Entrepreneurs' Business Facts and Formal Support Utilized in Swaziland

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Abstract

The unofficial estimates of unemployment in Swaziland stood at 39%. Graduates of tertiary institutions, many of whom are unemployed, are faced with the toughest plight. Government is promoting entrepreneurship, especially in the poorer regions, to combat unemployment, poverty, HIV and AIDS, and the removed international preferential markets for established sugar and textile industries. The study was conducted to survey and describe the entrepreneurs' business facts and their formal education and system support. The population for the study was the small and medium entrepreneurs, stratified by region and type of qualification. Sampling was representative, proportionate and systematic-random. The interview protocol used was validated with a group of enterprise educators, and data collectors were trained before deployment. The instrument used included both quantitative and qualitative measures: survey of entrepreneurs businesses and open-ended questions, analyzed using descriptive statistics and content analysis. Most important findings were: business registration were mostly in the recent 10 years; enterprises were more in services, start-up, in remote area, have good road, electricity, water, and telephone, but not adequate banks. Business education courses taken were more from a spread number of both public and private institutions. Focus of courses was more on theories. Desirable teaching approaches were not experienced. Formal business system support used was professional organizations of bankers and lawyers. A Chi-square test on business facts and formal education and system support by region and type of qualification revealed that, indeed, some business and formal education and system support variables have to be carefully considered in facilitating entrepreneurship development.

Key words: Business Information, Entrepreneurs Formal Support, Small Business, Medium Business

Introduction

Swaziland is faced with many developmental challenges: poverty; HIV and AIDS; unemployment, and the removal of international preferential markets for sugar and textiles (Ministry of Enterprise and Employment, 2005a). The Swaziland Business Year Book (Swaziland Industrial Development Company [SIDC], 2007) stated that Swaziland's economy slowed down from 2.1% in 2004 to 1.8% in 2005, and predicted to decline further up to 2009 against the static population growth of 2.9%. This trend is further complicated by the increasing poverty in the rural areas, where about two-thirds of the population, derive their living through agriculture. Of the rural population, only about 30% have enough to eat (Ministry of Economic Planning and Development, 2006). The other 70% depends on off-farm income. The government of Swaziland has realized that rural development is a priority, as the rural residents are capable of agricultural and other activities for generating incomes and national broad-based growth. Hence, the Swaziland government is now investing heavily on infrastructure, extension services and technology, and markets, social and financial services. Strategies for investments are concentrated on food security, a key to alleviating poverty.

The Ministry of Economic Planning and Development (2006) stated that the prevalence rate of HIV and AIDS is 42.6% based on antenatal survey. Women have 52% prevalence rate, while men have 45% prevalence rate, with the most affected age group being 20-39 years. Ten years ago, life expectancy in Swaziland was 58 years. Today, the impact of HIV and AIDS has reduced the life expectancy to 39 years. The number of orphaned children is increasing significantly. The impact of HIV and AIDS is also directly affecting the industries, whose workers have deteriorating health, and productivity and reinvestment in training the employees are on the decline.

In Swaziland, about one-third of the labor force is unemployed. Graduates of tertiary institutions in Swaziland are faced with the toughest plight of unemployment. The unemployment plight is as a result of poor direct investments and rather academic approach to education to cope with the challenges in the fast-changing socio-economic and political environment. The poor direct investments in technology further result to underdevelopment of new industries that could otherwise create job positions to employ the labor force, including university graduates. A high investment in training, however, is noted, as the Ministry of Education received the highest budget for the 2006 fiscal year. But, the high investments in training by the Swaziland government, together with high expectations of good employment and livelihood by secondary and tertiary institutions graduates, are all reduced to social instability (Ministry of Enterprise and Employment, 2005a) due to the lack of employment opportunities provided for by public, private, or non-governmental organizations. Today, secondary and tertiary institutions graduates are included in the statistics of those involved in criminal activities and other unacceptable behaviors in the society.

Swaziland's economy is hampered by natural disasters of drought, increased competition in global markets and declining prices of agricultural commodities in the world market. As a small, landlocked country with limited domestics markets, the economy will have to depend more on export-oriented industries, and will, thus, be influenced by global trends, commodity prices, and capital and aid flow. The increased emphasis today is the regional markets, especially South Africa, with its diverse consumer profile and high economic potential.

The sources of income for the poor includes paid and self-employment ((Ministry of Economic Planning and Development, 2006). According to Swaziland Household Income and Expenditure Survey of 1995, the rural poor get 75% of their earnings from wages and self-

employment, 12% from farm produce, 2% from remittances, and 11% from other sources. The foregoing shows heavy dependence on wages and self-employment sources. However, the same survey further reported that 62% of wageworkers and 60% of the self-employed are living below the poverty line. The Poverty Reduction Strategy and Action Program documents by the Ministry of Economic Planning and Development (2006) have highlighted strategies to empower the poor to generate income by: improving access to land, increasing agricultural production, and, creating employment opportunities, including promoting Small and Medium Enterprises (SME). The specific strategies for the SME sector are: encourage savings and investments, improve the regulatory framework and investment environment, build capacity to respond to market opportunities and satisfy demands from local and external markets, access to finance, training support, encourage diversity and innovativeness, and promoting links between SME and large enterprises.

SME are being promoted in Swaziland to curtail the developmental challenges. The National Small and Medium Entrepreneurs (SMEs) Survey of 2003, highlighted information on entrepreneurs in the country that, in terms of ownership, 56% were owned by males and 44 % by females. Swazi nationals owned ninety-three percent and 7% by foreigners. SMEs were distributed by economic sectors of retail and services (82%), manufacturing (12%) and agriculture (7%). Most SMEs were employed prior to becoming entrepreneurs, and business management was a training need. SMEs reported difficulty in accessing finance at start- up and expansion of business. The majority of SMEs fell into the high-risk age group (20-39 years) of HIV and AIDS-infected group in Swaziland.

Tackey and Perryman (1999) highlighted that the self-employed rely on a variety of sources for business advice and support: university lecturers, professional organizations and formal support agencies. National Council for Graduate Entrepreneurship (2004) found that an increasing number of entrepreneurship courses were offered in higher education institutions, mostly attended by business students. However, courses "about" entrepreneurship were didactic and provided only overview of entrepreneurship. Courses "on" entrepreneurship were more interactive, participative and provided students with experiences in entrepreneurship, especially through business planning or simulations.

Hytti (2004) noted that entrepreneurs can access a range of business support and practitioner agencies, but had low level of awareness about these. Embedding entrepreneurship within courses was suggested as a solution to increasing awareness on available support (Woodhull, 1999; London Institute, 1999). More current knowledge in trends of SMEs and formal types of support actually utilized will assist in identifying provisions needed by entrepreneurs.

Purpose and objectives

The purpose of the study was to describe the support provided for SMEs. The specific objective was to describe the entrepreneurs' business facts and background, and the specific types of formal support utilized.

Methodology and Data Sources

The study was a descriptive survey. The procedures used in the study included both qualitative and quantitative procedures: content analysis of narrative responses to open-ended questions and survey of entrepreneurs' businesses. The SMEs sampling frame in the country was used (N=68, 350) obtained from Ministry of Enterprise and Employment (2003), with which selection control

was applied. A minimum representative sample of 382 was required (Krejcie and Morgan, 1970), using stratified (by region) systematic, with a random start, procedure. The actual sample reached was 430, with non-response error controlled, of whom 230 (53.5%) were non-graduates (primary to post-secondary short-training certificate) and 201 (46.5%) were graduates (vocational/technical diploma and above).

Four relevant tertiary educators and two selected entrepreneurs, all of whom did not participate in the actual study, reviewed the survey instrument and gave suggestions for suitability and content improvements. Pilot testing to estimate reliability of the survey instrument was not conducted, as the instrument did not have rating scales but open ended and factual questions.

The researchers with the help of eight research assistants, two for each of the four administrative regions, administered the research instrument. An orientation session was held prior to the commencement of data collection in order to acquaint research assistants with the intra- and inter-consistency techniques required for data collection.

Content analysis was used with qualitative data. Data input, descriptive analysis, and Chi square tests with an *a priori* alpha level of .05, for categories of region and type of entrepreneurs, were examined using the Statistical Package for Social Sciences (SPSS) PC+ version 10 (2000).

Findings and Conclusions

Entrepreneurship Business Facts

Fact 1: The date of business registration was sought from SME. Of the 430 respondents, 73% have already registered their business, with 1 having registered in the 1960s; 1 in the 1970s; 8 in the 1980s; 60 in the 1990s, and 238 in the 2000s. Fact 2: The business enterprises of 422 SME were in services (n=183; 42.6%); retail (n=97; 22.6%); agriculture (n=84; 19.5%) and manufacturing (n=58; 13.5%). Fact 3: The business development stages of the 424 who responded were: start-up (n=206; 52.8%); expansion (n=187; 44.1%); changed business (n=13; 3.1%). Fact 4: The locations of the 425 responding SME businesses were: in a rural area (n=186; 43.3%), small town (n=157; 36.5%), and in the two cities of Swaziland (n=82; 19.1%). Fact 5: Of 392 respondents who gave reasons for choice of location for business, and major reasons given were good infrastructure (n=103; 26.3%); good near home/family (n=78; 19.9%); busy area (n=63; 16.1%); less competition (n=42; 10.7%); accessibility to land (n=22; 5.6%); cheaper operational cost (n=21; 5.4%); and closer to town (n=12; 3.1%). All the rest (n=51; 13%) gave other sporadic reasons for choice of business location. Fact 6: Respondents were asked which infrastructures in the chosen location were good for their business. Of the 430 respondents, 405 (94.2%) stated good road; 344 (56.7%) stated bank; 326 (75.8%) stated telephone; while 350 (81.4%) stated water; and 370 (86%) stated electricity. Other infrastructure available for the SMEs were police station (n=7) of 25 who gave additional responses; trading market (n=6 of 25); internet access (n=3 of 25); parking space (n=3 of 25), post office (n=2 of 25), other shops nearby (n=2 of 25); and bus station (n=2 of 25).

Formal Education Support Utilized by SMEs

Formal entrepreneurship and business education. Formal entrepreneurship education taken up by 178 responding SME and the institutions attended was: commercial and agricultural business courses at the University of Swaziland (n=42; 23.6%). Vocational and business management courses were taken at the Swaziland College of Technology (n=18; 10.1%); industrial/vocational and entrepreneurship courses at Manzini or Nhlangano Industrial Training

Centre (n=11; 6.2%); business or vocational courses in South African Technikon or college (n=8; 4.5%); vocational courses at the Vocational and Commercial Training Institutive (n=2; 1.1%). Business, vocational and agricultural courses were also taken at government-supported organizations (n=7; 3.9% at Swaziland Enterprises Development Company; n=6; 3.4% at Swaziland Institute of Management and Public Accounting; and n=2; 1.1% at Swaziland Dairy Board; n=1; .6% at Mpisi Farm; n=2; 1.1% at Lulote Business Institute; and n=1; .6% at Commonwealth Development Corporation).

Many SME took mainly business courses or had in-house training in private training firms (Lwati (n=7); Salile (n=5); Mananga (n=2); Inhlava Consultancy (n=1) Swaziland Institute of Accounts (n=1); Kobla Quashie (n=1); Standard Bank (n-1) and Caltex (n=1). Some SME took business courses at known private business schools (Oxford (n=10); Hamelin (n=4); Boston College (n=2); or at not-well-known business or in-house training schools (n=21). The rest of SMEs took business courses at a location organized for a government-sponsored workshops (n=12) at rural government al development centers; and n=1 at Convention Centre; Faith-based organizations (n=3) at St Joseph's Mission School; n=1 at Agricultural Cooperation Action Trust) also offered vocational, agricultural and/or HIV and AIDS courses. Established SME (n=4) also offered business courses.

Focus of courses. When asked about the focus of the courses taken by the SME, of the 226 that responded to this item, 132 (30.7%) stated that courses were focused on theory; 59 (13.7%) stated that the focus was on entrepreneurship projects. The remaining 35 (8.1%) stated that courses were focused on both theory and projects.

Teaching approaches experienced. The SME were asked about the extent with which some formal teaching approaches were used by training providers: use of business people, possible mentors, bankers or financiers; policy makers, lawyers, industrial psychologists; employers or employees union members, interdisciplinary presentations; and field/business visits. Of the 239 who responded to this item, the ones that had "some" experienced ranged from 231 to 239 on use of business people, use of bankers or financiers; interdisciplinary presentations, and field/business visits. Use of possible mentors, policy makers, lawyers; industrial psychologists; employers or employees union members were not experienced.

Functions of Different Parties (insiders and outsiders in Entrepreneurship and Business Education

Insiders' roles. Out of the 125 who gave response to this item, 43 (34.4%) reported that the training providers mostly gave opportunities to acquire theoretical or technical business skills. Another 24 (21.6%) stated that training providers gave ideas on generating business ideas and managing a business. Nine (7.2%) stated that training providers gave motivational lessons. Another 9 (7.2%) stated that insiders made courses easy for them. Seven (5.6%) tailored the courses for them. Six (4.8%) inspired SMEs to be self-reliant. Three (2.4%) stated insiders gave customer-care lessons. The rest of the insiders roles as reported by the remaining 20 (16%) have to do with staying firm with one's objective, getting specific helpful information; sales and marketing; giving assistance to aspirants, record-keeping, being independent, recognize real problems, auditing and debt collection, new advances in technology, seeking feedback on improving courses, and following-up on those who have taken the courses.

Outsiders' roles. Eighty-one gave response on this item. Thirteen (16.1%) stated that outsiders shared their differing experiences and views and offered insights on handling real problems. Eight (9.9%) stated that outsiders assisted with evaluation of courses. Seven (8.6%) stated that they gave information on opportunities as well as challenges in entrepreneurship. Another three groups of five respondents (6.2% each) stated that outsiders gave advice on managing money and investing, government assistance, dreaming and make it real. Another three groups of four stated that outsiders cautioned on requirements of a viable business, start-up procedures, and practical skills needed in a business. The rest (n=29) had stated other roles outsiders played: brought other or additional ideas, cautioned on late licensing, being patient in achieving success, identifying good business sites, gave technical support, market availability, business management, information on other course available, business planning, and environmental considerations.

Entrepreneurs' roles. Ninety-one SMEs reported entrepreneurs roles in their training as advice on: conquering challenges (n=23; 25.3%); risk-taking (n=16; 17.6%), learning (n=9; 9.9%), participating in national economy (n=7; 7.7%), obtaining finance and market (n=7; 7.7%), expanding business (n=7; 7.7%), planning and determination to achieve plan (n=3; 3.3%), becoming creative and innovative (n=2; 2.2%), going through business procedures (n=2; 2.2%), and being role model to other entrepreneurs. The others (n=11; 12.1%) added advice on: social responsibility, being bold, good record-keeping, interaction among other entrepreneurs, supporting other job-creators, interaction with educators, asking questions, behaving professionally, venturing into something one loves, and tendering process.

The function of the diversity of organizations involved in their training was also solicited. Respondents (n=41) submitted the following: provided a variety of information, even unexpected ones, e.g. health (n=17; 41.5%); widen thinking scope (n=8; 19.5%); identified network systems (n=3; 7.3%); made getting assistance easier (n=2; 4.9%); gave insights into viable industry to embark on. The remaining 11 respondents added: managing relationships in work place, helped to advertise them, access to good consultancy firms, mastery of business aspects, law-compliant, got connected to financial institutions, and to get assistance from government.

Formal Business System Support Utilized

Business career service staff in tertiary institutions. SME were asked if they have used the business career service staff in tertiary institutions. Of the 386 who responded, an overwhelming 338 (78.6%) stated no, while the other 48 (11.2%) stated yes. On probing on the yes response, 28 gave specific advice on: how to start a business and business opportunities (n=10; 35.7%); financial management (n=6; 21.4%); conquering challenges in specified enterprise (n=3; 10.7%); sourcing raw materials (n=2; 7.1%). The other eight (28.6%) added: developing confidence, business management, being in-touch with educators, presented information, identifying market, and, changing attitude towards self-employment.

Business educators in tertiary institutions. The SMEs were also requested to indicate if they have used tertiary business educators. Of three hundred eighty-five responded, more than 77% (77.4%) stated no, while the other 23% stated yes. When further asked in what ways group tertiary business educators were used, the responses were: technical advice (n=40; 56.3%); business plan preparation (n=6; 8.5%); entrepreneurship course (n=5; 7%); company registration and licensing ((n=4; 5.6%); and, assistance in getting business equipment (n=3; 4.2%). The other

16 (22.5%) submitted: after lesson consultations; confirming liking of business; starting a type of business; advice on how to access land, keeping records, improving production, designing animal house, and marketing.

Professional (bankers, lawyers) organizations. The use of professional organizations was also solicited, and 395 responded. The yes response was given by 201 (50.9%); and no was given by 194 (49.1%). Upon probing, reasons given were: bankers for obtaining loan and/or insurance by109 (47.2%); company formation (n=16; 6.9%) and for banking facilities by 79 (34.2%); business assessment (n=5; 2.2%). The lawyers for: registering business, getting license, drawing-up contracts, legal advice/protection and/or settle disputes (n=21; 9.1%).

Consultancy firms. More than two-thirds (n=283; 72%) of the responding SME (n=393) stated not having used consultancy firms. The remaining 110 (28%) stated having used consultancy firms. When asked for the reasons for using the consultancy firms, these were submitted: business plan development (40; 22.7); business management (n=41 (23.3%); registration and licensing (n=18; 10.2%); and, business expansion and/or diversification. The remaining reasons were given by few (n=1-6); .57% to 3.41%) in each category: business assessment, problem-solving, identifying suppliers, securing business site, marketing, training in customer care, chartered accountants services, applying for a loan, improving business, consulting about enterprises, processing, cash flow projection, mentoring, competing; tendering, purchasing product stock, tax advice, sourcing raw materials, analysis of risks, and securing insurance.

Significant Differences in Business Facts and Formal Support Used by Type of Qualification

Business facts variables (by type of qualification), which were 10 in all, were subjected to Chi square testing,: (1) date of registration of business; (2) business enterprise; (3) stage of development of business; (4) start-up categories; (5) location of business; and availability of (6) good roads; (7) electricity; (8) water; (9) telephone; and (10) bank. Of the 10 variables, four showed some significant differences in column by row cell categories as shown in Table 1.

In business enterprise, the statistical significant difference can be observed in non-graduate versus graduate manufacturing groups, in which the graduate was far less in number than the graduates. In terms of location of business, the non-graduates were far less in number than the graduates, in the cities. About availability of telephone and bank, both the graduates as well as the non-graduates did not have access.

The formal support variables tested for chi square were 15 in number: (1) focus of program; teaching approaches experienced: (2) interdisciplinary; (3) use of successful business people; (4) providing information on mentors; presentation by (5) bankers, (6) lawyers, (7) industrial psychologists, (8) policy makers; (9) employers' union, (10) employees' union; and, (11) field trips to business sites. Four additional formal business support utilized were also tested: use of: (12) career service staff in tertiary institutions; (13) tertiary educators; (14) professional organizations (bankers or lawyers); and, (15) consultancy firms.

In terms of having experienced different teaching approaches, the non-graduates were far less in the "few" category than graduates. With regards to formal business support utilized, the non graduates were far less in number in the "yes" category in using career service staff in

tertiary institutions, tertiary educators, professional organizations (bankers or lawyers), and consultancy firms.

Conclusion. Date of registration of the SMEs business was more in the 2000s. The business enterprises were more in services and retail. The business development stages were more in start-up and expansion. The locations of the business were more in the rural area or small town. Major reasons for choice of location were: good infrastructure or near home/family. The infrastructures in the chosen location, which were good for business, were: telephone, water, bank, and road.

Formal entrepreneurship education, commercial and agricultural business, and vocational and business management courses were taken at tertiary institutions or at the industrial or vocational training centers. More SMEs also took business courses or in-house training in private training firms; in known private business schools or at not-well-known business or in-house training schools. The focus of the courses taken by the SMEs was more on theory. The formal teaching approaches used by training providers were through the use of experienced business people, use of bankers or financiers; interdisciplinary presentations, and field/business visits. Outsiders' roles stated were: that they shared their differing experiences and views, and offered insights on handling real problems. The other SMEs roles were giving advice on conquering challenges, risk-taking, learning, and participating in the national economy. The function of the diversity of organizations that was submitted was: providing a variety of information, even on unexpected ones, e.g. health. More SMEs reported they never used business career service staff in tertiary institutions, as well as tertiary business educators, and consultancy firms as formal business system support, while bankers or financiers were used by more SMEs.

The non-graduate and graduate SMEs were not statistically different in representation in the categories in all variables except in: (1) enterprise - manufacturing, in which graduates were less in number; (2) location - those in the city, non-graduates were less in number; availability of (3) telephone and (4) bank – less graduates had these; (5) field trips to business sites - graduates had less; formal business system support – the non-graduates had used less of (6) career service staff in tertiary institutions, (7) tertiary educators, (8) professional organizations, and (9) consultancy firms.

Table 1

Significant Differences in Business Facts and Formal Support Used by Type of Qualification

	Type of Qualification			Chi Square	Sig. (2-tailed at P≤.050)
	Non Graduate	Graduate	Total		
A. Business Facts					
1. Enterprise					
Services	91	92	183		
Retail	57	40	97		
Manufacturing	39	17	56		
Agriculture	37	47	84		
Total	224	196	420	11.000	.012
2. Location					
Remote area	115	71	186		
Small town	77	79	156		

City (Mbabane and Manzini)	34	47	81		
Total	226	197	423	10.582	.005
3. Availability of Telephone					
Not available	67	36	103		
Available	160	165	325		
Total	227	201	428	7.857	.005
4. Availability of Bank					
Not available	111	72	183		
Available	114	129	243		
Total	225	201	426	7.910	.005
B1. Formal Business Education Support Obtained					
5. Field Trips to Business Sites					
None	51	58	109		
Few	8	34	42		
A lot	29	51	80		
Total	88	143	231	10.070	.007
B2. Formal Business System Support Used					
6. Career service staff in tertiary institutions					
Not used	190	147	337		
Used	9	39	48		
Total	199	186	385	23.825	.000
7. Tertiary institution educator/s					
Not used	177	120	297		
Used	21	66	87		
Total	198	186	384	33.873	.000
8. Professional Organisations (bankers, lawyers)					
Not used	123	70	193		
Used	78	123	201		
Total	201	193	394	24.477	.000
9. Consultancy Firms					
Not used	155	127	282		
Used	43	67	110		
Total	198	194	392	7.977	.005

Significant Differences in Business Facts and Formal Support Used by Region

Business facts variables (by region), which were 10 in all, were subjected to Chi square testing: (1) date of registration of business; (2) business enterprise; (3) stage of development of business; (4) start-up categories; (5) location of business; and availability of (6) good roads; (7) electricity; (8) water; (9) telephone; and (10) bank. Of the 10 variables, four showed some significant differences in column by row cell categories as shown in Table 2.

In business enterprise, the statistical significant difference can be observed, that the Lubombo region group was far less in number than the other three region groups in the manufacturing enterprise. In terms of having good road, the Lubombo and Shiselweni region groups were far less in number than the other two groups in the "no" category, in the cities. About availability of electricity, water, telephone and bank, the Shiselweni group was far less in

number in the "no" category. Further, the Lubombo group was far less in number than the other three groups in availability of bank.

The formal support variables (by region), 15 in number, were tested for chi square: (1) focus of program; teaching approaches experienced: (2) interdisciplinary; (3) use of successful business people; (4) providing information on mentors; presentation by (5) bankers, (6) lawyers, (7) industrial psychologists, (8) policy makers; (9) employers' union, (10) employees' union; and, (11) field trips to business sites. Four additional formal business support utilized were also tested, and these were: use of: (12) career service staff in tertiary institutions; (13) tertiary educators; (14) professional organizations (bankers or lawyers); and, (15) consultancy firms.

In terms of focus of business courses taken, the Lubombo and Shiselweni region groups were far less in number in the 'both theory and project" category than the other two groups. About presentation by employees union, the Manzini region group and Hhohho region group were not represented at all in the "a lot" and "few" category, respectively, to compare with the

Table 2

Significant Differences in Business Facts and Formal Support Used by Region

	Region				Total	Chi Square	Sig. (2-tailed at P≤.050)
	Manzini	Lubombo	Shiselweni	Hhohho			
A. Business Facts							
1. Enterprise							
Services	70	30	47	36	183		
Retail	30	29	19	19	97		
Manufacturing	20	2	21	15	58		
Agriculture	34	8	23	17	82		
Total	154	69	110	87	420	25.328	.003
3. Good Roads							
No	12	4	1	8	25		
Yes	143	66	113	80	402		
Total	155	70	114	88	427	7.800	.050
4. Available – Electricity							
No	17	15	7	21	60		
Yes	138	55	107	67	367		
Total	155	70	114	88	427	17.298	.001
5. Available – Water							
No	27	22	10	21	80		
Yes	128	48	104	67	347		
Total	155	70	114	88	427	16.537	.001
6. Available – Telephone							
No	39	21	15	29	104		
Yes	116	49	99	59	323		
Total	155	70	114	88	427	12.555	.006
7. Available – Bank							
No	79	43	16	45	183		
Yes	75	26	98	43	242		
Total	154	69	114	88	425	56.213	.000
B1. Formal Business Education Support Obtained							
8. Focus of Program							
Theories	50	17	35	29	131		
Projects	19	9	25	6	59		
Both	8	2	2	23	35		
Total	77	28	62	58	225	42.363	.000
9. Presentations by Employees Union							
None	64	24	55	46	189		
Few	6	4	15	0	25		
A lot	0	2	2	3	7	18.143	.000
Total	70	30	72	49	221		
B2. Formal Business System Support Used							
10. Professional Organisations (bankers, lawyers)							
No	57	30	68	37	192		
Yes	76	33	41	50	200		
Total	133	63	109	87	392	11.329	.010

other three groups, at a time. With regards to formal business support utilized, the Lubombo was far less in number in "no" category in using professional organizations of bankers or lawyers.

Conclusion. The SMEs in the four regions were not statistically different in representation in the categories in all variables except in: (1) enterprise - manufacturing, in which Lubombo group was less in number; (2) having good roads - in which Lubombo and Shiselweni groups were less in number; having electricity, water, telephone and bank - in which Shiselweni group was less in number; but, Lubombo also, was also less in number in those with bank. In terms of focus of business courses taken, the Lubombo and Shiselweni region groups were less in number in the 'both theory and project" category than the other two groups. About presentation by employees union, the Manzini and Hhohho region groups were not represented at all in the "a lot" and "few" category. With regards formal business support utilized, the Lubombo was far less in number in "no" category in using professional organizations of bankers or lawyers.

Educational Importance, Implications, and Applications

The promotion of entrepreneurship is evidenced in the increasing registration of SMEs business in the 2000s. However, manufacturing and agriculture need to be promoted more. The developing start-up and expansion enterprises need nurturing. The home and family remained the prominent resources to SMEs, while more banking institutions and better roads are needed by emerging SMEs. Tertiary institutions and industrial or vocational training centers remain the major formal entrepreneurship education providers, although the focus of courses need to shift away from theory. The non-graduates need more formal business education and system support.

Findings updated SMEs business information and formal support actually used. Findings have shed some awareness of, and indicated needed response to, the needs of entrepreneurs, in terms of effective leadership in delivery of required courses, with desirable approaches and balance, and building a great team of career service providers, partners, and potential entrepreneurs.

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