

## Characteristics of Small and Medium Entrepreneurs in Swaziland

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### Abstract

*Characteristics of small and medium entrepreneurs (SMEs) needed to be established, so that deficiencies can be addressed. A descriptive-survey was conducted, with target population of all SMEs. Sampling was representative, proportionate and systematic-random. An interview schedule containing open-ended questions was validated. Responses were analyzed using content and descriptive analysis. Personal traits reported included proactive thinking, working, and relating with people; formal education, vocational, and commercial skills; not fearful, but considerate of risks; family having had business, and urge to be independent from guardians. Role models were family members, close relatives and friends. SMEs had work or internship experience. Internal transition business-related characteristics were: had own business ideas, business was perceived needed by the community, and developed from previous exposure. Business skills were acquired from previous related jobs, and from attending business workshops. Already-available resources influenced choice of business start-up, with more in retail and agriculture. SMEs acquired business site or land in the rural area, with good infrastructure, some secured in the city but with difficulty and high cost. SMEs had been honest and fair, and conformed to ethics. External transition business-related characteristics included perception of government assisting little, but counted on their friends and community members, and family members. Laws and procedures were reported conducive; license was easy to get, but some experienced lengthy and costly process; created jobs; re-used organic wastes, and adhered to environmental standards and conservation techniques; contributed to food security, and had in mind welfare of community with the business they started with.*

**Key words:** Entrepreneurs' characteristics, Entrepreneurs' traits, Small business, Medium business

### **Introduction**

The National SMEs Survey of 2003 (Ministry of Enterprise and Employment, 2003) gave a summary of findings in the areas of ownership, characteristics of SMEs and contribution to economic growth, dynamics, training needs, operational issues, and impact of HIV and AIDS. The findings of the survey assisted in formulating issues not covered but are the interest of the study. The highlights of the National SMEs Survey (2003) were that, in terms of ownership, 56% are owned by males and 44 % by females. Ninety three percent was owned by Swazi citizens and 7% by foreigners. SMEs were distributed by economic sectors of retail and services (82%), manufacturing (12%) and agriculture (7%). Most SME owners were employed prior to becoming entrepreneurs. Business management was identified as the aspect which entrepreneurs need training in. SME owners reported difficulty in accessing finance at start up and expansion of business. The majority of SME owners fell in the high risk age group (25-39 years) of HIV and AIDS infected group in Swaziland.

The debate on the characteristics of how entrepreneurs develop can be summed up into two theories. First, is the “supply theory” and the second is the “demand theory” (Wikipedia Foundations Inc., 2006). In the supply theory, entrepreneurs are born, not made, that is, certain people have the personality traits that make a good entrepreneur. a desire to achieve; hard working; and nurturing qualities. The other traits are moral, legal, and mental responsibilities, reward orientation for money, recognition and respect, optimism, orientation to excellence, organization and profit orientation. The demand theory is observed more in the academic communities, where entrepreneurs are produced to exploit opportunities and to position graduates to take advantage of these opportunities. Fick (2002) also described the characteristics of people who have become successful entrepreneurs: being able to assume risk in pursuit of profit, conforming to ethical business standards, contributing to the economic development, improving the natural environment, education, health and welfare of their community and nation. An aspiring entrepreneur has exceptional vision, is creative, determined, and frequently created entirely new industries (Fick, 2002; Jenks, 2005; The London Institute, 1999). The high unemployment rate (39%) has paved way to some colleges equipping students in their programs with entrepreneurial skills (Dunn and Gallon, n.d.; National Council for Graduate Entrepreneurship, 2004; Tackey and Perryman, 1999). Graduates, then, should be in a position to exploit the business ventures opening-up.

### **Purpose and objectives**

The general objective of the study is to explore and describe characteristics of entrepreneurs and the specific objective is to describe the transition characteristics of entrepreneurs, including agricultural entrepreneurs, in Swaziland.

### **Methodology and Data Sources**

The study was descriptive-survey. The target population was 68,350 small and medium entrepreneurs (SMEs) in the whole country (Ministry of Enterprise, 2003), and a representative sample of 382 was required (Krejcie and Morgan, 1970). Among the actual sample reached (n=430), 84 (20%) were in the agriculture business enterprise sector; while 43% were in services, 23% in retail and 14% in manufacturing. An interview protocol was used, which covered traits and transition characteristics of entrepreneurs. The researchers trained the research assistants and subsequently deployed them in the four regions of Swaziland. Collected data were narratives, analyzed through grouping the words responses with similar meanings in a table format and

tallying concurrently in a computer file, later generating descriptive statistics of frequencies and percentages.

## Findings and Conclusions

### *Demographic Characteristics*

The largest region group of respondents reached was in Manzini (central and north of Swaziland), which was 155 (36%), followed by the Shiselweni (south of Swaziland) group (n=114; 26.5%). The other region groups in Hhohho and Lubombo were 88 (21.2%) and 70 (16.3%), respectively. With regards education level of respondents, 112 (26%) possessed some certificate, while 189 (44%) possessed diploma (associate degree), and 128 (30%) possessed a degree. The male group reached was 266 (61.9%) and female group was 164 (38.2%). Regarding age, the range 21-25 years were 49 (11.4%) 26-30 years were 98 (22.8%), 31-35 years were 79 (18.3), 36-40 years were 79 (18.3%), 41-45 were 60 (14%), 46-50 years were 31 (7.2%), 51-55 years were 19 (4%) and those above 55 years were 15 (3.4%).

### *Transition Characteristics – Personal and Business*

Respondents were asked about their transition characteristics to being entrepreneur, and these characteristics were divided into two sections: personal characteristics and business-related characteristics.

*Personal characteristics.* Six personal characteristics were explored as can be observed in Table 1: (1) traits; (2) education background; (3) willingness to take risk, (4) upbringing; (5) role models; and (6) internship or work experience.

(1) *Traits:* In terms of personality traits 397 respondents gave responses. The most prominent response was that they (n=170; 42.8%) had a way of thinking – visionary, focused, positive, decisive and mindful. Fifty (12.6%) stated that they had a way of working – hardworking, committed, disciplined, perseveres, cautious, and punctual. Thirty-nine (9.8%) stated they had a way of relating with people – likes to talk with people, friendly, approachable, assisting, persuasive, and likes to connect with people. Thirty (7.6%) responded that they had a way of dealing with people – humble, honest, faithful and reliable. Another 26 (6.5%) reported that they had a definite liking for money-making. Twenty-five (6.3%) stated that they had a high regard of themselves in any endeavor they embark on. Twenty-two (5.5%) reported that they were innovative, artistic, and explorer. Twenty-one (5.3%) stated they were self-driven, strong-willed, ambitious, and opportunist. Fourteen (3.5%) reported that they had the love for the enterprise they chose to do.

(2) *Education:* Respondents were also requested to give any education background that led them to entrepreneurship. Those who gave responses totaled 189. Ninety (47.6%) reported formal higher education, including having taken entrepreneurial courses gave them the courage to go for business. Twenty-nine (15.3%) stated that vocational (agriculture and home economics) and/or commercial skills they possess from taking up formal subjects or courses assisted them in establishing their business. Twenty-two (11.6%) stated that they had done business management and customer care workshops, which helped them start a business. Seventeen (9%) reported that they did relevant courses (accounting, economics, and entrepreneurship) at tertiary level. Twelve (6.4%) stated that having had higher education made them to run business easier. Six (3.2%) reported having had some informal education, like scouting, and this boosted their confidence.

However, thirteen (6.9%) stated that they did not necessarily have relevant (to business) education.

Table 1

*Personal Transition Characteristics of Small and Medium Entrepreneurs*

Traits	<i>n</i>	%
1. Had a way of thinking – visionary, focused, positive, decisive and mindful	170	42.8
2. Had a way of working – hardworking, committed, disciplined, perseveres, cautious, and punctual	50	12.6
3. Had a way of relating with people – likes to talk with people, friendly, approachable, assisting, persuasive, and likes to connect with people	39	9.8
4. Had a way of dealing with people – humble, honest, faithful and reliable.	30	7.6
5. Had a definite liking for money-making	26	6.5
6. Had a high regard of themselves in any endeavor they embark on	25	6.3
7. Innovative, artistic, and explorer	22	5.5
8. Were self-driven, strong-willed, ambitious, and opportunist	21	5.3
9. Had the love for the enterprise they chose to do	14	3.5
Total	397	100
<i>Education</i>		
1. Formal higher education, including having taken entrepreneurial courses	90	47.6
2. Vocational (agriculture and home economics) and/or commercial skills from taking up formal subjects or courses assisted them in establishing their business	29	15.3
3. Had attended business management and customer care workshops which helped them start a business	22	11.6
4. Did relevant courses (accounting, economics, and entrepreneurship)	17	9.0
5. Having had higher education made them to run business easier	12	6.4
6. Had some informal education, like scouting, boosted their confidence	6	3.2
7. Did not necessarily have relevant (to business) education	13	6.9
Total	189	100
<i>(3) Willingness to take Risk</i>		
1. Not afraid of taking risk	133	61.3
2. If one gets into business, risk is also considered	31	14.3
3. Minimize risk by having some asset reserve	16	7.4
4. Optimistic gambler with risks	16	7.4
5. Afraid of risk, especially natural disaster and theft, but had to take risk anyway	15	6.9
6. If one does not take risk, that person risks losing more, and if one loses, the person gain lessons from that	6.0	2.7
Total	217	100
<i>Upbringing</i>		
1. Family had business	59	61.5
2. Grew up with relatives, and they had to work hard to be on their own	20	20.8
3. Started doing some business at an early age	8	8.2
4. Had some people who coached them to explore opportunities	5	5.2
5. Born to well-to-do parents	4	4.2
Total	96	100

*Role Model*

1. had family member/s or close relative/s who served as role models in business	124	48.6
2. friend/s with business served as their role model/s	67	26.3
3. various successful business people served as their role models	22	8.6
4. former teacher/professor or employer became their role model	22	8.6
5. some local entrepreneurs have served as their role model/s	20	7.8
Total	255	100

*Internship or Work Experience*

1. had work experience directly related to present business enterprise	133	71.5
2. had internship at work places related to their enterprise	34	18.3
3. worked for their family business before having theirs	19	10.2
Total	186	100

(3) *Willingness to take Risk*: Respondents who gave response with regards willingness to take risk totaled 217. Of the total, 133 (61.3%) reported that they were not afraid of taking risk. Thirty-seven (14.3%) stated that if one gets into business, risk is also considered. Sixteen (7.4%) stated that one must minimize risk by having some asset reserve. Sixteen (7.4%) stated they adopted an optimistic view to deal with risk. Another sixteen (7.4%) viewed themselves as optimistic gambler with risks. Fifteen (6.9%) stated that they were afraid of risk, especially natural disasters and theft, but had to take risk anyway. The last six (2.8%) believed that if one does not take risk, that person risks losing more, and that if one loses, the person gain lessons from that experience.

(4) *Upbringing*: SMEs were asked about any upbringing background that led them to doing business. Of the ninety-six that responded, 59 (61.5%) reported that their family had business. Twenty (20.8%) reported growing up with relatives, and had to work hard to be on their own. Five (5.2%) reported that they had some people who coached them to explore opportunities. Another five (5.2%) reported having started doing some business at an early age. Four (4.2%) stated having been born to well-to-do parents. The last three (3.1%) shared, they worked in a business at an early age.

(5) *Role Model*: Of the 255 who gave responses about role models they had, 124 (48.6%) reported that they had family member/s or close relative/s who served as role models in business. While 67 (26.3%) stated friend/s with business served as their role model/s. However, twenty-two (8.6%) stated various successful business people served as their role models. Another twenty-two (8.6%) stated that a former teacher/professor or employer became their role model. The last twenty (7.4%) stated some local entrepreneurs have served as their role model/s.

(6) *Internship or Work Experience*: Respondents to this item were 186. Of the total respondents, 133 (71.5%) reported having had work experience directly related to present business enterprise. Meanwhile, 34 (17.2%) stated they had internship at work places related to their enterprise. Nineteen (10.2%) stated that they worked for their family business before having theirs.

*Conclusion*. The personal traits of SMEs prominently reported were: proactive ways of thinking, working, and relating with people. With regards education background of SMEs, formal education, vocational, and commercial skills possessed assisted in their business establishment. The willingness to take risk by SMEs was reported: not fearful, and considerate of risks upon embarking in business. The most important upbringing characteristics of SMEs that led them to do business were: their family having had business, and the urge to be independent

from guardians. The important role models of the SMEs were family members or close relatives and friends. Most of the SMEs had work or internship experience.

Table 2 and Table 3 show two categories of transition business characteristics that were explored among SMEs: Internal: (a) business ideas, (b) business skills possessed, (c) choice of business start-up, (d) acquiring business site or land, (e) and (e) conformity to ethical standards. External: (a) views about business support, (b) business laws and procedures, (c) licensing, (d) contribution to economic development (e) improvement of the natural environment, and (f) welfare of the community.

Table 2 shows the internal transition characteristics of SMEs. *(a) Business ideas:* SMEs were requested to share about origin of their business ideas. Respondents were 164. Forty-nine (29.9%) stated that their business ideas were their own. Thirty-seven (22.6%) decided to embark on business they thought was needed by their community. Twenty (12.2%) developed their ideas from exposure to previous job/s. Eighteen (11%) reported that they wanted to expand or diversify, hence had to come-up with business ideas. Twelve (7.3%) had to come up with self-employment, because no formal employment was available. Eleven (6.7%) reported getting ideas from interacting with business people. Another eleven (6.7%) stated developed their ideas from courses they have taken at college or university. The last six (3.7%) stated they wanted a communication business.

*(b) Business Skills Possessed:* One-hundred-seventy-five contributed to this item. Seventy-five (42.9%) talked about having acquired skills from previous job/s related to current business. While 48 (27.4%) stated that they had acquired skills from attending business workshops in which they learned business planning, accounting, marketing, and financial management. Sixteen (9.1%) claimed they had effective negotiation skills. Another sixteen (9.1%) shared they had natural talents needed for the business. Fourteen (8%) claimed they had good administration skills. The remaining six (3.4%) shared that they went through trial and error.

*(c) Choice Of Business Start-Up:* One-hundred and three responded to this item. Some gave responses that were reasons for the choice of start-up. Twenty-five (24.3%) reported that they had an easy start-up due to already-available resources. Three (2.9%) were influenced by either relative or friends on the type of business to start with. Another three (2.91%) had some form of convenience with their choice of start-up business: easy to manage while at regular work, less capital required and had some experience before. Some gave the start-up business they had: retail of grocery, butchery, and clothes (n=24; 23.3%), agricultural (n=10; 9.7%); printing, stationery, electronics, communications (n=8; 7.8%), salon (n=8; 7.8%), micro-financing n=6; 5.8%); manufacturing (n=5; 4.9%); transport (n=4; 3.9%); training (n=4; 3.9%); and hospitality (n=3; 2.9%).

*(d) Acquiring Business Site or Land:* Respondents were 252 in this item. Eighty-nine (35.2%) reported having acquired land in the rural area, where it was easier to acquire from the family or chief. Sixty (23.8%) got a site with good infrastructure. Fifty (19.8%) got the site in the city, but obtained with difficulty and high rent. Thirty-one (12.3%) took a site because it was readily available. Seventeen (6.8%) easily got a site at the Swaziland Enterprise Development Company (SEDCO). However, four (1.6%) acquired cheap but bad site. One respondent took over a site because the owner had lent the license.

*(e) Conformity to Ethical Standards:* Eighty-nine respondents shared their views on this item. Thirty-eight (42.7%) shared that in doing their business they had been honest and fair with staff and customers. Thirty-three (37.1%) shared that they did conform to expected ethical

standards, but could not give details. The remaining 18 (20.2%) reported that they had respected people's differences.

Table 2

*Internal Business-related Transition Characteristics of Small and Medium Entrepreneurs*

	<i>n</i>	<i>%</i>
a. Business Ideas		
1. Business ideas were their own	49	29.9
2. Decided to embark on business they thought was needed by the community	37	22.6
3. Developed ideas from exposure to previous job/s	20	12.2
4. Wanted to expand or diversify, hence had to come-up with business ideas	18	11.0
5. Had to come up with self-employment	12	7.3
6. Got ideas from interacting with business people	11	6.7
7. Developed ideas from courses taken at college or university	11	6.7
8. Wanted a communication business	6	3.6
Total	164	100
b. Business Skills Possessed		
1. Acquired from previous job/s related to current business	75	42.9
2. Acquired from attending business workshops (business planning, accounting, marketing, business and/or financial management)	48	27.4
3. Had effective negotiation skills	16	9.1
4. Had natural talents needed for the business	16	9.1
5. Had good administration skills	14	8.0
6. Went through trial and error	6	3.4
Total	175	100
c. Choice Of Business Start-Up		
i. Reasons for the choice		
1. Had an easy start-up due to already-available resources	25	24.3
2. Influenced by either relative or friends	3	2.9
3. Had some form of convenience with their choice	3	2.9
ii. Type of start-up business		
4. Retail	24	23.3
5. Agricultural	10	9.7
6. Communication/Education –related	8	7.8
7. Salon	8	7.8
8. Micro-financing	6	5.8
9. Manufacturing	5	4.9
10. Transport	4	3.9
11. Training	4	3.9
12. Hospitality	3	2.8
Total	103	100
d. Acquiring Business Site or Land		

1. Acquired land in the rural area, where it was easier to acquire from the family or chief	89	35.2
2. Got a site with good infrastructure	60	23.8
3. Got the site in the city, but obtained with difficulty and high rent	50	19.8
4. Took a site because it was readily available	31	12.3
5. Easily got a site at SEDCO	17	6.8
6. Acquired cheap but bad site	4	1.6
7. Took over a site because the owner had lent the license	1	.4
Total	252	100
e. Conformity to Ethical Standards		
1. Had been honest and fair with staff and customers	38	42.7
2. Did conform to expected ethical standards, but could not give details	33	37.1
3. Had respected people's differences	18	20.2
Total	89	100

*Conclusion.* The important internal transition business-related characteristics of SMEs were: with regards business ideas: ideas were own, business was perceived needed by the community, and developed from previous exposure. About the business skills possessed by SMEs: skills were acquired from previous related jobs, and from attending business workshops. The choice of business start-up by SMEs was influenced by having already-available resources, and the most frequent start-up types were retail and agricultural. On acquiring business site or land: was easier in the rural area, have good infrastructure, secured in the city but with difficulty and high cost. With regards conforming to ethical standards, SMEs had been honest and fair, and generally conformed, although not well-specified.

Table 3 shows the external transition characteristics of SMEs. *(a) Views about Business Support:* Ninety-five responded to this item. Twenty-three (24.2%) stated they thought government gives little support. Twenty-one (22.1%) counted on friends and community members to support their business. Thirteen (13.7%) thought family would support them financially. Eleven (11.6%) had difficulty to secure bank support on loans. Another eleven (11.6%) on the contrary, thought banks are supportive of viable projects. Four (4.2%) thought forming cooperatives would give an edge to getting financial support. Another four (4.2%) were of the view that government favored agribusiness, and that is why they embarked on it. Yet another four (4.2%) reported that banks support only big enterprises. The last four (4.2%) thought private financial institutions support comes with high cost.

*(b) Business Laws And Procedures:* One-hundred and three shared their experiences in this item. Fifty-nine (57.3%) shared that they perceived laws and procedures for business were conducive to business establishment. While seventeen (16.5%) respondents stated that laws and procedures were not conducive and dragging. Fifteen (14.6%) reported that they felt they had no choice but to comply. Nine (8.7%) viewed that laws and procedures were not clear to them. The last three (2.9%) viewed that foreigners were favored.

*(c) Licensing:* Of the 146 who responded to this item, 91 (62.3%) reported that license had been easy to get through SEDCO or Ministry of Enterprise and Employment following the required procedure. However, 23 (15.8%) shared that it took them long and the cost was high to get license. Fourteen (9.6%) shared that they started-out with a borrowed license. Twelve (8.2%) stated that they had some relatives who knew how to get license. Six (4.1%) reported that in their type of business, all they needed was consent from the transport association board.

Table 3

*External Business-related Transition Characteristics of Small and Medium Entrepreneurs*

	<i>n</i>	<i>%</i>
a. Perceptions about Business Support		
1. Thought government gives little support	23	24.2
2. Counted on friends and community members to support their business	21	22.1
3. Thought family will support them financially	13	13.7
4. Perceived difficult-to-secure bank support on loans	11	11.6
thought banks are supportive of viable projects	11	11.6
5. Perceived forming cooperatives will give an edge to getting financial support	4	4.2
6. Perceived government favored agribusiness	4	4.2
7. Perceived banks support only big enterprises	4	4.2
8. Thought private financial institutions support comes with high cost	4	4.2
Total	95	100
b. Laws and Procedures		
1. Conducive to business establishment	59	57.3
2. Were not conducive and dragging	17	16.5
3. Had no choice but to comply	15	14.6
4. Were not clear	9	8.7
5. Foreigners were favored	3	2.9
Total	103	100
c. Licensing		
1. Easy to get through SEDCO or Ministry of Enterprise and Employment if one just follows the required procedure	91	62.3
2. Took long and the cost was high to get license	23	15.8
3. Started-out with a borrowed license	14	9.6
4. Some relatives who knew how helped them	12	8.2
5. Needed only a consent from the transport association board	6	4.1
Total	146	100
d. Contribution to Economic Development		
1. Created jobs	94	57.3
2. Brought the kind of service that the community needs	17	10.4
3. Profit increased family income and livelihood	13	7.9
3. Were tax payers	13	7.9
4. Business was close to community, thus saving cost for travel	13	7.9
5. Contributed to food security of the country	9	5.5
6. Engaged in social responsibility projects	3	1.8
7. Offered new business concept which broadened choices	2	1.2
Total	164	100
e. Improvement of the Natural Environment		
1. Re-used their organic wastes	28	66.7
2. Adhered to environmental sanitation standards and/or use environmental conservation techniques	14	33.3
Total	42	100

## f. Welfare of the Community

1. Business brought services in the area of food security	137	63.7
2. Had the welfare of the community in mind when they thought of the kind of businesses the community needed	44	20.5
3. Employed locals	22	10.2
4. Took up social responsibility projects	10	4.7
5. Assisted the community organized their produce market, and their business opened early and closed late	2	.9
Total	215	100

(d) *Contribution to Economic Development:* One-hundred sixty-four gave their views on the matter. Ninety-four (57.9%) shared that they had contributed to the economy by creating jobs. Seventeen (10.4%) stated that they have brought the kind of service that the community needs – telecommunications, printing, electrical, building materials, and pre-school. Thirteen (7.9%) reported that their profit increased their family income and livelihood. Another thirteen (7.9%) stated that they were taxpayers. Yet another 13 (7.9%) reported that their business was close to community, thus saving cost of travel for customers. Nine (5.5%) stated that they contributed to food security of the country. Three (1.8%) shared that they engaged in social responsibility projects – sports sponsorship, paying school fees for orphans and assisting the needy. The last two (1.2%) had new business concept, which broadened people’s choices.

(e) *Improvement of the Natural Environment:* Forty-two respondents only shared their views on the item. Twenty-eight (66.7%) reported that they re-use their organic wastes. The remaining 14 (33.3%) stated that they adhered to environmental sanitation standards and/or use environmental conservation techniques.

(f) *Welfare of the Community:* Two-hundred and fifteen SMEs responded on this matter. Of the total, 137 (63.7%) specified that their business brought services in the area of food security. Forty-four (20.5%) shared that they had the welfare of the community in mind when they thought of the kind of businesses the community need – telecommunications, transport, car dealership, electrical, brick-making and paving, welding, general dealership, maize hammer mill, animal feeds and services, school uniforms, healthy affordable food, and poultry. Twenty-two (10.2%) stated that they employed locals. Ten (4.7%) stated that they took up social responsibility projects. Two (.9%) shared that they had assisted the community organized their produce market, and their business opened early and closed late.

*Conclusion.* The significant external transition business-related characteristics of SMEs observed were: with regards views about business support, government was assisting little, but SMEs counted on their friends and community members to patronize their business and family members to support them financially, if needed. Regarding laws and procedures, more SMEs reported that these are conducive, although some were on the negative. On procuring license, more reported that it is easy to get, but some experienced lengthy and costly process. With regards contribution to economic development, more SMEs shared that they created jobs, and some reported that they brought kinds of business services that the community needs. Regarding improving their business natural environment, three-quarter reported re-using their organic wastes, while a third stated they adhered to environmental standards and conservation techniques. On caring for the welfare of their community, SMEs reported that their business

contributed to food security of their area, and they had in mind the welfare of their community with the kinds of business they started with.

### **Educational Importance, Implications, and Applications**

The personal traits of SMEs reported were being proactive in ways of thinking, working, and relating with people. SMEs formal education, vocational, and commercial skills possessed assisted in their business establishment. SMEs reported not being fearful and considerate of risks upon embarking in business. SMEs embarked on business because their family had a business, and had an urge to be independent from guardians. Role models of the SMEs were family members or close relatives and friends. Most of the SMEs had work or internship experience.

The important internal transition business-related characteristics of SMEs were that, their ideas were their own, and business started was viewed needed by the community. The business skills possessed by SMEs were acquired from previous related (to current business) jobs, and from attending business workshops. The already-available resources influenced the choice of business start-up by SMEs, more in retail and agriculture. SMEs acquired business site or land in the rural area, reasonably having good infrastructure. SMEs reported having been honest and fair, and generally conformed to ethical expectations.

The significant external transition business-related characteristics of SMEs were that, they viewed government assisting little, but counted on their friends and community members to patronize their business, and family members to support them financially. SMEs reported that the country's laws and procedures were conducive to establishing business. License was easy to get. SMEs shared that they created jobs and that they brought kinds of business services that the community needs. Regarding improving business natural environment, SMEs reported re-using their organic wastes and adhered to environmental standards and conservation techniques. SMEs reported that their business contributed to food security of their area, and they had in mind the welfare of their community with the kinds of business they started with.

The research documented the entrepreneur transition characteristics and the perceived business environment conditions for entrepreneurs. The foregoing knowledge will assist in identifying the needs of entrepreneurs, as well as the country's needs from entrepreneurs, and the environment conditions necessary to be made more conducive for entrepreneurs. Examples of such needs are: entrepreneurs' formal and continuing education, orientation to risk-taking and obligation to ethical standards and legislations, social responsibility, use of role models, exchange experiences, taking initiatives, and procuring support and resources. Responding to these needs have implications for educators, successful entrepreneurs, legal and financial professionals, community developers such as extension officers, governmental and non-governmental agencies, that can assist entrepreneurs to develop sustainable businesses to seize national, regional, and global opportunities.

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