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# To Examine the Interventions by Development Partners in Supporting the Growth and Development of Commercial Enterprises in Lira District, Northern Uganda

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## Abstract

The development of entrepreneurship has motivated majority of Ugandans to start commercial enterprises (CEs) as a source of employment and economic growth. The objective of the study was to examine the various intervention employed by development partners in supporting the growth and development of commercial enterprises in Lira District, Northern Uganda. Using purposive and simple random sampling procedure, a sample of 274 participants was selected for the survey. A self administered questionnaire was structured. The data were analyzed using SPSS statistical package. The study recommended that development partners operating in the district should consider supporting commercial enterprise (CE) in advocating for policy reforms, providing financial support, creation business information center where entrepreneurs could access business information at affordable rates and supporting technological development to support creativity and innovations.

**Keywords:** Policy reforms, Financial support, Business Information and Technological support.

## 1.0 Introduction

Entrepreneurship activity in developing countries such as Uganda is primarily based on necessity. The creations of Government policies for Commercial enterprises (CEs) vary from country to country depending on customs and business setting (Naude, Szirmai & Goedhuys, 2011) CE's have to recognize that what they need to know is how to utilize their resources well and fix them into an advantage for their business growth. The small business sector like in other parts of the world is seen as a vital contributor in the evolution to a market economy through job creation and income generation among other factors (Hisrich & Ozturk, 1999). Ugandans economy continues to show fast expansion in comparison to other parts of the world. They also pointed out the fact that the private sector is progressively augmented by small business enterprises accounting for 90% of the sector Boohene, Sheriden and Kotey, (2008). The government has made tangible efforts in creating a positive economic environment, and there is need to ensure sustainability by strengthening institutions of government and improving the fight against corruption.

## 1.1 Problem statement

Development partners operating in the country has tried to put in place a lot of interventions in order to improve commercial enterprise development in Uganda. Despite these programs, it has been observed that their impact on the performance of CE's has been less than satisfactory (Mambula, 2002). These can be attributed to some factors that governments and policy makers have failed to put into consideration in the design and implementation of CE development programs. This is because, like in many developing countries, there had been considerable mountains of policy publications, research conducted yet the problems remain. Uganda is ill equipped with Entrepreneurship policy, which would otherwise address business start-up and incubation for shooting and later vertical and horizontal growth of CE's. Most CE's either remain small or shut down within few years of operations due to some constraint that hinder their growth, (Rodriguez and Berry, 2002). Built on the above background the study investigated the interventions employed by development Partners in supporting the growth and development of commercial enterprises in Lira District, Northern Uganda and try to address the challenges identified.

## 1.2 Objective of the study

To examine the various intervention employed by development partners in supporting the growth and development of commercial enterprises in Lira District

## 2.0 Literature review

### 2.1 Policy Reforms

Governments in Less Developed Countries (LDCs) now recognize the need to formulate policies that create conducive atmosphere for establishment and operations of CE's. The new emphasis by various governments in LDCs on CE's development can be linked with the current global trend of economic liberalization and the need to

bridge the development gap that hitherto exists between LDCs and industrialized countries. However various Government regulations and their bureaucratic procedures can hinder as well as facilitate CE activity in a country (Sathe,2006). Numerous propositions have come out and conscious attempts are still needed on the role of Governments, through its series of economic policies poignant competition within the market to sustain a climate that is conducive to successful and profitable operations of CEs (Dandago and Usman, 2011). Eniola (2014) and OECD (2004,2009,2013) shows that market based economy has got to understand some specific steps to prove the conditions to advance CEs to create chances to a rise in different sectors of the economic system and entrepreneur venture. Adejugbe (2013); Nguyen, Alam, Perry and Prajogo (2009); Sobri Minai and Lucky (2011) conjointly indicated that within the absence of durable, economic process in these countries transmutation economies, the Government should wrestle a vital part to creating those conditions. Akinbogun (2008) in his study examined the impact of infrastructure and Government policies on survival of small-scale ceramic industries in south west of Nigeria and found out that infrastructural facilities and Government policies have not encouraged viable small scale ceramic industries in Nigeria. He noted that while Nigerian physical environment and people's culture have been favorable towards the business enterprises, infrastructural facilities and government policies have not. This has serious implication for the business performance and survival in Nigeria.

Many Governments and international bodies (such as the EU) have attempted to promote growth-oriented entrepreneurship either through direct measures or indirectly through policy instruments (European Commission, 2004). It is therefore understandable that policy actors are most eager to benchmark and compare the national government policies to Commercial Enterprise Development (CED). They wish to find examples of best practice in entrepreneurship policy design and indentify recommendations for national governments. These goals stand high in the agenda of the European Commission (Bodas & Von, 2008). Addressing these crucial issues becomes more complicated as recent studies have suggested that policy measures, instruments or design do not perhaps determine the success of policies, but it is a matter of finding a proper "Fit" between the policies and the entrepreneurial environment in which the policies are applied (Desrochers and Sautet, 2008). While addressing the development of an entrepreneur's management skills is critically important to enable people to grow their business, enterprise support agencies and policy makers must also consider how they can improve public policy, enable access to markets, provide hard and soft supports, create a supportive culture, and offer greater access to finance, if they are to engender a positive entrepreneurship ecosystem through which enterprises can flourish.

In developed and producing states, Government policies that affect support are a decisive factor for CEs (Nguyen *et al.*, 2009). The character and span of Government policies have a right way impingement on an organization's performance. OECD (2004) stated that if culture of Government, education, regulatory authorities, banks, the profession and the large corporate sector lacks empathy with CEs, then it will be unmanageable for the sector to survive and develop. Abor & Quartey (2010) noted that recent economic policies have led to a decline in the role of the state in productive activity but a renewed private investment has created new opportunities for CEs. Theoretical and empirical studies conducted by Eniola and Ektebang (2014) and Okpara (2011) established government policy that appears to be more consistent in determining the public presentation of the CEs. In addition, inefficient distribution channels often dominated by larger firms pose important limitations to market access for CE. Global entrepreneurship monitor(GEM ,2010) observed that government policies have gone some way to reducing the restrictions on private CEs. Although there had been initiatives by governments to promote and support CEs in order to enhance their development and reduce poverty, there is still lack of laws and genuine administrative procedures such as accessibility to assistance from the government agencies (Harvie 2005).The government should provide for a policy environment for reducing collateral requirements and providing safeguards. Ruffing (2003) stated that if an enabling policy, legal and regulatory framework and the necessary infrastructure to reduce the cost of doing business are accompanied by a stable macroeconomic environment, CEs can play a significant role in economic development. Such initiatives include provision of non fiscal incentives like Plan for Modernization of Agriculture (PMA), Business Uganda development scheme (BUDS), Microfinance Outreach plan, UNIDO Master Craftsman programme (MCP), the Jua Kali Initiative and youth fund (UIA, 2008). However, such initiatives have lacked multi-sectoral approaches (Oteh, 2010). Therefore there is still much effort needed for the government to draft policies aimed at the protection of CEs in Uganda. Currently, interest rates are high on loans thus affecting CEs and making CEs close their businesses because of inadequate collateral demanded by these firms. Government initiatives targeting youth should be established because they dominate the CEs world over and have proved to be more innovative and creative, yet lack of collateral hinders their operations (Nangoli, Basalirwa, Kituyi and Kusemererewa, 2013)

## 2.2 Financial Support

The role of government becomes even more pronounced when it comes to the issue of strengthening the institutional foundations of lending. Strengthening creditors rights, establishing quasi-legal institutions for

processing legal suits brought by banks against defaulting borrowers, helping improve repayment behavior and enhancing banks willingness to finance CEs. Nichter and Goldmark (2009), noted that policies favor large enterprises while small enterprises face problems and difficulties to their development as a consequence of lack of access to finance. Similarly, introducing products like leasing, invoice discounting and factoring, which attempt to circumvent the problems of collateralized lending to CE's. To promote CE investment on innovation, Freel, (2000) suggests that government has to play a special role while their corresponding agencies offer financial support to develop mechanisms to introduce innovation process in CEs. Meanwhile, banks have to consider their financial characteristics and better promote technology and products development in markets as an alternative to ensure funding. However, it is important to consider that various financial agents perceive innovation funding as a high risk capital (Hall, 1990) and it is a reason why diverse CEs do not consider bank capitals to implement their innovation strategies (Larsen and Lewis, 2007).

The government of Uganda has put a lot of effort in place to help CEs have access to finance and other important services that could help CEs avoid failure. Ocici & Omagor, (2006) noted that the Micro Finance Support Center, Commercial Banks in Uganda and other micro finance institutions are the main institutions providing financial services for CE's. The objective of these institutions are to fill the existing financing gap in the major medium and long-term development projects both private and public sectors. The East African Development Banks (EDB) mostly caters for the larger firms and larger projects, yet, through Commercial Banks and Micro Finance Institutions focuses on CE's, thereby supporting key sustainable development projects and programs.

Development partners alongside government led efforts to change; has received international support towards the CE subsector. For instance the International Finance Corporation (IFC) along with the Bank of Uganda has been working hand in hand to strengthen credit reference bureau that should benefit CEs (mostly women). This could enable Non-land Assets to be acceptable as collateral.

According to a 2007 Kenya Women Finance Trust (KWFT) report 'Improving Access to finance for CEs: International good experiences, removing the obstacles to financial access to CEs requires that commercial banks, micro-credits institutions, community groups and Business Development Service (BDS) institutions work closely together.

Therefore, more policy initiatives definitions towards revitalizing the CEs should not only be government engineered, but also enjoy the input of all stakeholders in all sectors of development. The effort from both private and public sector towards reinforcing the existent CE policy provisions is highly recommended based on the fact that all appear to recognize the CEs critical role in spurring not only self sustenance but also the country's economic boom.

### **2.3 Business Information**

The establishment of an active CE's sector and the effective utilization of quality business information have been identified as crucial in attaining long-term and sustainable economic growth for developed and developing countries (Haliso & Okunfulure, 2010). Limited access to relevant business information is one of the obstacles to the competitiveness of CEs (Hatega, 2007). In his study, Jorosi (2006) argues that the main sources of business information for CEs include competitors, customers, business associates, government officials, broadcast media, libraries; newspapers, periodicals, magazines, government publications, trade and industry associations, and electronic sources. Entrepreneurs rely on diverse sources of information. The sources vary depending on the nature of the problem, the incentives accruing, and the constraints involved in the running and managing of business operations (Moyi, 2000).

No business enterprise can survive early mortality without communication and effective information management (Maicibi, 2003) and there is no best way a business enterprise can propel to greater heights if information management is not channeled through social networks in which social capital is derived (Lin, 1999; Davidsson & Honig, 2003). Peterson (2004) draws a distinction between hard and soft information, with hard information being numerical and encompassing such items as financial statements, payment history and output numbers. While soft information is qualitative and includes opinions, ideas, rumors and statements of future plan.

Limited access to markets remains a severe constraint to CE growth and competitiveness in domestic market due to globalization, (GOK, 2005; KIPPRA, 2006). Limited access to market information makes CE's less aware of opportunities in the market. CEs also face difficulties accessing markets due to limited market information, poor marketing capacity and poor market research leading to a discrepancy between the supply and demand, (KIPPRA, 2006). However, access to and awareness of such information as well as other relevant business information and legal business requirements had remained largely confined to elitist business leaders. Rural entrepreneurs in the districts and other towns could not have access to such investment information, which they could take advantage of. This is particularly true for small scale entrepreneurs, who, not being well informed of the necessary legal business requirements they should adhere to with respect to their enterprises, would often feel that they are harassed by local authorities. Many local entrepreneurs prefer to run their

businesses in an informal state, which hampers their potential for growth, expansion and innovation. This also prevents them from taking advantages of the incentives provided by the government for formal investment businesses (GOK, 2005)

Schleberger, (1998) recommended that the scope of business information services should include: Information on business trends and markets, information on business organization, advisory services on legal and regulatory aspects, business management, customer service, business expansion and diversification, new technology, identification and communication of business opportunities, providing access to linkages, finance, markets, and facilitation of business. Hatega (2007), stated that obstacles that affect CEs' ability to compete favorably include limited information on financing products and an inadequate and expensive supply of power and telecommunications.

The government has embarked on policies on improving market and marketing opportunities for CEs both locally and internationally through improved business linkages, increasing financial services to CE's, promoting gender equity by increasing equal access to financial services for women and men, empowering women, improving gender access to education, technology development and entrepreneurship (GOK, 2005)

## **2.4 Technological Support**

In this modern world of rapid high technology changes, technological advancement will continue to accelerate in the future. Technological advancement changes the organizational policies and strategies (Hampel, Marris & Martinson, 2009). In any organization, most of the challenges are generated by competition, advance technology, enhancing employee efficiency and rapid growth, new leadership and management (Madsen ,Miller &John 2005). Most research has shown that employee attitude and behaviours need to be developed for successful organizational performance (Bernerth, 2004). The development of technology has an impact on firm performance and can only increase productivity or improve performance when combined with other resources effectively by human resources or when done effectively and use technology productively and ethically (Dauda & Akingbade, 2011).

Donor support in the developing countries is focusing on their support programs for the CEs sector development, in order to sustain a stable national economy (Bodas & Von, 2008). Technological resources, is one of the most important element in the success of any business. Firm's that uses the latest technology tends to capture its customers more than its competitors. Giovanni & Mario (2003) pointed out that countries with high levels of technological growth tend to have high levels of entrepreneurial growth. Although technology has its cost but in the end business usually recover this cost as they operate. Still they are able to get and edge over its competitors by application of new technology. In the third world countries most of the CEs are not able to install new technology due to its higher cost. However, from previous researches it is founded that technology has its deep roots in this business success of the CEs and positively correlated with the business success (Cartosson, 2008). Firms should adopt these technological changes and equip them with latest technology and develop their abilities to use latest technology (Farooq & Khan, 2011) most recent studies shows that organization face two factors, first one is old age workforce and second is increasing introduction of new technologies, so training is very important for further new technology introduction as well, such as web-based operation, computerized intelligent system and other task technologies (Sakai, 2012).

## **3.0 Methodology**

This section covers the research design used in the study, sample and sampling procedure applied, data collection; over view of data and the statistical analytical techniques employed.

The study was conducted based on cross section survey design. This design was chosen to ensure that the study accurately described the true nature of existing conditions at point in time.

### **3.1 Sample and sampling procedure**

The target populations for this study were small, medium and large CEs operating in Lira municipality covering the Divisions of Adyel, Ojwina, Central and Railways respectively. These areas were chosen since the government has a lot of interest in these business categories and their growth respectively. The respondents were drawn from categories of CEs which included Metal fabricators, Leisure and hospitality, timber dealers, groceries and general merchandise dealers. Stratified random sampling was conducted to select 274 respondents. The research strategy employed both descriptive and correlations analysis. Self administered questionnaires were used to enable the respondent have adequate time to respond to the same set of questions in a predetermined order. A 5- point Likert scale ranging from 1-5 where 1 (strongly disagree), 2 (disagree), 3 (not sure), 4 (agree), 5 (Strongly agree) was used to gather data.

## **4.0 Results and Interpretation**

This section presents the basic characteristics of the respondents involved in the study.

**Table 1: Background characteristics of the respondents**

Total N = 274		N	Percent (%)
<b>Gender</b>	Male	137	50.0
	Female	137	50.0
<b>Marital status</b>	Married	170	62.0
	Single	77	28.1
	Cohabiting	11	4.0
	Divorced	6	2.2
	Separate	4	1.5
	Widowed	6	2.2
<b>Monthly income level</b>	Below 200000	40	14.6
	200000-300000	52	19.0
	300000-400000	53	19.3
	400000-500000	48	17.5
	Over 500000	81	29.6
<b>level of education</b>	PhD	5	1.8
	Masters Degree	13	4.7
	Post Graduate Diploma	17	6.2
	Bachelors Degree	114	41.6
	Diploma	78	28.5
	Certificate	47	17.2

Source: Primary Data 2017

The results from the survey indicated that the composition of Gender as (50.4%) were male while (49.6%) were female. Although the numbers of males were more than the distributions of females, the study indicated that there were equitable (Proportionate) participation of both men and women. This gave the researcher an opportunity to interact and discuss different views with both men and women at different levels.

Findings on marital status indicate that (62.0%) were married, while 28.1% were single. This implies that most of the participants had additional roles in their families. The researcher investigated the income levels of the respondent and the results found indicated that most of the respondents earn above 500.000 Uganda shillings approximately \$145 and the least category falls in the range below 200,000 Uganda shillings approximately \$55. The researcher also investigated the education level of the respondents and the results indicated that (41.6%) had attained a university degree and the least is PhD at 1.8%. The study indicated that majority of the respondents had basic education.

**Table 2 Interventions employed by development partners in supporting the growth and development of commercial enterprises**

	Policy reform	Financial support	Business information	Technological support
Policy reform	.864			
Government support	.838			
Skills development	.709			
Rules and regulations	.544			
Interest rates on loans		.718		
Access to markets		.749		
Access to finance		.822		
Good quality products and services		.503		
Types of business information required			.612	
Internet connectivity			.703	
Business information			.763	
Cost associated with accessing information			.606	
Technological support				.788
Technological services				.541
Access to information and communication technology				.663
<b>Eigen Values</b>	<b>5.459</b>	<b>2.167</b>	<b>1.488</b>	<b>1.131</b>
<b>Variance %</b>	<b>27.294</b>	<b>19.030</b>	<b>13.203</b>	<b>10.446</b>
<b>Cumulative %</b>	<b>27.294</b>	<b>46.324</b>	<b>59.527</b>	<b>69.972</b>

Source: Primary Data 2017

The research findings indicated that policy reform has a key factor in influencing commercial enterprise

development with the largest load of 0.864 and the least is rules and regulations with 0.544. Another indicator is financial support with the largest load of 0.822 and the least is good quality products and services. Business information has the highest load of 0.763 while the least is cost associated with Information and Communication Technology at 0.606. Finally, technological support has the largest load of 0.788 while the least is access to information and communication technology at 0.663. It is also evident that policy reform is the most dominant factor as an intervention in supporting commercial enterprise development, contributing 27.29% as compared to financial support, business information and Technological support. However, the overall contribution of the four factors identified in this study influencing commercial enterprise development is 69.97% which is significant for this study.

**Table 3 Descriptive of the Dimensions**

Dimension	Mean	SD
Policy reform	2.758	.336
Financial support	2.391	.455
Business information	2.830	.264
Technological support	2.833	.365

Source: Field data 2017

The mean statistics reveal a less significant variation in the responses of the factors responsible for the development partner's interventions. From ( $S=0.264$ ), there was a relatively low variation in respondents opinion on business information than financial support with ( $SD=0.455$ ). This indicates that most respondents had close views on development partner's interventions

**Table 4 Relationships between the Study Variables**

	1	2	3	4	5
Policy reform-1	1.000				
Financial support-2	.209**	1.000			
Business information-3	.444**	.309**	1.000		
Technological support-4	.237**	.238**	.382**	1.000	
Commercial Enterprise Development-5	.370**	.197**	.364**	.257**	1.000

**\*\* Correlation is significant at the 0.01 level (2-tailed).**

Source: Field data 2017

The study indicated a better combination between policy reform and business information ( $r = 0.444$ ) towards CED. The least combination appeared between Policy reform and financial support ( $r = 0.209$ ). Policy reform ( $r = 0.370$ ) and business information ( $r = 0.364$ ) had weaker correlation than business information and Technological support. This suggests that more resources be set aside for Policy reform and financial support.

**Table 6.6 Regression Model**

	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.162	.394		2.953	.003
Policy reform	.285	.066	.266	4.345	.000
Financial support	.072	.075	.056	.958	.339
Business information	.202	.070	.189	2.877	.004
Technological support	.139	.076	.110	1.824	.069
<b>Dependent Variable: Commercial Enterprise Development</b>					
R	.460				
R Square	.212				
Adjusted R Square	.200				
Std. Error of the Estimate	.748				
F Change	17.761				
Sig.	.000				

Source: Field data 2017

Beta coefficient ( $B_1 = 0.285$  and  $P_3 = 0.202$ ) confirms that policy reform and financial support are better predictors of CED than business information and technological support. ( $R^2 = 0.212$ ) indicates that all the independent variable in this model account for (21.2%) of the total variation in CED. ( $P < 0.05$ ) indicates that the model is relevant and the statistic are relevant.

### 5.0 Discussions

The study indicated a good combination between policy reforms, financial support, business information and technological support. Sathe, (2006) noted that various government regulations and their bureaucratic procedures

can hinder as well as facilitate CE activity in a country. Ocici & Omagor (2006) emphasized that the objectives of the financial institutions are to fill the existing financing gaps in the major medium and long-term development projects both the private and public sectors. In establishing how business information is important, (Hatega, 2007) noted that limited access to relevant business information is one of the obstacles to the competitiveness of CEs. Giovani and Mario (2003) pointed out that countries with high levels of technological growth tend to have high levels of entrepreneurial growth.

## 6.0 Conclusion

The objective of the study was to examine the various interventions employed by development partners in supporting the growth and development of commercial enterprises in Lira District. The results confirmed that various interventions were employed by development partners such as policy reform, financial support, business information and technological support. However of four interventions studied, policy reform is by far the most significant in the study.

## 7.0 Recommendation

The findings revealed that policy reform, financial support, business information and technological support as the major interventions carried. This implies that government should do a lot in policy reforms to provide better environment for CEs. Improvements should also be in the area of financial support where financial institution provides financial services at a better rate and make it accessible to all. The creation of information centers could also be set where entrepreneurs could access business information easily and cheaply. The government could also support technological advancement where new, cheaper and accessible user friendly technology is used to support CEs.

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