

RESOURCES FOR THE DEVELOPMENT OF ENTREPRENEURS

A Guided Reading List and Annotated Bibliography



by George Manuh, M.Sc. and Ronald Brown, M.Phil.



Commonwealth Secretariat

Resources for the Development of Entrepreneurs:
a Guided Reading List and Annotated Bibliography
for Trainers, Planners, Decision-Makers and Administrators
in Governmental and Non-Governmental Organisations

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PREFACE

Small-scale enterprises are increasingly being identified as having a crucial place in strategies for economic and social development. They are seen as valuable not only for their employment and commercial value but also for the contribution they can make to community development, and to improving the situation of members of disadvantaged groups in developing countries, particularly youth, women and refugees.

The development of entrepreneurs is a feature of many national development plans, and the Lagos Plan of Action (OAU, 1982) recommends the creation of "a network of small and medium-scale industries," as well as active promotion and encouragement of the informal sector. Another facet of this is that technical and financial assistance provided by national and multi-lateral agencies, as well as private voluntary bodies and Chambers of Commerce, is more and more being focussed on small enterprise development, after many large-scale projects and investments have not had the desired developmental results. Their view often is that in this context, small enterprises can be more efficient in the use of capital, labour and materials than large-scale businesses, being less capital-intensive and less dependent on elaborate physical infrastructure.

A healthy and expanding small enterprise sector can play an important role in many of the development objectives of governments and aid agencies, including mobilisation of domestic savings and investment, use of local labour and other resources, and more production geared to basic consumer needs.

The extent to which the basic assumptions are justified and these highly desirable goals are achieved through building up the small enterprise sector is a function of many variables including appropriate policy, effective support institutions (financial and advisory), effective selection and training of entrepreneurs, and effective choice of materials and technology. A large body of experience is available on these key issues, and a lot of it is on record in the literature. This annotated Bibliography which aims to distil some of this learning, is offered as a contribution to the further development of the field. If newcomers to this area feel that as a result of reading it they are more quickly brought closer to the basic issues, and if those currently working in the field feel that a checklist of much of the current learning is useful, then the Bibliography will have served its purpose.

The Management Development Programme is anxious to know that its publications meet practical needs, and accordingly comments from users and ideas for improving the layout and content are always welcome.

Mohan Kaul
Director
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February 1987

CONTENTS

PAGE

PART I: BASIC ISSUES IN ENTREPRENEUR DEVELOPMENT

Section 1: Introduction

1.1	Background and purpose of the Bibliography	1
1.2	Intended readership	2
1.3	Scope and coverage	2
1.4	Format	2
1.5	Criteria for inclusion of items	3
1.6	Acknowledgements	3

Section 2: Introduction to Entrepreneurship

2.1	Concept of entrepreneurship	4
	References	5
2.2	Entrepreneurial characteristics	7
2.3	New enterprise formation	8
	References	12

Section 3: Identification and Selection of Entrepreneurs

	References	18
--	------------	----

Section 4: Identifying Training Needs of Entrepreneurs

	References	23
--	------------	----

Section 5: Institutional Aspects

5.1	Government policy on the development of small businesses	24
	References	26
5.2	Small business development: Support institutions	28
5.2.1	Guidelines for creating and managing support institutions	28
	References	34
5.2.2	Industrial extension services	36
	References	37

<u>PART II: MATERIALS FOR TRAINING</u>	<u>PAGE</u>
<u>Section 1: Entrepreneurship development programmes</u>	
1.1 New enterprise formation	40
References	42
1.2 Training for existing enterprises	48
References	51
<u>Section 2: Training, Trainers and Methods</u>	61
References	62
 <u>PART III: INNOVATION AND APPROPRIATE TECHNOLOGY</u>	 65
References	66
 <u>PART IV: SPECIAL GROUPS</u>	
<u>Section 1: Refugees</u>	69
References	70
<u>Section 2: Women</u>	71
References	73
<u>Section 3: Youth</u>	75
References	77
 <u>PART V: ANNOTATED BIBLIOGRAPHY</u>	 80
 <u>APPENDIX I: SOURCES OF FURTHER INFORMATION</u>	 113
 <u>APPENDIX 2: PUBLICATIONS OF THE COMMONWEALTH SECRETARIAT MANAGEMENT DEVELOPMENT PROGRAMME</u>	 114

PART I

SECTION 1: INTRODUCTION

1.1 BACKGROUND AND PURPOSE OF THE BIBLIOGRAPHY

Two contrasting lines of thought have led to the preparation of this bibliography. The first is the increasing reliance which many governments are placing on the small business sector, and the second is the relatively high rate of failure of small business which is commonly reported.

One result of the recent upsurge of international political interest in the small business sector of the economy has been a focus on the role of management training and development in the small business and on the wider but related issue of education and training for entrepreneurship. The rationale for this emphasis lies firstly in the recognition of the crucial role of the entrepreneur in small business development and secondly in the fact that in the small business, management (that is in most cases, entrepreneur) development is virtually synonymous with organisation development.

The background to this focus is the increasing awareness that small business development, and for that matter industrial development, in developing countries is often constrained not only by insufficient funds to set up ventures but also, in a significant number of cases, by a lack of managerial and entrepreneurial skills to set up and run successful enterprises. The need for these skills is by no means only associated with small-scale enterprises (SSEs). They are as necessary in government, public and co-operative enterprise as in private business. Individual small enterprises provide, however, both a nursery and proving-ground for entrepreneurs.

In the light of this, various attempts have been made, and organisations developed or directed, to provide education and training for entrepreneurship. As these initiatives have got under way, the need has arisen in many quarters for a reference source for the use of those charged with or responsible for the development of entrepreneurs.

One sobering factor with which those with such responsibilities have to come to terms is the generally high failure rate of businesses. Every year in the UK, no less than 110,000 firms are deregistered, that is they disappear off the VAT (Value Added Tax) register. On average, this works out at 2,200 firms each week, or over 400 per working day. Although reasons for this massive deregistration vary, a significant proportion of these businesses simply fail. Given that over ninety per cent of the total stock of businesses in the UK are small, and that large firms are, in general, better resourced and managed, it is reasonable to conclude that the overwhelming majority of the firms which disappear are small owner-managed businesses. Evidence from other countries, both developed and less developed, suggests that this pattern is often repeated. If more resources could be marshalled in support of entrepreneurship development and the small firms sector, the proportion of firms failing would be reduced. If only to arrest this situation and assist existing firms to survive, the need for management development for entrepreneurs, or the small business, is justified.

It is also becoming increasingly clear that the "policy framework" within which entrepreneurs and small business people must operate has an even more important impact on their success than do positive interventions in the form of training and development.

Although this Bibliography is mainly concerned with training interventions, some space has therefore been devoted to broader issues of policy. In some extreme cases, it is valueless to attempt to train and develop entrepreneurs in the hope that they will contribute to national development, because of the totally hostile environment. Training should in these cases be directed at those responsible for the environment.

In virtually every country, however, policy makers need to be more sensitive to the needs of small enterprise, and to the impact of their policies on them. The material on these themes should be of value to policy makers themselves and to those interested in providing advice and training for them.

This Bibliography attempts to meet this demand by providing a guide to the literature and other training materials for the development of entrepreneurs. It is intended to be an annotated guide to useful references for practitioners rather than a comprehensive coverage of the literature. The implications of this in terms of the target user, and the scope and format of the Bibliography are explained below.

1.2 INTENDED READERSHIP

This Bibliography is intended as a guide for trainers, administrators, planners and decision-makers in governmental and non-governmental organisations. It is focused primarily on developing Commonwealth countries, although many of the references apply equally to other countries.

1.3 SCOPE AND COVERAGE

It is concerned with resources for the development of entrepreneurs. By 'resources' is meant firstly, the development and organisation of institutions to channel support to the small business sector/entrepreneurs and secondly, and of equal importance, training materials and programmes.

More specifically, both start-up and existing business are included. Beginning with an introduction to entrepreneurship and proceeding with needs analysis, government policy and institutional development, the Bibliography covers the process and content of entrepreneurship development programmes and management training for new enterprises and existing businesses. It also covers issues of innovation and appropriate technology. The entrepreneur development needs of refugees, women and youth are given separate sections in recognition of their role and importance. The concluding section contains annotations of 120 of the references given in the text (indicated by [A] next to the entry). An Appendix lists additional sources of information on the development of small businesses in developing countries, and other bibliographies.

1.4 FORMAT

The order of treatment is as outlined in the table of contents. Each section begins with a brief introduction outlining the main issues in relation

to the topic. Following this, a list of suggested further reading is provided. A later section (page 83) contains the annotated bibliography - i.e. items for which abstracts have been provided.

1.5 CRITERIA FOR INCLUSION OF ITEMS

(a) Wherever possible, references have been selected on the basis of their perceived practical, (in contrast to their "academic") value. However, on the basis that "there is nothing so practical as a good theory" items in the latter category have been included in order to stimulate thought, and where they are likely to contribute to an understanding of the subject.

(b) Given that the prime target group of users will reside in, or operate from, the Commonwealth, only references in English are included.

(c) Priority has been given to the literature pertaining specifically to small businesses rather than management in general. The latter is included only when the former is not available and/or where it is particularly relevant.

(d) While every effort has been made to cite references which are relatively accessible, difficulty may be experienced with some items, notably with some which are unpublished.

1.6 ACKNOWLEDGEMENTS

The Commonwealth Secretariat Management Development Programme is grateful to Professor Allan Gibb of the Durham University Business School for making available the services of Mr George Manuh, and for advice and suggestions on the text.

The authors are grateful to Professor Malcolm Harper, Cranfield School of Management for his advice and suggestions in the preparation of this Bibliography.

References marked *** come from the Abstract Section of the UK journal "Women in Management Review", and thanks are due to the Editor for permission to reprint them. Readers interested in seeing copies of this journal should write to P.O. Box 23, Wembley, HA9 8DJ, England.

The co-operation of Mrs. S. Bishton and the Word Processing Unit of the Commonwealth Secretariat in preparing the typescript is gratefully acknowledged.

SECTION 2: INTRODUCTION TO ENTREPRENEURSHIP

This section provides an introduction to the concept of entrepreneurship. A guide to further reading is provided at the end of each section.

2.1 CONCEPT OF ENTREPRENEURSHIP

The first record of the use of the word "entrepreneur" was in the 12th century (Strage 1986). The first known detailed definition was given by a French economist Richard Cantillon in 1730. He saw an entrepreneur as one who:

- is the bearer of a risk
- has the capacity economically to combine goods and services
- organises and supervises production
- introduces new methods, new products, and searches for new markets

The term was later expanded and several attempts have been made to define and conceptualise the entrepreneur. Definitions may be classified into two broad groups: firstly, the economic and, secondly, the psychological and sociological.

The 18th century economist Adam Smith viewed an entrepreneur as no more than a provider of capital. Another writer, J.B. Say not long after provided perhaps the best known economic definition of the entrepreneur, as an agent for combining land, labour and capital. The special role of the entrepreneur was highlighted by J.A. Schumpeter, who, writing in 1934, introduced the concept of the entrepreneur as the creator of "new combinations", bringing about change. Schumpeter also considered the psyche of the entrepreneur, and suggested that entrepreneurs are motivated primarily by three possibilities: the dream and will to found a private "kingdom", the will to conquer and the joy of creating, and not mainly by economic reward. He says that they view such financial gain as they may reap as a measure of their success.

Various attempts have followed Schumpeter's work to explain entrepreneurial behaviour in both psychological and sociological terms. These include Max Weber, who offered one of the first non-economic explanations of economic behaviour (see Kilby and Young).

An important and influential view of the psychological process leading to entrepreneurship was presented by David McClelland in a book entitled "The Achieving Society". Concerned with explaining economic growth and in particular why some countries do better than others and why the same country may do better or worse in different times, McClelland rejected the idea that economic development was mainly caused by exogenous factors such as material resources, race and climate. Rather, he saw economic growth resulting from the activities of individuals. The importance of McClelland's work is the introduction of a further link between the individual and economic growth in the form of a psychological motive - the need to achieve. McClelland's hypothesis, which he later tested, was simple: a high need for achievement would cause individuals to behave in an entrepreneurial way and thus increase economic development.

While McClelland's work has been recognised as comprehensive and well-researched with a contribution to make to policy development, criticisms

have been made concerning the validity of the methods employed and the presumed link between the need for achievement and entrepreneurship. In spite of the criticism, however, the need for achievement motivation has been often accepted as necessary and sometimes even sufficient for entrepreneurial activity.

Later studies, funded by USAID and undertaken by McBer and Company and Management Systems International, have focused on types of actual behaviour rather than on motivation. Research to substantiate this approach is still in progress, and the results have not yet been published, but it appears to have great potential as a basis both for identifying entrepreneurs and for entrepreneurship development training.

FURTHER READING ON THE CONCEPT OF ENTREPRENEURSHIP

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2.2 ENTREPRENEURIAL CHARACTERISTICS

McClelland's work has had a major effect not only on entrepreneurship development programmes to be found today but also on subsequent studies on entrepreneurship. While there has been little consensus on the characteristics of the entrepreneur, most of the attempts made to establish these characteristics have included, in one form or the other, the need for achievement.

Below is a list of entrepreneurial traits thought to be important for successful enterprise, derived from various sources and commonly cited in the literature:

Important Entrepreneurial Characteristics

- The need for achievement
- Internal locus of control (in which the individual is defined as being "dependent on internal reinforcement; therefore, more self-reliant, desirous of independence and autonomy")
- Energy
- Initiative seeking
- Risk taking
- Responsibility seeking
- Positive self-concept
- Problem solving
- Resourcefulness
- Innovation and creativity
- Independence
- Leadership
- Optimism
- Searching Environment

The USAID-funded research mentioned earlier has identified fourteen personal entrepreneurial characteristics, (PEC's) which appear to characterise the behaviour of successful entrepreneurs in India, Malawi and Ecuador. These can be summarised as follows:

- (1) Takes initiative.
- (2) Sees and acts on opportunities.
- (3) Is persistent.
- (4) Personally seeks information.
- (5) Is concerned for high quality.
- (6) Is committed to fulfilling contracts.
- (7) Is oriented to efficiency.
- (8) Plans systematically.
- (9) Solves problems in original ways.

- (10) Demonstrates self-confidence.
- (11) Takes calculated risks.
- (12) Is assertive.
- (13) Is persuasive.
- (14) Uses influence strategies.

These are not fundamentally different from the earlier lists, but they are firmly based on observed behaviour, rather than on less direct concepts of personal attributes, qualities or motivation.

Unlike much previous work in this field, the research was directed not at the differences between people who do and do not start businesses, but at behaviours which distinguish between those who are successful at starting and maintaining their businesses and those who are not.

These lists are by no means exhaustive. While the literature identifies over fifty traits, the three traits most widely accepted as essential for successful entrepreneurship are: a high need for achievement, an inner locus of control and high energy.

2.3 NEW ENTERPRISE FORMATION

Although there is no universal consensus on the characteristics required, there is wide acceptance that the entrepreneur is crucial in new enterprise (or business) formation. Consequently, much effort has gone into identifying and selecting the entrepreneur, into stimulating entrepreneurship and investigating the sequence of events which lead up to new enterprise formation. These efforts have not been confined to small business. Indeed, much effort has gone into attempts to harness entrepreneurial activities for the benefit of large organisations, both private and public.

A basic problem has been to explain how the individual arrives at the situation of starting a business. Three major expositions deserve mention here, namely: the displacement event, the credible example and the possession of the necessary entrepreneurial traits.

The displacement of the entrepreneur arises from a sequence of events which result in his being in a position to want to, or have to, set up in business. The immediate manifestation of this could: losing his job or, in the case of a new immigrant or member of a minority group, being unable to find a suitable job because of language difficulties or racial prejudice. Other examples include the returning expatriate who has enjoyed rewards and status abroad not available in the home country, the intellectually-gifted manual worker and, importantly, what has been referred to as "the emigration of frustrated men from corporations".

The role of the "credible example" is best illustrated by the occupation of the parents of the incipient entrepreneur. Research indicates that twenty-five per cent of entrepreneurs' fathers were the owners of small businesses and that, if farmers and the independent professional are considered as small business owners, this figure rises to fifty-four per

cent. Credibility as a motivational impetus, however, is not confined solely to families, but obtains also amongst peers and friends. Thus, for example, one of the reasons cited for the development of 'Silicon Valley' in the U.S. is the example provided by engineers leaving large organisations to establish successfully their own. The role of the credible example would also appear to explain why entrepreneurship is highly identified with certain ethnic and national groups, for example, Jews, Lebanese and Gujaratis in India.

A combination of credibility, example and displacement would clearly provide a powerful impetus to business formation. However, the extent to which an individual possesses the necessary entrepreneurial characteristics could be a major factor.

As previously noted, the three traits most widely accepted as essential are: the need for achievement, an inner locus of control and high energy. In addition to these, skills of a more formal management nature may be required for the entrepreneur to cope with the problems not only of establishing but also running a new business.

Valid as these are, they are unlikely to be sufficient for new business start-ups without the presence of adequate infrastructure, notably capital, labour, materials, equipment and information. Lack of support structures and government commitments, and adverse policies are likely to hinder the growth of small businesses. Thus, to understand how businesses arise, the complex interrelations between the parties (entrepreneur, institutions and government) and the variables (entrepreneurial traits, project ideas, managerial skills, finance and infrastructure) need to be examined.

This aspect is best illustrated by two models - Exhibits 1 and 2 - presented by Neck (1977) and Gibb (1983) respectively. The key feature of both models lies in linking remedial activities together to provide a co-ordinated development effort, rather than emphasising the contributions of individual inputs - a point that will be highlighted again in the review of issues surrounding Institution Development (below, page 28).

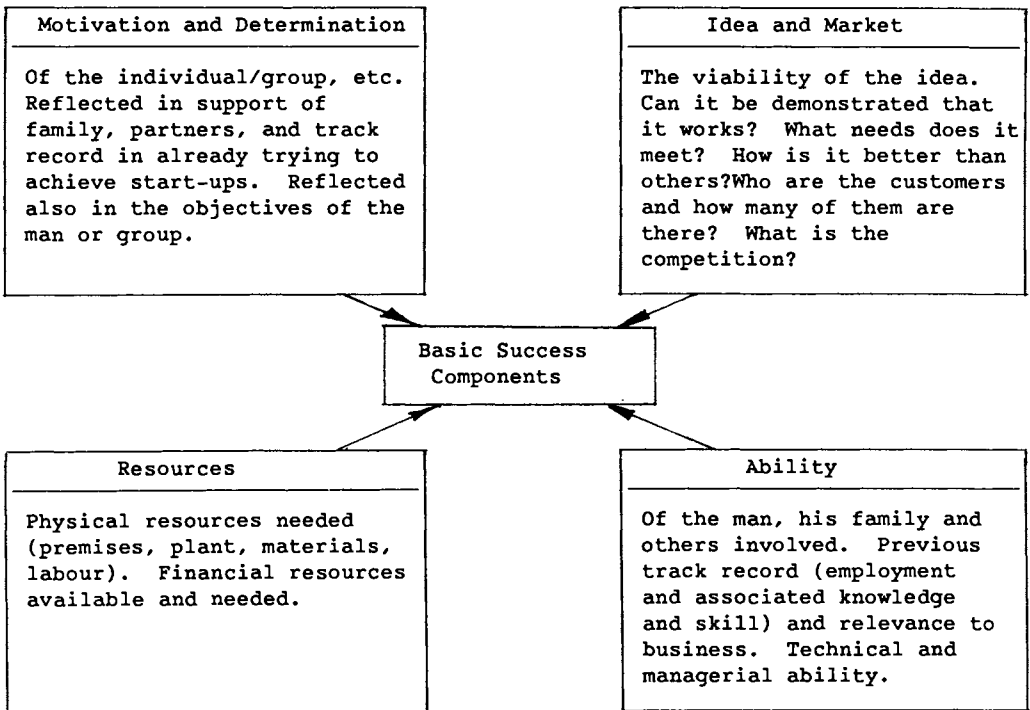
EXHIBIT 1 THE TWO-STEP MODEL FOR SMALL ENTERPRISE DEVELOPMENT

SOURCE: NECK, P. (ED.) (1977)

Prime Factors	Diagnostic phase (analysis of)	Remedial activity (development of)
I Host	Training needs of managers and workers	Programmes to provide the appropriate - skill - knowledge - attitudes
II Agent	Activities and relationships of structures providing assistance	Suitable institutions to provide assistance in matters - financial - technological - managerial - developmental
III Environment	Appropriateness of existing elements such as infrastructure, legislation, access to raw materials, information, markets, labour and sources of finance	Appropriate policies and support

EXHIBIT 2 KEY COMPONENTS IN THE SUCCESSFUL DEVELOPMENT OF A NEW SMALL BUSINESS

SOURCE: GIBB, A.A. (1983)



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SECTION 3: IDENTIFICATION AND SELECTION OF ENTREPRENEURS

Many institutions 'find' potential entrepreneurs by simply advertising and making their services widely known. Generally, this poses few, if any, problems. The more difficult task lies in selecting from amongst potential candidates those who are most likely to benefit from training and other assistance to set up and to be successful in their own businesses.

Selection methods and techniques vary from the simple and sometimes crude to the most sophisticated, and may comprise various stages. Typically the selection process involves the initial screening of all applicants for suitability, when information may be gathered in respect of their background, project idea, security available and the reasons for wanting to start a business. A further process may then involve the use of psychological or behavioural tests to establish the extent of desirable entrepreneurial qualities. This may be followed by, or substituted for, an interview by a panel or individual.

Although a great deal of research has been done on the psychological and behavioural characteristics of successful entrepreneurs and a large number of tests have been developed which attempt to make use of research results, very few institutions currently use these tests, perhaps because of the preparation, skills and resources needed.

Financing decisions are still almost universally made on the basis of a business plan and some subjective and unstructured assessment of the applicant's ability. Most training institutions, even those which attempt to develop character attributes and not only to inculcate business skills, do not use psychological testing methods in order to select their trainees.

This implied scepticism might be justified if the track record of entrepreneurial success were more impressive; given the high failure rates presently experienced, however, it is perhaps surprising that more institutions have not at least experimented with selection tools which focus on the individual rather than on the business proposal.

An international 'Workshop on Entrepreneurial Selection Methodologies and their applicability for Less Developed Countries (LDCs)', bringing together some notable specialists in the subject, drew some interesting and important conclusions. Exhibit 3 summarises the characteristics of the selection methodologies presented and lists the main advantages and limitations of each.

EXHIBIT 3 CHARACTERISTICS, ADVANTAGES AND LIMITATIONS OF SELECTION METHODOLOGIES

A. The McBer System

Main characteristics:

1. Identification of "job competencies" of the entrepreneurs or small enterprise managers sought. This establishes an indigenous model or prototype.
2. Use of operant method selections.
3. Use of behavioural event interview.
4. Use of thematic analysis in interviews and comparing interview data with competency model.

Main advantages:

1. Emphasises actual behaviour on the job (of entrepreneurs or managers) which is necessary for success in the job.
2. Has high inter-rater reliability.
3. Is quick.
4. Requires only small samples.
5. Has cross-cultural validity.
6. Can be taught to others.

Main limitations:

1. Requires expertise and thorough training of interviewers.
2. Uses only one method, and may miss assessment of some dimensions.
3. Does not include "First Cut" methods, such as screening of applicant through advertising, application analysis.

B. The Indian System

Main characteristics:

1. 3-stage selection procedure (announcement and application form, tests, interviews).
2. Use of announcement and advertisement.
3. Use of well-designed application blank, with scoring manual.
4. Use of psychological tests.

5. Use of interview.
6. Use of a panel (including an entrepreneur) for interviewing.

Main advantages:

1. Helps in self-selection.
2. Narrows selection to lesser number (after two screenings).
3. Is easily transferable.

Main limitations:

1. Tests have not shown discriminatory power, may not be valid.
2. Has limited value with illiterate or tribal groups.
3. Probes operant dimensions very little.

C. Approach evolved by Pareek and Rao (used in Malaysia)

Main characteristics:

1. Identification of "Key Performance Areas" (main responsibilities).
2. Identification of "Critical Attributes" (which distinguishes effective from less effective).
3. Use of both operant and respondent measures. Use of new and innovative tests, designed or adapted and validated in a culture.
4. Use of simulated material.

Advantages and disadvantages:

The methodology presented above was in the formative stage at the time, and analysis on the data had not yet been done.

D. The HETADI (Hawaii Entrepreneurship Training and Development Institute) Method

Main Characteristics (passive diagnostic):

1. Advertisement (newspapers, fliers, media, mini-seminars, pre-course quiz).
2. Preliminary selection, from two tests and an application form.
3. Scored interview: panel of experts, consensus decision.

Variations (for New Zealand Model):

1. Advertisement: mini seminar - business plan seminar, two days.
2. Interview using feasibility statement (developed after seminar).
3. Participation in three week business course on how to start a business.

Main advantages:

1. Variety of advertising methods (seminar) provides some pre-selection.
2. Method works within the context of a total system; selection becomes participation and vice versa.

Main disadvantages:

1. Does not meet time line criteria of being quick and easy.
2. Use of tests in initial screening not validated.
3. Tribal affiliation, age, ethnic group have no correlation with success.
4. Research on 15 dimensions of possible success - correlates only power drive, 3-5 years of work experience, and a subjective assessment called "Hussle" seemed to correlate with small business success in an entrepreneurial role.

Workshop Conclusions and Recommendations

1. Establish a competency model based upon the development of "assessment dimensions" using the Behavioural Event Interview methodology (BEI) developed by McBer.
2. Using #1, generate complementary "weeding out" mechanism:
 - (a) advertisements;
 - (b) application forms which are rated;
 - (c) timely experiential activities (e.g. mini-courses, simulations, group meetings).
3. From #2, identify a manageable sized group.
4. With the identified group, apply BEI for final selection.
5. Apply the methodology now in developing country settings. This will test the effectiveness of the methodology thereby stimulating its replication and, at the same time, significantly improve our performance in establishing new employment-creating enterprises.

To the above were added various cautions and conditions for the effectiveness of the proposed solution.

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SECTION 4: IDENTIFYING TRAINING NEEDS OF ENTREPRENEURS

This section provides a review of the main issues relating to the identification of the training needs of entrepreneurs.

4.1 INTRODUCTION

If training of entrepreneurs is to be effective, then the entire process and organisation must be preceded by an objective assessment or diagnosis of their needs. Without this there is a real danger that the training provided might be perceived as not necessary or relevant by the target trainees and indeed may not be.

Two caveats in particular ought to be sounded in any attempt at training needs analysis of entrepreneurs or small business people. Firstly, there is the danger of generalisation - entrepreneurs, and small businesses, are very heterogeneous. Secondly, there is the issue of whether entrepreneurs can always be relied upon to know what their main problems are when asked; and even if they do, some might say what they believe the enquirer wants to hear. For example, if the enquirer is perceived to be of some influence in arranging credit, finance might be stated to be the most pressing problem. To a government officer, taxes or premises, or even the government, might be stated to be the major problem.

Many business people and in particular market traders and other informal sector operators who make up the vast majority of entrepreneurs in most less developed countries, make their very limited funds work extraordinarily hard, turning over their working capital daily or even more often than that.

Many others, however, particularly those who are likely to be the target of training programmes, labour under what has become known as the "capital scarcity illusion". They believe that shortage of capital is their major or even their only problem, but they have at the same time large amounts of money tied up in slow moving or redundant stocks, under-used equipment or uncollected debts. This may be immediately obvious by observation alone, or more detailed questioning and analysis may be required. In either case, it is valuable for anyone concerned with training design to spend time in enterprises themselves, in order to ascertain their actual situation.

Nevertheless, experience shows that it is important to adopt a "marketing" approach to training, i.e. an approach that identifies and anticipates needs, provides training related to them and maintains a follow-up, with the overall aim of making training efficient. Exhibit 4 below shows a systematic approach to the "marketing" of training.

4.2 DEVELOPMENT OF TRAINING

The emphasis on results in training is assuming growing importance where resources of money, people and time are short. Increasingly, there is a requirement that assistance to small business development, whether in the form of a proactive extension service at the place of work, classroom training or distance learning, be cost-effective and justifiable on socio-economic grounds.

Accordingly training programmes need to be preceded by several planned activities and decisions including:

- (a) determining the training needs of the entrepreneur (and, where they are different, the needs of the small business);
- (b) training the trainers;
- (c) assessing the number of potential trainees;
- (d) identifying the resources required;
- (e) determining the form of training to be provided;
- (f) preparing the training itself, including appropriate training material;
- (g) testing training activities;
- (h) reviewing and revising training;
- (i) administering training;
- (j) maintaining the training;
- (k) summarising all facts and figures for the next cycle of training.

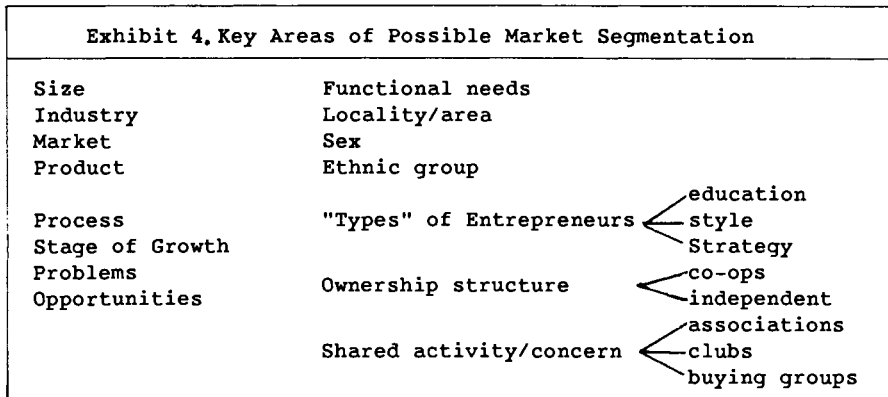
Some of these activities will involve an investment, but they could save considerably more. Whilst precise accuracy of all the activities is not required, indeed it will be impossible in most places, some attempt must nevertheless be made to assess training needs.

It must also be recognised that most approaches to training needs assessment are designed to identify deficiencies in specific skills, while many and perhaps most small enterprise problems arise from deficiencies in attitudes and behaviour patterns such as have been referred to earlier. The training designer must be sensitive to these aspects, and must be able to "translate" observed findings into these more fundamental needs, and then to select appropriate training strategies to deal with them.

4.3 DETERMINING TRAINING NEEDS OF ENTREPRENEURS

In line with the proposition for the adoption of a "marketing approach" to training (Gibb, 1983), the management training and development needs of the entrepreneur (or the small business) may be conceived as a "market" for suppliers of services. The marketing concept is useful because of the attention it draws to the central problem of small business management training, namely how to characterise needs and how best to enter the market efficiently and effectively.

Exhibit 4 suggests some common ways in which the small firms market might be segmented.



Source: Gibb (1983)

The major value in using the segmentation process here is in the identification of common sets of needs. (It may also, however, be used to identify programme constraints, for example in location, and ultimately channels for marketing.) In practice, it is often necessary to combine different segmentation criteria; the approach need not, however, be sophisticated. A short questionnaire covering the key areas of segmentation will suffice in most cases. Ideally, the data must be gathered during a personal interview at the entrepreneur's place of work, when observation could also be made. In general, the personal visit/interview is to be preferred to self-administered questionnaires sent through the post, telephone surveys and other forms of gathering data. Apart from the advantage of allowing observation, the personal interview is appropriate for a variety of circumstances, for example in dealing with illiterates or people not on the telephone. More importantly, the interviewer can better explain what is sought and why, and obtain a generally better response by establishing rapport.

Not all programmes for small business will be sensitive to segmentation. An extreme example is in introducing micro-computers to small business, when the programme might aim to cover a wide range of small business in a variety of industries, with very different forms of ownership at different stages of development and with different types of entrepreneurs. Others, such as programmes geared to internal issues of improving management control, may require more careful segmentation. The segmentation policy that is most appropriate will depend on the market characteristics and the institution involved in terms of the skills of staff, the flexibility of the organisation, the availability of time and resources for detailed analysis and the priority needs of local industry.

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SECTION 5: GOVERNMENT POLICY ON THE DEVELOPMENT OF SMALL BUSINESS

5.1 MAIN ISSUES

Two fundamental questions may be posed in relation to the above topic: firstly, what role, if any, should or could government play in assisting small businesses and secondly, which institution should be charged with delivering assistance and allied to this, what services should be organised?

On the issue of the government support, arguments based on the crucial role and importance of small businesses in the economy and their real need for support have now been well rehearsed and documented. But what role should government play? While various plausible policy measures have been advocated, and some put into effect, there is a strong case that the first and most important task is to remove or modify as many as possible of the various official regulations, procedures and policies which inadvertently or otherwise damage the interests of small business.

The activities of government in relation to small enterprises are often very ambivalent; while on the one hand government is busily introducing programmes of training, development and other assistance, it is often at the same time pursuing policies and imposing regulations whose negative effects are far more powerful.

Government policies should be examined at two levels, namely general policy and specific regulations. The general policy level environment is in many countries by far the most important and the least easy to change. Over-valued foreign exchange rates, for instance, often make exports totally uneconomic and encourage imports in preference to local products. In some countries, only a misguided entrepreneur would try to start a fundamentally uneconomic manufacturing business; far more profitable opportunities are to be found in importing foreign goods, in hoarding and in acquiring scarce foreign exchange, often through corruption or other illegal means. Similarly, subsidised interest rates encourage excessive capital intensity rather than the employment of labour, and wage costs may also be artificially inflated by inappropriate minimum wage regulations, thus further inhibiting the creation of jobs.

Specific regulations may be rather easier to deal with than the policy environment, although it may be difficult to identify those that actually harm small enterprise, or to decide whether they should be changed to overcome the resistance of the enforcing authorities at all levels who may be profiting substantially from their position, which allows them to overlook infringements of the regulations.

In a number of countries, specific efforts have been made to identify and alleviate burdens of this sort, which may include zoning rules, health and safety regulations, official opening hours, government purchasing procedures, licensing laws and many others. Although liberalisation programmes are in many cases being undertaken as a result of broader changes in government policies, anyone planning training activities, or any other form of positive assistance, should nevertheless first make an attempt to assess and when necessary alleviate those aspects of the environment which damage small enterprises.

Comprehensive answers to the second question may require review or reappraisal of existing institutions and programmes. It has been argued in the literature that the 'correct' institution is not necessarily the one whose title, nominal responsibility and existing activities appear most appropriate for the particular task. Rather, the well-managed institution which is in touch with and responsive to the needs of the small business community is more likely to be effective than the 'correct' one mismanaged. The services to be provided should depend largely on the identified needs of the small business sector coupled with the gaps in the supply sector.

There is generally a far greater need for on-site advice than for classroom training, especially because small business owners regard time spent away from the premises, when they could be working, as time 'lost'. There can also be difficulties in relating what is taught in the classroom to 'urgent' problems to do with the business.

There is a widely-held view that semi-autonomous or autonomous institutions are better, more credible and achieve greater effectiveness and impact than government departments. One role for government is to co-ordinate assistance to the small business sector. This would avoid duplication of effort and also provide linkage of services.

Inappropriate co-ordination can stifle and frustrate the development of genuinely useful services to small enterprise. There is little doubt that the most appropriate institution to serve the needs of a small enterprise is another small enterprise; this may be as suppliers of materials or equipment, as retailers or wholesalers of other enterprises' products, as local banks or as other sources of finance, private training schools or consultants. When such services do not exist, Government can often provide more useful services by encouraging them to start than by trying to provide the necessary services itself.

Competition is as good for those trying to help small enterprises as for those enterprises themselves. Even if it is not possible to fund, promote or subsidise independent providers of finance, training, advice or other services, every attempt should be made to provide entrepreneurs with a choice of services, and to make small enterprise service institutions as similar as possible to the businesses they are trying to help. The ideal institution should therefore be small, locally based, autonomous and as dependent as possible not on regular public funding but on the effective demand for and use of its services.

This may not be totally possible to achieve, but individuals and departments within larger institutions can be stimulated to perform better if they are treated in the same way. Permanent appointments, bureaucratic controls, centralised administration and unwieldy infrastructure should when possible give way to performance-based employment and remuneration, local autonomy and modest facilities. This will not only improve the level of services to small enterprise, but will also reduce their costs.

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5.2 SMALL BUSINESS DEVELOPMENT: SUPPORT INSTITUTIONS

5.2.1 GUIDELINES FOR CREATING AND MANAGING SUPPORT INSTITUTIONS

1. Objectives

The immediate objectives of a small business development institution, be it a business advisory service, an enterprise agency or whatever title the institution goes by, are to help people set up their own business and help established businesses survive and expand by providing 'software' (such as counselling and advice) and/or 'hardware' assistance (such as finance and premises). The overall developmental objectives are the generation of employment and income and, in many cases, the creation of an indigenous business class.

These objectives should be expressed in such a way that they are capable of being translated into operational goals and targets which can be monitored. For example, the institution may seek to promote new market opportunities for local business, either at home or abroad, by organising/participating in trade fairs, setting up group marketing ventures etc. Some of the activities carried out by small business institutions are listed in Exhibit 5 below.

2. Activities

Exhibit 5 contains some of the more common activities and functions of small business institutions.

Exhibit 5. Activities and functions of small business institutions

A. Business Advice

Advising start-ups	All aspects: finance, premises, marketing, production, planning products/services, business plans etc.
Advising existing firms	As above, with greater concentration on how to survive and grow.
Training and education	Courses, seminars, workshops. Liaison with other providers to avoid overlapping and duplication. School and education links to stimulate the enterprise culture.
Extension services	Seeking and reaching out with assistance, with ability to organise specialist services. Emphasis is always on on-site assistance.

H. Technical and other information/publications

Sources:

ILO Study of Extension Services (1986).

Business in the Community (1986).

3 Credibility

The institution has to gain and maintain credibility in the eyes of firstly, the prospective clients, i.e. the entrepreneurs/small businesses as well as secondly, the local community at large and thirdly, government bodies. It must develop an image which attracts sponsors and clients, and build up a network of contacts and resources to back up its general service.

To be sure it is offering an appropriate service, it is important for the institution to find out what services other organisations provide and the ways in which they operate, so as to be able, where the institution itself is unable to help, to refer clients to the right person in the right organisation.

4 Setting objectives

Effective running of the institution or agency depends on precise objectives being set. In addition monitoring and evaluation of operations and activities should take place regularly.

5 Target clientele and area to be covered

In practice, many institutions have found it necessary to define the size and type of firm they are able to assist. There are, of course, no hard and fast rules on this issue, as it is a matter dependent, to a large extent, on the demand and supply of services and, in some cases, price. Similarly, it is operationally useful to determine the geographical area of interest. Distance to the institution's base is important, not least from the viewpoint of coverage and cost.

Many agencies have experienced a decline in use of services the farther the distance they are from potential clients. On the other hand, larger areas of operation have their advantages; for example, the funding base may be greater and more specialist help and promotional schemes may be economically provided.

Transport is often a problem; in many countries vehicles, fuel and spares are expensive and difficult to obtain, and communications with enterprises in remote areas may be difficult or impossible at certain times of the year. In countries of this sort it is usually far more cost-effective to decentralise training and other support services; entrepreneurs themselves usually have to rely on local transport services such as buses, shared taxis, bicycles or even their own feet. Every effort should be made to bring services as close as possible to their target clientele, so that the need for expensive and scarce communication facilities can be minimised.

6 Staffing and attributes of the Director

The issues which arise regarding the attributes of the staff are similar to those discussed under Trainers and Extension Services.

The position of the Director of the institution has been likened to that of "an individual entrepreneur contemplating a new market. They have the important tasks of identifying needs, developing a variety of appropriate services and establishing a resource capability to provide these - all very much on a personalised basis".

Exhibit 6. Attributes of the Director of the institution/agency

Abilities

To listen, talk, diagnose, think quickly on his or her feet, break the ice and generate trust, recognise own limits, get on with a wide range of people from widely different backgrounds, empathise and "lend a shoulder to cry on".

Temperament

Showing enthusiasm being energetic, positive, warm, sincere, using initiative and taking risks; flexible in thinking mature, tactful, capable of absorbing criticism.

Skills

Negotiating, persuading, marketing, selling (but not overselling), assessing good business risks.

Background

A successful middle or senior manager in industry or commerce, with experience in or relevance to small businesses and exposure to local government and property development. Evidence of making things happen, and preferably having a lot of local knowledge.

Source: Business in the Community (1986).

Exhibit 6 presents a list of attributes of the ideal person for the post of enterprise agency Director. The list of attributes is a very tall order but the it is interesting in that it highlights training needs geared to developing the individual's style and potential, as well as to those specifying required technical knowledge.

3.7 Secondment from large industry

An important, yet underutilised, form of sponsorship to small business institutions is secondment from large corporations. Besides the institution

(or agency) and the community, the sponsor also benefits through staff development, tax relief and publicity surrounding this form of contribution. Providing the person is matched to the job and that some continuity is ensured, agencies in many countries could benefit from this kind of arrangement.

Experience has shown that existing business people are very often willing to advise and assist newcomers, even if they may appear to be potential competitors. They may allow trainees to work in their businesses, they may act as part-time counsellors, on a voluntary or semi-voluntary basis, and they can also be most effective trainers, since they speak from personal experience and can act as role models to aspiring business people.

8 Financing and attracting resources to the institution

Financing the institution is an issue that needs to be resolved at the outset. Finance could emanate from various sources, the most common being:

- Government - whether federal, state, local authority; or some other public body.
- Private organisations.
- Company sponsorship.
- Fees from clients (although there are so far very few examples in small business development where this is relied upon solely).

Sources of assistance can take many forms apart from finance, such as people (full-time and part-time secondees), equipment, premises and other help in kind.

9 Network of contacts

In building a network of people and organisations to call on for help, the institutions may include the following:

- Professions (such as accountants, lawyers, insurance brokers, engineers);
- Business services (such as marketing and public relations consultants);
- Relevant government departments and state/local authorities;
- Private companies and organisations;
- Financial institutions (especially the clearing banks);
- Educational establishment;
- Politicians;
- Local business organisations (such as Chambers of Commerce/Trade, Rotary club, institutes of management, association of small business persons);
- National and local non-governmental organisations (NGO's).

The above list is by no means exhaustive, and depending on local circumstances, some of the contacts will be more important than others.

10 Promoting the agency

10.1 Image

The following have been identified as key components of the image of successful small business development institutions:

- practical, down-to-earth, and efficient
- approachable, friendly, sympathetic
- not official or formal
- confidential, responsible
- independent, non-partisan
- business-led, business-like.

Furthermore, the atmosphere of the institution's base should be relaxing, non-threatening and helpful.

10.2 Publicity and promotional media

It is essential that the institution draw up a continuous, broad-based programme of publicity.

The best medium of publicity, in the opinion of most experts, is word of mouth. This is, of course, conditional upon providing a good service, not neglecting the part that the network listed on the previous page has to play.

Word of mouth, however, may have to be supplemented by other media such as local newspapers, local radio and TV, agency newsletters, events such as trade fairs, mobile displays and advisory clinics, mailshots etc.

It is particularly important to recognise that "modern" media do not reach many people, particularly in less developed countries, and field contact is essential. Maximum use must be made of local meetings, opinion leaders of all kinds and individual visits; these will also ensure that trainers and advisers are fully familiar with the environment of the small business people whom they are trying to assist.

11 Monitoring and evaluation

Monitoring and evaluation of activities should be carried out to ascertain whether objectives have been attained, to identify the impact of services and to take corrective action where necessary. The institution has to be able to show progress to the public, its supporters and sponsors. Also important is the feedback of results to staff, which is necessary for morale and motivation.

Generally speaking, institutions could record the following information relating to each client:-

- (i) type of existing/proposed business;
- (ii) state of business at the start of assistance - mainly performance indicators, such as sales and, more importantly, profitability;
- (iii) nature of assistance given;
- (iv) source of enquiry;
- (v) follow-up, if any.

From these records, a number of indicators may be extracted to assess the impact of assistance, the major ones being increased value added by the enterprises assisted and number of jobs created/maintained.

It is also important to attempt to obtain similar data from a "control group" of similar enterprises which have not been assisted, since changes may arise for a number of reasons other than assistance.

The best form of evaluation is of course that which small enterprise themselves are compelled to use, namely their clients' willingness to make use of their services and to pay for them. Although it may not often be possible for small enterprise training to be unsubsidised, it is usually possible to make training and extension more responsive to the market by subsidising small business payment to fees, for instance, rather than by paying subsidies direct to the institution, regardless of the quality of its service.

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5.2.2 INDUSTRIAL EXTENSION SERVICES

This section raises some of the important issues in the design, operation and evaluation of extension services for small enterprises.

1. Introduction

The classroom is often not the most appropriate place to conduct training for entrepreneurs, as it can be too artificial and alien to the 'culture' of the small business. At worst, it is argued, the trainee can seldom apply the concepts taught in the classroom to the rigours of the market place. Many small business owner/managers are also rightly reluctant to spend too much time away from their place of work.

For the reasons cited above, an extension approach is often favoured for providing management advice and assistance to small businesses.

An extension service for small enterprises has been defined as any proactive service reaching out to small enterprises with advice and assistance, being often the first point of contact between the delivery system and the clients, and emphasising personal delivery.

2. Design and operation

2.1 Institutional base

An important issue is that of the institutional base for small enterprise extension and whether it should be operated from a financial or non-financial institution which may have other goals. The majority view in the literature is that extension services for small enterprises are best entrusted to an agency whose main objective is their delivery and not to be attached to an institution whose main mission lies elsewhere.

2.2 Clients for extension services and their needs

The enterprises served by industrial extension services may be involved in any type of non-farm activity, in rural or urban areas. The major focus in many developing countries, especially in the initial phases of the service, is on small-scale manufacturing activity.

The clients for the services may be existing entrepreneurs with need for modernisation, expansion, or potential entrepreneurs, (i.e. people with certain appropriate attributes and/or wishing to set up in business).

Given large numbers of small businesses, the diversity of needs and constraints on resources, it is clearly wise to concentrate efforts on enterprises with the best prospects for growth and success, rather than on "lame ducks" or "sick industries" as they are sometimes called.

2.3 Management and control

A major issue is the structure of the extension organisation. The general consensus is that extension services are best operated from autonomous, semi-autonomous or private institutions and not public bodies under direct control of government departments. In addition, industrial

extension operations should, given the nature of the clients served, be run like industrial enterprises for best results. Two major caveats, however, ought to be served: firstly, the importance of government support cannot be overlooked; secondly, measured accountability should accompany autonomy.

2.4 Financing

There is no common agreement on the financing on small enterprise extension, and, in practice, fees may or may not be charged to clients. Perhaps the only aspect on which there is substantial agreement is that if an extension service is to reach out to the very small-scale enterprises, especially in rural areas, then it will require subsidies, at least in the initial stages.

2.5 Staff qualifications

In the opinion of most experts, formal entrance qualifications for extension officers are usually overstated, and seen as secondary to attitudes, "personality", good training (both initial and regularly on-the-job) and some experience in working in business or in the community. Furthermore Field Extension Officers should ideally be generalists with access to a tier of specialists at regional or headquarters level for specialised expertise.

3. Monitoring and evaluation

Close supervision and monitoring of the performance of Extension Officers are regarded to be essential for any extension activity.

There is not, as yet, an established method of evaluating the impact of extension service programmes. Profitability of clients assisted is often taken as the single best overall measure of assessing the impact of extension services. Where profitability of clients is neither desirable nor feasible as a measure, then other surrogate measures may be used, e.g. value added, number of enterprises assisted, number of recommendations made and implemented.

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PART II

MATERIALS FOR TRAINING

PART II: MATERIALS FOR TRAINING

SECTION 1: ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES

INTRODUCTION

In Part I, attention was focussed on an understanding of the concept and the issues surrounding the development of entrepreneurship, as well as the organisation of assistance based on identified needs of would-be beneficiaries of services offered and on other local conditions.

Part II continues by looking at the structure, requirements and contents of training programmes for both would-be entrepreneurs and existing entrepreneurs/small businesses. Closely related issues, namely training methods and training of trainees are also reviewed.

1.1 NEW ENTERPRISE FORMATION

CONTENTS AND STRUCTURE

Entrepreneurship Development Programmes (EDPs) typically refer to 'special courses' meant for potential entrepreneurs who may be unemployed at the time or working for an employer, as distinct from working for themselves. Perhaps the best known and reputedly one of the most successful programmes is the Gujarat EDP in India, pioneered in 1970, and which aimed to "identify and develop local (Gujarat State) industrial entrepreneurs". One of the chief architects of the Gujarat Programme writes: "Over the years, the Programme has successfully demolished the erstwhile belief that 'entrepreneurs are born and not made'. (See V G Patel in the reading list below).

Most EDPs, including the Gujarat model, incorporate four major components:

- Potential entrepreneurs are identified and selected. This may (but usually does not) involve the use of psychological tests.
- Trainees are taught some elementary techniques of business management. Typically, apart from marketing and book-keeping, particular emphasis is placed on sources of finance, project preparation and other aspects of starting a new business.
- Most contentiously, achievement motivation is a central concept in the design of training of people to think and act in an entrepreneurial way. (This issue was raised earlier in the Introduction to Entrepreneurship in Part I). Although criticised by some as irrelevant and even spurious, achievement motivation remains a key component of many EDPs including the Gujarat model.
- Trainees have to do a feasibility study of their business idea and prepare a business plan for submission to a bank which is usually involved in the programme.

A summary of the "state of the art" of EDPs is perhaps best encapsulated in the results of a survey to identify successful methods of entrepreneurship development. The organisers of 40 programmes throughout the world were asked to provide some information about their activities. A selection of the results is summarised in Table 1 below.

Table 1: Entrepreneurship Development Programmes

Selection

- 50%, on average, of applicants were selected.
- 66% of the programmes prefer applicants to have a specific business idea when they apply.
- 62% of programmes have no minimum educational standard for education beyond literacy.
- 77% of programmes use evidence of previous initiative as a major qualification for entry.
- 69% of programmes do not use psychological tests when selecting applicants.

Organisation

- 62% of programmes do not pay participants a stipend for attendance.
- Average duration of programmes is six weeks.
- 75% of programmes do not include technical skills training.
- 79% of programmes use successful entrepreneurs as instructors during the programme.
- 66% of programme directors themselves have small industry experience.

Follow-up

- 76% of programmes facilitate access to credit for their trainees.
- 89% of programmes attempt to provide marketing assistance to trainees' businesses, usually through other organisations.
- 94% of programmes provide individual extension advice to trainees' businesses, sometimes from the same organisation and sometimes by introduction to other services.

Results

- 39% of trainees actually start businesses after the end of the programme.

Source: Harper, M., (1984).

The German Ministry for International Co-operation funded a study by the Entrepreneurship Development Centre at Cranfield School of Management into entrepreneurship development programmes worldwide. This was published by IT Publications under the title "Entrepreneurship for the Poor". This gives detailed guidelines on the conduct of individual sessions, and, perhaps most importantly, a list of nearly sixty institutions involved in this work throughout the world. The majority of these are able to provide advice and in some cases training for people from elsewhere. Anyone considering introducing this form of training would be well advised to make contact with others already involved.

Management Systems International, building on the results of the work already referred to which was undertaken by McBer and Company, are currently field-testing a new set of training materials whose objective is to enhance fourteen personal entrepreneurial characteristics, and at the same time to enable participants to prepare a convincing plan for a viable business. Although this had not been published at the time of writing, interested institutions and individuals are recommended to contact Management Systems International, at 600 Water Street South West, NBU 7-7, Washington D.C. 20024, or the Entrepreneurship Development Centre at the Cranfield School of Management in Bedford, England, for further information.

Clearly, there are many different techniques which may be employed in an EDP. The important point of note endorsed by the study reported above is that EDPs on their own cannot train people to be entrepreneurs: they must be combined with other forms of assistance if successful results are to be achieved. In this respect, the follow-up and 'after-care' service available to EDP 'graduates' is considered crucial. It is imperative that trainees not only receive support to make the transition into entrepreneurship but also that they are sustained through the initial period when they are actually trying to start their businesses.

Finally, the success of EDPs appears to depend more on the personality of the trainer as well as the enthusiasm and mutually encouraging spirit that develops within the group, than on the particular training techniques which are used.

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1.2 TRAINING FOR EXISTING ENTERPRISES

Introduction

Management development aims at systematically improving managerial effectiveness within the organisation, which is best assessed by its contribution to organisation effectiveness. This kind of definition hinges on what is meant by 'organisation effectiveness'. Another view within the context of the small business is that good management is making the optimum use of available resources (see e.g. Harper, M. (1984) below). The process of management development may, therefore, be seen as improving managerial capability to achieve the optimum use of available resources.

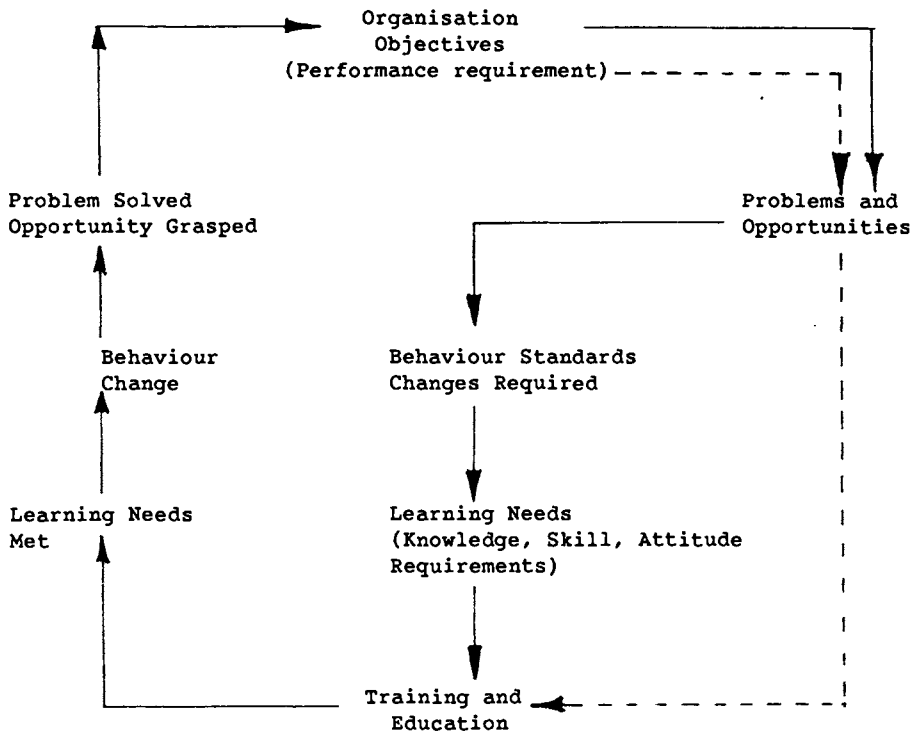
A key indicator of the effectiveness of management development is the extent to which the overall objectives of the firm are met. In the small owner-managed firm, as pointed out in Part I, this usually means meeting the objectives of the owner/manager. The link between training and performance is set out in Exhibit 7 on the next page. This outlines the process by which education and training input is derived from the objectives and problems of the firm.

An entrepreneur, or small business owner/manager, is likely to benefit from or be interested only in training related to the needs of his (or her) business. If he did appear interested in training not meeting these criteria, then the motives might well lie more in the perception of the training as a route to finance or for some purpose other than as an avenue for the solution of real business problems. In addition to the content of training, the methods used and capability/background of the trainers are subject to the same consideration.

Content of Small Business Management Training

A basic task of management in small as well as in large businesses is to make decisions related to the use of resources. Unlike the large business where there will be specialists who may be solely concerned with their particular function, the small business owner/manager typically assumes the role of the finance expert, the marketing manager, the management information systems department, the credit controller and other functions, as well as often being the technician or craftsperson. In effect, as far as the management of the small firm is concerned, the owner/manager becomes a 'jack of all trades', but contrary to the proverbial saying, he probably also needs to be 'master of all' if he is to operate and control his business successfully.

**EXHIBIT 7: THE LINK BETWEEN MANAGEMENT TRAINING AND
DEVELOPMENT AND ORGANISATION NEEDS**



_____ Analytical route
 - - - - - Owner manager route

Source: Gibb A. (1983)

Consequently, training for small business management commonly includes the following basic components:

- An understanding of the environment in which the business operates and how it affects the business
- Planning - including putting together a business proposal, the need for planning, and the skills and techniques involved
- Financial Management and Control - usually basic bookkeeping and accounts as well as break-even analysis and funds flow statements
- Marketing - usually the controllable elements of product or service, price, promotion and distribution, as well as formulating effective marketing strategies. Sub-contracting and co-operative marketing are included in some programmes
- Production - usually production control and inventory management, although sometimes including technical skills training
- New Product/Market Development - usually the process and sequential steps involved in introducing new products or services
- 'House-keeping' - various 'tips' on day-to-day running of a business

Virtually all the basic texts cited below cover these and other aspects of small business management. For most purposes, therefore, a good basic text will suffice. Further items have been cited specifically for the following subjects - Marketing, Production, Accounting and Financial Management - in view of their importance and also to provide for those occasions when a more detailed treatment is required.

It is important to be aware, however, that small business people are often highly suspicious of theory, and indeed of text books in general. They may also find it very difficult to apply generalised statements, or even specific examples, to their own situation.

It is usually necessary, therefore, to make as much use as possible of trainees' own experience as training material. This may be done by asking them briefly to describe their problems in marketing, financial management and so on, or, when possible, by visiting them before any training takes place and writing brief case studies about various aspects of their businesses. These may of course be disguised, so that only the trainee whose business situation is described actually knows that it is his.

Many small business people are also able to write remarkably lively and useful case studies about their own businesses; these may not be as polished or as elegant as the products of the best business schools, but they more than make up for these failings by their immediacy and relevance. Material of this sort can also be used in training programmes for would-be business people who do not yet have enterprises to form the subject of case studies.

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SECTION 2: TRAINING, TRAINERS AND METHODS

The point was made earlier when reviewing entrepreneur development programmes that the "personality" of the trainer is an important element in the success of entrepreneurial development. In addition his/her experience and background are also important. It is not enough for the trainer merely to 'know' the subject - he or she also needs to have credibility with the trainees. (This applies equally to institutions through which training or assistance is channelled). Trainers with formal academic qualifications in a management subject are not necessarily the best people to run programmes for small business owner/managers. A greater impact will often be made by a person with whom the trainees can identify and/or who is credible for the particular role. The owners of successful small businesses who are also articulate are an important source of instructors. Secondly, the bank manager, professional accountant or lawyer, with experience of dealing with small businesses, will be useful in explaining, for example, what should be in a business proposal, the importance of keeping the books, how to prepare accounts and taxation, or the law and its effect of the small business. Thirdly, there is the role of the credible example - thus, a programme to train refugees might find it advantageous to invite a refugee who has been successful in business to instruct.

Clearly, trainers have themselves to be well-trained. In addition, they should employ techniques and methods appropriate to the needs and circumstances of the trainees and their businesses. Many experts now contend that the classroom is not always the best place to conduct training, as it can be too artificial and/or alien to the 'culture' of the small business, and the trainee may have difficulty in applying the concepts taught in the classroom to the rigours of the market place. Small business owner/managers may not wish to spend too much time away from their place of work. For these reasons, extension - defined as a proactive service reaching out (reviewed in Part I, section 5.2) - is increasingly favoured for providing management advice and assistance to small businesses.

Where training is to be done in a classroom it should be related as closely as possible to the environment in which the trainees are to operate. Case studies, preferably those written within the context of the environment in which the entrepreneurs work, should be extensively used. Training should be done by action learning - that is, the course should be structured in such a way that trainees are brought into the classroom for a brief period at a time, returning after a day or two to their own or other people's businesses to apply the techniques they have learnt, with this supervised application phase followed by a further class session for feedback, review and further planning.

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PART III

INNOVATION AND APPROPRIATE TECHNOLOGY

PART III: INNOVATION AND APPROPRIATE TECHNOLOGY

This section reviews some of the main issues which arise with regard to innovation and appropriate technology as they apply to the development of entrepreneurs.

Introduction

Evidence from the industrialised countries suggests that a larger number of genuine innovations are produced by small firms for every dollar spent on research than by large businesses. Whilst comparative figures for developing countries are scarce, there is nonetheless plenty of evidence to suggest that small firms in developing countries are highly innovative. Moreover, many small firms employ technologies or processes which use local and scrap materials. This is in contrast to the many cases when firms, large and small, in developing countries, are encouraged to use capital-intensive machinery, most of which is imported. This has many negative implications with respect to capital, foreign exchange, labour, spare parts, as well as increasing dependence and stifling indigenous innovation. The major issues are thus concerned with deciding what is appropriate and with the choice of technology.

Definition, relative cost and choice of appropriate technology

Technology is said to be appropriate when it is the most economic (i.e. the best balance between cheapness and effectiveness) way of performing a certain function in the context of the costs of resources where it is used. A distinction needs to be made here between intermediate and appropriate technology: whilst appropriate technology is that which is most economic in a given set of circumstances, intermediate technology is that which lies between two extremes, between the most basic and the most advanced.

Given that most developing countries have an abundant labour supply but possess little capital, one might expect to find production methods which are relatively labour-intensive. However, in many instances, the reverse obtains in industry and, indeed, in agriculture. One explanation is that because of a variety of structural, institutional and political factors, the actual 'market' price of labour is higher and that of capital lower than each of their true scarcity or 'shadow' values would dictate. The price of scarce capital is kept artificially low by a combination of liberal capital depreciation allowances, lower interest rates, low or negative effective rates of protection on capital good imports, tax rebates, overvalued exchange rates, etc. The net result of these distorted factor prices is the encouragement of inappropriate, capital-intensive methods of production in both manufacturing and agriculture.

The issues are not, however, solely concerned with the economic cost of capital, labour and materials. The choice of technology affects and is itself affected by other factors such as maintenance of new machines, availability of foreign exchange for necessary materials or spare parts and the effects of new technology on the people who will have to operate it. In addition, current and future availability of fuel, electricity, water and other services need to be considered, along with supply, training and supervision of labour. For the small business person, as indeed for any businessman/woman or investor, the ultimate consideration is profitability.

The fundamental issue is whether there are in fact real technology choices in most industries; whether in fact the small businessman, or whoever is advising or financing him, can choose between alternatives or whether there is no other choice but to accept a particular package which may have been designed for totally different purposes, because nothing else is available.

Choice does exist in most industries. In this respect, one expert has commented: "Cement, sugar, steel reinforcing bars, plastic containers, motor vehicles and even aeroplanes can be made on a small scale, using labour intensive technology which is appropriate for the resource costs of poor countries." (Harper, 1984). Moreover, it is noteworthy that the alternatives to inappropriate technology do not merely comprise local innovations, but indeed also include the use of second-hand equipment which may be 'redundant' in the developed countries and can usually be purchased at very low prices.

Implications for development assistance

The implications of all this for assistance to the small business are summarised by Harper:

"Actual equipment, designs for equipment or the potential for locally designed solutions to technical problems already exist; it is, however, not being effectively marketed. The marketing failure in itself can be similarly analysed: some of the target consumers are not aware of the possibilities, some lack the skills to decide for themselves what technology is appropriate while others may appreciate the economic benefits but may be blinded by the glamour of the more modern solution. The promoter must therefore overcome the lack of information, the skill and the attraction and must also identify those who influence decisions.

It may therefore be necessary to reach out ... to small business people themselves, in order to influence their plans and to discourage them from applying for funds to buy inappropriate equipment ... Extension advisers can be trained to recognise unprofitable proposals, and to 'sell' more appropriate methods". (Harper, 1984 p. 111-112).

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PART IV

SPECIAL GROUPS

PART IV SPECIAL GROUPS

This section introduces materials specifically concerned with refugees women and youth. In the process, some of major issues and problems faced by these groups are highlighted.

SECTION 1: REFUGEES

Introduction

The last ten years have witnessed an increase in the number of refugees and displaced persons as more and more people, for political or religious reasons or on account of being displaced by wars, have sought asylum elsewhere. There are currently about ten million refugees in the world of whom most are in the third world. In view of the large numbers, language and cultural differences, and difficulties in integration with the host community, entrepreneurship development programmes are set up in some countries exclusively or primarily for refugees as a means of providing employment and income. The problem of employment and the need for special entrepreneurship development programmes are acute, as most developing countries do not have enough jobs for their own nationals. Typically, such programmes have been established with support from the UN agencies, with UNHCR (United Nations High Commission for Refugees) and numerous voluntary agencies playing a key role, and with inputs also from the host country.

Research currently being conducted by the Enterprise Development Centre at the Cranfield School of Management, funded by the Overseas Development Administration, suggests that small-scale locally based programmes, providing assistance to refugees in one camp or an otherwise restricted area, are more likely to succeed than programmes which are organised on a regional or national basis. It is also important to avoid discriminating between refugees and other business people, who may live in the same area at a similar or even lower level of income.

Programmes

Entrepreneurship programmes for refugees have the basic contents of training materials and design of many other programmes. It may be useful, however, to stress a few important factors.

Firstly, there is the need to make a distinction for training purposes between refugees (or other disadvantaged groups) with skills and those without. (In many cases, it may be necessary to precede such programmes with literacy education.)

Secondly, and allied with the point just made, the kind of skills (or vocational) training which is provided and the businesses which the members of the group are assisted to establish should, as far as possible, be demand-led.

Thirdly, attempts ought to be made to find market niches in existing or new markets. Direct competition with local people should be avoided if at all possible, and markets or market segments should be sought which are presently uncatered for (providing, of course, that they are economically viable).

Fourthly, instead of sole proprietorships, it might be best in many cases to organise members of the group into co-operatives, for reasons to do with resource constraints, organisational requirements, market conditions and sheer numbers of people. As with many other forms of enterprise development, however, it is vital that such groupings should be genuinely initiated by their members, with effective leadership, rather than by being imposed by any outside institution. The record of co-operative as opposed to individual enterprise is a poor one; refugees, like any particular oppressed group, are more likely to work together effectively than many others, but they will only do this if the initiative for co-operation is their own.

Finally, role models, with whom the trainees can identify, are an invaluable resource for entrepreneurship programmes for disadvantaged groups, as indeed for any group, and should be used whenever possible.

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SECTION 2: WOMEN

Introduction

1976 saw the declaration of the UN Decade for Women, which officially ended at the end of 1985. Stressing equality, development and peace, its aims and those of the World Conference on Women in 1980, which was particularly concerned with employment, health and education, are as relevant today as they were ten years ago to the problems faced by women, especially in developing countries. In 1985 the world community agreed the "Forward-Looking Strategy for the Advancement of Women - a Guide for Action and Implementation".

It is arguable that in many developing countries, as indeed in some developed countries, possibly as much as fifty per cent of the potential talents, viz. those of women, are wasted, certainly grossly underutilised. Equally alarming is the contention that a great deal of development work in the past has tended effectively to worsen the situation of women. Little wonder then that the Brandt Commission Report noted: "Any definition of development is incomplete if it fails to comprehend the contribution of women to development and the consequences of development for the lives of women."

It is encouraging that since the UN declaration, there has been greater attention devoted to issues of women in development, not only in the debating chambers and in terms of publications on the subject, but also in terms of emphasis and activities of development agencies and governments. The favourable findings of recent evaluation reports on activities concerning women, which in most cases can only be described as pilot projects, e.g. in Ghana, India, Kenya and Nepal, are an indication of the potential impact of women in development. Few will doubt that the successes so far achieved could be replicated on a larger scale and in many other places, given a more supportive environment.

It is said that 60% percent of all businesses started in the United States in 1985 were undertaken by women; it has also been observed that women make up a large proportion of applicants for entrepreneurship development programmes in many less developed countries, and their success record in actually establishing and maintaining businesses, and in repaying loans, is often higher than that of men.

Activities

A recent book by Goffee and Scase has pointed out that the majority of research on women and work has concentrated on women as employees, and even the growing body of literature on female managers has concentrated on women within organisations rather than as business owners in their own right. Yet this is a very important and growing area of the labour market. As a recent Manpower Services Commission (MSC) survey has shown (Labour Market Quarterly Report, Feb 1985), the number of self-employed women in this country has risen dramatically over the last few years, and in the US the trend has been even more marked.

The authors suggest that the types of businesses set up by women fall into four distinct categories. Since these categories mirror the present position of women in society, they have a limited impact as a force for radical change. At the same time, however, many of the reasons women put

forward for starting up their own businesses show a desire for increased independence, a greater recognition of their individual skills, and improved job satisfaction. Consideration of these business categories shows how these two seemingly contrary facts are reconciled.

First there is what Goffee and Scase describe as the **conventional women business owners**: proprietors of guest-houses, secretarial agencies, hairdressing salons, and so on. Their skills have been acquired through performing traditional female roles and they are in turn employers of a large female work-force. The second category consists of **innovative proprietors**: strongly motivated by profit and business growth, to whom personal relationships are secondary to business. They trade with the technical skills they have acquired rather than by fulfilling traditional female roles, and can be found in the growth areas of female graduate employment, such as public relations, market research, and publishing. Thirdly there are the **domestic traders**, for whom business is secondary to their roles as wife and mother. They differ from the first category in that they attach more importance to exercising their particular skills and to work satisfaction than to profits and business growth and rarely have any employees. Their products are highly specialized - often in the arts and handicrafts field. Finally there are the **radical proprietors**, who are often graduates who, having encountered prejudice, see business ownership as a means of overcoming their subordination. This approach results frequently in partnerships or co-operatives, and since profit is a secondary consideration, these businesses remain small and have minimal impact on the structure of the business world.

Another interesting point to emerge is that whereas married men setting up business on their own receive a great deal of help from their wives both by way of unpaid clerical work and by shouldering most if not all of the family responsibilities, married women receive no such support, the only input from their spouse being that of initial capital to set up the business.

Development efforts concerning women in the past have focused on activities such as agriculture and handicrafts, especially in the rural areas. In urban centres, women have traditionally been engaged in trading and in the informal sector. Whilst more recent projects have been concerned with agro-industrial activities, notably food processing, there is concern to widen further the involvement and activities of women's enterprises in manufacturing and less conventional projects because conventional activities, it is argued, only generate low incomes and perpetuate dependency.

Implications for small business development assistance

The immediate requirement then is for development planners, workers and institutions assisting the small business sector to adopt and translate, if they have not already, the aims of Forward Looking Strategy into operational policies. Emphasis is needed in particular on the design and promotion of programmes to assist women in traditional and non-traditional industrial activities - innovative training and support of self-employment initiatives. Positive measures such as loan guarantees, technical advice and marketing development schemes should be introduced. Furthermore, there are lessons to be learned from the experience gained from projects concerning women, particularly from evaluation reports of projects by development agencies and government departments. Attention needs to be paid to the effects of policy and technology choice, which often inadvertently discriminate against women.

- It may be necessary in some cases to adopt positive discrimination in favour of women to correct imbalance, and greater efforts are needed to assist more women to undertake income-generating activities.
- The suggestion of ideas for income-generating projects and the activities in which women are engaged should emanate from the local women themselves, i.e. the beneficiaries.
- There should be greater emphasis placed on skills training, based on a diagnosis of what skills are lacking. In this respect, and with regards to entrepreneurship development, functional illiteracy must not be overlooked.
- In the light of the above, some current training materials, may have to be adapted, changed and/or re-written.

FURTHER READING ON WOMEN AND SMALL BUSINESS DEVELOPMENT

[A] *** 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. [ANNOTATION 13].

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

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[A] *** Devine, M. and D. Clutterbuck. 1985. **The rise of the entrepreneuse**, Management Today, Jan 1985, U.K. [ANNOTATION 36]

Goffee, R. and R. Scase. 1984. **Improved village technology for woman's activities: A manual for West Africa**. Geneva, ILO.

[A] *** Goffee, R. and R. Scase. 1985. **Women in charge: the experience of female entrepreneurs**, George Allen and University of London. [ANNOTATION 42]

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

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

[A] 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. [ANNOTATION 70]

Jessup, C. and G. Chipps. 1980. **The women's guide to starting a business**, 2nd ed., New York, Holt, Reinehart & Winston Pub. Co.

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Leslie, M. and D.D. Seltz. 1979. **New businesses women can start and successfully operate. The women's guide to financial independence**, Barnes and Noble Books, New York.

McCaslin, B.S. and P.P. McNamara. 1980. **Be your own boss: A woman's guide to planning and running her own business**. Englewood Cliffs, N.J., Prentice-Hall Inc.

McVicar, M. and J.F. Craig. 1981. **Minding my own business. Entrepreneurial women share their secrets for success**. Richard Marek Publishers, New York.

Taylor, C. 1980. **Women and the business game: strategies for successful ownership**. New York, Cornerstone Library.

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

United Nations Decade for Women, 1985. **Forward-looking strategies for implementation for the advancement of women up to the year 2000**, (see particularly paragraphs 133, 196-199), United Nations, New York.

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

SECTION 3: YOUTH

INTRODUCTION

In most developing countries, the youth - defined as young people aged up to 18 years (in other definitions up to 21 years) - comprise the majority of the population. Whilst a proportion of them would be at school, a larger number would have finished, dropped out or never attended beyond primary level, if at all. Of the relatively few who manage to complete secondary school, less than half would go to sixth form or into vocational training and, of these, only a fraction would enter university (or higher education) or into a profession. The consequences are an alarming level of youth unemployment and little prospect for a reversal in trends. Faced with this scenario, amidst the growing attention to the situation of youth generally, there has been an interest in entrepreneurship. A significant development during the last few years has been the increasing interest and efforts to introduce enterprise education into the pre-vocational curriculum of schools and colleges.

PROGRAMME DEVELOPMENT

A basic assumption underlying the efforts to foster enterprise education is the desirability, in the context of developmental needs, to create and nurture an "enterprise culture".

Exhibit 8 shows the main components for creating an "enterprise culture", which will provide a conducive environment for successful entrepreneurship for a wide range of target groups and sectors.

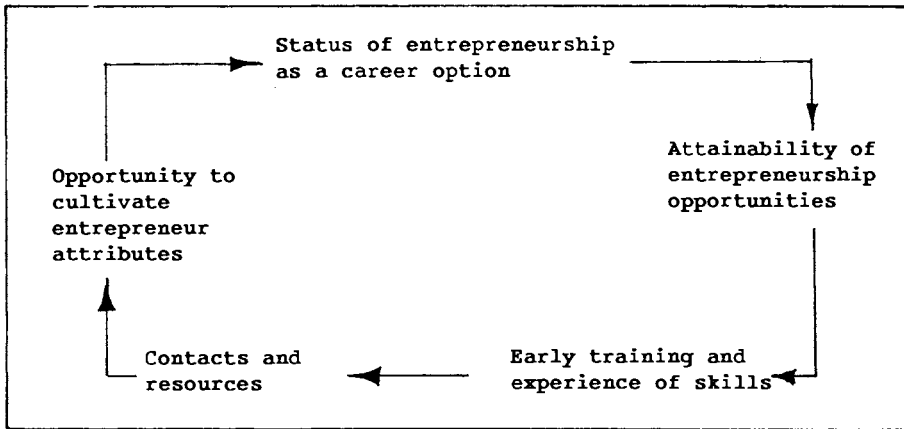


Exhibit 8. Components of an "enterprise culture"

This suggests that it is necessary for status to be accorded to entrepreneurship, and to starting/working in a small business as a career option. Unless entrepreneurship, or working in a small business, is perceived as respectable and a serious career option, efforts at youth entrepreneurship will be unlikely to succeed.

Secondly, successful entrepreneurship must be attainable. This is helped by having demonstrable examples, instances of "credible example" role model described in Part I, section 2.3.

Thirdly, it is important for successful youth entrepreneurship that would-be entrepreneurs have **early experience of the requisite skills** discussed in sections 2.2. and 2.3 in Part I.

Fourthly, small business people need to be introduced to a network of **contacts: people and organisations on whom they can call on for help.** A list of possible contacts is given in Part I, Section 5.2.1.

Lastly, there is a need for **opportunities to cultivate the entrepreneur attributes** referred to earlier. Mini-enterprises set up and run by youths in schools, and attachment of graduates in extension programmes to small firms are examples of efforts to achieve this objective. One such approach entitled 'ENTERPRISE' - a pioneering work for the UK - is briefly outlined below. This project is an example of a programme which allows young people (a) to gain early experience of skills and (b) the opportunity to cultivate the attributes of a successful entrepreneur. It is a model which, in an area where surprisingly little work has been done, and literature is sparse, can be readily adapted to the needs of developing countries.

The framework for 'ENTERPRISE'

The basis of the 'ENTERPRISE' method is a series of interlocking modules, as outlined in Exhibit 12.

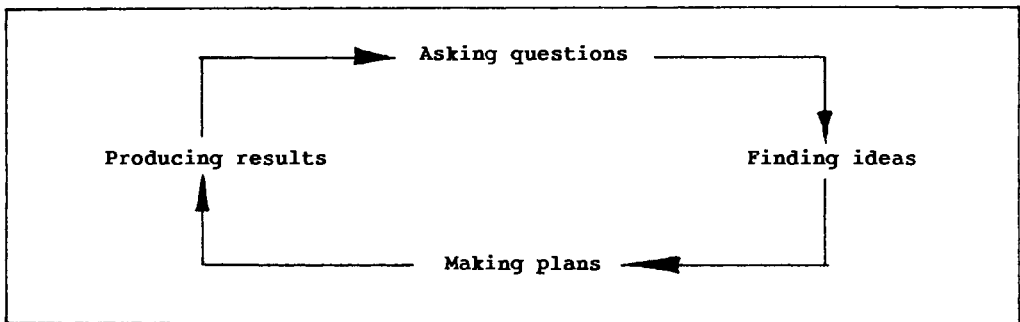


Exhibit 12 The 'ENTERPRISE' framework

Asking questions Am I enterprising? This includes asking a number of questions about the nature of enterprise. It focusses on the key qualities associated with enterprise and with starting a business and relates these to the young person's self assessment.

Finding ideas How do I generate ideas? This introduces a variety of idea-generating techniques, normally in a small group context. It is fundamentally a creative process. Ideas emerge, are evaluated and refined and become owned by groups who then proceed to validate them, often in the field.

Making plans What will I need to start up? This means planning to turn an idea into reality by identifying resources and customers in detail - in business terms, formulating the business plan. This will involve anticipating areas of difficulty as well as assessing cash, profits and costs.

Producing results How do I put a plan into action? This is the most exciting part but also where there is most risk. It means setting up and running the business or project. Adults from outside the school may be used extensively. It means coming to terms with success and failure and perhaps going back to the drawing board. Everything is immediate, practical and critical.

The use of these modules in teaching is participative, project-based and calls for work with small groups. All the materials contained in the **ENTERPRISE** teaching books are designed to fit these requirements.

Source: Durham University Business School (1986)

ENTERPRISE: Objectives

Although information is provided, the emphasis of the programme is on processes, experiences, skill development and insight, rather than pure knowledge acquisition. By these means, it is hoped that a range of enterprising attributes will be enhanced in young people, encouraging them to be:-

more: flexible	better: communicators
determined	planners
self-confident	decision-makers
independent	leaders
creative	problem-solvers
socially skilled	informed about business
skilled	
self-aware	

FURTHER READING ON YOUTH ENTREPRENEURSHIP

Chowdury, A.M. A behavioural model of entrepreneurship development for self-employment of educated unemployed youth in Bangladesh. undated Bangladesh Management Development Centre, Dacca.

[A] Durham University Business School (DUBS). 1986. **Enterprise - an educational resource; teacher guide and student material, 16-19 version, 3rd edition, Durham, UK, DUBS. [ANNOTATION 38]**

Durham University Business School (DUBS). 1985. **Enterprise - an educational resource; teacher guide and student material, 14-16 version, 3rd edition, Durham, UK, DUBS, 1985.**

Greenwood, K., G.R. Bice, R.W., Laforge, and D. Wimberley. 1984. **Resources for entrepreneurship education, Oklahoma State University, Oklahoma; US Department of Education, Office of Vocational and Adult Education; US Department of Commerce Minority Business Development Agency.**

[A] Hall, P. 1983. Work for yourself - A guide for young people. National Extension College, Cambridge. [ANNOTATION 48]

[A] Illinois, University of, and State Board of Education, Illinois. 1979. Entrepreneurship education course. Board of Trustees of the University of Illinois. [ANNOTATION 115].

Kalangi, C.J. et al. 1975. The development of entrepreneurs through vocational education. Columbus, Ohio, The National Centre for Research in Vocational Education, The Ohio State University.

Kent, C.A. 1981. Materials for entrepreneurship education: A resource bibliography for primary and secondary school instructors. Waco, Texas, Venture Assistance Inc. and The Centre for Private Enterprise and Entrepreneurship, Baylor University.

Thomas, H.C. and P. Bearnse. 1983. Youth entrepreneurship: training disadvantaged youth in self-sufficient small business: final report. Washington, Employment and Training Administration, Office of Youth Programmes.

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 an 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 Entrepreneurse,** 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 entrepreneurships.

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. Shapero, 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 enterpreneurial 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.

APPENDIX

SOURCES OF FURTHER INFORMATION

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On the international scene, there are basically two types of institutions working towards small business development: firstly, the international organisations or agencies. Apart from the U.N. and its specialised agencies (such as the World Bank, I.L.O., U.N.I.D.O. etc) and other organisations (such as the Commonwealth Secretariat), there are organisations operating on a continent or sub-regional basis (e.g. Technonet in Asia). The second type of institution comprises those found in individual countries, working primarily or even exclusively for the host country - e.g. Barbados Institute of Management and Productivity or the Administrative Staff College of Nigeria. In most countries there is at least one major institution charged with the responsibility of either small business, or management development.

Perhaps the most comprehensive source is an international directory of institutions and information sources published by the International Labour Organisation (ILO). The Management Development Branch of the ILO has set up an on-line-computer system on which revisions to the directory are made periodically.

Reference on sources of further information

International Labour Office (ILO). 1981. **Management administration and productivity: International directory of institutions and information sources**. Edited by Kubr, M. and K. Vernon, second edition, ILO, Geneva. (At the time of going to press, a new edition, under the working title of INTERMAN, was being prepared.)

Entrepreneurship Development Institute of India (EDI). 1984. **Readings and research in entrepreneurship: Indian bibliography**. EDI, Ahmedabad.

International Labour Office (ILO). 1984. **Training materials for small business management**. Management Development Branch, ILO, Geneva.

International Labour Office (ILO), 1985. **Small business training**. Prepared by Loucks, K.E., ILO, Geneva.

London Business School. 1983, 1983/84 update, 1984/85. **Small business bibliography**. London Business School, London.

Ritchie, J. 1978. **A bibliography of entrepreneurship**. Durham University Business School, Durham, UK.

APPENDIX 2

PUBLICATIONS OF THE COMMONWEALTH SECRETARIAT
MANAGEMENT DEVELOPMENT PROGRAMME

Performance Evaluation of Public Enterprises. Report of a seminar for Central and Southern Africa, 1978

Issues in Public Enterprise Development. Report of a pan-Commonwealth seminar, India 1978

Training Systems and Curriculum Development for Public Enterprise Management. Recommendations for national policies and programmes by an expert group, Mauritius 1979

Effective Use of Training Methodologies. Report and recommendations of an expert group, Canada 1979

Public Enterprise Management. A select bibliography, 1979

National Policies and Programmes for Public Enterprise Management Training. Report of a meeting of senior officials, London 1980
(Out of Print)

Industrial Relations. A select annotated bibliography, 1980

Workers' Participation in Management. A select annotated bibliography, 1980

Parliaments, Governments and Public Enterprises. A select annotated bibliography on their inter-relationships, 1980

Training for Public Enterprise Management. A directory of training resources, related research and consultancy activities for training the higher management of public sector enterprises, 1981
(£5.00)

The Case Study as a Training Method. A select bibliography, 1981
(new edition in preparation)

Training of Trainers. A select annotated bibliography, 1981
(£3.00)

Decision-making in the Public Service for Choice of Technology. Report of a workshop of senior officials, Malaysia 1981

Relationships Between Parliament and Public Enterprises. Report of a seminar, Sri Lanka 1981

Government Executive and Supervisory Control Over Public Enterprises. Report of a workshop, India 1982

Technology Choice Decision-Making in India. 1982

Technological Choice Decision-Making in Nigeria, 1982

The Evaluation of Training, A public management perspective, 1983

Decentralisation for Development, A select annotated bibliography, 1984

Training in Public Administration, A directory of training resources, related research and consultancy activities available in and to Commonwealth countries, 2nd Edition

(£8.50)

Decentralisation for Development - Supplement (April 1986) to: A Select Annotated Bibliography

Financial Management and Policy in the National Planning Process, Papers given at a Workshop organised jointly by the Commonwealth Secretariat and the Organisation of East Caribbean States. 1985

Developments in Public Service Auditing, Report of the Proceedings of a Seminar for Commonwealth Auditors-General Kuala Lumpur, 30 June - 6 July 1985

Co-ordinating and Developing the Activities of Public Enterprises: The Role of Government 'Focal Point' Agencies - A Seminar organised by the Commonwealth Secretariat, The International Centre for Public Enterprises, and the University of Malta 12-17 May 1986

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