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*for a sustainable future*

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Expert Group Meeting on Small- and  
Medium-Scale Enterprises including  
Co-operatives

Harare, Zimbabwe, 7-10 June 1988

REPORT\*

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## I. ORGANIZATION OF THE MEETING

1. The Meeting was opened by Mr. Henry Pote, Deputy Minister of Industry, Ministry of Industry and Technology, Republic of Zimbabwe. He stated that the first five-year development plan assigned the manufacturing sector the key role in changing the structure of the Zimbabwean economy. Zimbabwe was relatively industrialized in that the manufacturing sector accounted for more than 25 per cent of GDP, but it also had its weaknesses and imbalances which needed to be redressed. The role of small- and medium-scale enterprises and co-operatives should be seen in that context. He then outlined the plans and programmes of the Government for assisting small- and medium-scale enterprises and co-operatives which covered such areas as project identification, technology transfer and linkages with large industry and the establishment of industrial estates. He concluded by stating that the development of small- and medium-scale enterprises offered the most effective way of developing the rural areas and was the most practical way by which Zimbabwe could control its economy.

2. The Head of the French delegation also addressed the Meeting. He outlined the assistance of France to African countries aimed at the development of small- and medium-scale enterprises which was accorded high priority on account of the self-evident advantages to the sector in terms of employment and income. Small- and medium-scale enterprises offered flexibility which larger industries lacked. He underlined, however, that small- and medium-scale enterprises must operate in the frame of competitiveness, innovation and dynamic co-operation among themselves in order to ensure an optimal contribution to the national economy. He concluded by expressing the hope that the deliberations of the Meeting would result in concrete recommendations for the promotion of structures, environment and support measures for the sustained and beneficial growth of small- and medium-scale enterprises.

3. The Director of the System of Consultations Division conveyed the thanks and appreciation of the Director-General of UNIDO to the Government of Zimbabwe for hosting the Meeting and to the French Government for its generous financial contribution. He then informed the participants about the UNIDO System of Consultations and the preparatory activities underway for the Consultation on Small- and Medium-Scale Enterprises including Co-operatives to be convened at Bari, Italy, in September 1989. He underlined the historical role of small- and medium-scale enterprises in socio-economic transformation as well as the critical constraints which African countries face in promoting and sustaining a dynamic small- and medium-scale enterprise sector. Based on first-hand experience of the experts at the Meeting, UNIDO was looking forward to concrete proposals on issues to be considered by the Consultation.

### Election of officers

4. The following officers were elected:

**Chairman:** Alfred M. Shikhule (Kenya), Deputy Managing Director,  
Kenya Industrial Estates

**Vice-Chairman:** Ibrahima Thiam (Senegal), Chef du Département de  
l'encadrement des entreprises, Société nationale d'études  
et de promotion

**Rapporteur:** Jairaz Pochun (Mauritius), Principal Industrial  
Development Officer, Ministry of Industry

Adoption of the agenda

5. The Meeting adopted the following agenda:

- Opening of the Meeting
- Role of small- and medium-scale enterprises in economic development and in employment creation
- Institutional infrastructure conducive to the promotion of small- and medium-scale enterprises
- Extension services to promote small- and medium-scale enterprises
- Industrial estates as one tool to develop small- and medium-scale industries
- Financing of small- and medium-scale enterprises
- Co-operatives
- Micro enterprises (informal sector)
- Marketing of small- and medium-scale enterprises
- Subcontracting/co-operation with other industries
- International co-operation of small- and medium-scale industries of developed countries with those of developing countries
- Closure of the Meeting

II. SUMMARY OF DISCUSSIONS

6. Introductory statements on each agenda item were made by the UNIDO Secretariat or by UNIDO consultants who were involved in the preparation of documents for the Meeting.

Role of small- and medium-scale enterprises in economic development and employment creation

7. The statements highlighted the main reasons and advantages of small- and medium-scale enterprise development. Emphasis was placed on various areas and conditions for the promotion and development of small- and medium-scale enterprises, particularly on the creation of an environment that would nurture their growth. The need for integration of small- and medium-scale strategies with macro-economic policies and national economic development plans was stressed. A number of participants expressed concern over bureaucratic delays and "red-tapism" affecting the development of small- and medium-scale enterprises. High priority was given to the interdependence between small- and medium-scale and large-scale enterprises which led to the suggestion to draw up a charter on subcontracting. With regard to incentives for small- and medium-scale enterprises, different views were expressed as to whether or not they should be restricted to a fixed initial period. The problem of definition of small- and medium-scale enterprises was raised and the Meeting recognized its importance at the national level. However, difficulties in formulating a common definition on an international basis were explained.

Institutional infrastructure conducive to the promotion of small- and medium-scale enterprises

8. The major part of the discussions centred around the definite need for a national institutional network with overall responsibility for accelerated development of small- and medium-scale enterprises. Different views were expressed as to whether the package of assistance should be provided within one institution (single-window) or by a number of institutions (multi-window) thereby closely co-ordinating their activities. The decentralization of such institutions was also considered with a view to reaching a large number of

entrepreneurs. The question as to the extent to which the private sector could co-operate with the government in decision-making and management of such institutions was also discussed.

#### Extension services to promote small- and medium-scale enterprises

9. There was full agreement that extension services constituted a vital instrument and were considered as the life-blood in the development of small- and medium-scale enterprises. The purpose of that service was to compensate for the weaknesses and handicaps hampering their growth. However, divergent views were expressed as to whether such services should or should not be provided free of charge. In that connection it was suggested that the subject should be more a matter of examination in the national development context.

#### Industrial estates

10. While industrial estates were accepted as an important tool in the development of small- and medium-scale enterprises, the attention of the participants was also drawn to the mistakes that had been made earlier in the construction of some industrial estates. An analysis of such cases led to the identification of some prerequisites that were essential for the success of industrial estates. Those are reflected in the conclusions and recommendations.

#### Industrial co-operatives and micro enterprises (informal sector)

11. Mention was made of certain fundamental problems of management which had limited the growth of industrial co-operatives. However, it was felt that there was considerable scope for their development in specific sectors, i.e. agro-based industries and micro enterprises (informal sector), especially with regard to marketing and acquisition of raw materials.

#### Financing of small- and medium-scale enterprises

12. The participants discussed in detail the financing of small- and medium-scale enterprises and made special reference to the difficulties and risks associated with the borrowing and lending practices. Small- and medium-scale enterprises were at a greater disadvantage because lending to this group was considered a high risk to the commercial banks who insist on high collateral security for both fixed-term loans and working capital facilities. A number of participants pointed out the difficulties faced by women entrepreneurs in obtaining credit facilities. The subject of risk on foreign exchange loans was also discussed, and the participants expressed the view that such risks should not be passed on to the borrowers in the small- and medium-scale enterprise sector.

#### Marketing of small- and medium-scale enterprise products

13. The importance of marketing of small- and medium-scale enterprise products was discussed and it emerged that training in marketing techniques, including packaging, product costing and selling, needed to be given more importance in extension services. Facilities for locating market outlets (including government and institutional purchases) and access to market information were also underlined. The need for the development of subcontracting was emphasized by several participants.

### International co-operation

14. The role of international co-operation in the growth of small- and medium-scale enterprises was stressed. The different forms of possible co-operation ranging from the enterprise level to the international level were examined. The mechanisms identified for enhancing co-operation are reflected in the relevant conclusions and recommendations.

### III. CONCLUSIONS AND RECOMMENDATIONS

#### The role of small- and medium-scale enterprises in economic development and employment creation

15. Given the role of small- and medium-scale enterprises in the social economic development which was unanimously recognized by the participants, the Meeting recommended the following:

(a) Creation of an appropriate environment for the development of small- and medium-scale enterprises

The Meeting identified various areas and conditions for the promotion and development of small- and medium-scale enterprises, and more particularly the creation of an environment that would be conducive to the achievement of socio-economic development objectives. There was general agreement that many countries did not have any well-defined policy for the development of small- and medium-scale enterprises. The environment should facilitate the following:

(i) Integration of small- and medium-scale enterprise policies into macro-economic policies and national economic plans;

(ii) Promotion of new small- and medium-scale enterprises by laying emphasis on the development of entrepreneurial capabilities;

(iii) Encouragement of harmonious relations and fruitful co-operation between small- and medium-scale and large-scale enterprises;

(iv) Protection of small- and medium-scale enterprises through appropriate measures of assistance to provide the necessary support in their initial and continuing development.

(b) Reduction in the bureaucratic system

The Meeting noted with concern the "red-tape" and bureaucratic delays affecting the development of small- and medium-scale enterprises. The participants, therefore, unanimously supported a critical examination of such procedures with a view to streamlining them to facilitate the development of small- and medium-scale enterprises.

(c) Charter on subcontracting

In view of the interdependence of small- and medium-scale and large-scale enterprises, the Meeting recommended that a charter on subcontracting should be instituted to provide necessary guidance to the mutual benefit of small- and medium-scale and large-scale enterprises.

### Institutional framework

16. In recognizing the conducive role of institutions in small- and medium-scale enterprise development, the Meeting emphasized the following:

(a) National institutions for the development of small- and medium-scale enterprises

There was consensus that one or more national institutions should be set up with overall responsibility for promoting and developing small- and medium-scale enterprises. However, the form of the organizational set-up and level of participation between public and private sectors should be left for decision to the individual countries, as well as the choice between single or multi-window approach to assist small- and medium-scale enterprises in Africa.

(b) Institutional infrastructure

The participants were very conscious of an institutional infrastructure that would be highly responsive to the needs of the entrepreneurs which included, inter alia, guidance in the multi-faceted aspects of small- and medium-scale enterprise project development (i.e. pre-investment, operational and post-establishment stages).

### Extension services

17. In view of the unanimous recognition of extension services being essential to the development of small- and medium-scale enterprises, the Meeting stressed the need for the following:

(a) Provision of a package of extension services (legal, managerial, technological etc., as required) to facilitate:

- (i) Emergence of new and growth of existing small- and medium-scale enterprises;
- (ii) Assistance to sustain and rehabilitate operational and poorly functioning small- and medium-scale enterprises;

(b) Establishment and strengthening of linkages between the research, development and technological centres and small- and medium-scale enterprises;

(c) Charges for the extension service are a matter of government policy but should not be a disincentive:

(d) Provision for training in small business management and extension services to ensure continuing growth of the small- and medium-scale enterprise sector.

### Industrial estates

18. With regard to industrial estates, the Meeting agreed that:

(a) techno-economic feasibility studies should be undertaken prior to construction, taking into account the experience gained in other countries;

(b) a comprehensive package of infrastructural services should be provided;

(c) incentives should be offered to encourage growth of small- and medium-scale into large-scale enterprises and thereafter to vacate the industrial estates.

#### Industrial co-operatives

19. The Meeting recognized the important role played by co-operatives in the development of small- and medium-scale enterprises, particularly in agro-based industries and micro enterprises (informal sector). In that connection the Meeting recommended the strengthening of industrial co-operatives, especially in such fields as the acquisition of raw materials, production tools, and marketing.

20. The Meeting also recognized that co-operation and co-ordination between the national institutional network for the promotion of small- and medium-scale enterprises and any specialized institution for the promotion of co-operatives would facilitate the setting-up of viable industrial co-operatives.

#### Micro enterprises (informal sector)

21. The emergence of micro enterprises or the informal sector is not a new phenomenon. The informal sector is a stepping stone towards the development of small- and medium-scale enterprises and participants unanimously agreed that UNIDO should provide assistance for its promotion and development. The sector should be studied and the resulting information disseminated to the African countries.

22. The informal sector may be in some cases a first step in the development of small- and medium-scale enterprises providing it is operating with the established official procedures.

#### Financing of small- and medium-scale enterprises

23. The problems, difficulties and risks associated with borrowing and lending practices with respect to small- and medium-scale enterprises were highlighted. With regard to capital, especially working capital, it was pointed out that small- and medium-scale enterprises faced greater difficulties with commercial banks. The Meeting therefore recommended that efforts should be made at the national level to evolve appropriate financial instruments and practices which would facilitate an expeditious procurement of working capital by small- and medium-scale enterprises. In that connection it was also recommended that a study be undertaken by UNIDO to formulate necessary guidelines.

24. Concern was expressed over the lack of adequate venture capital assistance to potential entrepreneurs of small- and medium-scale enterprises. It was therefore recommended that a comprehensive study be initiated by UNIDO to draw up general guidelines for appropriate venture capital assistance schemes.

25. The Meeting took special note of the need to provide adequate credit facilities including venture capital to women entrepreneurs in Africa. In this regard the role of the Women's World Banking (WWB) should be supported and strengthened.



26. The Meeting also recommended that exchange risks on foreign loans should not be borne by the small- and medium-scale enterprises.

27. The Meeting also noted the problems that are internal to small- and medium-scale enterprises which make it difficult for them to get adequate finance. These include inadequate book-keeping and poor debt servicing.

#### Marketing of small- and medium-scale enterprise products

28. Participants identified the need for advice to small- and medium-scale enterprises on product costing, packaging and selling. Training in marketing techniques should also be provided.

29. It was recommended that technical assistance be made available for locating market outlets (including government and institutional purchases), making available market information and facilitating export of small- and medium-scale enterprise products.

30. Small- and medium-scale enterprises should be encouraged to participate in national and international trade fairs as a means of creating new market opportunities for their products.

#### International co-operation

31. The Meeting recognized the need for encouragement of South-South co-operation as a complement to North-South co-operation.

32. The following main instruments were identified to enhance co-operation:

(a) At the enterprise-to-enterprise level: co-operation between small- and medium-scale enterprises, including the setting-up of joint ventures, transfer of technology, training etc.;

(b) At the national level: collaboration between national promotional institutions with a view to sharing experience and approaches;

(c) At the regional level: setting-up of subcontracting exchanges;

(d) At the international level: setting-up of a data bank on the information needs of small- and medium-scale enterprises in terms of promoting new enterprises and partnership opportunities.

33. The Meeting underlined the need for creating a special window for small- and medium-scale enterprises in international, regional and national financial institutions.

34. The Meeting also recognized the need for the encouragement of the establishment of national, regional and international associations of small- and medium-scale enterprises with a view to promoting and safeguarding their business interests.

35. On the basis of the above conclusions and recommendations, the Meeting recommended that the following issues be considered by the Consultation:

Issue 1: Integration of small- and medium-scale enterprise policies and strategies in overall development plans

- Definition of small- and medium-scale enterprises
- Harmonization of macro-economic fiscal policies with incentive measures for small- and medium-scale enterprises
- Creation of an appropriate environment and long-term government commitment as the priority in the development of small- and medium-scale enterprises

Issue 2: Establishment and strengthening of national institutional infrastructure for the promotion and development of small- and medium-scale enterprises

- National institutions (single and multi-window concept)
- Extension services and industrial estates
- Industrial co-operatives and micro enterprises (informal sector)

Issue 3: Financing of small- and medium-scale enterprises and international co-operation

- Credit facilities for small- and medium-scale enterprises including venture capital and working capital
- Women entrepreneurs
- Enterprise-to-enterprise co-operation
- Regional subcontracting exchanges and international data banks on small- and medium-scale enterprises
- Special windows for small- and medium-scale enterprise financing at national, regional and international levels
- Associations of small- and medium-scale enterprises at national, regional and international levels.

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Annex II

LIST OF DOCUMENTS

Marketing mastery for small enterprises	IPCT.59(SPEC.)
The role of small- and medium-scale enterprises in the economic development process	IPCT.60(SPEC.)
Co-operatives: instruments of small-scale industries development in developing countries: the experience of Ethiopia	IPCT.61(SPEC.)
Guidelines and specifications for the construction of small-scale industrial estates in developing countries	IPCT.62(SPEC.)
Institutional infrastructure for the promotion/development of small- and medium-scale enterprise in Africa	IPCT.64(SPEC.)
Co-operation between small- and medium-scale industrial enterprises in developing countries and small- and medium-scale enterprises in industrialized countries	IPCT.65(SPEC.)
Financing problems of small-scale industries (SSI) in Africa	IPCT.66(SPEC.)
Small and medium enterprises - some basic development issues	UNIDO/PC.137