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Entrepreneurial Competencies in Least-Developed Countries (LDC) of Sub-Saharan Africa: Case Study of Rwanda

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Abstract

This study analyses the level of development of entrepreneurial competencies among the owners of small and medium size enterprises (SMEs) in Sub-Saharan Africa. Rwanda, a typical least-developed country (LDC) located in East Africa, as a case study. A list of entrepreneurs' competencies was developed on the basis of entrepreneurship literature and expert interviews. Six entrepreneurial competencies came from literature and two additional competencies emerged from interviews with experts. The final list was presented to respondents in the form of a questionnaire in order to explore the level of development of entrepreneurial competencies that Rwandan entrepreneurs have reached. The entrepreneurial competencies were ranked based on the level of development in the opinion of the entrepreneurs. The aim of this study was to examine the level of development of small business owners in LDC. A total of 135 respondents from all four provinces of Rwanda were involved in the study. A factor analysis was conducted to test their validity for the eight constructs and Cronbach's alpha for reliability of the questionnaire items. Results show that Trustworthiness and Drive are highly ranked by the entrepreneurs in Rwanda. In the interpretation of the results, reference was made to the Rwandan national culture with a focus on the entrepreneurial competencies and to the economic circumstances in which the empirical fieldwork took place.

Keywords: *small businesses, entrepreneurial competencies, least-developed countries, Rwanda*

1. Introduction

1.1. Background of the Study

In recent years, there has been considerable interest and debate on entrepreneurial competencies. Not much is known about entrepreneurship in Least Developed Countries (LDCs) and what competencies are needed for business success of owner-managers of small firms in these countries. The importance of small and medium-sized enterprises (SMEs) in contributing to job creation, economic development, poverty alleviation and Gross Development Product (GDP) is widely accepted in both developed and developing countries (Sarwoko et al., 2013; Tobias & Boudreaux, 2011; Ayyagari et al., 2007; Singh & Belwal, 2008; OECD, 2011). SMEs are important especially for LDCs, one of which is Rwanda. The contribution of SMEs to the economic growth innovation and competitiveness is of strategic importance for poverty reduction (Thurik & Wennekers, 2004; Ayyagari et al., 2007). Entrepreneurship is a very dynamic process of creating incremented wealth for the wellbeing of both entrepreneurs and individuals in society (Naudé, 2011; Carter, 2011). Small firms have to increasingly anticipate competition, new markets, new demands, new rules, and regulations (Naudé, 2011; Ahmad & Hoffman, 2007; Gray, 2002). The concept of entrepreneurship can be used as an important tool in understanding people's motivation for taking part in business success, especially in entrepreneurial activities that require traits such as independence, aggressiveness, autonomy, and courage (Gupta, Turban, Wasti, & Sikdar, 2009). For example, Li (2009a) argues that a number of factors influence business success in SMEs such as personality traits and competencies of the individuals involved in the process of entrepreneurship.

The objective of this paper is to answer the following question: What is the level of development of entrepreneurial competencies of small business owners in LDCs with Rwanda as a case in point? Rwanda is a typical LDC located in East Africa. Entrepreneurial competencies can be conceptualized as a combination of knowledge, skills and attitudes and traits needed by entrepreneurs to materialize their entrepreneurial roles. Because of the lack of knowledge about entrepreneurship in LDCs, this paper aims to set a step in filling this gap in entrepreneurship studies by exploring 'Rwandan entrepreneurial competencies' through an empirical study among small business owners in the five provinces that make up this country.

A review of the literature on entrepreneurial competencies is given. In the context of Rwandan entrepreneurship, six competencies were chosen to further study the area of entrepreneurial competencies. In addition, two entrepreneurial competences were added following the interviews with experts and selected entrepreneurs in Rwanda.

This paper is structured as follows: Firstly, the crucial role of the entrepreneur in SMEs is highlighted and information on entrepreneurial competencies is provided on the basis of the reviewed literature. The next section presents a brief discussion on the definition of SME so that theories of entrepreneurship are given. Secondly, a set of entrepreneurs' competencies is identified based on the existing entrepreneurship literature. Then an overview of eight entrepreneurial competencies follows, six of which are based on the major theoretical sources in this field and two follow from expert interviews. The empirical fieldwork conducted among 135 entrepreneurs in the five provinces of Rwanda and its results, especially the development of the entrepreneurial competences are also presented. The analysis of the data and results are presented with explanations both in terms of national culture and economic circumstances. Finally, an agenda is given for future research in relation to entrepreneurial competencies. The study views the acquisition and development of entrepreneurial competencies as a mechanism by which achieving business success can be improved.

2. Literature Review

This section presents a brief discussion of entrepreneurial theories, the definition of small business, and the review of a set of entrepreneurs' competencies.

2.1. Small Businesses

The sector of small business represents a statistically significant proportion of the world economy (Ali et al., 2003; Olawale & Garwe, 2010). In countries such as the United States and the United Kingdom, there has been a striking change over the past forty years, where governmental awareness of the role of SMEs has risen sharply (Storey, 2003; Praag & Versloot, 2007; Wennekers et al., 2005). Small Business Administration (SBA) defines an SME as an enterprise that is independently owned and operated, is organized for profit, and is not dominant in its field with a small number of employees and a relatively low volume of sale (SBA, 2010). SMEs are normally privately owned corporations, partnerships, or sole proprietorships. The European Small and Medium Enterprises (EU SMEs) define SME by classifying them into three classes of SME: micro enterprises, small- and medium scale enterprises. Micro enterprises are enterprises that employ up to 9 people; small enterprises employ between 10 and 49 people; medium enterprises employ between 50 and 249 people and large enterprises are thus defined as having 250 or more employees (EU SMEs, 2011). The definition of small business varies by country and by industry, ranging from fewer than 50 employees in the European commission and fewer than 500 employees to qualify for many U.S. Small Business Administration programmes (SBA, 2010). In Canada, Industry Canada uses the term "SME" to refer to businesses with fewer than 500 employees, classifying firms with 500 or more employees as large businesses (Storey, 2004). Breaking down the SME definition, Canadian industry defines an SMEs by classifying them into two groups, the first as one that has fewer than 100 employees (if the business is a goods-producing business) and the second as one that has fewer than 50 employees if the business is a service-based business (Ahmed & Chowdhury, 2009). A firm that has more employees than these cut-offs but fewer than 500 employees is classified as medium-sized (Storey, 2003). Various organizations such as the International Monetary Fund (IMF), the World Bank and the International Labour Organization relate the definition of SME to the objective measures of size such as number of employees, sales turnover, profitability, net worth, etc. The United Republic of Tanzania defines SMEs in terms of category of the enterprise, capital invested, annual turnover and number of employees as follows: micro 1-4, small 5-50, medium 51-100 and large 100 and above (Mahemba & Bruijn, 2003; Hamisi, 2011). In summary, different countries have different definitions of SME, according to the local context. The Rwandan Ministry of Trade and Industry (MINICOM) defines SMEs in terms of size, net capital investment, annual turnover and number of employees. For the purpose of this study, the definition of SMEs is adopted from the SME Policy of June 2010 document of the Government of Rwanda as illustrated in Table below.

Size of the Enterprise	Net Capital Investment (Millions RwF)	Annual Turnover (Millions RwF)	Number of Employees
Micro Enterprise	Less than 0.5	Less than 0.3	1 to 3
Small Enterprise	0.5 to 15	0.3 to 12	4 to 30
Medium Enterprise	15 to 75	12 to 50	31 to 100
Large Enterprise	More than 75	More than 50	More than 100

Table 1: Rwandan Ministry of Trade and Industry definition of SME

Source: (MINICOM, 2010)

Note that the definition takes into account the three conditions that should be met: net capital investments, annual turnover, and number of employees.

In Rwanda, SMEs play a significant role in economic development. However, in spite of several initiatives undertaken by the Government of Rwanda to address constraints facing SMEs, some bottlenecks persist (Sennoga et al., 2012) in infrastructure, inequality in incomes and assets and the impact of policies on economic transformation in Rwanda (Malunda, 2012). The Rwandan government is committed to achieving sustainable economic growth coupled with growth in employment opportunities for its people.

2.2. Qualitative characteristics of SMES

SMEs are assessed from their impact on the market, finance and physical resources (Hill & Wright, 2001). They have unique characteristics that differentiate them from larger firms (Gilmore, Carson, & Grant, 2001; Buonanno et al., 2005). SMEs have less ability than larger firms to shape and influence their internal and external relationships with their customers, the market, finance and the labour market (Man, Lau, & Chan, 2002). SMEs have greater economic benefits than large firms in terms of employment

generation (Admassie & Matambalya, 2002). In addition, SMEs differ from larger firms from the internal limitation resources especially, finance, management resources and knowledge-based while larger firms have strong finance resources, external relations (network), and an easy access to the market.

The characteristics of SMEs may be determined by the size of the firm, location and the way it's managed, that stem from the combination of ownership and management can result in significant differences. For example, small and larger firms differ from each other on uncertainty, innovation and evaluation (Garengo, Biazzo, & Bititci, 2005; Gray, 2002). A typical characteristic of SMEs that stems from the combination of ownership and management depends on the business owner's ability and traits which drive them to take risk of starting, running and managing the business (North, Smallbone & Vickers, 2001). SMEs has important characteristics such as internal general funds, a simple capital structure, flexibility to new changes in terms of closer interactions among departments, shorter lines of communication, better personal links, more unified culture and stronger identity (Aragón-Correa, Hurtado-Torres, Sharma, & García-Morales, 2008).

2.3. *Quantitative Characteristics of SMEs*

As mentioned above, characteristics of SMEs may be determined by their size on the basis of the number of employees. Whereas SMEs have a smaller number of employees as compared to large firms, annual turnover and number of investment, larger firms have a bigger number of employees compared to SMEs (MINICOM, 2010; Mahemba & Bruijn, 2003; Storey, 2003; Hamisi, 2011). The difference between SMEs and larger firms may vary by country and by industry ranging from fewer than 50 employees in the European commission and fewer than 500 employees to qualify for many U.S. Small Business Administration programmes (SBA, 2010).

In summary, these characteristics may be determined by the intrinsic quality and behaviour of the entrepreneur or owner/manager and by the inherent size and stage of development of the enterprise.

2.4. *Role of Entrepreneurs*

According to Grebel, Pyka, & Hanusch (2001), a firm's stability and growth depends on the founders' (business owners) quality, characteristic, feature, attribute, facility, ability, talent, capacity as well as its competitiveness. Kochadai (2012) states that it is important for entrepreneurs to react proactively to the environment in order to minimize the possible negative effects of the ever challenging business environment. Entrepreneurs play a central role in the economy by establishing firms, which in turn, creates markets and organizations (Spulber, 2008; Cowling, 2003). Entrepreneurs play an important role in sustaining global and regional economy recovery (Ayyagari, Beck, Demirguc-Kunt, & Demirgüç-kunt, 2007) and they are known for risk taking, creation of new products processes, and services for the market (Schmitt-Rodermund, 2004 ; Obschonka et al., 2011). According to Knight (2001), Entrepreneurs have begun to play a critical role not only locally, but in international trade (Naudé, 2011). Various definitions of an 'entrepreneur' have been given by several people.

An entrepreneur is a person who starts a business or an enterprise. He is a person who considers the possibility of creating a company at some time in their life, with a motivation (vocation, curiosity, need, desire for freedom, power, money...) that made them consider such an option (Garzón, 2009). An Entrepreneur is any person who possesses and uses certain qualities in setting up and running an enterprise (Nimalathan, 2009). An Entrepreneur can be also a special person who sees the opportunities that others do not see and has a low risk aversion. If entrepreneurs had a high risk aversion, they would be employees. Katz & Green (2009) use the popular broad definition of an entrepreneur as anyone who is a small business owner. This, of course, means that anyone can be an entrepreneur. It also means that the self-employed (anyone who works for himself or herself instead of working for others) is also an entrepreneur.

Talking of entrepreneurs, Inyang & Enuoh (2009) see entrepreneurship as simply concerned with what an entrepreneur actually does; that is, the utilization of resources in managing an enterprise, assuming the risks and maximizing profit from the business venture. Entrepreneurship is also defined as a function in terms of innovation to do new things and to do them in novel ways; that is, doing similar things in new ways, producing new products, discovering new markets, and developing new management strategies. Shane & Venkataraman (2000) define entrepreneurship as the recognition and exploitation of opportunities for starting and running business. According to Stewart and Roth (2001), entrepreneurship refers to independent ownership, active management, and/or expressed intention to do so. Hence, it is their attitude to risk that distinguishes entrepreneurs from employees; the key role of entrepreneurs is to innovate (Storey & Greene, 2010). In this study, an entrepreneur is defined as a person who possesses certain competencies that enable her/him to identify and consider opportunities that others do not see, leading to achieving and maintaining business success. The dominant theories in entrepreneurship have sought to explain entrepreneurship as a function of the types of people engaged in entrepreneurial activity (Eckhardt & Shane, 2003).

Successful entrepreneurship requires the entrepreneur to possess certain managerial competencies which are the ability to conceptualize and plan effectively, the ability to manage other individuals, the ability to manage time effectively and to learn new techniques in handling business operations, and the ability to adopt and implement changes in the business environment.

According to Naudé (2011), the elements of the definition of entrepreneurship, namely resource coordination, new businesses creation, and innovation do not in themselves indicate a link between entrepreneurship and development. The relationship between these two depends on such causal factors as the conceptualization, resource coordination, new businesses creation, and innovation. Based on the definitions given above by different authors, an entrepreneur is defined in this paper as a person who has certain entrepreneurial competencies which help her/him to identify opportunities for coordinating, creating, running and managing businesses with an intention of expending and achieving their goals based on the strong competition from the other small and large

firms. The roles that entrepreneurs play require a high level of entrepreneurial competencies for a positive impact on the success of the business.

2.5. Importance of Entrepreneurial Competencies

Entrepreneurial competencies are known as the necessary skills in creating businesses which play a key role in determining the interest in pursuing an entrepreneurial career (Wilson, Kickul, & Marlino, 2007). Entrepreneurial competencies are considered as higher-level characteristics encompassing personality traits, skills and knowledge, and therefore can be seen as the total ability of the entrepreneur to perform a job role successfully (Man et al. 2002). Competencies play an important role by helping the entrepreneurs in decision-making, ability to solve problem, striving for successful accomplishment and competing with other firms if necessary (Oosterbeek, van Praag, & Ijsselstein, 2010).

The entrepreneurial competencies enter then to play their role in taking such proactive approaches. Thus, an entrepreneur's competence is a crucial factor in achieving excellence in performance to ensure a sustainable growth and success of a venture amidst a competitive business environment. According to Schmitt-Rodermund (2004), the entrepreneurial competencies are linked to personality traits and the ability of what someone does or performs at a desired level, to the possession of certain attributes (knowledge, skills and attitudes) and the ability to choose and use these attributes. From a behavioural perspective, research on entrepreneurial competencies focuses on identifying the levels of development of competencies in Rwanda and researchers usually develop a list of relevant competencies. While there are differences in definitions and measurements of the entrepreneurial competencies, there are also some entrepreneurial competencies that are more developed among the entrepreneurs and considered to be the most important.

This paper explores entrepreneurial competencies in the context of Rwandan SMEs. The purpose of the paper is therefore to investigate entrepreneurial competencies and the level of their development in Rwanda. Entrepreneurial competencies can be seen as the 'sum of the entrepreneur's requisite attributes for successful and sustainable entrepreneurship' (Kiggundu, 2002). According to Kiggundu (2002), these attributes include attitudes, values, beliefs, knowledge, skills, personality, traits, wisdom, expertise (social, technical, and managerial) mindset, and behaviour. Competencies are seen as observable behaviours that are more tied to performance than to other entrepreneurial characteristics such as personality traits, intentions or motivations (Sánchez, 2012).

A list of developed entrepreneurial competencies represents a category of competencies which are considered to be important for entrepreneurial success. They have a stronger linkage with entrepreneurial traits and are less directly observable. They involve high level of conceptual activities and are reflected in the entrepreneur's behaviours when they conduct analysis, learn, make decisions and solve problems, etc. They may also enhance the effectiveness of carrying a task in the present or in the future (Li, 2009b).

Six generally accepted entrepreneurial competencies from the literature are: 'Risk taking propensity', 'Opportunity seeking and Initiative taking', 'Need for achievement', 'Self-efficacy', 'Systematic Planning and Monitoring' and 'Creativity' (Garzón, 2009; Ucbasaran et al., 2009; Jaafar et al., 2011; Kickul et al., 2009; Sethi & Saxena, 2008; Barringer & Ireland, 2006). However, after expert interviews two entrepreneurial competencies trustworthiness and drive were added (see section 3).

The six competencies that have been selected, based on literature review, are described briefly below.

Risk taking propensity is the ability to understand that risk taking means trying something new, and the ability to assess choices responsibly by weighing the possible outcomes against values and responsibilities (Garzón, 2009; Oosterbeek et al., 2008; Tajeddini & Mueller, 2008; Grunberg & Masurel, 2012; Nicholson et al., 2005).

Opportunity Seeking and Initiative taking is the ability to do things before being asked or forced to by events; to act to extend the business into new areas, products or services; to seize unusual opportunities to start a new business; to obtain financing, equipment, land work space or assistance (Sethi & Saxena, 2008; Ahmad et al., 2010; Puhakka, 2007; Gaglio & Katz, 2001; Ucbasaran et al., 2009; Shane & Venkataraman, 2000; Snyder et al., 2003).

Need for achievement can be described as an individual's personal commitment to succeed in reaching a certain position. Entrepreneurs operate in an uncertain environment and, therefore, have to be personally committed to be successful (Collins et al., 2009; Jaafar et al., 2011; Tajeddini & Mueller, 2008; Oosterbeek et al., 2008).

Self-efficacy represents the trust of an individual that set goals will be met. This trait has much to do with the uncertain environment in which the entrepreneur operates, as it provides the entrepreneur with confidence to act (Kickul et al., 2009; Hmieleski & Corbett, 2008).

Systematic Planning and Monitoring is the ability to develop and use logical, step-by-step plans to reach goals, and to make plans by breaking a large task into sub-tasks. It is the competency that underlies developing plans that anticipate obstacles and evaluate alternatives. Systematic planning and monitoring imply a logical and systematic approach to activities, the revision of plans in the light of feedback on performance or changing circumstances, the keeping of financial records and using them to make business decisions (Garzón, 2009; Sethi & Saxena, 2008; Abimbola, 2001; Becker et al., 2009).

Creativity is the ability to make something out of nothing. It is a dynamic facet of entrepreneurship and it uses uncertainty (in which outcomes have not yet been determined) in a positive way (Oosterbeek et al., 2008; Ward, 2004; Hamidi et al., 2008; Bilton, 2007; Barringer & Ireland, 2006).

These competencies of an entrepreneur enable effective and/or superior performance in their businesses. It is a combination of knowledge, skills and attitudes or appropriate motives that an individual possesses to perform a given task. An entrepreneur is the

pivot around which all other factors of production, productive resources and productive techniques revolve. She/he combines talents, abilities and motivation to transform the resources into profitable undertakings.

2.6. Hypotheses

The objective of this paper is to answer the following research question: What is the level of development of small business owners in LDC? Literature was reviewed and expert interviews were held to develop a comprehensive list of entrepreneurial competencies. It is assumed that the entrepreneurial competencies enable the entrepreneurs to start, run and manage their businesses successfully. The competence level is an indication of the level of development of small business owners (entrepreneurs).

To summarize, it is expected that Trustworthiness, Drive and Risk Taking are the most developed competencies in Rwanda. The trust between the small business owner and their customers is considered as a highly developed entrepreneurial competency in the eyes of the responding entrepreneurs themselves, Trustworthiness, Drive and Risk Taking were thought to be the main competencies which help entrepreneurs in Rwanda in determination, initiative or motivation to start and run business. Trustworthiness was considered to be very important as in the business, one needs to be a person who can take risk to start a business, with a positive credibility, honest and responsible for the success of her/his business.

→Hypothesis 1. The competency Drive is one of the highly-developed competencies among Rwandan SME entrepreneurs.

→Hypothesis 2. The competency Trustworthiness is highly developed among Rwandan SME entrepreneurs.

→Hypothesis 3. The competence Risk taking is one of the less developed among Rwandan SME entrepreneurs.

It is expected that entrepreneurs look for the opportunity on the market, work to achieve a certain target in their life, think out of the box namely effectiveness in creation and innovation, which makes them to take some initiatives to start and run business. This leads to the following hypotheses considered to be in the middle of developed competencies among the entrepreneurs in Rwanda; that is, Opportunity seeking, Creativity, Initiative taking and Need for Achievement.

→Hypothesis 4a. The competence Opportunity seeking is developed on the average among Rwandan SME entrepreneurs.

→Hypothesis 4b. The competence Initiative taking is developed in average among Rwandan SME entrepreneurs.

→Hypothesis 5. The competence Need for achievement is developed in average among Rwandan SME entrepreneurs.

→Hypothesis 6. The competence Creativity is one of the less developed among Rwandan SME entrepreneurs

It is also expected that when trying to explain the Rwandan competency development, it is supposed that Self- Efficacy, and Systematic planning form a third group of competencies ranked at a lower level. The entrepreneurs (small business owners) need some additional competencies which will help them to have a proper talent development; planning and strong understanding of the market to help them stay in the market and improve the business grow.

→Hypothesis 7. The competence Self-efficacy is one of the less developed among Rwandan SME entrepreneurs.

→Hypothesis 8. The competencies Systematic planning and Monitoring are some of the less developed competencies among Rwandan SME entrepreneurs.

3. Data and Methodology

The research exercise consisted of two phases. The first phase was a preliminary qualitative phase in the form of interview with SME entrepreneurs as well as with experts. The second phase involved a quantitative survey of the opinions of entrepreneurs in small and medium-sized enterprises (SMEs) in the five provinces of Rwanda (Kigali city, Northern, Eastern, South and, Western Provinces). The field work for this paper took place in the period of two months in the five provinces of Rwanda. Rwanda is on the list of LDC with its neighbouring countries: The Democratic Republic of the Congo, Uganda, Tanzania and Burundi. Rwanda is a member of East African Community (EAC) composed by Rwanda, Burundi, Uganda, Tanzania and Kenya. Given the structure of the Rwandan economy, a faster growing SME sector has an immediate and significant positive impact on employment and poverty alleviation (ADF, 2013). Rwanda's willingness to join the other countries in region proved to be a channel of improving its trade with these countries, human development and free movement of people, hence helping Rwandan entrepreneurs to learn from them and this can easily improve some of their competencies. This has enticed the indigenous people with the help of neighbouring countries to start up businesses in various parts of the country. Through its agency, the Rwanda Development Board (RDB), the government of Rwanda has worked closely with investors in the areas of regulation, business operating license, and financial facilitation. Opportunities for long-term, well-capitalized investors with ideas, imagination and business skills for an emerging economy. For example, in the agriculture sector the government managed to bring together coffee farmers. By working together, farmers found that they were better able to target the increasingly lucrative specialty market for coffee (Boudreaux, 2007).

The government has prioritized four thematic areas including: (i) economic transformation for accelerated economic growth; (ii) rural development to ensure sustainable poverty reduction; (iii) productivity and youth employment with an emphasis on appropriate skills and productive employment; and (iv) accountable governance (ADF, 2013).

Before the fieldwork took place, a series of expert interviews was held in Rwanda. These interviews allowed us to check the relevance of entrepreneurial competences derived from the theoretical survey within the typical context of this LDC. These experts were, amongst others, the chamber of tourism in private sector federation (PSF). The expert interviews confirmed the current literature findings concerning the importance of the previously mentioned six entrepreneurial competences, but (as indicated earlier in Section 2.3) also led to the adoption of two entrepreneurial competencies trustworthiness and drive. The study targeted entrepreneurs (self-employed). In order to conduct a multi-strategy research approach with "top-down inductive reasoning", the study started with the qualitative, in-depth interviews with entrepreneurs. The expert interviews were very useful, because not much is known about the personality and traits of entrepreneurs in LDCs see, e.g., (Mahemba & Bruijn, 2003; Kiggundu, 2002). Abdullah et al. (2003) even

called entrepreneurship in developing countries 'arguably the least-studied significant economic and social phenomenon'. The experts mentioned that there is a need of developing new competencies which can help the Rwandan entrepreneurs to access the market and be aggressive on the market, the experts stressed both the importance of developing new entrepreneurial competencies. This all contributes to a lack of innovation and creation of new activities.

The qualitative phase of this study employed a purposive sampling technique. Based on their expertise in the field of small business, 22 business owners, experts and policy makers were selected from all the four provinces of Rwanda. The study used unstructured face-to-face interviews because these have the potential of providing rich data, especially on issues that are still exploratory in nature.

The expert interview was conducted to identify those competencies which are relevant for business success in Rwanda. An interview guide for both experts and the business owners was provided, and the researcher conducted 14 interviews with experts from the public sector (policy makers) and international organisations (experts) in the field of business development. Eight (8) interviews were conducted with business owners from the handicraft sector in Kigali city and Rubavu district. The entire interviews were recorded using a tape recorder. A list of factors from previous research was presented and discussed with the experts to identify a list of most entrepreneurial competencies considered to be the most developed in the handicraft sector in particular in Rwanda. Content analyses of words to capture all the information given by the business owner and experts and concept counts were used to analyse data.

The quantitative research process applied a cross-sectional survey methodology to the business owner and the representatives in the area of handicrafts. It used a number of pre-tested and adapted items as well as newly-created items for those areas that the small businesses had officially registered. The underlying strategy was to distribute the survey to SMEs in order to know the most developed competencies among the Rwandan entrepreneurs.

A standard questionnaire was developed based on the literature and expert views. The interviews led to the inclusion of two additional traits (Trustworthiness and Drive). The questionnaire was then translated into Kinyarwanda, the national language. Afterwards, it was checked on lingual biases. The checked questionnaire was used as a final version for the fieldwork. The questionnaires were distributed and the entrepreneurs were assisted to fill out the questionnaires as well as respond to some questions they might have. A total number of 135 subjects constituted the sample of the study for all four provinces of Rwanda. Questionnaires were distributed and collected by the researcher himself. The researcher met the entrepreneurs in the work place as well as at exhibition centers. The focus was on the individuals, cooperatives, small business owners from the handicraft sector within tourism industry located in Kigali city, Northern, Eastern, South and Western provinces. A long list of registered companies was recommended by the Private Sector Federation (PSF) and a number of them were chosen based on the location and accessibility. These handicraft shops mainly sell traditional African clothes, drawings and decorations, and wooden hand-made crafts and small furniture. These shops are registered by the government and are allowed to run business in the handicrafts sector.

4. Results

Based on literature review, the researcher used the following six general entrepreneurial competencies: Risk taking, Opportunity Seeking, Need for achievement, Self-efficacy, Systematic Planning and Creativity. These competencies were subjected to respondents' views. From the interviews with Rwandan small business owners, policy makers and experts', two additional competencies: Trustworthiness and Drive were added. They are believed to motivate Rwandan entrepreneurs to start their own business, hence a total of eight entrepreneurial competencies were considered. 135 respondents were asked to rate the stage of development of the eight constructs of competencies through 24 items in a 5-point Likert scale (1= strongly disagree... 5=strongly agree). The respondents contained more males than females (69.2% of male versus 30.8% of female) and had an average age of 38.47 years. They reported mostly to have only a secondary school level as education background.

Exploratory factor analysis (EFA) was conducted to identify the factors based on the data and to maximize the amount of variance explained. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy value was (0.651) which is close to 1 therefore factor analysis was suitable and Bartlett's test of sphericity had a Chi-square value of 513.939 with a p-value of 0.000 which is less than 0.05 this was an indication of suitability of data for structure detection. Communality values measured the variability of each observed variable and ranged from 0.569 to 0.820. The study was conducted with 08 constructs and each had 03 items. Principal component analysis (PCA) with promax rotation yielded six factors out of fifteen factors. Amongst imputed factors, a total of 69.738% of total variance was explained. The six factors in the initial solution had eigenvalues greater than 1.02 with threshold being eigenvalue greater than or equal to 1.0 (Hair, Black & Babin, 2010), variance explained by extracted factors before rotation and after rotation is the same. Implying that no variation is lost due to latent factors unique to original variables and variability.

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.651
Bartlett's Test of Sphericity	Approx. Chi-Square	513.939
	df	105
	Sig.	.000

Table 1

In this study Pattern Matrix coefficients ranged from 0.510 to 0.932 thus showing variables are almost perfectly related to a factor pattern. Opportunity seeking and Initiative taking, Creativity and Systematic planning, and Self efficacy, constructs were loaded by two item while Need for achievement, Drive and Trustworthiness were loaded each by three items. Risk taking was rejected. In general, a total of 15 items among the 24 were found to be valid after the Factor analysis.

Pattern Matrix ^a						
	Component					
	1	2	3	4	5	6
D1	.796					
D2	.932					
D3	.778					
T1		.510				
T2		.899				
T3		.847				
NFA1			.673			
NFA2			.808			
NFA3			.772			
SE1				.623		
SE2				.908		
SP1					.852	
SP3					.723	
OP1						.901
OP3						.654
Extraction Method: Principal Component Analysis. Rotation Method: Promax with Kaiser Normalization.						
a. Rotation converged in 6 iterations.						

Table 2

The researcher used Factor analysis for validity and Cronbach's alpha for reliability of the questionnaire items. This test was done only for the six constructs that loaded in the Factor analysis two or more items. One competency namely Creativity was loaded with only one item in the Rotated Component matrix and, therefore, not considered for reliability. The results showed that four constructs: Need for achievement, Self efficacy, Drive and Trustworthiness were found to be reliable with Cronbach's alpha result above 0.6 while two constructs: Opportunity seeking, Creativity and Systematic planning were found not to be reliable with Cronbach's alpha result below 0.6. In summary, it can be said that four constructs among the eight were found to be both reliable and valid. It is these four competencies (Trustworthiness, Drive, Opportunity Seeking and Self-Efficacy) that were used for subsequent analysis.

The table 2, indicates clearly that the entrepreneurial competence 'Drive and Trustworthiness' was the one which was best self-ranked (or highly rated). Drive was the best ranked competency with Pattern Matrix loadings ranging from 0.778 to 0.932 and Trust between the small business owner and their customers was also considered as the important factor in the eyes of the responding entrepreneurs themselves with a mean score of 4.34 (see table 02).

Table 2 provides an overview of the means and standard deviations of the perception of the six entrepreneurial competencies with the results of only four competencies found to be both valid and reliable. On average, the competencies vary between 3.62 to 4.34. The trait "Trustworthiness" differs significantly at the 0,05 level with Drive and Opportunity Seeking and Initiative taking and not with Self-efficacy and Need for achievement within the sample. (see table 02).

However, Table 02 shows that Trustworthiness does not score significantly higher than the following three competences: Drive, Opportunity Seeking and Initiative taking. The one sample t-test statistic is between 49.68, 108.17 and the p-value from this statistic is .000 and that is less than 0.05 (the level of significance usually used for the test). Such a p-value indicates that items of the sampled competencies are statistically significant. The 95% confidence interval estimate for the difference between competencies is (3.4798, 4.4212).

The Rwandan competency development was categorized into three groups. The first group is that of more developed (highly ranked) competencies: Drive, Trustworthiness, Opportunity Seeking and Initiative taking; the second group includes competencies ranked as middle (average): Self- Efficacy, and Systematic planning while the third group is that of the competency ranked as low; Need for Achievement. Two competencies: Risk taking and Creativity were rejected and were not considered among the developed entrepreneurial competencies in Rwanda. The two competencies: Self- Efficacy and Systematic Planning can be considered to be in the middle (average) while Trustworthiness, Drive and Opportunity seeking were considered as the most developed (high) competencies in Rwanda. The level of development of Rwandan Entrepreneurial competencies is relative as a result of a comparison of competencies during the research period and the contribution of the entrepreneurs themselves.

5. Discussion

Each entrepreneur needs competencies which can help them to start and run a business. The six competencies from the literature (Risk taking propensity, Opportunity seeking and Initiative taking, needed for achievement, Self-efficacy, Creativity, Systematic planning and Monitoring) and two additional competencies (Drive and Trustworthiness) were found to be the most important entrepreneurial competencies in the view of Rwandan entrepreneurs in SMEs. Especially these last two competencies were added as the most important ones not on the basis of our literature survey, but in the light of subjects' comments. Rwandan entrepreneurs identified

Trustworthy and Drive as the most dominant competencies. The two competencies have a direct connection with trust, belief of Rwandan in their nature. Christianity has become a central part of Rwandan culture. Religion can be identified as one of the pillars of Rwandan culture. It is therefore not surprising that Rwandans see religion as something contributing to business success. The entrepreneurs believe that without God nothing can happen in the business and daily activities: first God and business comes after. The entrepreneurs consider trust in God and trust in people as more important in business. Trustworthiness and Drive were thought to be the main competencies which help entrepreneurs in determination, initiative or motivation to start and run business. Trustworthiness was considered very important as in the business, one need to be a person with a positive credibility, honest and responsible for the success of her/his business. The role of competencies is to have a positive impact on business success. From qualitative interviews, it was found that both experts and small business owners reported that market and financial opportunities are very important to start a business. Rwandan entrepreneurial competencies and traits have a contribution on business creation.

These competencies give the small business owners a confidence to start and stay longer in the business. The entrepreneurial competencies contribute to business successes as the Rwandan entrepreneurs have a mind set of working hard and support their families. For poverty reduction, the entrepreneurs (small business owner) need some additional competencies such as effectiveness in creating, innovation, talent development, strong understanding of the market which can help them think out of the box and help them stay in the market and improve the business growth.

Finally, business and entrepreneurial skills courses are offered by quasi-governmental organisations such as the PSF (Private Sector Federation) and by governmental initiatives such the PPPMER (Project pour la Promotion des Petites et Micro-Enterprises Rurales). Participants in PPPMER programmes are developing financial literacy, business and credit management and have the opportunity to be apprentice to skilled artisans. In recent years, conferences addressing youth employment in Rwanda have produced recommendations relevant to vocational training, finance, fostering entrepreneurship, and cooperative formation. As a result, an entrepreneurial culture is steadily growing.

Culture may have influenced the Rwandan perception of entrepreneurial competencies. As religion is one of the pillars of the Rwandan culture, Rwandan entrepreneurs are much dominated by trustworthiness and drive. In addition, two categories of push and pull factors were identified. Most young entrepreneurs start a business due to the opportunities they find in the market and sometimes due to the training they have received, which makes it easy for them to identify the business opportunities. Others are in the business because they have a family background of doing business, for example in the sector of handicrafts. Most of people make handicrafts because the grandfather or grandmother was making handicrafts. An institution for the revitalization of the traditional school of culture (Itorero ry'Igihugu), as well as an academy of languages and culture (Itorero ry'Igihugu) have been established to promote culture and ensure transmission of positive cultural values from generation to generation (MINIJUST, 2010). Cultural activities are also promoted through civic education programmes such as academy of languages and culture (Itorero ry'Igihugu) and exhibitions, cultural values such as integrity, peaceful coexistence, social cohesion, solidarity and volunteerism form part of the training programmes in the Ministry of Sports and Culture (MINISPOC). Traditionally, Rwandan arts and drawings are produced throughout the country although most originated as functional items rather than purely for decoration. Nowadays, woven baskets, bowls and handicrafts products can be found everywhere in the country. Most of handicrafts are part of a growing industry in tourism and cultural products are becoming commercial while before they were used as home decorations. Today a person can engage in a given entrepreneurial activity not because of the culture, but because of the opportunities found on the market or when they want to change their life style and make some profit in this business which is also considered as pull factor. Drive has a connection with the economic circumstances, but the local circumstances may provide ample opportunities to start a business. Entrepreneurs in Rwanda are willing to work towards their business success. Rwanda has enormous entrepreneurial opportunities when members of cooperatives work together and share ideas, when they create networks and learn from each other. This can help them to be innovative and creative. In addition, the government is willing to support, facilitate and promote small businesses through provision of training and networking. To ensure that competencies are fully developed, the government has further offered financial guarantees to new starters (youth and women entrepreneurs) as a way of helping them. The government also invests more in training of new entrepreneurs for further development to fully utilise their competences for socio-economic development.

6. Conclusion and Recommendations

This paper sought to assess the importance of entrepreneurial competencies in the perception of Rwandan entrepreneurs. The study identified Drive and Trustworthiness as the major competencies among Rwandan entrepreneurs. The study established that these two competencies appeared to be more dominant. There are other competencies such as Opportunity Seeking and Initiative, and Self-Efficacy which are also important to Rwandan entrepreneurs. From discussions with respondents and experts in the field of entrepreneurship, these competencies are perceived to have a significant effect on business success. Further, the study found that there are many entrepreneurial opportunities. For example, members of cooperatives share ideas, create networks and learn from each other and this helps them to be innovative and creative. Most importantly, the study established that trustworthiness is perceived by Rwandan entrepreneurs to be the foundation of business success. As revealed by respondents, religion acts as source of trust. The study also revealed that Trustworthiness, Drive, Opportunity Seeking and Initiative, and Self-Efficacy appear to be the most developed competencies that the Rwandan entrepreneurs possess. These competencies are key drivers to entrepreneurial and business success. Finally, the influence of culture on the entrepreneurial competencies determines the personality of small business owners (entrepreneurs) in LDCs of Sub-Saharan Countries of Africa at large and particularly in Rwanda. This is recommended as interesting directions for future research. The study recommends that small business entrepreneurs should accurately target their efforts to

develop, create and build new competencies by focusing on the most critical competencies and traits they have for the success of their own business and economic development of the national economy.

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