities to raise people's happiness. Also, the assistance provided by the government-affiliated bank meets the demands of entrepreneurs and improves their productivity.

The results of the descriptive analysis suggest that most business owners are uncomfortable with the current laws and regulations. The study found that getting a license to engage in business is difficult and that the taxes associated with running the business are not attractive. The null hypothesis that government regulations have no significant moderating effect on the relationship between Business development services and the performance of youth-owned enterprises was rejected.

3.0 Research Methodology

3.1 Research design

This study used an explanatory research design to establish a fixed positive connection between its studied variables. Explanatory research design focuses on comprehending situations to clarify the relationships among variables. To understand the nature of the relationship between the independent variables (networks, financial services, marketing services, and training) and the success of youth-owned enterprises, this study sought to provide explanations.

3.2 Study context and population

The target population of 256 enterprises was dispersed over 8 sectors from three districts in Kigali City, and a sample size of 156 SMES was selected. As illustrated in the table below.

Distribution of the Target Population

<i>Location</i>	<i>Number of respondents</i>	<i>Sample Percentage (%)</i>
<i>Gasabo district</i>		
<i>Remera</i>	20	12.82
<i>Kacyiru</i>	20	12.82
<i>Kimironko</i>	20	12.82
<i>Gisozi</i>	20	12.82
<i>Kicukiro District</i>		
<i>Kanombe</i>	20	12.82
<i>Gahanga</i>	20	12.82
<i>Nyarugenge District</i>		
<i>Nyamirambo</i>	20	12.82
<i>Nyarugenge</i>	16	10.25
<i>Total</i>	156	100

Source: Researcher (2023)

3.3 Research Data

Since three districts in Kigali City were used for the research, it was challenging to obtain a sampling frame because the population is vast, and the geographical area is large and scattered. A semi-structured questionnaire was adopted and piloted with 17 respondents who did not form part of the final survey in the Kayonza district. The explanatory research design was adopted to elicit data from a study population of 256 with a sample of 156 young entrepreneurs who were singled out by the use of a multi-stage random sampling strategy. Following that, the data was transferred to SPSS, where percentages, mean, and standard deviation values were computed and suitably

interpreted. Content analysis and descriptive and inferential statistics were utilized in analyzing data. A multiple linear regression model was employed and showed the effect of business development services on the performance of youth-owned small and medium enterprises.

4.0 Findings and Discussion

A multiple regression analysis model was conducted to test the prediction effect of the independent variables (networking services, financial services, training services, and marketing services) on the dependent variable (performance of a youth-owned Enterprise). Table 1 shows the model summary results.

Table 1 Model Summary

Model	R	R Square	Adjusted R Square	Std. An error in the Estimate
1	.794a	0.631	0.621	0.37919

a Predictors: (Constant), Marketing services, Training services, Networking services, Financial services

Source: Survey data, 2023

Table 4.19 reveal an R square of 0.631. This denoted that results implied that business development services are good jointly, business development services explain 63.1% of the predictors of business performance. The ANOVA results variations in the performance of a youth-owned Enterprise. The presented in Table 2 confirm the results.

Table 2 Analysis of Variance

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	36.636	4	9.159	63.699	.000
	Residual	21.424	149	0.144		
	Total	58.059	153			

a Dependent Variable: Performance

b Predictors: (Constant), Marketing services, Training services, Networking services, financial services

Source: Survey data, 2023

The ANOVA model results indicated an F statistic of (excellent fit) in forecasting business performance. The 63.699 and a P-value of .000. Because the p-value is below the regression weights of each variable in the model are presented in usual value of 0.05, the proposed model is statistically significant Table 4.21.

Table 3 Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.12	0.214		0.562	0.575
	Networking services	0.239	0.092	0.234	2.607	0.01
	Financial services	0.193	0.086	0.201	2.246	0.026
	Training services	0.236	0.081	0.223	2.909	0.004
	Marketing services	0.26	0.083	0.24	3.116	0.002

a Dependent Variable: Performance

Source: Survey data, 2023

Regression Equation

$$Y = 0.12 + 0.239X_1 + 0.193X_2 + 0.236X_3 + 0.26X_4$$

Where:

Y = Dependent variable (Performance of youth-owned small and medium enterprises)

X1 = Networking services

X2 = Financial services

X3 = Training services

X4 = Marketing Services

The regression coefficient results in Table 4.21 indicate that networking services ($\beta=0.239$, $p=0.01<.05$) had a positive and significant effect on the performance of a youth-owned enterprise. This suggested that there would be an increase in networking services by a unit that would tip to an increase in business performance by 0.239 units. The null hypothesis (H01) predicted that there is no significant effect of networking services on the performance of the youth-owned enterprise in Kigali city, Rwanda. The regression model showed a p-value less than 0.05,

thus the null hypothesis was rejected. The finding agreed with Muijs *et al.* (2010) study that networks give people access to the resources, expertise, and skills they need to establish and exploit new business opportunities.

The findings also concur with those of Ogunnaike and Kehinde (2013) who supported the importance of social networks in boosting enterprises' growth as social networks connecting enterprises with consultants, sponsors, and staffing allows skills and activities to circulate.

Table 3 also indicates that financial services ($\beta=0.193$, $p=0.026<.05$) had a positive and significant effect on the performance of a youth-owned enterprise. This suggested that an increase in financial services by a unit would lead to an increase in business performance by 0.193 units. The null hypothesis (H02) predicted that there is no significant effect of financial services on the performance of the youth-owned enterprise in Kigali city, Rwanda. The regression model indicated a p-value less than 0.05, thus the null hypothesis was rejected. The finding concurred with Maros and Junior's (2019) argument on the need for the government to promote financial institutions that provide credit, particularly to young entrepreneurs.

The findings are similar to the results by (Aterido *et al.*, 2012) that monetary services are vital to the economic progress and the growth of Small and medium enterprises, and their availability is linked to productivity and performance. The results are reliable to those of Khattak *et al.* (2021) who found that access to financial services improves business performance. The results revealed that training services ($\beta =0.236$, $p=0.004<.05$) had a positive and significant effect on the performance of a youth-owned enterprise. This suggested that a rise in training services by a unit would lead to an increase in business performance by 0.236 units.

The null hypothesis (H03) predicted that there is no significant effect of training services on the performance of the

youth-owned enterprise in Kigali city, Rwanda. The regression model showed a p-value less than 0.05, thus the null hypothesis was rejected. The finding was similar to that of Mengstie (2016) who established training was significant in enhancing business performance. The findings agree with those of Kimando *et al.* (2012) who recognized that training stimulates entrepreneurship and economic growth in the country and the community benefits from it as well.

The findings showed that marketing services ($\beta =0.26$, $p=0.002<.05$) had a positive and significant effect on the performance of a youth-owned enterprise. This suggested that a rise in marketing services by a unit would lead to an increase in business performance by 0.26 units. The null hypothesis (H04) predicted that there is no significant effect of marketing services on the performance of the youth-owned enterprise in Kigali city, Rwanda. The regression model indicated a p-value less than 0.05, thus the null hypothesis was rejected. The finding supported Njawa's (2015) conclusion that marketing Services are critical in enhancing business growth and performance via promoting the brand images of goods and services that are available for purchase in potential markets.

Additionally, he concluded that marketing linkage influences the performance of enterprises by persuading consumers to purchase more of the organization's products, increasing sales volume and profitability. The findings support the results by Okyere *et al.* (2011) that marketing linkage affects the sales performance of an enterprise. The findings mirror those of Asomaning and Abdulai (2015) who noted that market access is related to enterprise development. The findings support Asomaning and Abdulai that marketing Services had a substantial influence on the sum of the company's sales, which led to an upsurge in enterprise performance.

Table 4 Moderation Effect of Government Regulations

Variables	Model 1	Model 2
Constant	.148 (0.467)	.543 (0.053)
Business development services (X)	.922 (0.000)*	.875 (0.000)*
Government Regulations (Z)		-.074 (0.043)*
The interaction term (X*Z)		-0.099(0.048)*
F statistics	259.211	134.405
R squared	0.63	0.64
Adjusted R squared	0.628	0.636
R2 change		0.01

Values of Unstandardized beta coefficients, with p-value in Parenthesis

*p < .05

Source: Survey data, 2023

Models:

$$Y = 0.148 + 0.922 X_i + \epsilon$$

$$Y = 0.543 + 0.875 X_i - 0.074 Z - 0.099XZ + \epsilon_i$$

Where;

Y = Performance of youth-owned small and medium enterprises (Dependent variable)

Z = Government Regulations (Moderator)

X_i = Business development services (Independent variable)

As indicated in Table 5, models 1 and 2 indicated goodness of fit as demonstrated by R2 with values of 0.63 and 0.64. The results also indicated that government regulations had a negative and significant effect on business performance ($\beta = -0.074$, $P=.043<.05$). Further, results indicated that the interaction effect of government regulations and business development

services on business performance was negative and significant ($\beta = -0.099$, $p=0.048<0.05$). This implied that government regulations significantly moderate the link among BDS and the success of youth-owned businesses in Kigali city, Rwanda. The null hypothesis (H05) predicted that government regulations had no significant moderating effect on the relationship between Business development services and the performance of youth-owned enterprises in Kigali city, Rwanda. The regression model showed a p-value less than 0.05, thus the null hypothesis was rejected.

5.1 Conclusion

The study concluded that networking services enable entrepreneurs to meet customers' needs, entrepreneurs who start a business themselves are likely to succeed, lack of inspiration hinders business performance, and connections with successful entrepreneurs help in achieving business goals. The implication is that boosting networking services has a chance of improving the operation of a youth-owned business in Rwanda's Kigali city.

The performance of youth-owned small and medium-sized businesses in Kigali, Rwanda is positively and significantly impacted by the financial services provided to them. In particular, the research concludes that access to finance allows businesses to expand and improve sales, starting a business with their money results in rapid growth, financial institutions control borrowing defaulters well, and banking institutions provide loans mainly relying on borrowers' ability to pay. The implication is that improving financial services has the likelihood of enhancing the performance of a youth-owned enterprise in Kigali city, Rwanda.

Training services offered have a positive and significant effect on the success of the entrepreneurs-owned enterprise in Kigali city, Rwanda.

Through their participation in training programs, youth entrepreneurs can develop knowledge and skills. In particular, the study concludes that continued entrepreneurship training for youth entrepreneurs is key to enhancing many jobs creation through skills acquired, business expansion, and performance. The implication is that improving training services has the likelihood of enhancing the success of the enterprise in Kigali city, Rwanda.

Marketing services have a statistically significant favorable effect on the performance of a youth-owned enterprise in Kigali city, Rwanda. Through their participation in marketing, a youth-owned small and medium enterprise can get many customers, increase business profit, and increase sales volume. In particular, the study concludes communication is key to entrepreneurship, development of the brand image brings new markets to business products, growth of current markets discounts encourages customers to return and buy the products, social networking sites generate an online market for business products, and use of online advertising and publicity generates a new market for business products. The implication is that improving marketing services has the likelihood of enhancing the performance of a youth-owned enterprise in Kigali city, Rwanda.

Finally, Government regulations in Rwanda significantly moderate the relationship between business development services and the performance of youth-owned small and medium enterprises in Kigali city, Rwanda. In particular, the study found out that taxes charged by the running of an enterprise are not encouraging and the process of obtaining a license to participate in business is not easy. Based on this objective, the implication is that government regulations significantly reduce the effect of business development services on the performance of youth-owned small and medium enterprises.

5.2 Policy Implications

According to the study's conclusion, the management of youth-owned entrepreneurs should strengthen their networking services. In particular, business development service providers should develop ways of meeting customers' needs and ought to improve all efforts related to information transfer. To help with the transmission of crucial information needs to be made more accessible and available, and its flow needs to be improved. It is also important for entrepreneurs to seek inspiration from successful peers.

To complement and improve the current financial services, business development services should roll out more programs, seminars, and campaigns. Management of youth-owned entrepreneurs should strengthen their financial services. In particular, the managers should establish reliable sources of capital for the business. The government of Rwanda should work hand in hand with financial institutions to facilitate entrepreneurs to access business finances at lower rates and extend the payback period.

Training services have a necessary effect on the performance of youth-owned entrepreneurs in Kigali city, Rwanda. Based on this, Business development services providers should strengthen their training services. In particular, managers should introduce more programs, seminars, and campaigns to supplement and enhance the existing training services and invest in workers' training programs. The government of Rwanda should also launch entrepreneurship training programs expected at providing entrepreneurs with the necessary business skills and knowledge. As a result, Youth - owned small and medium enterprises will be able to learn more and gain vital business knowledge and skills, which will enable them to better control their company's finances and enhance its long-term profitability and performance.

The management of youth-owned small and medium enterprises should take steps to improve entrepreneurs' ability to absorb new marketing services and the usefulness of education in producing alternate courses of action in the decision and problem-solving scenarios. Additionally, the management of youth-owned small and medium enterprises in Kigali city Rwanda should actively advance marketing services approaches to boost effectiveness and efficiency. In particular, the managers should invest in good communication with the customers, develop a brand image, provide discounts to customers, and utilize social networking sites and online advertising.

The study recommended that the government of Rwanda should review regulations affecting entrepreneurs with aim of

making them friendly and effective. In particular, the government through the Rwanda revenue authority should review taxes charged by the running of the enterprise and lower taxes so that it will also enable them to save more money for new investments, enhancing the performance of the youth entrepreneurs. Additionally, the Rwanda Development Board should work with the government of Rwanda to reduce the lengthy process and high fees associated with establishing a business license. This would facilitate the issuance of these permits and broad participation in the market for a variety of entrepreneurs in Rwanda's several districts.

5.3 Limitations and Future Research

The researcher had a difficult time gathering information from the chosen youth-owned small and medium enterprises since some of them never wanted to reveal information they thought was crucial and confidential, like information on their business net profit each year. The study handled this difficulty by obtaining a permit from the Kigali city authority and an introduction letter from the institution assuring responders that the data they provided is primarily for scholarly purposes.

The investigator experienced difficulties in reaching all of the sampled target groups due to the poor road network and

some youths were scattered particularly in some areas of the Gasabo district. To overcome this limitation, a reliable motorbike rider was arranged in advance to transport the assistant researcher and the researcher to the target population.

This study considered net profit, the number of employees, growth, and expansion, and sustainability as measures of performance. Future studies should examine other performance indicators including, market share, employee satisfaction, and customer satisfaction.

The study thus recommends future research on other business development services that can further predict the performance of a youth-owned enterprise, such as bookkeeping, legal advice, counseling, and input supply, which are not taken into account in this study. Thus, future studies should focus on the performance of young people-owned small and medium-sized businesses while looking at these factors.

More research should focus on evaluating the effects of BDS on the success of youth-owned businesses in other regions, specifically the Eastern, Western, Southern, and Northern, as well as other youths dealing with other businesses to establish any relationship that may be present.

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