Descriptive statistics

**Creativity level**

Averagely participants agreed that creativity levels lead to a quality output of products and processes among rural small and micro enterprises. They also agreed that creativity levels lead to knowledge among rural small and micro enterprises, lead to new innovations on value enriched products among rural small and micro enterprises, development of new skills and disciplines necessary for a modern economic society, converting every household into a self-sustainable firm, and lastly in the development and diversification of the existing industries.

**Entrepreneurial competency**

On an average, the respondents agreed that entrepreneurial own competency has enabled in proper management of the business towards value creation by offering quality services at affordable rates to customers, proper networking with suppliers for the necessary goods in enhancing value created to both self and customers, managing difficult moments in the business by arriving at amicable solutions in value creation, and also helped growth and expansion of the business. However, they weren’t sure whether lack of own entrepreneurial competency forced them to outsource qualified personnel to manage the business on my behalf, or forced customers to go for other service providers.

**Institutional and regulatory policies**

Based on their knowledge in running businesses, they aggregately disagreed that Institutional and Regulatory Policies on rural small and micro enterprises on classification is sufficient. They weren’t aware whether Institutional and Regulatory Policies on rural small and micro enterprises on classification was enough, ideal and clear, and easy.

Averagely, they had no opinion whether they have difficulty to have firm registration, licenses for start of business, Health & safety regulations, tax regulations, and environmental regulations. They said that it was easy to have regulations on employment.

Averagely, they said that experimenting new different ways of running the business when new way of running the business is not successful, working hard, making high demands upon yourself when working, opening up new directions through initiating new ideas, and taking the risk of getting a new business venture off the ground are all important to ensure the success of a firm.

**Table Banking**

They averagely agreed that table banking is a trusted source for raising minimum initial capital to the business technology Influences, has led to growth and expansion of own business, has led to acquiring new business premises, has contributed to the formation of registered credit societies who are the main financiers of own business, and have nothing to do in the management of own business.

**Technology Influence**

They averagely agreed that technology has led to quality improvement among rural small and micro enterprises, increased product development among rural small and micro enterprises, helped to develop new skills required for growth and productivity, led to many employment seekers getting jobs within rural small and micro enterprises, and reduced the time taken in production.

**Contributions of value creation**

They averagely agreed that value creation is witnessed in high productivity of goods and services in the business, has led to growth of the business, creation of more jobs to people, and quality improvements both in social and economic perspectives.

**Regression**

**Relationship between creativity level on value creation**

The quality output of products and processes leads to a positive contribution to value creation (output2, coefficient=0.19, P-value=<0.001).

**Relationship between entrepreneurial competency on value creation**

Offering quality services at affordable rates to customers leads to a positive contribution to value creation (coefficient=0.15, p value=< 0.001 CI (0.05, 0.23). Also helping the growth and expansion of the business enhances a positive contribution to value creation (coefficient=0.14, p-value=< 0.14, CI (0.06, 0.13).

**Relationship between table banking on value creation**

Having table banking as a trusted source for raising minimum initial capital for the business leads to a positive contribution to value creation (coefficient=0.09, p value=0.03 CI (0.01, 0.17). Using table banking to acquire new business premises leads to a positive contribution to value creation (coefficient=0.08, p-value= 0.026, CI (0.01, 0.15)

**Relationship between technology influence on value creation**

Employment seekers getting jobs leads to a positive contribution to value creation (employment2, coefficient=0.077, p-value=0.011)

**Moderating effect of regulatory policies on creativity levels, table banking, entrepreneurial competency, and technology influence on value creation among rural small and micro enterprises**

Regulatory policies have a positive contribution to value creation (regulatory policies, coefficient= -0.17, p-value=<0.001). Creativity levels has a positive influence on value creation (creativity levels, coefficient=0.20, p-value=<0.001). Technology influence has a positive influence on value creation (technology influence, coefficient=0.18, p-value=<0.001

Creativity levels and technology influence have a positive influence on value creation with coefficients of 0.21 and 0.16 and CI (0.10, 0.32) and (0.10, 0.23) respectively. Looking at the two regressions.

Looking at the two regression models, the first independent variables have lower coefficients indicating that regulatory policies have a negative moderating effect.