

PART V

ANNOTATIONS

Annotated References

1. Anderson, D. and F. Khambata, 1981. **Small enterprises and development policy in the Philippines: A case study**, Washington, World Bank, Staff Working Paper No. 408.

This report is one of a series of case studies and surveys of small enterprises in developing countries by the World Bank, whose aim is to examine the role of small enterprises in providing employment and earning opportunities, and to compare the experiences of different countries with various policies. The report presents an ex-post evaluation of the Small and Medium Industries Programme introduced in the Philippines in 1974. It attempts to reveal how specific programmes - largely in finance, but also in extension - have worked out in practice and what lessons emerge. It argues for a relaxation of administrative constraints on the structure of interest rates together with a continuance of risk-guarantee and extension schemes to solve the risk problem. The findings of this report should be of interest to financial institutions providing finance and extension services to small and medium enterprises.

2. Asian Productivity Organisation (APO). 1983. **Technical information mechanisms and extension services for small industry - Proceedings of a Symposium**, (Hong Kong 11-15 July, 1983) Tokyo, Japan.

This book - the proceedings of a symposium - is concerned with institutional arrangements for the collection, processing, and dissemination of technical information for small industry. Primarily concerned with the problems of technology transfer, the report suggests that extension services are needed to complement and support the information centre to provide the required assistance in a packaged form. Participants, drawn from government institutions or agencies directly responsible for the collection and provision of technical information, were from 11 member countries of the APO, viz. Hong Kong, India, Indonesia, Japan, Republic of Korea, Malaysia, Nepal, Pakistan, Singapore, Sri Lanka and Thailand. This book will be of benefit to those involved with technical information services to small industries.

3. Asthana, P. 1981. **Entrepreneurship Development Programmes (EDPs) - Indian experience**. Industrial Development Bank of India, Entrepreneurship Development Programmes, Bombay.

The background paper of a national seminar on Entrepreneurship Development Programmes (EDPs) held at Bombay, India, in 1980, this is a brief account of the Indian experience of developing and running EDPs. Beginning with an outline of the role of the entrepreneur in economic development, the paper traces the evolution of EDPs and examines experiences in India and elsewhere. The author concludes by highlighting several important issues which ought to be tackled in order to make EDPs more effective and purposeful and to achieve some degree of uniformity. An appendix to the paper contains a model programme of training for entrepreneurship.

4. Barbados Institute of Management and Productivity (BIMAP) and Manitoba Institute of Management. 1980. **The new venture decision: a step-by-step guide.** BIMAP, Barbados.

A "do-it-yourself" system written in simple language with clear illustrations. It consists of five manuals for small businesses engaged in manufacturing, retailing, service industry, wholesaling and farming. The manuals cover the basic principles of starting each of the businesses mentioned including feasibility studies (of the market, operation, finance and the venture), marketing and planning. They also contain several examples and worksheets.

5. Barbados Institute of Management and Productivity (BIMAP) and Manitoba Institute of Management. 1980. **The one book accounting system: a step-by-step guide.** BIMAP, Barbados.

This is also a comprehensive do-it-yourself system, covering record-keeping, financial statements and financial analysis. It has five manuals - one each for small businesses engaged in manufacturing, service industry, retailing, wholesaling and farming. The text is clear and several examples, blank spaces and questions all contribute to making this resource practical and simple to use. Highly recommended for SSEs and their trainers in developing countries.

6. Barbados Institute of Management and Productivity (BIMAP) and Manitoba Institute of Management. 1980. **Routes to profitability: operating controls.** BIMAP, Barbados.

This is similar to the "The one book accounting system" by the same authors. It consists of five manuals meant for small businesses engaged in manufacturing, retailing, services, wholesaling and farming. In addition, a simple "do-it-yourself" question and answer system is employed with supplementary tables and examples. Whilst the topics vary between the manuals, the common aim of all of them is to guide the target-group in implementing operating controls with a view to increasing profitability. A well-written, practical and easy-to-use system worth acquiring.

[N.B. The 15 manuals referred to above together comprise a complete training programme for small businesses - 12 for SSEs and 3 for farmers].

7. Barrow, C. 1984. **Financial management for the small business.** The Daily Telegraph Guide. London, Kogan Page Ltd.

A comprehensive treatment of a subject which is not easy to put across in simple terms, this book is for both start-up and existing entrepreneurs. Topics include cash flow, book-keeping, profit and loss account, pricing, budgets and business plans. Despite the UK setting, a book to be recommended.

8. Benor, D. and M. Baxter. 1984. **Training and Visit extension**, Washington, World Bank.

The training and visit extension (T & V) system of agricultural extension, as discussed in detail in the book, has been strongly supported by the World Bank. It has been successfully introduced in many countries in Asia, most notably in India, Indonesia and Thailand. The literature, and indeed the practice, of industrial extension for SSEs borrow heavily from agricultural extension. T & V is based on a set of managerial and organisational principles that are of broad applicability. Industrial extension students concerned to look at the 'original' system will find this book challenging, stimulating and informative.

9. Birley, S. 1982. **New enterprises: A start-up casebook**, London, Croom Helm Ltd.

The author states that starting a business is not a discrete event but involves a series of decisions, planned and unplanned, over a period of time. These cases, all based on experience, explore the issues and problems facing would-be entrepreneurs. The book will appeal mostly to those in academic institutions who teach small business as a subject as well as to those engaged in training small business advisers/consultants in the UK and similar developed economies.

10. Birley, S. 1979. **The Small Business Casebook**, Macmillan Press Ltd.

This book is claimed to be the first purpose-built collection of small business cases concerned with real-life management problems in a wide range of industries. All eleven cases are taken from the UK, from service as well as manufacturing industry problems and are intended as a basis for classroom discussion. The focus is on classroom teaching in the UK and similar developed countries.

11. Bollard, A. 1984. **Just for starters - A handbook of small-scale business opportunities**, Intermediate Technology Publications, London.

This handbook aims to help counsellors give assistance for business start-ups. It is targeted at Business Development Officers, Chambers of Commerce, local authorities, co-operative agencies and regional development agencies, as well as advisers who may be indirectly concerned with business start-ups, such as bank managers, accountants and personnel officers of large firms. The book sets out to address the following question: "In what industries and services is it feasible to set up new small businesses and hence promote employment today?" This is a clear treatment of complex issue, drawing on the expertise of several contributors. Although the central question is addressed within the context of the UK, this is unlikely to prove to be a serious handicap to the agent elsewhere keen for ideas for positive change.

12. Boswell, J. 1972. *The rise and decline of small firms*. London, George Allen & Unwin Ltd.

This book is the result of a research project which set out to investigate relationships between the economic performance of smaller firms and certain characteristics of such firms, mainly in relation to their types of management, their goals and problems, and their ownership and control. Although very much UK based, this book and its findings will appeal to those who are interested in the characteristics and behaviour of small firms. The contents include: "Why bother about small firms?", "Performance goals and problems", "Why people found businesses", "Strengths and trials of young firms", "Take-overs", "Lessons from history", "Decline and rigidities of old firms".

13. *** Bowen, D.D. and R.D. Hisrich. 1986. *The female entrepreneur: a career development perspective*. The Academy of Management Review, April 1986 (11/2) USA.

Proposes an approach designed to develop and encourage female entrepreneurs in non-traditional industries, i.e. not just in retail and service trades. Outlines the history of career theory, concentrating on the most recent development - life cycle theory, which takes into account nine categories of variables to understand an individual's present situation; uses these categories as framework for organising findings on female entrepreneurs. Studies - inter alia - educational environment, the individual's personality, childhood family environment; compares the findings with those for male entrepreneurs. Concludes that few if any conclusions can be made, mainly because studies are so unrepresentative.

14. Bromley, R. (ed.). 1985. *Planning for small enterprises in third world cities*. Pergamon Press Ltd.

Devoted to the relationship between small enterprise policies, physical planning strategies and urban government procedures intended to create a pleasant and functional urban environment, this collection of 19 readings fills an important gap in the literature on small enterprises. The book critically examines the concept of dualism, the exploitative coexistence of large and small in a single system, physical and legal constraints, government support and selective uplift. It concludes with a chapter entitled: "Small may be beautiful, but it takes more than beauty to ensure success". Policy makers, planners and others concerned about urban small enterprises in developing countries will find this book useful.

15. Brown, R. 1985. *Marketing for the small firm*. Holt, Rinehart and Winston.

This is a practical reference source on marketing which owner/managers - both existing and potential - with formal secondary education (or its equivalent) can consult. It can also be used by trainers and for training of trainers of small businesses. It presents a comprehensive coverage of marketing for the small business including marketing research, product management, pricing, advertising and promotion, sales, distribution and export. Although meant for

small firms in the UK, and therefore written in that context, the concepts adapt well for use in developing countries.

16. Business in the Community (BIC) 1985. Guidelines for developing and managing enterprise agencies, London, BIC, 227a City Road, London, EC1V 1LY, UK.

A very good reference source which should prove useful to those setting up a new institution (or enterprise agency) as well as for staff and management, especially for new directors and board members. This guideline covers in very practical fashion setting objectives, legal structure and requirements, organisational structure and accountability, staffing, finance, attracting resources to the agency, promoting the agency, business advice and counselling and monitoring.

17. Carr, M. 1976. Economically appropriate technologies for developing countries - an annotated bibliography, Intermediate Technology Publications, London.

Published in response to requests for information on the economic aspects of appropriate technology (AT) for developing countries, this book contains over 200 annotated references on agriculture, low cost housing and building materials, manufacturing and infrastructure. In addition, a selection of technical publications are annotated and relevant bibliographies presented. It provides a concise assessment of how various techniques compare in terms of capital and labour productivity, employment generation, cost of production and generation of surplus.

18. Carr, M. 1981. Developing Small-Scale Industries in India: An integrated approach - The experience of the Birla Institute of Technology's small industry scheme. London, Intermediate Technology Publications.

The Birla Institute of Technology, whose small industries development activity is described in this book, has shown that a University can by making use of Government sponsored programmes and by collaboration with state schemes and financial institutions, assist in developing and producing large numbers of viable independent small businesses which may not otherwise have been started. Employing case-studies, the book provides a clear insight into a programme which has helped bring government schemes to fruition. This book should prove useful to similar institutions concerned with developing and promoting small enterprises.

19. Carr, M. 1984. Blacksmith, baker, roofing-sheet maker ... Employment for rural women in developing countries. London, Intermediate Technology Publications

The author argues that traditional activities in which rural women have been engaged, such as handicrafts, can be unsatisfactory and insecure, generating low income for the workers. Using over 50 case studies, the book shows how less conventional businesses have developed the earning power of women, with evidence taken from 22 countries and covering 38 trades. For those looking

for ideas, and those actually engaged in developing women's enterprises, this is a useful source.

20. Carr, M. 1985. **The AT Reader - Theory and practice in Appropriate Technology**. Intermediate Technology Publications, London.

This Reader brings together into one volume most of the major works and some basic materials of an essential development subject. Containing over 200 extracts from writings spanning the last three decades, the book is divided into ten major chapters. It covers the history, concepts and evolution of appropriate technology (AT); technologies for the development of agriculture, food processing, livestock, health, water and sanitation, biomass and renewable energy, housing, construction, transport, manufacturing, mining and recycling, generation and transfer of technology, the dissemination of technology and education, training and communication. A valuable resource for anyone concerned with appropriate technology and its implications for entrepreneur development.

21. Casdec Ltd. **FINCO - Small business book-keeping system** Co. Durham, UK, Casdec Ltd.

This system was first choice of both the 'BBC's Small Business Guide' (1982) and the Daily Telegraph's 'Financial Management for the Small Business' (1984). Designed to be used by the small business owner-manager, it is a complete book-keeping and financial control system. FINCO is a proven system which any owner-manager can use with ease, as it requires only the ability to add and subtract.

22. Casdec Ltd. (in association with AnCO). 1985. **Marketing Management** Co. Durham, UK, Casdec Ltd.

This training resource pack consists of eight manuals, two (VHS) video cassettes (providing a visual backing to the main points covered in the manuals) and two audio cassettes (which provide a commentary on the content of each manual). Designed to be used by the small business owner-manager, the main topics covered are: 1. Your Company, 2. Sources of information, 3. Pricing, 4. Distribution, 5. Promotion, 6. Selling, 7. Planning and 8. Exporting.

This is a powerful and practical training resource, containing all the benefits of audio-visual learning. The fact that it has been developed with the UK market in mind, should not prove to be a hindrance to trainers elsewhere keen to adapt material to local conditions.

23. Centre for Management Development (CMD). 1974. **How to run a business**. CMD, Lagos.

This manual, developed from a 5-day course, is aimed at Nigerian small business owner-managers and trainers. Consisting lecture and discussion notes and exercises, it covers the following topics: management of money, costing, legal and banking matters, marketing and course evaluation. Although not comprehensive, this can nonetheless be a useful resource and the treatment of the topics listed is commendable.

24. Centre for Venture Management 1975. **Entrepreneurship and enterprise development: A worldwide perspective.** Proceedings of Project ISEED, Milwaukee.

The International Symposium on Entrepreneurship and Enterprise Development (Project ISEED) is an international conference for people who assist the enterprise development process. This document is the report of the proceedings of the symposium which took place in 1975 when people from 42 countries gathered in Cincinnati. The coverage on entrepreneurship and new enterprise formation is comprehensive, and the contributions in associated subjects, notably venture capital, finance and innovation are no less impressive.

More specifically, the report is a collection of several papers on: The entrepreneur (ch. 2), Cross-cultural entrepreneurship (ch. 3), Venture capital (ch. 4), Public financing of new ventures (ch. 5), Training and education for entrepreneurship (ch. 6), Government initiatives to support entrepreneurship (ch. 7), Measurements in entrepreneurship experiments (ch. 8), The innovation process (ch. 9), Sustaining ventures after formation (ch. 11), Intra-company entrepreneurship (ch. 13), Rural entrepreneurial development (ch. 14) and regional development (ch. 15). Although it is now over a decade since the symposium, this remains a very important publication. It should prove useful to those concerned with policy-making, education and training as well as for venture capitalists and financial institutions.

25. Chebbi, V.K. 1981. **Entrepreneurship Development Programmes for self-employment in rural and semi-urban areas.** Industrial Development Bank of India, Entrepreneurship Development Programmes, Bombay.

An article which should be required reading for all concerned with identification and selection of entrepreneurs and programme directors of institutions seeking to develop entrepreneurship in rural areas in developing countries. The author questions the validity of basic characteristics of the successful entrepreneurs, in developed countries, to the reality of developing countries, especially India. For example, several studies of successful entrepreneurship in developed countries have established that the entrepreneur is risk-taking in character, is achievement-motivated and is independent-minded, starting his/her enterprise in preference to taking up a job. The author argues that research in India indicates that would-be entrepreneurs from rural and semi-urban areas come for Enterprise Development Programmes for reasons to do with their need for employment and income and, in poorer sections, in order simply to survive. Thus, the traits of need for achievement, power etc do not figure at all as far as they are concerned. Most, in fact, says the author, would be happy to secure a job rather than take a risk through self-employment. In the light of the above, the author suggests guidelines for developing programmes for this "non-elite, below the poverty-line group".

26. Chico, L.V. 1981. **Transfer of technology to small-scale industries: The Technonet Asia experience** Colombo, National Development Bank of Sri Lanka.

A "total approach" to the development of small-scale industries requires that modern and appropriate technology be accessible to them. The influence of

Technonet Asia in their network countries has been widespread. This paper outlining the Technonet experience in technology transfer is useful for agencies in other parts of the developing world.

27. Chuta, E. 1983. **Upgrading the managerial process of small entrepreneurs in West Africa** Public Administration and Development, Vol. 3, p.275-283.

This paper highlights managerial deficiencies of small enterprises in West Africa and reviews briefly some delivery systems for management training in Nigeria, Ghana, Sierra Leone and the Gambia. It advocates a decentralised approach to providing management skills, specifically by using extension as the delivery mechanism. It also concludes that management training should be an integral part of the curriculum of vocational, trade and technical training centres. This paper presents a useful summary of recent materials on enterprise development in Africa.

28. Chuta, E. and S.V. Sethuraman (ed.). 1984. **Rural small-scale industries and employment in Africa and Asia** Geneva, ILO.

In examining policies and programmes in various developing countries, this study investigates the role assigned to rural small-scale industries, including traditional activities such as handicrafts, in national development strategies. It covers Kenya, Tanzania, Nigeria and selected countries in French-speaking Africa, and, in Asia, the Punjab region of northern India, Pakistan, Sri Lanka and China. Policy-makers and planners in Africa and Asia looking for ideas or concerned to compare experience will find this study useful.

29. Commonwealth Secretariat. 1982. **Training of trainers - A select annotated bibliography** London, Commonwealth Secretariat.

Although principally concerned with management and administration of public services and enterprises, this bibliography contains references which should prove useful to those concerned with small business development. In particular, the selected references to objective processes, systems and design of training, identification of training needs and management training, have wide applicability. Other topics covered are training methodology, group dynamics and evaluation of training.

30. Cook, P. and D. Hulme. 1986. **Liberalisation and regional development** Manchester Discussion Papers in Development Studies. International Development Centre, University of Manchester.

The last decade has witnessed a growing emphasis on policies of economic liberalisation in developed and developing countries. These policies have taken a variety of forms, but their central focus is a more market-oriented approach and a reduction of state intervention in national economies. This 'new wave' of economic thinking has come at a time when there is an increasing

atmosphere of disillusionment surrounding orthodox approaches to regional policy. There is mounting evidence that traditional regional development strategies - the creation of growth centres, financial incentives for industrial relocation, public sector investment in infrastructure, river basin and area development plans, and the establishment of public enterprises in 'lagging' regions - have performed poorly.

In practice, however, it has not proved possible for national governments to abandon their involvement in regional development and a new approach to regional policy is evolving in mixed market economies, partly in response to the new thrust of macroeconomic policies with a market orientation. The key features of this approach, which may be termed local economic development, are an emphasis on the role of indigenous business ventures; the fostering of local entrepreneurial ability; and, a belief in the market as the sole instrument capable of promoting social welfare from commercial activity.

This paper examines the main tenets of liberalisation policies, the local economic development approach and the relative compatibility of these macroeconomic policies and local initiatives. It concludes that, although there are some conflicts between the two sets of policies, local economic development is a regional development strategy that is broadly compatible with market-oriented macroeconomic policy. To date most experimentation with the local economic development approach has occurred in developed nations. The paper explores the potential role of a local economic development approach in the regional policy of the many developing countries presently adopting liberalisation policies.

Defining, "local development" as "a form of regional development in which "local" factors - the local spirit of entrepreneurship, local firms or local financial institutions - constitute the principle bases for regional economic growth ... by local factors we clearly do not mean the geographic or physical attributes of a region ... but, rather, the socio-cultural and behavioural attributes of the local population related to the development process", the paper explores the conceptual basis of local development, strategies for achieving it, and its role in liberalisation.

31. Daily Telegraph. 1985. **How to set up and run your own business** 4th edition, London, Daily Telegraph.

A highly-rated book aimed primarily at the would-be entrepreneur and new small business owner-manager, although useful also as a reference source for trainers. It covers the main issues to consider in starting a business (such as the idea, the skills and attributes required, obtaining finance, the business plan) as well as the major aspects of running a small business (such as marketing and book-keeping) and sources of assistance. Although UK based, the basic elements and principles (for example of marketing or writing a business plan) remain valid and, once adapted, will be equally applicable to other environments.

32. Darrow, K. and R. Pam. 1976. **Appropriate Technology sourcebook, Volume I** Volunteers in Asia, Stanford, California.

A valuable aide for agencies and individuals concerned with the practice of appropriate technology (AT). Intended as a guide to practical books for

village technology, the book presents reviews of selected publications on alternative sources of energy, farm implements, shop tools, agriculture, low-cost housing, health care, water supply, pedal power and related subjects. The introductory chapters, which set out basic issues cite sources and practical reference books as well as examine the philosophy of AT. The 250 illustrations and the glossary of terms used are all pointers to a well-conceived endeavour of operational relevance. There are also plenty of practical hints and good advice. For example, the authors stress from the outset the need carefully to adapt and test the ideas contained in the materials to local conditions before any dissemination efforts are undertaken. Another noteworthy feature is that the price and address of each publication cited (all 375 of them) are given.

33. Darrow, K., K. Keller and R. Pam, 1981. **Appropriate Technology sourcebook, Volume II** Volunteers in Asia, Inc., Stanford, California.

This is the second volume of Darrow and Pam's **Appropriate Technology sourcebook, Volume I** (see above). It contains 500 more publications than Volume I and new topic areas have been added including forestry, aquaculture, non-formal education, small enterprises and transportation.

34. Department of Industry and commerce, Australia, 1977-1981. **Managing the small business (series)**, Canberra, Australia.

Intended for owner-managers, would-be owner-managers, students and professionals who come into contact with small businesses, this programme consists of several modules - some aimed at small businesses in general and others for specific types of small business. The programme includes modules in planning and starting a new business (8 modules), managing a service business (7 modules), record keeping for small business (3 modules), managing and operations (13 modules), managing the retail business (8 modules) and managing a manufacturing business (7 modules). These are suitable materials for use in any developed country, but will require adaptation for developing countries.

35. Deshpande, M.V. and M.V. Panvalkar. 1981. **Developing entrepreneurship - need for a planned and coordinated effort.** in Industrial Development Bank of India, Entrepreneurship Development Programme, Bombay, 1981.

An informative paper, with an empirical base, providing guidelines on the design and operation of support systems for programmes on entrepreneurship development. It states, for example, that pre-training preparation, evolving a support system and a regular follow-up during the post training period, are as important as the training itself. Moreover, the existence, calibre and willingness of the support system greatly influence the success of EDPs.

The paper also highlights the need for institutions to spell out their objectives, which will in turn help in policy guidelines for identification and selection of trainees, developing criteria for effectiveness, the training design, training methodology, the selection of trainers and the follow-up

programme. An outline of training programmes , taking into account the needs of different groups of people is provided in the appendices.

This is one of many articles - all based on experience and careful monitoring of programmes on the ground - from which institutions and their staff providing EDPs, wherever they may be found, will gain a great deal. The article will be of great interest especially to those concerned with entrepreneurship development in rural areas.

36. *** Devine, M. and D. Clutterbuck. 1985. **The Rise of the Entrepreneuse**, Management Today, Jan 1985, U.K.

Explores examples of entrepreneurial success by women in such fields as printing, software services, publishing and china painting; examines their motivation, and the difficulties (family responsibilities, raising capital) they overcame, and generalises about typical management style.

37. Dewhurst, J. and P. Burns. 1983. **Small Business - finance and control**. Macmillan Press Ltd.

Rather academic in style and orientation, this book examines the financial problems facing small businesses. Written within the UK context, it covers sources, uses and control of funds, providing guidelines on the installation of an accounting control system, product/service costing and appraisal of long-term investment plans, inter alia. It is designed principally for those in academic institutions running small business courses.

38. Durham University Business School (DUBS). 1986, 1986 and 1985 respectively. **Enterprise - An educational resource**, Teacher guide, 16-19 version; **Enterprise - An educational resource**, Student materials, 16-19 version; **Enterprise - An education resource**, Teacher guide and student material, 14-16 version. Durham, UK.

The result of a project to research, develop, test and disseminate teaching materials aimed at encouraging enterprise in young people. For those looking at ways of introducing entrepreneurial education into the schools and colleges curriculum, these manuals are an exceptionally good reference source. Filled with illustrations, cartoons and characterisation, they will appeal to many young people. The main aim of the manuals is to encourage the enterprise spirit among young people. They contain four basic interlocking modules, the use of which in teaching is participative, project-based and calls for work with small groups. Although developed for the UK, is adaptable to other countries.

39. Federal Business Development Bank. 1979-1980. **Minding your own business**. Montreal, Canada.

Available in either two volumes or 22 booklets, this publication is meant for new and existing businesses in Canada. The booklets/volumes may be used by the target group on their own or by trainers/advisers, particularly of banks. The coverage is wide, with a strong emphasis on accounting and finance

including cash flow management. In addition, 4 booklets/chapters are devoted to retailing, 2 on starting and managing a restaurant and 1 each on buying a franchise and planning a motel. The text in all the booklets/chapters is short and the language is straightforward offering practical guidelines.

40. Foundation for International Training (FIT) 1983. Small Business Training Programme, Toronto, Canada.

Developed especially for small business owner/managers in the Caribbean, this programme covers four key areas: 1. Starting up/buying your own business; 2. Management of your assets; 3. Record keeping and financial management; 4. Plant management.

The total programme includes some seventy modules, each module including a text, workbook and audio tape. The Programme may be used by managers on their own and/or extension officers on site or trainers offering courses and seminars. (At the time of writing, the price of the Programme is Can. \$500. The Training of Trainers manual costs Can. \$30. Small businesses in the Caribbean, however, may be able to arrange concessionary terms.)

41. Gibb, A.A. 1983. The small business challenge to management education, Bradford, MCB University Press, Journal of European Business Training, Volume 7 Number 5.

This monograph advocates a 'marketing' approach to the task to training and developing owner/managers of small businesses. Thus it regards small business training as a market, with owner managers as clients, with identified needs which may be segmented, and programmes (like products or services) designed to meet the needs. It goes beyond the theoretical and conceptual, providing an overview of the needs of the owner/manager for training and development and by indicating how these may be met. An important work for all involved in training/educating for small business owner/managers, whether in developed or developing countries.

42. Goffee, R. and R. Scase. 1985. Women in charge: The experiences of female entrepreneurs, George Allen & Unwin.

This is a research-based book on the experiences of female entrepreneurs and their reasons for starting their own businesses. The authors suggest that the types of businesses set up by women fall into four distinct categories. Thus it is possible to distinguish the conventional business owner; the innovative proprietor, the domestic trader, and the radical proprietor. This book should be of interest not only to female entrepreneurs but also to all concerned with developing and promoting enterprises run or managed by women.

43. Golzen, G. 1983. Working for yourself - The Daily Telegraph guide to self-employment, 6th edition, London, Kogan Page Ltd.

A 'best seller' aimed at would-be and new entrepreneurs/self-employed. Subjects discussed include: steps in starting a business, raising capital,

taxation, marketing, book-keeping and accounts, introducing microcomputers, and retirement. An interesting section looks at low-investment, part-time opportunities for the self-employed as well as freelance work. A rich source of information for the entrepreneur in the UK especially; the concepts of the functional aspects, such as marketing and financial control, once adapted, remain universally applicable.

44. Gorton, K. and I. Carr. 1983. **Low-cost marketing research - A guide for small businesses**, John Wiley & Sons Ltd.

A guide to marketing research aimed specifically at small businesses operating on a limited budget. The authors describe the function of marketing research and how to go about it: where to look; whom and what questions to ask; how to analyse and make use of the results. Questionnaire design, interviewing and sampling methods, and advice on export marketing research are all included. Practical and clearly written, this is one of the best books published on the subject.

45. Gregg, G. 1985. **Across the Board**, Journal of Small Business Management, Jan 1985 (22/1).

Argues that so-called 'second-generation' women entrepreneurs (those entering into ventures with risks previously assumed only by men, e.g. pharmaceuticals, financial consulting) still suffer from a 'confidence gap' and prejudice at the hands of male lenders; comments speculatively on the motivations for both male and female entrepreneurs (for instance men are said to be compensating for their Oedipal conflicts). Reviews studies (one of which is by Hisrich and Brush) that suggest that male and female entrepreneurs differ less than is thought, that both sexes have often had role models on which to base their development, and that they are frequently the first-born. Considers that Hisrich & Brush paint a picture of the first-generation entrepreneur only, and that the new breed have specialist (e.g. managerial) skills, financial know-how, and thought-out business plans. Interviews six women entrepreneurs, concluding that only one (who did not start work until her children were 'well-launched' at school) fits the Hisrich & Brush model.

46. Guroff, G. and F.V. Curstensen (ed.) 1983. **Entrepreneurship in Imperial Russia and the Soviet Union**, Princeton, New Jersey, Princeton University Press.

Entrepreneurship, comments the introduction to this book, is a skill associated with commerce and manufacturing in relatively free-enterprise economies, and neither Russia nor the Soviet Union was perceived as an environment where this skill was likely to flourish. Research in the Soviet Union in recent decades has dispelled many of these preconceptions but the results of this research have remained scattered and unfocused. The chapters in this book - based on papers discussed originally at a conference held at the Kennan Institute for Advanced Studies in Washington, D.C. - seek not only to bring together what is known about this subject but also to bring to bear the judgements of scholars currently working on the theme. Commencing with a review of entrepreneurship, the structure of enterprise and policy in Russia during the Tsarist period, that is up to World War I, the book proceeds to

look at entrepreneurship in the Soviet period, that is from 1921 to the present. Interesting not only for those concerned to study the Russian and Soviet experience of entrepreneurship, but also for the general reader for the different perspective it gives on small business development.

47. Hale, P.R. and B.D. Williams (ed.). 1977. **Liklik Buk - A Rural Development Handbook Catalogue for Papua New Guinea**. English edition. Papua New Guinea, The Melanesian Council of Churches.

This is a usefully-illustrated reference and information source. Concerned with rural development and appropriate technology, it contains materials on crops, livestock, processes, designs animating village development and health as well as a general reference section. Although specific to Papua New Guinea, rural development workers elsewhere in developing countries and others concerned with appropriate technology will find it very useful.

48. Hall P. 1983. **Work for Yourself - A guide for young people**. Cambridge, National Extension College.

This is a practical and interesting manual with cartoons, characterisations, quotations and photographs. It is meant for young people in the UK under 25; in addition, youth workers, teachers and others advising young people who may have no formal training will find it a useful source of ideas and training. Based on the experiences of young people, it highlights important issues to enable the young would-be self-employed person to consider a number of important issues for entrepreneurship. For this, the book contains checklists and practical exercises. Although rather specific to the UK most of the material in this book can be usefully adapted to other countries.

49. Harper, M. 1973. **The African trader: how to run a business**. East African Publishing House, Nairobi.

A practical handbook meant for small business owners/managers with little or no experience of running a business. It covers some basic principles of running a small business: what a business is, business records, making decisions with the help of figures, satisfying the customer and long-term business direction. Additionally, the book contains several case studies and examples as well as thought-provoking, action-oriented questions. The language employed is clear and easy to understand.

50. Harper, M. 1973. **An approach to the problem of staffing a small business extension service** in Institute for Development Studies University of Nairobi, **Small Scale Enterprise**. Nairobi, Institute for Development Studies, Occasional Paper No. 6. (see Annotation 61).

A well-argued article from an influential source drawing from the literature research and experience, dealing not only with staffing an extension service, but also other important issues including the capital shortage illusion in developing countries and effective ways of providing training for small enterprises. This article is recommended reading for all staff and direction of small business institution, whatever their label.

51. Harper, M. 1976. **Consultancy for small businesses**. London, Intermediate Technology Publications.

This manual is an excellent source for trainers/consultants and trainers of trainers/consultants of small businesses. It presents a practical and fairly comprehensive coverage of major aspects of small business management, complete with illustrations, exercises and standard forms. Trainers, consultants, extension officers, business advisers and business development officers, will find this manual very useful.

52. Harper, M. 1979. **The evaluation of extension for small-scale enterprises**. Washington, World Bank, Unpublished Paper.

This paper suggests a methodology for assessing the impact of extension services for small-scale enterprises. It examines various methods of assessing benefits and costs of providing the service, and concludes that increases in profits of enterprises assisted during the period of support, and for some time thereafter is the best measure of evaluation. This report is recommended not only to extension organisations but to all institutions providing assistance to small-scale enterprises.

53. Harper, M. and T.T. Soon. 1979. **Small enterprises in developing countries**. London, Intermediate Technology Publications Ltd.

This is a collection of 21 case studies of small enterprises in various developing countries. The case studies were contributed by participants in the 1977 programme on the promotion of small-scale enterprises in developing countries held at the Cranfield School of Management, UK. There are individual commentaries on the studies as well as a summary of various forms of assistance available to small enterprises including the role of government, credit programmes for small enterprises, extension services and training organisations and co-operation and supporting services. This is a useful source for training staff of small business promotion agencies/institutions in developing countries.

54. Harper, M. 1984. **Small business in the third world**. John Wiley & Sons Ltd.

Recommended reading for all those engaged in small business development and promotion in developing countries, be they planners, practitioners or students. The author deals with the issues, examines evidence and presents methods of promoting new and small enterprise, covering topics such as the role of small business in social and economic development, appropriate development institutions, training and appropriate technology. Harper writes with refreshing clarity, and although some of his conclusions are contentious, many have both an empirical and a conceptual base.

55. Hartley, W.C.F. 1980. **An introduction to business accounting for managers**, 3rd edition, Pergamon Press.

A highly-rated book written in clear language for the non-financial manager. Although not specifically aimed at small businesses, functionally literate

owner/managers should be able to use it. The book explains business applications and implications of financial accounting, management accounting and financial management, in non-technical terms. It deals, inter alia, with accounting for inflation, development of current cost accounting, cash management and control, taxation and the concept and use of "value added".

56. Hillman, J. 1982. **Start your own business**. London, London Enterprise Agency.

This practical and interesting book discusses the requirements for starting a business. Profiles of enterprising people are provided, bringing reality to the contents. Although meant for the UK, the style and basic issues outlined will appeal to the would-be self-employed elsewhere.

57. Hisrich, R.D. **The woman entrepreneur: a comparative analysis**. Leadership and Organisation Development Journal, Vol. 7, No. 2, U.K.

Presents survey findings of women entrepreneurs in the US, Puerto Rico, Northern Ireland and the Irish Republic. Shows that, whilst cultural, economic, and geographic factors influence strongly entrepreneurial success or failure, six characteristics making for success are common regardless of other issues. Women entrepreneurs need to develop a track record, obtain the necessary education, business training and prior middle-management expertise; they should also assess their family situation before entering a new venture and ensure they have the support of family and friends, and a strong will to succeed.

58. Holtermann, S. 1979. **Intermediate Technology in Ghana: The experience of Kumasi University's Technology Consultancy Centre**. Intermediate Technology Publications Ltd., London.

"The work of the TCC provides a source of inspiration to all those involved in promoting the development and use of technologies appropriate to the needs and conditions of people in developing countries", writes Marilyn Carr in the preface to this book. The book documents the experiences of two successful appropriate technology (AT) centres. The case studies, showing successful and profitable applications of seemingly unlikely possibilities - such as the derivation of animal feed from the redundant grain of breweries - indicate the potential of AT.

59. Hutchinson, P.J. 1983. **The role of the entrepreneur in small enterprise development**. Management Forum, Vol. 9, No. 1.

An informative article providing a good analytical review of the theories of entrepreneurship and entrepreneurial characteristics, ending with an examination of the role of the entrepreneur in new enterprise formation. The author concludes that the role of the entrepreneur should not be viewed in isolation or over-emphasised in relation to the other factors involved in small enterprise development. Rather, he says, there is a need to consider all the actors involved (entrepreneurs, institutions and government) and all the variables (entrepreneurial traits, project ideas, managerial skills, finance and infrastructure).

60. Industrial Development Bank of India (IDBI). 1981. **Entrepreneurship Development Programmes - Proceedings of a seminar, Bombay, IDBI.**

Concise, excellent source, comprising nine papers derived from a national seminar on Entrepreneurship Development Programmes (EDPs) held in Bombay in March 1980. The papers presented are:

1. EDPs - An Indian experience.
2. The entrepreneur and manager in backward districts - profile and requirements.
3. Developing entrepreneurship - need for planned and coordinated effort.
4. EDP for self-employment in rural and semi-urban areas.
5. Development of entrepreneurship - some highlights of experience of Developing Banking Centre.
6. Follow up and institutional supports for EDPs.
7. Entrepreneurial development of backward classes.
8. How to successfully fail in EDPs.
9. Entrepreneurial development.

The papers contain not only valuable insights into the Indian experience of EDPs, but also, together, they provide basic elements and components of programmes for entrepreneurship development. An important source of material for all directors, managers and staff of EDPs, especially in developing countries.

61. Institute for Development Studies, University of Nairobi. 1973. **Small Scale Enterprise - Proceedings of a Conference, 26 and 27 February, 1973.** Edited by Child, F.C. and M.E. Kempe 1973, Nairobi, Institute for Development Studies, Occasional Paper No. 6.

This volume contains the proceedings of a conference on small-scale enterprise. The twelve papers presented include the following topics: linkages between agriculture and rural small-scale enterprises, education and training for small business, staffing a small business extension service, role of government (Kenyan) in the development of small-scale industries and non-farm economic activities in rural areas. Although dated, some of the papers presented here should still prove relevant to those in small business promotion and development, especially in Africa.

62. International Labour Office. (ILO). 1972. **Employment, incomes and equality - A strategy for increasing productive employment in Kenya.** ILO Geneva.

This book reports the findings of the first inter-agency mission to be sent to an African country under the World Employment Programme launched by the ILO. The findings and recommendations have practical implications beyond Kenya, and

the report has had an impact, and provoked reactions on a wide scale. Concerned with ways of increasing productive employment, the report stresses the need to correct productive imbalances to which the identified employment problems are linked.

The book provides an analysis of the problems, suggests how the imbalances might be corrected and proposes a strategy for employment and growth, encompassing several areas including population policy, technology, agriculture, industry and construction, the development of the informal sector, incomes and fiscal policy and international policies, inter alia. Chapter 13 of the report, dealing with the development of the informal sector, is particularly relevant to small business development, although the other chapters also contain important policy implications. Thirty-one technical papers prepared for the mission are appended to the report. This is one of most extensive development missions undertaken, drawing on resources from ten international organisations, besides several bilateral agencies and individual experts. The result is a very detailed report which not only presents a comprehensive analysis of Kenya's unemployment problem and a suggested programme of action, but also provides guidance for the aid and trade policies of international organisations and of donor agencies in their operations in similar economies. Although the book is becoming dated, the findings of this mission remain important.

63. International Labour Office (ILO). 1978. **An introduction to business games**. ILO, Geneva Management Development Branch.

First published in 1968, this manual is targeted at trainers of small business owner-managers, mainly in developing countries. The objective is to enable the target group introduce and administer easy business games so as to enable, in turn, the trainees to practise basic business principles and skills. The coverage is comprehensive, dealing with all aspects of constructing, operating and using a business game for the intended target. This is not only a novel approach to small business training but also a practical and useful one.

64. International Labour Office (ILO). 1979. **MATCOM Training Material**. ILO, Geneva.

Excellent material primarily intended for trainers and advisers of staff of consumer and agricultural co-operatives and for the staff themselves, though all small businesses may benefit from MATCOM. The manuals, booklets, folders and the trainer's guide, of which MATCOM is comprised, are practical and easily adaptable to the local environment. The topics - for staff training - include: planning and controlling the business, display of goods in the shops, shop fitting, cash control and stock-taking. For management training, the following are covered: transport management, management of agricultural produce, supply management, staff management and project preparation and appraisal. Intended for use mainly in developing countries, MATCOM is one of the best materials available specifically for co-operatives.

65. International Labour Office (ILO). 1986. **Improve your business - Handbook and Workbook** ILO, Geneva.

An excellent publication consisting of a Handbook and Workbook (two separate

volumes), which may be used apart, although are best used together. Both volumes consist of eight sections, each dealing with the following: buying and selling, manufacturing and service operating, bookkeeping, costing and pricing, marketing, management accounting, office work and planning. Each section of the Handbook corresponds to a section in the Workbook. Intended for owner-managers who, as the title suggests, seek to improve their business, the books will also be useful as resource materials for trainers, advisers and extension staff. This publication is commendable not only because of its practical, clear and simple presentation, but also because earlier versions have been field tested in Eastern Africa with considerable success.

66. International Labour Office (ILO). 1986. **Study on extension services for small enterprises in developing countries**, by Gibb A.A. and G.B. Manuh (unpublished at the time of writing)

This is the most comprehensive study on small-scale enterprise (SSE) extension services undertaken to date by the ILO. The findings are based on an extensive review of the literature and internal documentation, a survey of over 50 institutions in 30 countries and case studies in a number of countries. The issues considered include the definition of extension services, the clients, their needs and services provided, delivery and marketing, organisation - including financing and selection, qualifications and training of staff, and evaluation.

Policy makers, development agencies and institutions concerned with SSE development in developing countries will find this study of value. Staff of extension institutions will also find useful operational guidelines.

67. International Labour Office (ILO) 1979. **Planning for improved enterprise performance - A guide for managers and consultants**, by Abrahamson, R. and W. Halset, Management Development Series No. 15, Geneva, ILO.

This book is addressed to managers, consultants, trainers and governmental and other supervisory authorities who work to improve the performance and productivity of those organisations with which they are associated. It is not limited to small businesses, and the focus is on the medium-sized and larger organisations, be they public or private. Its inclusion here lies in the fact that it describes a proven problem-solving and performance improvement method known as PIP (Planning, (or Programming,) for Improved Performance), which managers and trainers of the larger small businesses may find useful.

68. International Labour Office (ILO). 1985. **Evaluation of technical extension services (EGY/82/OIA/IDA) to small and medium scale industries - A quantified approach**. Geneva, ILO, Management Development Branch, Small Enterprise Development Section, Unpublished Report.

This is one of a few known attempts at assessing the impact of extension services for small and medium enterprises using a quantified approach. This article estimates the benefit/cost ratio of a technical assistance programme in Egypt and concludes that the continued use of extension services for "small scale industries in Egypt" is justified.

69. International Labour Office (ILO). 1979. **An introductory course in teaching and training methods for management development.** Geneva, ILO, 9th impression.

This manual, first published in 1972, is aimed at both international experts and national trainers. Prepared for use in developing countries, it is presented in the form of a five-day introductory course for the training of management trainers, although the instructor who wishes to treat a single theme only, or to design a shorter or longer course, will find the resource material equally valuable for his purpose. Potentially a very useful training source.

70. International Research and Training Institute for the Advancement of Women (INSTRAW). 1986. **Women managers and entrepreneurs in industry.** INSTRAW News, No. 6, Spring-Summer 1986.

This article describes a newly-designed training module intended for two broad target groups: firstly, potential or practising women entrepreneurs and, secondly, wage-employed women in management. The aim of the resource is to help women overcome obstacles faced in trying to enter managerial or entrepreneurial ranks. For each target group, the module seeks different objectives. At the first level it aims to increase self-confidence, while at the second providing basic managerial skills. The next two levels are designed respectively for (a) trainers of women entrepreneurs and managers, conveying knowledge of small industry, entrepreneurial development and women's training needs, and (b) training senior managers, who will be sensitized to needs of women managers and workers. At the highest level of the module, female entrepreneurs will learn the financial and administrative skills needed to run a successful enterprise. The duration of the modules ranges from about two weeks for middle managers to between four and six weeks for potential entrepreneurs, and various methods and techniques are employed including audio-visuals, case studies, classroom tuition (kept to a minimum) and field tested. Further and progress details may be obtained from: INSTRAW, Ceasar Nicholas Penson, 102-A, P O Box 21747, Santo Domingo, Dominican Republic; telephone and facsimile (809) 685-2111, telex (326) 4280, WAR SD.

71. Jequier, N., 1979. **Appropriate technology directory.** OECD, Paris.

One of the most comprehensive directories published to date (together with volume II - see below), this book details not only 'who's who' but also 'who's doing what' in the field of appropriate technology (AT). This is basically a directory of all the institutions involved in AT, with a very useful index and reference section. It is interesting to note that over two thirds of the institutions listed are active in the developing countries - presenting enormous potential for exchange and collaboration.

72. Jequier, N. and G. Blanc. 1984. **Appropriate technology directory Volume II.** OECD, Paris.

A companion volume to Jequier, N. **Appropriate technology directory** (see above), this book describes 316 organisations in 90 countries which were not

included in the former volume. In every other respect, it is similar to the 1979 publication and, together they comprise perhaps the most comprehensive directory of AT published to date.

73. Jequier, N. (ed). 1976. **Appropriate technology: problems and promises**, OECD, Paris.

Part I of this two-part book is written by Nicolas Jequier, the editor, who makes the largest contribution notably with the section on the major policy implications of appropriate technology (AT) which comprises a third of the book. In tracing the origins and meaning of AT, inter alia, he introduces the notion of the AT movement as a "cultural revolution", and goes on to consider important implications of this - the problems and promises - and spells out policies for discussion and action. Part II, entitled 'the practitioner's point of view', contains 19 articles by participants in the 1974 OECD conference on low-cost technology. [Readers interested only in Jequier's analysis of policy issues may like to note that this is available in a special low-cost edition for sale only in the U.S.A. and in developing countries from A.T. Project, Volunteers in Asia, Box 4543, Stanford, California 94305. U.S.A.]

74. Kahnert, F. and J. Kozlowski. 1979. **Assistance to extension services for small-scale enterprises**, Washington, World Bank.

One of the best reports to date on extension services for small-scale enterprises. It contains a very good overview of the concept and ideas involved in designing small-scale enterprise extension services, followed by a brief description of some recent activities of the World Bank and selected donor agencies in extension service support.

75. Kilby, P. (ed.). 1971. **Entrepreneurship and economic development**, The Free Press.

This book brings together several leading works on entrepreneurship and economic development. It traces back the origin of the entrepreneur, and represents important theories as well as empirical studies of entrepreneurship. The essays include works by Schumpeter, McClelland, Hagen, Young, Schatz, and others. This book is one of the most quoted publications in present day literature on entrepreneurship.

76. Kolawole, A.F., O.A. Oguntoye and S.O. Odunlami. 1986. **Adapted "Working for Yourself" Programme - participants' notes and tutors' guides (2 volumes)**, Durham, UK, Durham University Business School.

Originally developed for the International Labour Organisation, this manual is an adapted version for the Nigerian context, although it is relevant to other developing countries, especially those in Africa. The programme consists of nine modules which may be run consecutively and is designed so that ideally the participant completes, after each module, that stage of work on his own project and feeds back his experience. Thus it is action-oriented and highly participative. This entire programme is based on four key "success" factors necessary for starting a business, viz. motivation, ideas, ability/skills and resources.

77. Kubr, M. (ed.). 1977. **Management consulting - A guide to the profession.** Geneva, ILO.

An excellent handbook for new or practicing consultants as well as for private and public organisations which employ consultancy services. It is a comprehensive guide to the profession, covering methods as well as the "do's" and "don'ts" of consulting. Although not specifically aimed at small business consultancy, the concepts and contents remain nonetheless relevant.

78. Kubr, M. (ed.). 1982. **Managing a management development institution.** Geneva, ILO.

Drawing on the experience of contributors from both industrialised and developing countries, this book is meant for those involved in designing, planning, managing and supervising management development institutions. This is a comprehensive treatise covering setting objectives, through strategic choices, to developing staff capability and organisation and control of operations.

79. McClelland, D.C. 1961. **The achieving society.** D. Van Nostrand Company Inc. and **Motivating economic achievement** Free Press Glencoe, 1975.

These books set out to explain economic growth and particularly why some countries do better than others and why the same country may do better or worse in different times. The author suggests that economic growth results from the activities of individuals, and that a high need for achievement would cause individuals to be have in an entrepreneurial way and thus increase economic development. The initial experiments which led to the work of the Entrepreneur Development Institute in Ahmedabad are described and evaluated. While McClelland's work has been subject to many criticisms, it still remains one of the most influential in the literature on the application of achievement motivation in entrepreneurship development.

80. McClelland, D., J.W., Atkinson, R.A. Clark, and E.L. Lowell. 1953. **The achievement motive.** New York, Appleton - Century - Crofts Inc.

One of the pioneering works on achievement motivation, this book represents an attempt at an analysis and a theory of the subject following many years of research. Those interested in the scientific details of the origins of what is today a key element in enterprise development programmes, as indeed in enterprise, should refer to this source.

81. Management Training and Advisory Centre. 1982-83 **Accelerated entrepreneurial training - Volumes 1 and 2,** Kampala, Uganda.

A basic and practical publication for potential and existing owner-managers. Developed in Uganda, it is easily adaptable for use in other developing countries. Consisting of text, checklists, worksheets and several examples, vol. 1 covers: 1. Introduction to small business management; 2. Management of markets; 3. Keeping records; 4. Managing operations; 5. Managing finance; and 6. Feasibility analysis. Volume 2 covers: 1. Overview of

entrepreneurship; 2. Self assessment and self-employment; 3. Feasibility analyses; and 4. Business plan. Both volumes were derived from two separate 20 week courses held in Uganda, and may be used either as an entire course or as part of a programme.

82. Marris, P. and A. Somerset. 1971. **African businessmen**, London, Routledge & Kegan Paul.

This book, sub-titled 'A study of entrepreneurship and development in Kenya', sets out to attempt to unravel the complex social and economic factors which determine the careers of "African businessmen in Kenya". Beginning with a section on the importance of entrepreneurship in Kenya as well as the organisation of business, the concluding section addresses ways of aiding the development of businesses.

83. Meredith, G.G., R.E. Nelson and P.A. Neck. 1982. **The practice of entrepreneurship**, Geneva, ILO.

This book, the first publication of the ILO on entrepreneurship development, is the work of three authors who have considerable experience on the subject in both industrialised and developing countries. Part I deals with the personal characteristics of entrepreneurs; Part II with financial planning and control; and Part III with using outside resources - such as marketing and dealing with people and organisations assisting entrepreneur. Useful for practising managers, would-be entrepreneurs and management advisers interested in developing their entrepreneurial skills.

84. Mogano, M. 1984. **How to start and run your own business**. 4th edition, Graham & Trotman Ltd.

A practical handbook for the would-be owner-manager as well as for the small business in the transition from start-up to growth. It will be appreciated more by the latter, and will appeal to a more educated audience. Written by a bank manager, the book offers very useful guidance on finance, financial controls and taking professional advice. Other topics covered include marketing, managing people and getting started. Although specific to the U.K., this can be a useful resource for developing small business skills elsewhere.

85. Molenaar, K. 1985. **Financing small enterprises with the Entrepreneurs as the only security**, Nairobi, Kenya, Unpublished article dated February 1985, may be obtained from Research Institute for Management Science, RVB Delft or the International Labour Organisation, Small Enterprise Development Section, Geneva.

This article argues that more emphasis should be given to the small business owner-manager, who is seen to be more important than his proposed business venture (for technical assistance programmes). At the same time, it suggests that the project itself and its merits should be given more consideration than the security the applicant offers (for financial assistance programmes). Institutions and programmes providing finance or credit to small businesses,

in both developed and developing countries, will find this article challenging.

86. National Productivity Council, India: Asian Development Bank, Manila; Asian Productivity Organisation, Tokyo. 1980. **Project management for rural and small industries development, Programme material, Volumes I-III.** New Delhi, India.

This publication derives from a course held in 1980 in New Delhi. Primarily intended for small business advisers, trainers and extension staff in Asia, it consists of 3 manuals. Volume I covers project identification, appraisal, selection, operations and planning and appropriate technology. Volume II looks at problems of development planning, budgeting and project management. It also covers other aspects of project management including operations, scheduling and implementation. Volume III presents country papers and operational and management aspects of training, workshops, course materials, budget analysis and evaluation. All three volumes make extensive use of case studies, in addition to the text. This is a comprehensive treatment of a very important subject.

87. Neck, P.A. (ed.). 1977. **Small enterprise development: policies and programmes,** Management Development Series, No. 14, Geneva, ILO.

A very sound source - both conceptually and practically. This book is intended for those directly or indirectly concerned with promoting and developing small enterprises. It contains contributions by authors from a broad geographical spread of countries, in both the developing and developed world. From an overview of small enterprise development through to conceptual approaches, it presents various initiatives for promoting small enterprises, the policies and experiences of various countries, both developing and developed, and regional scenarios (of Africa and the EEC), concluding with structures for providing assistance.

88. Nelson, R.E., J.A. Leach and T.J. Scalan. 1976. **Owning and operating a small business - Strategies for teaching small business ownership and management.** Illinois, Div. of Business Education, Dept. of Vocational and Technical Education, University of Illinois and Illinois Office of Education.

A well-thought out manual, consisting of text, questions, checklists and several examples, intended for the U.S.A., although could be adapted to other countries. Small business management instructors, whether in vocational education or in other institutions, will find this manual of interest. It covers the basic principles of starting and operating a small enterprise including determining the product, market and location, record keeping, finance and planning.

89. Open University, 1984. **Start up your own business.** Open University, Milton Keynes, U.K.

An open/distance learning programme consisting of course books, audio and video cassettes and, for those in the UK able to benefit, tuition for up to 9 months. The programme is intended for anyone interested in setting up their

own business - be they redundant workers and executives, vocational college students, people facing early retirement or in mid-career transition or even managers of existing small businesses who need guidance and training to establish a secure base. The only prerequisite is the possession of a clear idea of the business to be established. The programme aims, on its part, to turn the idea into a business plan.

90. Page, J.M. and W.F. Steel. 1984. **Small enterprise development - Economic issues from African experience.** World Bank, Washington.

The product of two separate papers presented at the Regional Meeting of Donor Agencies and African Representatives in SSE Development held at Abidjan, Ivory Coast, in 1984, this paper examines economic issues pertaining to the development of small-scale enterprises (SSEs). It analyses the nature and characteristics of the SSE sector in Africa, examines the role and definition of SSEs and presents an overview of approaches to assisting the sector in Africa. The conclusions have important policy implications.

91. Papanek, G.F. 1971. **The development of entrepreneurship**, in Kilby, P. (ed.), **Entrepreneurship and Economic Development**, New York, The Free Press, 1971.

This article sets out the results of research carried out in Pakistan on industrial entrepreneurship. The major conclusion is that the development of industrial entrepreneurship depends, in part at least, on strong economic incentives and disincentives. Such economic incentives, suggests the author, are determinable in many countries by government policy. Furthermore, a substantial change in economic incentives and disincentives is often a sufficient condition to bring about the emergence of industrial entrepreneurs.

92. Papanek, V. 1984. **Design for the real world**, 2nd Edition, Van Nostrand Reinhold Co., 1984.

Challenging and thoroughly readable, this is one of the most widely read books on design as it relates to people's needs. Papanek's book is aimed at a far wider audience than designers. It is recommended reading for all engaged in making products, from the conception of the idea to the final product. The numerous ideas and examples presented - including a radio receiver made of a tin can which uses paraffin wax and a wick as power source, an educational TV set to be built by Africans in Africa costing less than US\$10 (1970 figures) to build, safe creative toys for children, safety bumpers on cars which are not expensive to design, to name but a few - are relevant not only to the design and use of appropriate technology in the third world but also to industrial design and manufacturing industry in the developed nations. Papanek is concerned here chiefly with the social responsibility of design: "Design must become an innovative, highly creative, cross-disciplinary tool responsive to the true needs of men." He advocates a new role for designers, no longer as "tools in the hands of industry but as advocates for users". The author's experience - in North and South - makes him well qualified in fulfilling the purpose of the book.

93. Patel, V.G. 1982. Identifying and developing indigenous entrepreneurship: The Gujarat Model. Ahmedabad, Centre for Entrepreneurship Development.

A very important paper describing what is regarded by many to be one of the most successful entrepreneurship development programmes (EDP). The paper outlines the Gujarat E.D.P. model - the rationale, the programme package, the development inputs, the organisation and administration and the post-training support. It also covers the performance evaluation of the new entrepreneurs, sources of entrepreneurship, problems faced in organising and running the programme and lessons which emerge for the model's potential use. The Gujarat E.D.P. is too successful a programme to be ignored by anyone running similar programmes.

94. Patel, V.G., A. Trivedi and H. Raval. "How to succeed in entrepreneurship development" A special training programme for entrepreneur makers: "How to successfully fail in Enterprise Development Programmes". Ahmedabad, The Centre for Entrepreneurship Development. Undated.

This is a highly readable and ironic paper which will appeal to all involved in running small business or entrepreneurship development programmes. Based on their experience in organising entrepreneurship development programmes. (EDP's) in India, the authors put forward seven factors which, unless tackled, virtually guarantee failure in EDPs. Failure would be reflected, they say, in (a) fewer trainees; (b) "excellent" rate of drop-outs; (c) a high proportion of non-start ups; and (d) a high percentage of failures in units set up.

95. Patel, V.G., A. Trivedi and H. Raval. 1981. How to successfully fail in EDPs, in Industrial Development Bank of India (1981), op. cit.

"The following tricks of the trade based on accumulated and diverse experience in EDPs would ensure failure in EDPs (Entrepreneurship Development Programmes) organised anywhere", begins this stimulating and amusing paper. The ingredients of failure are: (a) undefined objectives, (b) poor institutional involvement and arrangement, (c) indiscriminate choice with respect to where EDPs are run, (d) little or no attention to promotion, (e) little or no regard to selection.

96. Pathak, H.N. 1981. The entrepreneur and manager in backward districts - profile and requirements. in Industrial Development Bank of India (1981), op. cit.

A stimulating paper dealing with the concepts of entrepreneurship and management in small-scale enterprises and the problems of "backward areas". The "backward areas" are characterised by mass poverty, economic backwardness, low level of living and efficiency, unemployment and inadequate infrastructural and administrative facilities. This paper examines basic issues in developing entrepreneurship in backward areas, examining three "grass-root" questions: firstly, what is the nature of the industrial unit that should be established in these areas? Secondly, what technology should be introduced, and thirdly, what nature of entrepreneurship should be

fostered? The conclusions for developing entrepreneurship in backward areas will be of interest to institutions elsewhere engaged in a similar task.

97. Paul S. 1983. **Strategic management of development programmes.** Management Development Series No. 19, Geneva, ILO.

This guide to strategic management is based on an analysis of some of the most successful development programmes. The author has combined research and experience in management development to create thought-provoking guidelines for action. Managers, policy makers and others who are keen to operate development programmes more effectively will find this book of value. Management training institutions will also find here useful material for training.

98. Reynolds, J.I. 1983. **Case method in management development: Guide for effective use.** Geneva, ILO.

This is a practical guide on the use and application of case studies in management teaching and development. Intended mainly for management trainers and teachers, the book covers case teaching and case writing and also provides several examples on the use of cases.

99. Riedijk, W. (ed). 1982. **Appropriate technology for developing countries** Delft University Press, Delft, The Netherlands.

This book owes its origins to a course of the same title developed by the editor and run at Delft University of Technology since 1977. The three main parts of the course form the composition of this book, viz.: Introduction to the theory of appropriate technology (AT), development and AT - the three key concepts of AT, and technical applications. The technical applications contain articles, supplemented by several illustrations, on food and water, most notably farming, processing agricultural products, and water supply systems; sanitation and health, with interesting articles on Western medical technology and traditional healing systems; housing; energy; and metallurgy. Part II presents articles on small enterprise development and self-management in co-operatives.

100. Rigg, R.P. 1969. **Audiovisual aids and techniques in managerial and supervisory training.** Hamish Hamilton, London.

A useful and practical book describing various aids and techniques and their uses in training management trainers (including those concerned with owner-managers). Somewhat dated, it still has many relevant ideas and approaches. It covers: (1) training problems, (2) choice and use of training materials, (3) audiovisual aids and their uses, (4) presentation techniques, (5) suitable conditions and (6) preparing display materials.

101. Royal Bank of Canada. 1978-81. **Your business matters - A guide for independent business.** Royal Bank of Canada with the Manitoba Institute of Management, Canada.

Clearly-presented set of 18 booklets, each dealing with an aspect of small business management for owner managers - both potential and existing. The booklets cover the basics of starting a business, and managing one. The topics covered include finance, marketing, taxation and exporting. Intended for Canada, this publication may prove beneficial for use in other countries.

102. Schumacher, E.F. 1973. **Small is beautiful - a study of economics as if people mattered.** Abacus edition, Sphere Books Ltd.

One of the most influential books on the advantages of small-scale enterprises and the disadvantages of so-called economies of scale. The originator of the concept of intermediate technology for developing countries, Schumacher challenges in this book the doctrine of economic, technological and scientific specialisation. He proposes instead a system of intermediate technology, based on smaller working units, communal ownership and regional work places utilising local labour and resources with the emphasis on the person rather than the product. This pioneering work is essential reading for all concerned to develop or maintain appropriate technology in developing countries.

103. Schumpeter, J.A. 1934. **The theory of economic development.** Harvard University Press.

Concerned with explaining economic development, Schumpeter as early as 1934 highlighted the special role of the entrepreneur in this book. He introduced the concept of the entrepreneur as the creator of new combinations, who brought about these changes. He considered, inter alia, the motivations of the entrepreneur and put forward three possibilities, viz. the dream and will to found a private kingdom, the will to conquer and the joy of creating. This was a very important book laying the foundation for subsequent work on entrepreneurship.

104. Sethuraman, S.V. (ed.). 1981. **The urban informal sector in developing countries - employment poverty and environment.** ILO, Geneva.

This is the result of a study into the urban informal sector which should be of interest to planners, policy makers and development agencies. With evidence collected from three continents, it contains surveys on Freetown (Sierra Leone), Lagos and Kano (Nigeria), Kumasi (Ghana), Colombo (Sri Lanka), Jakarta (Indonesia), Manila (Philippines), Cordoba (Argentina) and Campinas (Brazil).

105. Shaper, A. 1975. **Entrepreneurship and economic development.** in Centre for Venture Management, Proceedings of Project ISEED) op. cit.

This paper discusses major issues related to entrepreneurship and economic development. Specifically, it addresses fundamental questions on the definition of development and the role of entrepreneurship, and also examines the company formation process, the development of regional industry and

regional development through entrepreneurship. This detailed review not only has academic value but also raises some issues of practical importance. Policy-makers and regional development institutions may derive useful guidelines from this paper.

106. Shetty, M.C., S. Chattopadhyay and N.P. Singh. 1981. **Development of entrepreneurship - some highlights of experiences of Development Banking Centre**, in Industrial Development Bank of India (1981), op. cit.

This paper describes the programmes and experiences of the Development Banking Centre, New Delhi - in training trainers and entrepreneurs and in research. The conclusions, as indeed the body of the paper, may be of interest to financial institutions providing training and other 'software' assistance for entrepreneurship development.

107. Staley, E. and R. Morse. 1965. **Modern small industries for developing countries**, New York, McGraw-Hill.

A much-quoted reference source, this book will prove useful to SSI (Small Scale Industries) development institutions, despite its age. The book reviews problems of SSIs, and suggests ways of developing the sector. An important chapter in the book sets out elements for a positive programme to aid the emerging small industrial entrepreneur.

108. Steel, W.F. 1983. **An Overview of small enterprise development in Africa**. Paper presented to the Regional Meeting of Donor Agencies and African Representatives on SSE Development, Abidjan, Ivory Coast. Abidjan, African Development Bank.

This paper reviews the role of small-scale enterprises in the socio-economic development of Africa and examines measures that can enable them to fulfil their potential. The overview given is a good summary of the issues and is relevant to other developing continents.

109. Steinhoff, D. 1978. **Small business management fundamentals**. 2nd edition, McGraw-Hill.

An action-oriented text dealing with the management of the small firm, aimed at college students and small business owner managers. There is also an instructor's manual containing answers to the end-of-chapter questions and problems as well as suggested examinations and short quiz questions. It covers planning, sources of finance, form and structure of the firm, merchandising and sales, financial management and control, and also contains a number of case studies. This is one of the better 'academic' texts on small business management.

110. Swift J. 1985. **Book-keeping and accounts for the smaller business**
Co. Durham, Casdec Ltd.

A practical book which would be of benefit to advisers, trainers and small business managers alike. Well written and easily understood, it uses a step-by-step approach to accounting, showing how to make book-keeping entries, prepare a profit and loss account, and write a balance sheet. It covers the important aspect of interpreting and using the accounting information provided. This is recommended for anyone concerned with financial control in the small business.

111. Technonet Asia. 1983. **Small enterprise and entrepreneurship development in eleven Asian-Pacific countries** Technonet Asia, Singapore.

This is the report of the proceedings of a Workshop held in Pattaya, Thailand, in February 1983 which brought together representatives from several institutions, agencies and associations - both private and public - concerned with small enterprise development. A noteworthy feature of this report is that, following the conclusions, it proposes specific recommendations for action in areas including policy and administration, joint ventures, finance, marketing, technology, management and training. In addition, a major paper in the book discusses regional co-operation for the development of small enterprises. Participants were drawn from Bangladesh, Fiji, Hong Kong, Indonesia, Korea, Malaysia, Nepal, Philippines, Singapore, Sri Lanka and Thailand - and the book contains country papers on all of these. This is an interesting comparative report containing experiences of various countries which should prove beneficial to policy makers and staff of small business development institutions.

112. Technonet Asia. 1985. **Industrial Extension Manual - for small and medium industries in developing countries; volumes 1 and 2** Technonet Asia, Singapore.

Possibly one of the most comprehensive and best manuals to date for industrial extension practitioners in developing countries. It is a practical handbook for extension officers (volume 1) and managers (volume 2) rendering assistance to small industries/enterprises. It can also serve as a textbook for industrial extension training courses. A reference source which should be within reach of all extension staff.

113. Tellis-Nayak, J.B. and S. Costa-Pinto. 1979. **Towards self-reliance: income generation for women.** Divine Word Publications, Indore, India.

A practical book intended for women workers at subsistence level which aims to improve self-reliance and development of the target group not only through generating income but also hopefully through moving into business. Consisting of text, case studies and a list of resource agencies, the book covers the following topics: context of income generation, planning income generating programmes, change with and through people and the small entrepreneur. Written for India, this may be useful as an example of what could be done elsewhere.

114. Trinidad and Tobago Management Development and Productivity Centre. 1972. **Exporting for the smaller business.** Trinidad.

Aimed at owner-managers of small businesses who have not previously engaged in exporting, this manual - derived from a course held in 1972 in Port of Spain, Trinidad - is a practical guide. It covers export marketing research, export marketing channels, direct and indirect exporting, export pricing, sales and export quotations. Although dated and also specifically designed for small firms in Trinidad and Tobago, most of the sections may still be useful as training guides for other developing countries.

115. University of Illinois and State Board of Education, Illinois. 1979. **Entrepreneurship educational course.** Illinois, Board of Trustees of the University of Illinois and State Board of Education.

One of the earlier attempts on the subject, this material is targeted at secondary school students in the U.S.A. Consisting of 8 separate manuals, the material covers: (1) orientation, (2) project ideas, (3) decision-making, (4) human relations ability, (5) internal control, (6) developing and maintaining, (7) community resources and (8) innovation. All the manuals contain text, questions, tests, project ideas and several examples. Whilst this material may not be immediately transferable to other conditions, it may offer guidelines for developing similar resources elsewhere for youth entrepreneurship.

116. University of the Philippines, Institute of Small-Scale Industries (UPISSI). 1981. **Entrepreneur's Handbook,** Technonet Asia, Singapore.

Particularly useful for South East Asian entrepreneurs and their trainers/advisers, and in some respects fairly advanced, this handbook is recommended to would-be entrepreneurs and those just started in business in other developing countries. The product of several authors, the book provides useful guidelines in starting and running a business from the idea/concept to the growth stage of the firm. The topics covered include entrepreneurial self-assessment, project identification and selection, planning, organising and managing the enterprise, as well as marketing, production, financial management and growth. The book lacks some consistency due to the fact that several authors wrote separate sections; however, this is paradoxically a strength in several respects. The 'trainers manual' by the same publisher suitably complements this handbook.

117. University of the Philippines, Institute of Small-Scale Industries (UPISSI). 1981. **Third trainers course on entrepreneurship development.** UPISSI, Philippines.

A comprehensive manual aimed at trainers, field extension staff and advisers to small-scale enterprises. The 50 topics listed cover virtually all aspects of entrepreneurship development and small business management. In addition, the manual contains detailed guidelines on course organisation, training aids and methodology. Although developed primarily for Asia, this manual will be well worth its cost elsewhere in the developing world.

118. The Vocational Training Institute, Malawi, 1982. **Business records manual - manufacturer's and trader's editions.** The Vocational Training Institute, Entrepreneurship Training and Development Section, Ministry of Labour, Lilongwe, Malawi.

These are two separate manuals which aim to instruct owner-managers not only on how to keep complete records but also on how to use the records to obtain information about the performance of the firm. Each of the manuals contains clear guidelines on keeping (1) daily records, (2) weekly records, (3) monthly records, (4) quarterly records and (5) year end records. In addition, a year's supply of record forms is provided for each type of record, with examples on how to fill in the forms. Intended for small manufacturing owner-managers and small traders respectively, these manuals may be usefully employed in any developing country.

119. Watkins, D.S. et. al. 1982. **Be your own boss - starter kit.** Cambridge, National Extension College

This practical handbook is meant for those who are contemplating starting a small business or already running one. However, it can be used also as a reference source for trainers. Written very much within the context of the UK, it covers the major aspects of running a small business, including marketing, financing control, managing people and raising money, as well as the personal skills and resources needed to convert a business idea into a viable business. Two sections on franchising and working in a co-operative present alternative forms of self-employment.

120. *** Welsch H. et. al. 1984. **Male and female entrepreneurial characteristics and behaviour.** International Small Business Journal, Summer 1984 (2/4). U.K.

Two linked articles: (1) using the results of a US survey, examines demographic, psychological and behavioural characteristics of male and female entrepreneurs, finding there to be much similarity; discovers, however, that women entrepreneurs are usually younger, better educated and have a greater tendency to use written information sources in resolving business issues. (2) Examines the major influences on women entrepreneurs in adopting their careers, in particular, family and educational background and previous employment history. Shows that their background and experience differ significantly from that of their male counterparts, and suggests that only fundamental changes in education will enable women to branch out into non-'female'-stereotype business activities.